

A guide to furnishing your home

If you are on a low-income and unable to afford furniture & white goods, there are a lots of ways in which you can get help.

Get In Touch

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KINGDOM
Housing Association

What help is there to furnish my home?

Kingdom Housing Association does not provide furniture or grants for furniture and white goods; but we are here to give advice and direct you to the right source of support for you. We can also provide help to apply for grants or discretionary funds for those who face difficulties applying on their own behalf. If you need help, please let us know as soon as possible.

Community Care Grants

Discretionary help with furniture, white goods, flooring and curtains

Awards of furniture, flooring, white goods and other essential items can be made from the Scottish Welfare Fund to help you or someone you care for to start to live, or to carry on living, a settled life in the community. Successful applicants only get the most essential items, so you will normally have to look at other options for getting all of the household items, flooring or furniture you need.

You may be able to get a Community Care Grant for important items if:

- you're leaving care or imprisonment and need help to start a settled home
- you've been homeless, or living an unsettled life, and need help to start a settled home
- you need support to stay out of care
- you're caring for someone who's been released from prison or a young offender's institution
- you're experiencing great pressure and need help to keep a settled home
- you're escaping domestic abuse
- a child's health is at risk
- To get a Community Care Grant you need to be on a low income.

What Counts as a Low Income?

There's no figure that confirms whether you've a low income. As a guide, if you're on one of the benefits below, or your income is

about the same as someone who is, it's more likely you can get a Community Care Grant such as the benefits listed below:

- Universal credit
- Income-based jobseeker's allowance
- Income-related employment and support allowance
- Income support
- Working tax credit
- Child tax credit
- Pension credit

Your Savings

If you have savings of over £700, or £1,200 if you get a pension, you'll be less likely to get a Community Care Grant. Your local council will decide.

How To Apply?

You can apply for a Community Care Grant through your local council, who administer the Scottish Welfare Fund. You can apply online, over the telephone or by visiting the office in person.

To apply online visit:

www.mygov.scot/scottish-welfare-fund

where you will be directed to your local fund.

To apply over the phone please contact the local authority contact centre on the numbers below:

Fife: [0300 555 0265](tel:03005550265)

Clacks: 01259 696017

Perth & Kinross: 01738 476900 (Option 2)

Falkirk: [0800 014 7299](tel:08000147299)

Please be aware that the waiting time for awards can be lengthy. Applications can be fast-tracked for those staying in Local Authority temporary accommodation.

However, you will most likely need to wait a number of weeks for your application to be assessed and for any items to be delivered.

Furniture Re-use

Help to access affordable Furniture

Preloved furniture can be a great way to access affordable items. You can use the [Reuse Network's](#) search tool to find your nearest reuse service, or simply do an internet search for furniture reuse organisations in your area who may not be members of the Reuse Network. Many reuse charities have goodwill schemes for those who are in desperate need, but you will be

expected to have applied for a Community Care Grant before you are eligible. You may need a support worker or Tenancy Sustainment Worker to apply on your behalf.

Lots of charities also have shops selling re-use furniture or household items, many have specialist shops or sections for larger items. Sue Ryder, The British Heart Foundation and the Red Cross are some examples of the shops you can search for.

Go online to source free items

Getting furniture for free isn't as difficult as you might think. You will be surprised at the amount of good quality furniture that people are willing to give away. The first place to check is with friends or family, but there are also some online sites where you can find free items, though usually you would need to arrange collection.

Facebook, Gumtree and Freecycle are good places to check for all kinds of items. You may also want to check places like On Your Doorstep. These sites regularly advertise items for free or a fraction of their original cost and often items are in good used condition.

If using the sites above, exercise caution. Never share personal information, meet during the day and take someone with you. Inspect items and if something sounds too good to be true it usually is. Check out this guide from [Experion](#) for more safety tips.

You may also want to look at this link for free furniture:

<https://www.ilovefreegle.org/explore/FifeFreegle>

Affordable Borrowing

Help from your local Credit Union

For those able to access it, affordable credit can be a good way of acquiring furniture without taking on unmanageable debt. Most credit unions provide a loan of up to £500 subject to affordability checks for new customers who deposit a minimum of £5 in a savings account with them.

Use Find Your Credit Union's search tool to find your nearest credit union.

You can find contact details for local credit unions by visiting the links below:

[Kingdom Community Bank](#)
[Clackmannanshire Credit Union](#)
[Perth & Kinross Credit Union](#)
[Falkirk Credit Union](#)

Avoid high interest borrowing

When moving it can be tempting to get the items you need through catalogues, pay day loans or other high interest lenders, but it is important to avoid these where you can. The high repayment rates and harsh penalties for missed payments can quickly spiral, making it difficult to prioritise things like rent, utilities and council tax.

[Fair for You](#) is an alternative to high cost weekly payment stores and offers flexible credit and an interest rate of 4.25%*. It is recommended by the charity End Furniture Poverty. Customers pay what they can afford, over an affordable period of time and the faster they pay it off, the less they pay. **Subject to affordability checks other lenders are available*

Get Advice

The offer of a new home can come quickly and we understand that accessing all the items you need in a short space of time can be difficult. If you want help to discuss the options available to you to furnish your home, our Tenancy Support Service can help. We can provide income maximisation and budgeting advice to help you know what your finances will look like after you move in and what grant support may be available to you.

Our Tenancy Sustainment Services provide advice and support with income maximisation, budgeting, energy and advocacy. We also offer short term support to settle into your new home.

Find out more by visiting our website, calling our customer contact team or speaking to our housing allocations team.



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If you need this publication in larger print, audio form, Braille, or in another language, please contact our office and we will try to help you.

Kingdom Housing Association Ltd

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