

Transform your house into a home.

#### Hello

If you're a new Southway tenant who needs to furnish your home, or an existing tenant and you want to replace or upgrade household items, there are lots of affordable and sustainable options available locally.

In this guide you'll find details of suppliers, outlets and organisations where you can access good quality furniture, flooring, appliances and electrical goods, as well as advice on how and where to find financial advice and support with covering the costs within your budget.

New & existing Southway tenants



#### If you're struggling, we can help

- We can help with budgeting for the cost of furnishing your home.
- We can offer advise/finding charities that may be able to support.
- In some cases, we cans support with paint, soft furnishings, rugs and floor coverings.
- We also provide a broad range of advice and support on other money issues, including benefits, debt, banking and household budgeting offering practical solutions to reduce your bills.
- We work with outside charities such as Energyworks who can help find you the best tariffs for your energy.

Southway

The Advice Team offers free, impartial and confidential service to all Southway tenants. You can contact the team by calling the Customer Hub on **0161 448 4200** or email **AdviceTeamReferrals@southwayhousing.co.uk** 

#### **Homemakers Loan**

#### A Southway loan of up to £500.

All interest on the loan is given back to tenants at the end of the loan term — essentially making it an interest free loan.

Southway has developed a loan scheme to help tenants purchase furniture, appliances and flooring. It's particularly useful for new tenants or anyone taking on their first tenancy who might be starting from scratch in furnishing their home.

The maximum amount you can borrow is £500. The scheme also hopes to encourage saving as, once the loan is repaid, Southway will return all the interest that's been charged to you and will credit it to your Credit Union savings account. If you continue to save regularly



for the following 6 months, we'll add another £50 to your savings account.

You can apply by making an appointment with a member of the Advice Team, who will look at your financial position and check the amount you need is affordable. If it is, we'll then signpost you to the Credit Union who will process your application and issue the funds.



Loan issued and in partnership with

South Manchester CreditUnion

#### **Southway Solutions Loan**

A home emergency loan of up to £300.

Quick, easy and can be paid into your account within 24 hours.

A Southway Solutions loan scheme, which allows tenants to borrow up to £300 quickly and easily.

# You'll need to meet the following criteria:

- You're a Southway tenant and not subject to eviction proceedings
- You don't have rent arrears above £2,000
- You've had your annual gas safety check completed

If you're eligible, the Credit Union will process your application and once complete and ID checked, the money can be paid into your account within 24 hours.

Loan issued and in partnership with





#### South Manchester Credit Union

This is a community-based organisation that anybody living in the area can join. Members can then access a range of affordable loans and savings accounts.

This could include an affordable loan to help you cover the costs of furnishing your home.



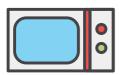
**Call:** 0161 448 0200

Email: loans@smcreditunion.co.uk

**Find us at:** 187 Fog Lane, Burnage, Manchester, M20 6FJ

# Shopping smart for home essentials

Bedroom				
Night stand/bedside table	£14 each	B&Q		
Curtains	£15	Dunelm		
Lamp	£4	Dunelm		
Single bed sheet	£5	IKEA		
Single bed set (cover/pillow)	£9	IKEA		
Kitchen Crockery set	£12	IKEA		
Cutlery set	£9	Argos		
Sauce pan set	£13	IKEA		
34 piece utensil set	£13	Amazon		
Kettle	£9	Currys		
Toaster	£9	Currys		
Kettle & toaster set	£22	ASDA		
Living Spaces				
Sofa	£40	Mustard Tree		





## Charities that can help

#### **Emmaus**

Pre-loved goods at great prices.

emmaus.org.uk/south-manchester

#### **British Heart Foundation**

bhf.org.uk/shop

## The Mustard Tree

mustardtree.org.uk

### St Ann's Hospice

Ardwick Furniture Shop.

sah.org.uk/get-involved/shop/furniture-shop/ardwick-furniture-shop/

## **Tree of Life Centre**

Low cost affordable furniture in Wythenshawe.

treeoflifecentre.org.uk/

## Age UK

Shops across Manchester.

ageuk.org.uk/manchester/shops/



Useful links to charity websites



## **Carpets and flooring**

#### One of the biggest expenses when furnishing a new home can be carpets and flooring.

However, it is an investment that can last for years and greatly improve your comfort and living standards. We've shared a selection of reputable and competitively priced suppliers in the Southway area that you might want to use.

# Example: Cost to carpet a home

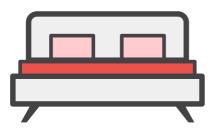
Below is an example of costs for carpeting one bedroom plus hall, stairs and a landing, based on the room sizes of an average Southway family home using a local carpet supplier.



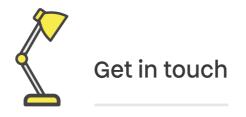
#### Example: Cost to carpet a home

Room	Size needed	Square yards	<b>Carpet</b> Stock item	Underlay	Fitting	Grand
Bedroom	13 x 10 ft	14.4 yd²	£115	×	$\checkmark$	Total
Hall/Stairs /Landing	13 x 12 ft	17.34 yd²	£155	×	~	£270

Removal of old carpet and moving of furniture, additional £30.







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