

Furnished Tenancy FAQs



What is a furnished tenancy?

A furnished tenancy can only be set up when you start a new tenancy with us, Bolton at Home.

As well as paying the rent on your home, you will have to pay a weekly charge for your furniture. As the charge is part of your rent, if you fall behind on payments you risk eviction.

Who is the furnished tenancy contract with and how long is it for?

The contract is between Bolton Council and you, the tenant, who has signed the agreement. The contract is usually for between 1 and 3 years, but this can be extended to 4 years in some cases.

Who owns the furniture?

The furniture remains the property of Bolton Council, which means that if you move home, you cannot take this with you.

What happens at the end of the contract?

You have the following options:

- Buy some or all of the furniture at a reduced cost.
- End the contract, the original furniture items are removed and you will need to replace your furniture.
- Renew the contract for some or all of the furniture, however, there will be an ongoing service charge.
- If you are in debt or have rent arrears, your tenancy will be at risk and we would not approve this renewal of the furnished tenancy package.

What are the benefits of buying my own furniture?

If you buy your own furniture then it belongs to you, which means that if you move home, you can take it with you. You won't have to pay an ongoing service charge so you will have more available income.

Will it not cost more to buy my own furniture?

There are lots of places that offer low cost new or second hand furniture. Also, we may be able to help with low cost finance options, and help you apply for any available grants for furniture. Many places will provide this furniture cheaper than a furnished tenancy package.

How do I end my furnished tenancy contract?

You will need to put this in writing to Bolton Council and give 28 days notice. They will remove the furniture and your service charge will stop. You now have the option to buy the furniture in your existing package or buy replacement furniture from elsewhere. We may be able to help if you have difficulties with affordability, please contact us on **01204 329868**.

How can I buy the furniture that I have as part of a furnished tenancy?

You need to let Bolton Council know which furniture you would like to buy, we can help you with this. Bolton Council will arrange an inspection and advise you on the cost of buying your chosen items. This will be at a much lower cost than if they were new. We may be able to help and advise you if you have difficulties with affordability, please contact us on **01204 329868**.

How much will it cost to buy my furniture when the contract ends?

The cost to buy the furniture items is very low compared to buying new goods. Bolton Council will inspect the items and will provide you with a cost to buy the items. A customer recently bought back both her cooker and fridge freezer for just £56.

Can I pay Bolton Council by installments?

No, Bolton Council will only accept a single payment. If you don't have the full amount and need to borrow money try Hoot Credit Union on **01204 365024** who provides low cost loans. If you still have difficulties with affordability, please contact us on **01204 329868**.

I want to end my contract and buy my own furniture, where do you recommend buying from?

We would always recommend having a good look around for the best deals. We don't advise buying from places like Brighthouse or Perfect Homes as they charge very high rates of interest. There are some options for you at the end of this leaflet.

I don't have a furniture package and I can't afford to pay all in one go for new or second hand furniture?

We recommend contacting Hoot Credit Union on **01204 365024** who may be able to help with a low cost loan. They also provide interest free loans for A rated appliances. We may be able to advise you if you have difficulties with affordability, so please contact us on **01204 329868**.

What do I need to do now?

Decide if you want to buy back your furniture at a reduced cost or cancel the agreement and buy new or second hand furniture elsewhere and then inform Bolton Council what you wish to do. We can support you through this process and help with different options. Please contact us on **01204 329868**.

Where can I get help and support?

If you need any help or support with this or other debt matter you can contact our Debt and Money Advice team on **01204 329868** we will help support you and talk through your options with you.

Remember, not paying your rent or charges for furnished tenancy packages will lead to legal action and eviction.

Help with furnishing your property

Local Welfare Provision (LWP) Furniture Support provides:

Free grants to buy goods in cases of hardship,

Contact: 01204 332772

www.bolton.gov.uk/website/pages/Localwelfareprovision.aspx

Emmaus Furniture Service provides:

Low cost reconditioned packages for 1, 2 or 3 bedroom homes

Clothes, household electrical items

Free delivery service available

A 15% discount for all Bolton at Home tenants

Contact: 01204 398056

Tony Stevenson: tonys@emmausbolton.org.uk

Emmaus Bolton, Fletcher Street,

Bolton BL3 6NF

Bolton Community Transport and Furniture Services offer:

A maximum of 10 items per delivery

No white goods included

Free delivery service available

Contact: 01204 364777

Diane Firth: diane@bctfs.co.uk

A1 Lecturers Close, Bolton, BL3 6DG

Hoot Credit Union provides:

Low cost loans

Interest free loans on A Rated white goods (Fridge freezer, cooker, washing machine)

Contact: 01204 365024

www.wisewithmoney.org.uk

The Square, 53-55 Victoria Square,

Bolton, BL1 1RZ

The Shop on the Square provides:

A range of furniture and white goods

Low cost, affordable prices

Access to low cost credit

Furniture 4U

The Square, 53-55 Victoria Square,

Bolton, BL1 1RZ