

Autumn 2022 Edition

Housing Support Handbook

A tool for anyone facing money worries
or housing problems in Bristol



A partnership by



Caring in Bristol

&

CHAS

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Introduction

This booklet is a tool for anyone facing money worries or housing problems in Bristol.

The last few years have been challenging for everyone. There are support services in Bristol who can offer free, personal and expert advice.

We know it is hard to ask for help. **Seek advice early.**

With the situation changing all the time, we will update this booklet yearly.

To access our emergency handbook for those currently street homeless or at risk of becoming street homeless, please visit the Caring in Bristol website:

www.caringinbristol.co.uk/project/caring-handbook

Housing

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Advice for any housing issue:

If you want advice with any housing issue, or support accessing the schemes outlined below, contact:

CHAS Bristol - 0117 9351260 (p. 29)

Shelter - 0330 175 5121 (p. 30)

Bristol Law Centre - 0117 924 8662 (p. 30)

1625 Independent People* -

0117 332 7111 (p. 29)

*Offers support for those 16-21. If you're aged 22-24, you can only access support if you have certain support needs.

Are you at risk of homelessness in the next 56 days?

If you are at risk of homelessness in the next 56 days or if it is unreasonable for you to stay where you are, you may be owed a homelessness duty from the council.

You can contact Bristol City Council's Homelessness Prevention Team on **0117 352 6800**. If you are assessed as eligible for a prevention duty, the council has a duty to assess and produce a Personalised Housing Plan (PHP). The PHP should assess your needs and contain the steps that the local authority will take to assist you and the steps that you are expected to take.

Steps to take if you are unable to pay rent

You still owe your rent and should try to maintain these payments if possible. If you're unable to pay your rent you should:

- Speak to your landlord as early as possible. This could allow you to reach a temporary agreement to pay a lower level of rent and repay arrears in the future.
- Seek specialist advice from benefits, money and housing advice agencies to help with this process. You could be eligible for help through the Breathing Space Scheme – speak to a money advice agency for more information about this. **(See p. 9)**
- Explore options for financial support to help pay rent – such as applying for a Discretionary Housing Payment. **(See p. 12)**

Steps to take if you are served an eviction notice* or asked to leave your rented accommodation

These are sometimes called a Section 21 or Section 8 notice

- Contact Bristol City Council's homelessness prevention team: **0117 352 6800**
- Seek specialist advice from housing advice agencies. **(See p. 3)**
- Do not leave your house voluntarily until you've sought independent housing advice.

Steps to take if you are worried you might lose your home

1. Contact Bristol City Council* to notify them and explain the situation
Call **0117 352 6800**
(Open Mon-Fri 9am-4pm [Wed 10am-4pm])
Email **homelessnessadvice@bristol.gov.uk**
If your local connection is with South Gloucestershire:
Call **01454 868 005**
*You can also make referrals via homelessness@southglos.gov.uk
2. Follow their guidance, potentially placing an application for emergency temporary accommodation.
3. Seek specialist advice from housing advice agencies. **(See p. 3)**

HomeChoice Bristol Bidding

HomeChoice Bristol is a partnership between Bristol City Council and other housing associations where you can register and apply for social housing. Property cycles run from Tuesday to Sunday.

Properties are allocated based on how urgently they are needed and in the event of multiple households having the same priority need, how long your application has had that priority.

There are over 17,000 people currently registered with HomeChoice Bristol, and only around 2,000 properties become available per year. For most people it will take a very long time to find a property through HomeChoice Bristol. Many people will never be successful.

It is currently taking HomeChoice Bristol up to 43 weeks to assess a new non urgent application.

To register with HomeChoice Bristol, visit their website:

www.homechoicebristol.co.uk/content/Information

Overcrowded accommodation

Government guidance recommends that local councils use a measure called the bedroom standard to assess overcrowding.

You count as overcrowded if you do not have a bedroom for each:

- **Couple**
- **Single person aged 21 or over**
- **Pair of children under 10 regardless of sex**
- **Pair of adolescents aged 10-20 of the same sex**

If you are living in overcrowded accommodation, you may be eligible for a higher banding priority on HomeChoice, you can read more about the priority and banding here:

www.homechoicebristol.co.uk/content/Bands

Living in a safe home

The Early Doors partnership tries to help people improve their housing conditions. Common issues include;

- **Responsibility for repairs**
- **Unresponsive landlords**
- **Disrepair in the house**
- **Damp and mould**
- **Harassment from landlords**

Your landlord is responsible for most repairs.

These include (but are not limited to):

- **Heating and hot water**
- **Gas pipes**
- **Electric wires**
- **Sinks, toilets and washing facilities**
- **Stairs and bannisters**
- **External, roof and windows**

You can find more information about housing conditions and your rights here:

england.shelter.org.uk/housing_advice/repairs

Money & Finances

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Where to get help

If you want money or benefits advice, or support applying for the options listed below, please contact:

Welfare Rights and Money Advice Service (WRAMAS) - 0117 35 21888 (p. 31)

Talking Money - 0117 954 3990 (p. 32)

Citizens Advice Bristol - 0808 278 7957 (p. 31)

St Paul's Advice Centre - 0117 955 2981 (p. 32)

North Bristol Advice Centre -
0117 951 5751 (p. 33)

South Bristol Advice Centre -
0117 903 8358 / 07526067224* and
0117 985 1122 / 07957353427** (p. 33)

*For debt advice, **For welfare benefits advice

Financial support options

Are you currently receiving housing related welfare benefits?
(e.g. Universal Credit or Housing Benefits)

NO

You can apply for Universal Credit

www.gov.uk/apply-universal-credit

You can find out about any other welfare benefits you may be entitled to using the benefits calculator

www.gov.uk/benefits-calculators

You can apply for an emergency payment

www.bristol.gov.uk/benefits-financial-help/apply-for-an-emergency-payment

YES

You can apply for Discretionary Housing Payment

www.bristol.gov.uk/residents/benefits-and-financial-help/housing-benefit/discretionary-housing-payments

You can apply for an emergency payment

www.bristol.gov.uk/benefits-financial-help/apply-for-an-emergency-payment

Are you currently paying council tax where you're staying?

NO

Everyone can apply for individual grants

grants-search.turn2us.org.uk

YES

You can apply for council tax reduction

www.bristol.gov.uk/residents/benefits-and-financial-help/council-tax-reduction/claim-council-tax-reduction

Benefits

Universal Credit

New Universal Credit claims

If you have little or no income, even if you have a job, you may qualify for Universal Credit - a benefit for day-to-day living and rent payments. If you are already receiving other benefits (including Housing Benefit), a claim for Universal Credit will stop those benefits permanently so it is worth seeking advice before claiming. **(See p. 9)**

Claims are made online at:

www.gov.uk/universal-credit/how-to-claim

There is a telephone claims number (0800 328 5644), but people are asked where possible to make their claim online.

There is a five week wait to get Universal Credit; if you are in immediate financial difficulty you can apply for an advance payment loan - this will need to be paid back through deductions over an agreed time period.

If you are already receiving Housing Benefit and make a claim for Universal Credit you will receive a 2 week run-on of Housing Benefit to help bridge the gap before the first payment.

Here are a couple of useful guides to claiming Universal Credit:

Bristol Citizens' Advice Bureau online help service:

www.citizensadvice.org.uk/helptoclam

Shelter's guide to claiming:

[england.shelter.org.uk/housing_advice/benefits
/how_to_claim_universal_credit](http://england.shelter.org.uk/housing_advice/benefits/how_to_claim_universal_credit)

Existing Universal Credit claimants

Any financial hardship experienced as a result of deductions or sanctions to your current claim can be challenged, please seek benefits advice from the relevant organisation. **(See p. 9)**

Discretionary Housing Payment

If you find yourself unable to pay your rent you may be able to get help through the Council's **Discretionary Housing Payment (DHP)**. You can only claim DHP if you already receive **Universal Credit** or **Housing Benefit**.

There is more information about DHP and access to the application form:

[www.bristol.gov.uk/residents/benefits-and-financial-help/
housing-benefit/discretionary-housing-payments](http://www.bristol.gov.uk/residents/benefits-and-financial-help/housing-benefit/discretionary-housing-payments)

Other welfare benefits

You may be entitled to a range of other benefits based on your circumstances - including physical or mental illness, a disability, looking after a child or caring for another. For help on claiming, speak to benefits advice organisations. **(See p. 9)**

If you are already receiving **Housing Benefit** and there's a change in your income you should notify Bristol City Council as soon as possible so you do not miss out. You can do so here:

www.bristol.gov.uk/changes-of-circumstance

If you are claiming other benefits (i.e. Universal Credit, Child Benefit, Tax Credits, Employment and Support Allowance) you will also need to notify them if there's a change in your income. Please see here for a list of contact details:

www.gov.uk/contact

To check your entitlement to **Universal Credit** and other benefits there is an easy to use benefits calculator that will tell you what you are likely to be eligible for here:

bristol.entitledto.co.uk/home/start

Cost of living payments

If you receive certain benefits (including Universal Credit, Child Tax Credits or Working Tax Credits) you may be eligible for a **cost of living payment** of £650. This should be paid automatically in 2 lump sums of £326 (to be paid in July 2022) and £324 (to be paid in Autumn 2022).

If you receive a disability related benefit, you may be eligible for a £150 **disability cost of living payment** in September 2022. If you're entitled to a **Winter Fuel Payment**, you may get an additional £300 in November 2022.

It is possible that these may be updated and more support may be offered. If you think you may be eligible for **cost of living payments**, check here:

www.gov.uk/guidance/cost-of-living-payment

Council tax rebate

The majority of households living in a property in the council tax bands A-D were eligible for a payment of £150 **council tax rebate** in April 2022. If you pay your council tax via direct debit, this should have been directly paid into your account.

If you have not received this or you do not pay your council tax by direct debit, you will need to apply directly. You can do this at:

www.bristol.gov.uk/council-tax/council-tax-rebate

Council Tax Reduction

If you're currently paying council tax for the property you live in you can apply for a reduction. In Bristol you could receive up to a 100% reduction (in South Gloucestershire the maximum reduction is 80%). The reduction is calculated based on your personal circumstances, council tax band, and income.

You can still claim for a reduction if you are:

- In work
- Self-employed
- Receive benefits (including Universal Credit)
- The only person living in your accommodation*

*If you're the only person over 18 in your home you're automatically entitled to a separate 25% single person discount:

www.bristol.gov.uk/council-tax/single-person-discount

Even if you aren't eligible for Council Tax Reduction, in cases of exceptional difficulty the Council can agree to write off your council tax arrears. If you think this may apply to you, seek advice from a money advice agency. **(See p. 9)**

Emergency Payment

Emergency payments are one-off awards of supermarket vouchers that can be used to buy food or clothing and top up prepaid gas and electricity meters. They are provided by the Council if there is a sudden change in your circumstances (e.g. losing a job suddenly) that means you don't have enough money for basic needs.

You can check your eligibility and apply for an emergency payment here:

www.bristol.gov.uk/residents/benefits-and-financial-help/local-crisis-prevention-fund-emergency-payments-and-household-goods/apply-for-an-emergency-payment

Grants and Support

There are hundreds of small charities that give grants to individuals, from one-off amounts to cover particular items (e.g. furniture) to more regular amounts to help cover utilities. The grants are usually based on an individual's personal **circumstances** such as age, nationality, and income.

Turn2Us www.turn2us.org.uk have a user-friendly search system where you can search for grants you may be eligible for.

Fuel Bills

If you are struggling to pay your gas and electricity bills, there is support available. There are emergency voucher scheme, to help you top up, and repayments schemes if you have fallen behind with bills. You can get support from WHAM (Warmer Homes, Advice, and Money) - a partnership project in Bristol and Somerset to help reduce fuel poverty. For free, impartial, energy-saving advice, contact **Centre for Sustainable Energy's** freephone number **0800 082 2234**.

All households with a domestic electricity connection will be eligible for a £400 Energy Bills Support Scheme grant from October 2022. This should be applied directly to your bill, but if you are on a pre-payment meter, you may need to apply for vouchers. You should keep your details up to date with your energy provider and make sure you check all post, texts or emails as the vouchers may be sent to you. More information should be available in Autumn 2022.

Water Bills

If you're a customer of Bristol and Wessex Water and are in financial difficulty, you can apply for a reduced rate. On their Restart scheme, if you have built up arrears and you keep to the agreed repayment for two years, they will write off the remaining debt.

You'll need to seek advice from a money advice agency who can help you prepare a budget of your income and expenditure. **(See p. 9)**

Employment

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How to get help:

In addition to the guidance below, if you want more specific legal advice for issues at work, contact:

Bristol Law Centre - 0117 924 8662 (p. 30)

Shelter - 0330 175 5121 (p. 30)

Citizens Advice Bristol - 0808 278 7957 (p. 31)

St Paul's Advice Centre - 0117 955 2981 (p. 32)

Statutory Sick Pay

If you are an employee who is unable to work due to illness, isolating or shielding, you may be entitled to statutory sick pay (a weekly payment of £99.35). The maximum length of time you can claim SSP is 28 weeks. You should speak to your employer about this.

Discrimination

If you have been treated unfairly or less favourably by an employer, public services, shops, retailers and other service providers, education providers, or when renting, this may be discrimination.

You are protected from discrimination by law if you have one or more of the following protected characteristics: sex; age; gender reassignment; being married/in a civil partnership; being pregnant or on maternity leave; disability; race; religion/belief or lack of religion/belief; sexual orientation. Bristol Law Centre can advise anyone who feels they have experienced discrimination.

Other legal advice

You can get advice as a worker/employee on: dismissal, discrimination at work, redundancy, transfer to new company, pay and wages, contract issues and settlement agreements.

Bristol Law Centre offers free one-off advice for issues at work and can be contacted by email at

mail@bristollawcentre.org.uk

or by calling [0117 924 8662](tel:0117 924 8662).

ACAS are a national service providing employment advice on workplace rights, rules and best practise and help to resolve disputes. They can be reached on [0300 123 1100](tel:0300 123 1100) (Mon-Fri 8am-6pm).

If you are a member of a workplace Union, your Union can provide independent advice on workplace disputes.

Support to Find Work

One way you can find support if you are looking for work is through the **One Front Door** website:

onefrontdoor.org.uk

There are job vacancies advertised here alongside a number of different courses.

There are also a number of **job seeking resources** that focus on employment, skills and learning:

onefrontdoor.org.uk/providers

If you are expecting a child, or are a parent of a child under five you can **get support** starting, or returning to work from Bristol City Council:

www.bristol.gov.uk/schools-learning-early-years/help-for-parents-returning-to-work

Immigration

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How to get help:

In addition to the guidance below, if you want more specific immigration advice, contact:

St Paul's Advice Centre - 0117 955 2981 (p. 32)
Citizens Advice Bristol - 0808 278 7957 (p. 32)

You may have difficulty claiming benefits or homelessness assistance if your immigration status gives you 'no recourse to public funds'. This would be stated on your immigration biometric residence permit (BRP).

You can apply to have this condition removed if a change of circumstances has left you or your family unable to afford basic necessities such as food and housing here:

www.gov.uk/government/publications/application-for-change-of-conditions-of-leave-to-allow-access-to-public-funds-if-your-circumstances-change

We recommend you seek immigration advice to assist you with this application if possible. (See p. 23)

If it takes over two weeks for the Home Office to respond to your application we recommend you contact your MP who can speak to the Home Office on your behalf. Check who your MP is here: members.parliament.uk/FindYourMP

EU Settlement Scheme (EUSS)

The EU Settlement Scheme entitles people who arrived in the UK from the EU before the 31st December 2020 to continue living, working and studying in the UK. You can check your EU settled status here: www.gov.uk/view-prove-immigration-status

If you arrived in the UK from the EU before 31st December 2020 and have reasonable grounds for having missed the original deadline to apply (which was 30 June 2021) or you are joining a family member, you can still apply for the EU Settlement Scheme.

It is important that you apply for EUSS to protect your rights. You should provide evidence explaining your reasons for applying late now. You can do so here:

www.gov.uk/settled-status-eu-citizens-families

The Settlement Guide www.settlementguide.co.uk is an online tool that can help you understand the EU Settlement Scheme and guide you through the application. If your application is refused you should seek specialist advice from an advice agency. (See p. 23)

Food Provision

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How to get help:

In addition to the guidance below, if you want more specific food provision advice, contact:

Bristol City Council - 0800 694 0184

Foodbanks

Many Foodbanks are open across Bristol.

To receive a food bank voucher and find your nearest food bank, call **0808 208 2138** for free (Mon-Fri 9am-5pm). You'll be put through to a Citizen's Advice agent who may also be able to provide information on financial support, in addition to food support.

If you need to access emergency food parcels, advice agencies can also refer you, just contact your local advice agency on. **(p. 9)**

If you receive help from a support agency already, you could ask them to check if they're able to refer you to your nearest food bank

Caring in Bristol operate a members Food Club aimed at single adults at the Withywood Centre on a Thursday from 6pm to 7.30pm.

For more information call **07843 186 934**

or email: **bristolgoods@caringinbristol.org.uk**

Mental Health Support

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If debt and/or your housing situation is causing you stress and impacting your wellbeing, you should seek support available. If you are registered with a GP, they will be able to offer you some guidance on accessing counselling and support.

Here are some other useful resources:

Money Saving Expert's debt and mental health guide :

www.moneysavingexpert.com/credit-cards/mental-health-guide

StepChange's debt, stress, and mental health articles:

www.stepchange.org/partner-spotlight/debt-and-mental-health.aspx

Bristol Mind offer over the phone support with MindLine at **0808 808 0330** (Mon-Sun 7pm-11pm) and a useful list of resources, available at:

www.bristolmind.org.uk/mental-health-resources

Off The Record provide free and confidential counselling to people aged 11-25 in Bristol - they also have a number of different resources on their website

www.otrbristol.org.uk

ARA Gambling Help offer free, non-judgemental and confidential gambling support across all Bristol postcodes. Contact **0330 1340 286** or email aragamblingservice@recovery4all.co.uk

Free resources for gambling support available on their website:

www.recovery4all.co.uk/gambling-help/free-gambling-resources

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Advice organisations

There are many confidential, free, expert advice agencies who can offer support based on your needs. Keep an eye on our websites for updates on service.

CHAS Bristol



CHAS are a housing advice service and can provide free, independent, and specialist advice on housing-related matters to anyone in need, in Bristol and the surrounding area.

If you need advice, call **0117 935 1260** or email

advice@chasbristol.co.uk

www.chasbristol.co.uk

1625 Independent People



If you are under 21 and at risk of homelessness contact Bristol

Youth Maps:

www.1625ip.co.uk/What-We-Do/Bristol-Youth-MAPS.aspx

call **0117 332 7111**

or email **bristol youthmaps@1625ip.co.uk**

Shelter Bristol



Shelter Bristol can provide expert housing advice and a legal aid service.

If you need advice in these areas,

call **03301 755 121** (9am-5pm).

england.shelter.org.uk/get_help/local_services/bristol

To make an appointment with their Legal team,

call **0344 515 1778**.

Bristol Law Centre



Bristol Law Centre are legal specialists in employment, benefits, immigration, mental health, and discrimination.

They can provide advice over the phone and offer phone

appointments. If you need advice in these areas,

call **0117 924 8662** (Mon-Fri 9:30am-4:30pm)

or email at **mail@bristol lawcentre.org.uk**

www.bristol lawcentre.org.uk

Citizens Advice Bristol



Citizens Advice Bristol specialise in housing, disability, money advice, welfare benefits and employment.

If you need advice in these areas,
call **03444 111 444** (Mon-Fri 9.30 am-3 pm).
www.bristolcab.org.uk

Welfare Rights and Money Advice Service (WRAMAS)



WRAMAS are a service provided by Bristol City Council, they provide specialist welfare rights and money advice support to people in Bristol. Please note they cannot provide immediate casework help.

If you need advice with benefits or money,
call **0117 3521888**, Mon, Tues, Thurs, Fri 9am-1pm
or email **welfarerights@bristol.gov.uk**

Talking Money



Talking Money provides advice, support, and information on money related issues to people in Bristol and the surrounding areas. They can help people with managing debt, claiming benefits, and gaining confidence to navigate the sometimes complicated systems facing them.

If you need advice in these areas, please call **0117 954 3990**
or email **mail@talkingmoney.org.uk**

Please note that the opening times of the phone line can change depending on current capacity. Please check their website at **www.talkingmoney.org.uk** for more information.

St Paul's Advice Centre



St Paul's Advice Centre specialise in housing, debt, welfare, immigration, employment, and much more.

They offer free advice sessions over the phone.
Please call **0117 955 2981** Mon-Fri 10am-4pm
or email **enquiry@stpaulsAdvice.org.uk**
www.stpaulsAdvice.org.uk

North Bristol Advice Centre



North Bristol Advice Centre specialise in debt and welfare benefits for people in North Bristol and South Gloucestershire.

call **0117 951 5751** or **07731 842 763 / 07595 047 278**;
or email at **team@northbristoladvice.org.uk**;
or get in touch via their online referral form.
northbristoladvice.org.uk

South Bristol Advice Services



South Bristol Advice Services offers specialist advice on debt, rent and utility arrears, financial capability and benefits.

If you live in South Bristol and need advice on debt call **0117 903 8358**, for welfare benefits call **0117 985 1122**
or email **admin@southbristoladvice.org.uk**
Or you can self-refer online:
www.southbristoladvice.co.uk/online-advice.php
www.southbristoladvice.co.uk

THE GRIT AWARDS

We know that asking for help is difficult – well done for picking up this booklet.

Together with the Artist Rachael Clerke, we've launched the GRIT AWARDS to pay tribute to the many people whose grit and determination has got them through the challenges of insecure housing. Together, we celebrate everyone who creates a home (however temporary) for themselves and their families despite precarious and insecure circumstances.

The GRIT AWARDS is a community event that celebrates people living with housing insecurity. If you'd like the GRIT AWARDS to come to your community, get in touch with **info@caringinbristol.org.uk**

Difficult landlords?

Poor living conditions?

Overcrowding?

Unaffordable rent?

These, and many other factors, conspire to make life difficult for people in Bristol. The cost to peoples' time, money and wellbeing is huge.

Let's work together to achieve what should be a right for everyone: a safe and secure place to call home.

EARLY

DOORS

A partnership by



Caring in Bristol

&

CHAS

With support from

