

Spring 2025 Edition

Housing Support Handbook

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



A partnership by



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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

Advice for any housing issue:

Housing Matters 0117 9351260

Shelter 0808 800 4444

Bristol Law Centre 0117 924 8662

Contact Bristol Youth Maps if you are under 22
0117 332 7111

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 20,000 people currently registered with HomeChoice Bristol, and only around 1,500 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.

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;

- **Responsiblity 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

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

Talking Money 0117 954 3990

Citizens Advice Bristol 0808 278 7957

St Paul's Advice Centre 0117 940 5406

North Bristol Advice Centre 0117 951 5751

South Bristol Advice Centre 0117 903 8358

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/help-to-claim

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

o 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

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**.

Water Bills

If you are 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.

Call Bristol and Wessex Water on 0345 600 3600 for more information.

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

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

Citizens Advice Bristol - 0808 278 7957

St Paul's Advice Centre - 0117 955 2981

Statutory Sick Pay

If you are an employee who is unable to work due to illness, you may be entitled to statutory sick pay (a weekly payment of £116.75). 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.**

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**
(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.

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

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
Citizens Advice Bristol - 0808 278 7957

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

How to get help:

Many Foodbanks and Clubs are open across Bristol

We Are Bristol helpline - 0800 694 0184

Local crisis prevention fund - (Mon - Fri, 9-12)
0117 9224500

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 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 Mowcroft Church, Hartcliffe, BS13 0LT on a Tuesday from 5pm to 6.30pm.

For more information call **07843 186 934**

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

Mental Health Support

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 has debt, stress, and mental health articles:

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

Talking Therapies Free mental health support from the NHS, offering evidence-based talking therapies and advice and guidance on community services. VitaMinds provide therapies for low to moderate mental health illnesses like depression, low mood, excessive worry, anxiety, stress, sleep problems and others. For more info and to refer yourself visit their website, call **0333 200 1893** or text 'YOU' to **88802**

<https://bit.ly/VitaMindsBNSSG>

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

Index:

Advice organisations

There are many confidential, free, expert advice agencies who can offer support based on your needs.

Housing Matters



Housing Matters 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@housingmatters.org.uk**
www.housingmatters.org.uk

Bristol Youth Maps



If you are under 22 and at risk of homelessness contact Bristol Youth Maps:

Call **0800 0354213**, or email **bristol-youth-maps@1625ip.co.uk**

Drop into the offices on Nelson Street, Monday-Friday 9am to 5pm. They are closed Wednesday mornings and open at 1pm.

Support for those 22+ is by professional referral only,
www.1625ip.co.uk/get-help/bristol-youth-maps-web-referral-form-agency-form/

Shelter Bristol



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

If you need advice in these areas,
call **0808 800 4444** (9am-5pm).

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

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@bristollawcentre.org.uk**
www.bristollawcentre.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-Thurs 10am-2pm
or email **enquiry@stpaulsadvise.org.uk**
www.stpaulsadvise.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

&



HOUSING
MATTERS

With support from

