

## **Bristol City Council Homelessness Prevention Service**

This is a pack to help you if you are single or a couple with no children and you are homeless right now.

The Help Pack contains practical ideas to help you.

Go through the actions set out in this pack and record what you have done.



## SECTION 1: DO EVERYTHING YOU CAN TO TRY TO FIND ACCOMMODATION STAYING WITH RELATIVES OR FRIENDS

Make a list of all your relatives or friends

To increase your chances of finding somewhere, make a list of all your relatives or friends, **wherever they live**

Think about the people on the list you could reasonably live with. Get in touch with them and explain to them that you need to find somewhere to live and ask them if you can stay with them for a while.

Tell any **friends** that they would be able to charge a rent if they let a room to you. Make sure you have shown any friends the **Taking in a Lodger** leaflet

- This is an option only where it is a room in a friend's home and **not in the home of a relative.**
- If the friend is on benefits, taking a lodger might affect their entitlement to benefits. We can advise you about this.
- If they are not a relative, and you would have your own room in their home, tell them they would be able to charge rent and, as long as you qualified for benefit to help meet your housing costs, you would be able to pay them the local housing allowance rate.

Ask any friends or relatives if there is anything else you could possibly do around the home to help them.

Think of anything else you could offer to do around the home to help them. This just might make the difference. This could be odd jobs, help with the garden or babysitting.

## SECTION 2: LOOK FOR SOMEWHERE ELSE TO LIVE WITH A PRIVATE LANDLORD OR WITH EXTENDED FAMILY OR FRIENDS.

### How to work out where you can afford to rent

Given the very small amount of social housing available, you will almost certainly have to consider renting from a landlord in the private rented sector

- Complete the form, **How Much Rent Can I Afford** (below) so you know exactly where you can afford to look for accommodation
- If you have relatives or close friends in any other towns or areas, look at these areas too

**1. Go to the Where Can I Afford to Live** page on the BBC website:

<http://www.bbc.co.uk/news/business-23234033>

1. Select the **Rent** icon
2. Select the number of bedrooms you need and then look at the map. It will tell you where in the country might be affordable for you
3. Think about any towns or cities that you might be interested to live in.
4. If you will be relying on Housing Benefit to help with rent, you will need to find out the local housing allowance (LHA) benefit rent figure for the area you might want to live in. To do this, **open a new window on your browser** and go to the Valuation Office Agency website. **Don't close down the BBC website page as you will need to return to this later**

<https://lha-direct.voa.gov.uk/search.aspx>.

5. This website will let you know the likely **weekly** amount of benefit you might be able to get for the size of the household you want to rent.
6. Take this weekly amount and multiply it by 52, then divide by 12 to give you a monthly benefit rent figure.
7. Go back to the BBC website. Put the monthly figure you have been given into the box on the BBC website where it asks you how much you can pay monthly.
8. You will be shown on the map the areas that might be affordable for you if you are relying on benefit to pay your rent. When you click on areas that might be affordable for you, it will give you more information.

### SECTION 3: LOOK FOR A ROOM TO RENT EITHER IN A LANDLORD'S HOME OR IN A SHARED HOUSE

Search on the following websites. Look every day, preferably early in the morning. If you see something that you think is suitable, **get in touch with the landlord immediately**

<http://www.spareroom.co.uk>;

<http://loot.com/category/property/rooms-shares/>

<http://www.rightmove.co.uk>;

<https://www.gumtree.com/property-to-share>

<http://property.adzuna.co.uk/to-rent>

<http://www.zoopla.co.uk/to-rent/>

<http://www.dssmove.co.uk/>

<http://www.dsslocal.com/dsslocal/index.html>

Try to find a friend to partner up with who is also looking for accommodation and who is willing to share a room.

It might be easier to find a room to share for two people rather than to find a room on your own. Two people may be better able to cover the rent charged for a room in a shared house.

Complete the form, **How Much Rent Can I Afford** (below)

You need to work out how much you can afford to pay. Completing this form will help you to see, on paper, how much you might be able to afford and it will help you to work out where you might be able to cut certain costs so that you can afford rent more easily. You will find this form below

Check notice boards in supermarkets, small shops, newsagents, and libraries.

These often have adverts for rooms to rent put there by landlords

If you use Facebook or Twitter, or any other social media, let your contacts know you are looking for a place.

Check the local newspapers every week.

Copies of the local free and paid for newspapers are available for you to read at local libraries and they often advertise properties on their internet pages.

#### **SECTION 4: REGISTER ON THE COUNCIL'S HOMECHOICE SCHEME IF YOU HAVEN'T ALREADY DONE SO.**

To register you will need to complete a form online

- Your chances of being offered social housing are very low. Don't just register assume that this means you will be offered a home. You are more likely find a room to rent.
- You must register online here: <https://www.homechoicebristol.co.uk/>

When you are registered onto HomeChoice Bristol, choose realistic areas or amend your areas of choice to improve your chances of being offered a social housing home

If you qualify for the register or are already on the register, you should amend your areas of choice to improve your chances of being offered a social housing home. We can advise you of what these areas are if you haven't already been told or have forgotten.

## How much Rent Can I Afford

<p><b>My current weekly income (from benefits / employment / other). List all income streams below:</b></p>    <p><b>TOTAL WEEKLY INCOME:</b></p>	<p>£</p>	
<p><b>The item I spend money on</b></p>	<p><b>What you think you spend on this item at the moment:</b></p> <p><b>weekly amount</b></p> <p>£</p>	<p><b>What you think you could reduce this figure to</b></p> <p><b>weekly amount</b></p> <p>£</p>
<p>Gas and electric</p>		
<p>Food</p>		
<p>Clothes and shoes</p> <p><i>(you might only buy clothes every month. If so, work out how much you spent on clothes and shoes the last month you bought some. Multiply this figure by 12 and then divide it by 52. This will give you the weekly amount)</i></p>		
<p>Water rate</p>		
<p>Council Tax cost</p> <p>Or, if you are on benefits, the weekly contribution you have to pay towards the Council Tax (if any).</p>		
<p>public transport costs</p>		
<p><b>OTHER WEEKLY COSTS</b></p>	<p>£</p>	<p>£</p>
<p>1. TV cable / Sky costs</p> <p>2. TV Licence</p>		

<ol style="list-style-type: none"> <li>3. Maintenance payments / CSA</li> <li>4. Travelling expenses for leisure</li> <li>5. Travelling and meal costs if working</li> <li>6. Child care costs</li> <li>7. School meal costs</li> <li>8. Car costs: insurance, road tax, petrol per week and annual general maintenance <i>(break down into a weekly estimated cost)</i></li> <li>9. Credit cards / catalogue / store card</li> <li>10. Toiletries</li> <li>11. Meals out</li> <li>12. Laundrette</li> <li>13. Mobile phone</li> <li>14. Mobile phone insurance</li> <li>15. Life insurance / private pension / endowment policy / health insurance</li> <li>16. Repayments on any finance or loans (money lenders or family or friends)</li> <li>17. Prescriptions, dentist and glasses costs</li> <li>18. Pension payments</li> <li>19. Pet costs</li> <li>20. Leisure expenditure such as the cost of trips to the cinema</li> <li>21. Alcohol</li> <li>22. Cigarettes</li> <li>23. Court fines</li> <li>24. Other <i>(please state)</i></li> </ol>		
<b>Final assessment</b>	<b>What I currently spend on everything above</b>	<b>What I could reduce this figure to</b>
<b>Totals and calculation of affordability <i>(record this as a weekly amount)</i></b>	<b>£</b>	<b>£</b>