

**Families in  
Focus**



**Children &  
Families  
PARTNERSHIP**

## **Families in Focus Bulletin – cost of living/debt advice**

**Information & Support for Practitioners**

**February 2023**

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# Cost of LIVING

support booklet



# OVERVIEW

The cost of living crisis is going to affect everyone. Every single one of us will feel it impact us somewhere in our lives – whether that’s heating our homes, thinking about what we can or can’t eat, or planning ahead for the future. For those who are already facing the toughest challenges within society – feeling marginalised and isolated, experiencing discrimination or inequality, finding that they cannot participate as easily in opportunities – this rise in the cost of living will exacerbate further those barriers. For some, this may be one crisis too many.

The VCSE (voluntary, community and social enterprise) sector in Bristol already provides essential spaces, services and programmes that focus on helping or empowering people in these situations. However, the VCSE sector is tired – really tired – after rising so expertly and with such innovation to the trials of the Coronavirus pandemic. People – staff, volunteers, trustees – gave so much of themselves to keep organisations going and to find ways to answer emerging needs at a time of intense societal change. The cost-of-living crisis is not allowing room for the decompression space that most people feel they need.

However, with further investment in the sector – involving many different types of resources – and by building on these excellent foundations with increased partnership working, the sector is ideally placed to expand, develop and respond to the cost-of-living crisis. Many of the answers to the challenges that lie ahead of us, as we as a community consider how to combat the economic problems ahead, are already there: the VCSE sector is providing these solutions.

This booklet brings together some of the resources for people or organisations that Voscur, working with key partner organisations, has identified. We encourage you to tell us more about what resources or information you need, and to contact us if you’d like to take part in shaping our understanding of working together to reduce the impact of this crisis.

**- Rebecca Mear, Voscur CEO**



# FINANCIAL SUPPORT

## MONEY

A £400 discount on energy bills, which you don't need to repay, is available to all households with a domestic electricity connection in England, Scotland and Wales via [The Energy Bills Support Scheme](#).

You can check your eligibility for any benefits via Bristol City Council's [benefits calculator](#).

For specific benefits, the below websites will show you how much you may be able to claim:

- [Bereavement benefits](#): 0845 606 0265
- [Carers allowance](#): 0845 608 4321
- [Child benefit](#): 0845 302 1444
- [Disability and sickness benefits](#): 0800 882 200
- [Housing benefit and council tax reduction](#)
- [Pension credit](#): 0800 991 234
- [Tax credits](#): 0345 300 3900
- [Jobseekers allowance \(unemployment benefits\)](#): 0800 055 6688

## ADVICE

The following organisations offer guidance in navigating debt:

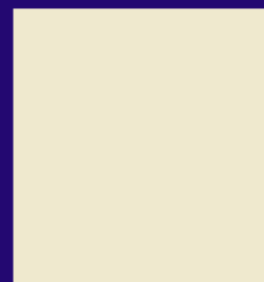
- [Citizens Advice Bristol](#)
- [North Bristol Advice Centre](#)
- [South Bristol Advice Services](#)
- [St Pauls Advice Centre](#)
- [Talking Money](#)

## BROADBAND

Virgin Media offers low-cost Broadband for those on Universal Credit. [Eligible customers can get online for £12.50 per month on their new Social Tariff.](#)



# WELCOMING SPACES



A Welcoming Space is a communal area where people can access cost of living support. These spaces provide a range of services, from foodbanks to activities, and have been set up in already-established spaces of connection within communities.

Welcoming Spaces are split into two tiers. Tier 1 spaces are 'community living rooms', where people can socialise, share resources and seek advice relating to the cost of living.

Spaces that fall into Tier 2 have more restricted opening times, and may have activities targeted toward a specific community.

All Welcoming Spaces are wheelchair accessible with an accessible toilet.

**CLICK  
MAP TO  
SEARCH**



# FOOD

## **Food support is available to you from across the city.**

[FareShare](#) offers two options for getting food – a paid for service with a FareShare Community Food Membership or the opportunity to collect free surplus food from your local supermarket through FareShare Go.

The [Feeding Bristol website](#) provides recipes and details of the [Holiday and Food \(HAF\)](#) programme, where children eligible for free school meals can get free food and take part in activities.

Visit the [Family Action FOOD Club website](#) to access food at a reduced cost.

Visit your local food bank websites for information on how to get food parcels if you're eligible:

- [North Bristol](#)
- [North West Bristol](#)
- [South and East Bristol](#)

[Local crisis and prevention fund](#) can make food bank referrals.



# MENTAL health

Bristol Mental Health provides a range of NHS mental health support services including therapy, rehabilitation, dementia support, and wellbeing advice, also crisis support including Women's Crisis Centre, which provides a safe place for women in mental health crisis to stay.

VitaMinds is a talking therapy service designed to support individuals by providing the tools needed to get things back on track. It's a free service.

Bristol Mind is a local mental health charity offering information and signposting, counselling, and a telephone helpline. Also hosts a variety of mental health self help groups.



Off the Record provides mental health services, a mental health movement mobilised to support, promote and defend the mental health, rights and social position of young people.

Samaritans provides confidential non-judgmental emotional support, 24 hours a day, for people who are experiencing feelings of distress or despair, including thoughts of suicide.



# EMPLOYMENT

One Front Door can help you find work and training. They give priority to unemployed residents. Call them on 0117 922 3440 from 9am to 5pm, Monday to Friday or email [onefrontdoor@bristol.gov.uk](mailto:onefrontdoor@bristol.gov.uk).

Clean Slate Training and Employment supports people to manage their money better, find work (and better paid work) and get online.

Employment Plus by the Salvation Army can support with CV writing, interview skills, job searches, advice and guidance. They also have a training website that is free to access.

The Ways2Work Network is a community of employment support and training organisations sharing information about opportunities to help you find work.

#### The National Careers Service:

- gives advice and guidance on learning, training and work at all stages in your career
- helps you match your skills to potential new careers

Future Bright offers free, one-to-one coaching and support to help you take your next step at work.

Bristol Community Learning offers free courses to improve your confidence and skills for life and work, including:

- English
- maths
- digital skills

Thrive at Work provides free tools and resources, including free e-learning, to help create a mentally healthy workforce and mentally healthy workplaces.



# HOMELESSNESS

Shelter offer support and advice with a range of housing problems including homelessness, evictions, renters' rights, repairs, and navigating the council housing system. They exist to defend the right to a safe home.

Citizens Advice are able to offer housing related advice.

Second Step are a mental health charity who also have homelessness services.

CHAS are a Bristol-based organisation that offers community-based housing advice, support and advocacy service and free, independent and confidential support to anyone in and around Bristol with housing issues, big or small.

Caring in Bristol have produced a Housing Support Handbook.

ARA can provide housing support for people struggling with substance misuse.

1625ip specifically supports young people, aged under 25, who are homeless or are (or deemed as) at risk of homelessness.

There are night shelters and advice for people currently rough sleeping.

Move in, Move on, Move up is a service from One Front Door for anyone with a history of rough sleeping or living in temporary or unsettled accommodation. They give one-to-one support to help people get a job and earn more money.



# Worrying about money?

Support is available in Bristol



Three steps to find options and places to get help

## Step 1: What's the problem?

### I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

### My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See option **2**

### I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

### I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

## Step 2: What are some options?

### 1 Council Support Schemes

People on low incomes may be eligible for Housing Benefits/Universal Credit to help with housing costs. The Council also offers Council Tax Reduction and Discretionary Housing Payments for those struggling financially. You may also qualify for Local Support Payment, which supports people in crisis. All schemes will depend on your current circumstances. Find out more: [www.bristol.gov.uk/benefits-financial-help](http://www.bristol.gov.uk/benefits-financial-help)

### 2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like school clothing grants or free school meals.

### 3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

### 4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

### 5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

### 6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

## Step 3: Where can I get help? Each of these services offer free and confidential advice

### BRISTOL CITY COUNCIL

**The Local Crisis and Prevention Fund Grants towards food, clothing and household goods for people facing financial crisis**

0117 922 4500 (Mon-Fri, 9am to 12noon)  
[www.bristol.gov.uk/lcpf](http://www.bristol.gov.uk/lcpf)

Help with options: 1 2

**Welfare Rights and Money Advice Service Information about disability and carer's benefits, including advice and assistance on claiming and challenging decisions**  
[www.bristol.gov.uk/disabilitybenefits](http://www.bristol.gov.uk/disabilitybenefits)

Help with options: 2 6

### SOUTH BRISTOL ADVICE SERVICES

**General advice and specialist help with welfare benefits, debt, income maximisation and financial capability**  
01179 851 122 (Welfare Benefits & General)  
01179 038 358 (Debt Advice)  
[www.southbristoladvice.co.uk](http://www.southbristoladvice.co.uk)

Help with options: 1 2 3 4 5 6

### BRISTOL CITIZENS ADVICE

**Generalist advice provider, including debt, welfare rights, housing and employment**

0808 278 7957  
[www.bristolcab.org.uk](http://www.bristolcab.org.uk)

Help with options: 1 2 3 4 5

### TALKING MONEY

**Advice to anyone worried about money, covering debt, benefits and bills**  
0800 121 4511 or 0117 954 3990  
[www.talkingmoney.org.uk](http://www.talkingmoney.org.uk)

Help with options: 1 2 3 4 5 6

### NORTH BRISTOL ADVICE CENTRE

**Independent welfare benefits and debt advice, including complex casework, appeals and representation at tribunal**  
0117 951 5751  
[www.northbristoladvice.org.uk](http://www.northbristoladvice.org.uk)  
(Online Advice Tool for enquiries 24/7)

Help with options: 1 2 3 4 5 6

### ST PAULS ADVICE CENTRE

**General and specialist advice on debt, benefits and immigration issues for communities of St Pauls and East Bristol**  
0117 955 2981 | [enquiry@stpaulsadvic.org.uk](mailto:enquiry@stpaulsadvic.org.uk)  
[www.stpaulsadvic.org.uk](http://www.stpaulsadvic.org.uk)

Help with options: 1 2 3 6

### AGE UK BRISTOL

**Information and advice for people over 55 who live or work in Bristol and their carers**  
0117 922 5353  
[www.ageuk.org.uk/bristol](http://www.ageuk.org.uk/bristol)

Help with options: 2 6

### BRISTOL LAW CENTRE

**Specialist legal advice & casework including housing & homelessness, welfare benefit appeals, immigration & asylum, family, mental health, employment & discrimination**  
0117 924 8662 | 0330 024 0389 (freephone)  
[mail@bristolawcentre.org.uk](mailto:mail@bristolawcentre.org.uk)  
[www.bristolawcentre.org.uk](http://www.bristolawcentre.org.uk)

Help with options: 6

### Other Support

**CHAS Housing Advice Service Bristol Legal advice on housing issues, including eviction, housing related debt and more**  
0117 935 1260 | [advice@chasbristol.co.uk](mailto:advice@chasbristol.co.uk)  
[www.chasbristol.co.uk](http://www.chasbristol.co.uk)

**Shelter Bristol Housing advice**  
03301 755 121 | [home@shelter.org.uk](mailto:home@shelter.org.uk)  
[england.shelter.org.uk](http://england.shelter.org.uk)

**1625 Independent People Support for young people aged 16 to 25 facing homelessness**  
0117 317 8800 | [www.1625ip.co.uk](http://www.1625ip.co.uk)

**The Home Energy Team: Centre for Sustainable Energy (CSE) General advice on energy use in the home, staying warm & keeping on top of fuel bills**  
0800 082 2234 | [home.energy@cse.org.uk](mailto:home.energy@cse.org.uk)  
[www.cse.org.uk/loveyourhome](http://www.cse.org.uk/loveyourhome)

**WECIL Disabled People's User Led Organisation offering advice to Disabled People. Specialists include Disability Benefits (AA, PIP, DLA & ESA).**  
0117 947 9919 | [navigators@wecil.co.uk](mailto:navigators@wecil.co.uk)

## Other Support

### Bristol Somali Resource Centre

Impartial information, advice, and guidance on a range of issues including welfare, housing, schools, and employment

0117 907 7994 | [info@somalicentre.co.uk](mailto:info@somalicentre.co.uk)

### Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4. Apply online:

[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### Moneyhelper

Advice to help improve your finances

0800 138 7777 | 07701 342 744 (WhatsApp)

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

### Great Western Credit Union

Offering affordable borrowing and safe savings accounts to help local people become better off

0117 924 7309 | [www.greatwesterncu.org](http://www.greatwesterncu.org)

### Step Change

Debt charity offering debt advice and money management

0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

### Turn2Us

information and financial support

0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)

[benefits-calculator-2.turn2us.org.uk](http://benefits-calculator-2.turn2us.org.uk)

## For Migrants, Asylum Seekers and Refugees

### Bristol Refugee Rights

Advice and support including help with your house, money or asylum claim.

Contact by email, phone, text message or WhatsApp. Leave a message with your name, phone number, language you speak & if you need an interpreter.

07526 352 353

[advice@bristolrefugeerights.org](mailto:advice@bristolrefugeerights.org)

[www.bristolrefugeerights.org](http://www.bristolrefugeerights.org)

### The Unity Project

Support to have NRPF condition removed if applicable and other support

[www.unity-project.org.uk](http://www.unity-project.org.uk)

### Migrant Help

Independent advice and guidance to assist asylum seekers move through and understand the asylum process. Asylum helpline available 24/7/365 and accessible to all asylum seekers in the UK.

Asylum helpline: 0808 8010 503

[ASCorrespondence@migranhelpuk.org](mailto:ASCorrespondence@migranhelpuk.org)

[www.migranhelpuk.org](http://www.migranhelpuk.org) (Webchat available)

### Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | [www.project17.org.uk](http://www.project17.org.uk)

## About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets). The information on this leaflet was last updated on 08/10/21.

**Feedback?** What did you find useful about this guide? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)



## South Bristol Advice Service



### **Help and Advice**

#### **Debt & Welfare Benefit**

**Drop-In** at The Withywood Centre, Queens Road  
Bishopsworth Bristol BS13 8QA

**Monday to Friday 10am to 2pm**

@Symes Community Building Hartcliffe Bristol  
BS13 0BE **Tuesday 10am to 12**

Perry Court Community Hub Great Hayles Road  
Hengrove (Entrance on Mile Walk)

**Thursday 9am to 12**

#### **Or Phone for Appointment**

**Debt** 0117 9038358

**Welfare Benefits** 0117 9851122

or Email [admin@southbristoladvice.org.uk](mailto:admin@southbristoladvice.org.uk)

**NEED DEBT ADVICE?**

**STRUGGLING WITH BILLS?**

**Don't know WHERE to turn?**

**CALL SOUTH BRISTOL'S**

**DEBT ADVICE TEAM**



**FREE, CONFIDENTIAL,  
IMPARTIAL & LOCAL**  
advice YOU can trust on...

**RENT ARREARS** **CREDIT DEBT**  
**INCOME MAXIMISATION** **DEBT COLLECTORS** **HP**  
**DROS** **COUNCIL TAX** **CCJs**  
**UTILITIES** **FINES** **WATER DEBT**  
**BENEFIT OVERPAYMENTS** **BAILIFFS**

 **Call Us! 0117 903 8358**

South Bristol Advice Services, Withywood Centre, Queens Road, Bristol, BS13 8QA  
Funded by the Money and Pensions Service to provide SPECIALIST debt advice throughout South Bristol  
Open Monday to Friday 9 am to 5pm except public holidays.



**Struggling with the cost of living?**

Find face-to-face support:  
[www.bristolcab.org.uk/get-advice/cost-of-living/](http://www.bristolcab.org.uk/get-advice/cost-of-living/)

## Struggling with the cost of living?

Citizens Advice Bristol's Advice Assistants can give you support and guidance if you are struggling with the rising cost of living. They can provide practical guidance around benefits, money, debt and energy. They can also signpost you to specialist legal advice if you need more assistance.

Cost of Living Advice Assistants can help you to:

- Identify possible entitlements to Welfare Benefits or grants
- Carry out a benefit check online
- Review your debts, identify debt emergencies and find regulated debt advice
- Draw up a personal budget, consider your spending and look for ways to reduce your outgoings.
- Understand your utility bills, look at cost reductions (such as grants or support schemes) and direct you to information about energy saving methods
- Get emergency support such a foodbank voucher or energy vouchers

Please visit CABs website to find the current face-to-face drop-in locations, days and times: <https://www.bristolcab.org.uk/get-advice/cost-of-living/>

# CAP Debt help



With help from CAP, I sat down and looked at how to manage my everyday life. Now I no longer get up thinking about debt every day and wondering whether I can afford to feed my children.

**Francella**

**CAP DEBT HELP**

## Lifting the weight of debt

Free debt advice and personal support in your community.

Call free on: **0800 328 0006**  
or visit: **capdebthelp.org**



CAP are unsurpassed when it comes to the debt help they give people across the country.

**Martin Lewis,**  
Money Saving Expert

**capdebthelp.org**    **always hope.**


CAPuk    CAPuk.org    CAPuk.org

Charity Registered No. 1057217 (England & Wales), SC238718 (Scotland). CAP is authorized and regulated by the Financial Conduct Authority. Product Code: 10001-As-1



**Lifting the weight of debt**

Free debt advice and personal support in your community.

John – became debt free through CAP



With CAP, you've got food in your cupboard, all your bills are paid, nobody's phoning you asking for money. It's such a weight off your shoulders. You're not a slave to debt – and that's priceless.

**Reg and Janice**



When CAP is involved, they don't just leave you. Even when you're debt free, they're still there for you. They actually get to know you. It has turned my life around.

**Sharon**

Book your free appointment  
**0800 328 0006**  
**capdebthelp.org**



**If you are feeling weighed down by debt, then we can help.** You may think your situation is impossible, but there is hope. Our friendly team will give you a listening ear in confidential appointments and provide a practical solution to your debts.

Since we started helping people out of debt in 1996, we've helped thousands in situations like yours through our professional service offered by over 250 CAP Debt Centres. So ring us today and begin your journey to becoming debt free.

### Does it cost anything?

Our service is **completely free**. We are able to provide a totally free service because CAP is a charity and receives donations from churches and individuals who want to help people.

### Will my creditors cooperate with you?

**Yes.** We have worked with over 1,000 companies within the finance industry and we are well respected. This means that councils, utilities and mortgage companies work with us because they have seen the results of our involvement. They know we offer fair repayments based on what you can afford.

### Is CAP just for Christians?

**No.** CAP will help anyone regardless of their religious beliefs. We are committed to our service being available to all individuals regardless of age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation. Will take appropriate measures to monitor this.

## How our debt help service works

- ### 1 Local appointments

After you call CAP, a Debt Coach from a local CAP Debt Centre will carry out your first appointment.
- ### 2 An effective budget

Our trained Debt Advisors will work out a realistic budget that prioritises your essential bills. We will negotiate affordable payments with each creditor and attempt to stop unfair interest and charges where possible. Your local Debt Coach will then explain the budget and the payments you will need to make.
- ### 3 CAP Plan

In most cases, a CAP Plan is set up for you. You will need to make one monthly payment into your CAP Plan to cover your debts and also bills if appropriate. CAP will then distribute this to your creditors on your behalf. You can also build up savings through your CAP Plan.

### 4 Severe debt

If you are in severe debt, we can walk you through insolvency options, such as petitioning for bankruptcy and helping you to fill out the forms.

### 5 Debt free

You can use your CAP Plan to pay your bills and debt repayments until you are debt free. We look forward to celebrating with you when you cross the finish line!

Call free on: **0800 328 0006**  
or visit: **capdebthelp.org**

We know it takes a lot of courage to make the first call. But the sooner you ring, the sooner you'll have peace of mind.

## Victoria Park Baptist Church – foodbank vouchers

**Anyone can be referred to us by their GP practice, social workers, social prescribes, LCPF BCC, health visitors, schools etc**



### **Victoria Park Baptist Church FOODBANK VOUCHER**

To be completed by the agency making a referral. Food will only be given to the person named on this voucher unless other arrangements have been made.

The Food Bank is open every **Friday 10am -12pm** at Victoria Park Baptist Church (Charles Padfield Centre) on Sylvia Ave, BS3 5DA.

For further info: [vpbc.foodbank@gmail.com](mailto:vpbc.foodbank@gmail.com) or call: 07849648502 (**administrator**);

Client name.....

**PLEASE BRING YOUR OWN BAGS**

Address.....Postcode.....

Number of people in house: no of adults..... Number of children under 16.....

Number of day's food required (max 3)

Referred by (agency).....contact tel number.....

Name.....Signature.....Date issued.....

\*a person is considered to be in food crisis if they have no food and no money with which to buy food. All those helping on the Foodbank are volunteers. They will treat clients with respect and dignity and will expect to be treated the same.

**REDCATCH COMMUNITY GARDEN**  
**WELCOMING**  
**SPACES**  
**FREE & EVERYONE**  
**WELCOME**  
**AFTER SCHOOL DINNER**  
**EVERY MONDAY**



Join us with your kids after school for a hot meal and activities in our warm

Canopy

**Every Monday until 5pm**

14th Nov 2022 - 27th Feb 2023

All welcome

**TEXT TO BOOK**  
**07858 630507**

Or speak to staff at Roots Cafe

[www.redcatchcommunitygarden.com](http://www.redcatchcommunitygarden.com)



## The Southville Centre – Welcoming Space

# THE SOUTHVILLE CENTRE IS A BRISTOL WELCOME SPACE

**OPEN MONDAY - THURSDAY 8AM - 8PM**

**FRIDAY'S 8AM - 6PM**

Free tea and coffee plus Wi-Fi access computers



### Drop-in Session

**Every Thursday 3.30 - 6.00pm**

A safe space to meet people and  
enjoy free soup with a bread roll, plus a hot drink.

Drop in for a friendly chat or get free advice on local services  
and the cost of living crisis

Crafts and games available.

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The Southville Centre,  
Beauley Road, Southville,  
Bristol BS3 1QG  
0117 9231039  
[info@bs3community.org.uk](mailto:info@bs3community.org.uk)

BSL interpreters  
attending first  
Thursday of the month  
Drop-in Session



Centre for Deaf and  
Hard of Hearing People



**NEW**

# **WELCOME SPACE WELLBEING GROUP**



**Wednesdays 10am - 12pm**

**Zion Bristol Community Café,  
Bishopsworth Road, Bristol, BS13 7JW**

As part of Bristol's Cost of Living response we are providing peer support to talk about the challenges to our mental wellbeing



**For more information contact:**

☎ 0117 941 1123

✉ [info@changesbristol.org.uk](mailto:info@changesbristol.org.uk)

🌐 [changesbristol.org.uk](http://changesbristol.org.uk)



# Keeping warm for less

Ways to keep out the cold if you can't afford to turn your heating up

Living in a cold home is bad for our physical and mental health. It can raise blood pressure, and lead to serious conditions such as strokes, heart attacks and pneumonia, as well as social isolation, sleep deprivation, depression and anxiety.

Those with an existing health condition are especially vulnerable, particularly those with physical conditions such as asthma, circulatory problems, diabetes and arthritis, and mental health issues.

It is recommended that you heat the rooms that you are spending most of your time in to between 18 and 21°C. This should help you to avoid damp and should ensure you are kept warm enough.

If you feel that you can't afford to do this, this factsheet will walk you through the best ways to save money on energy bills while staying warm.

## We will talk about:

- 1 Heating just one room in the house.
- 2 Draught-proofing your windows, doors and floors.
- 3 Preventing damp and mould.
- 4 Wrapping up warm.
- 5 Using a heated throw, or a blanket or sleeping bag.
- 6 Staying active to warm yourself up.
- 7 Having hot food and drink throughout the day.
- 8 Finding warm places to go near your home.



In addition to doing what you can to save money, it's worth checking that you're getting all the financial support available. The government's Cost of Living Support service at [helpforhouseholds.campaign.gov.uk/help-with-your-bills](http://helpforhouseholds.campaign.gov.uk/help-with-your-bills) is a good place to start. And remember that billions of pounds of council tax support, pension credit and other welfare benefits go unclaimed each year, so it's worth having a benefits check to see if you're missing out on anything. A good place to do this online is [entitledto.co.uk](http://entitledto.co.uk).

See all our energy advice leaflets at [www.cse.org.uk/advice-leaflets](http://www.cse.org.uk/advice-leaflets)

## 1 Prioritise one room to heat

Prioritise heating the room you're going to spend the most time in. The smaller the room, the cheaper it will be to heat. Most houses have a room which is usually warmer than others, and it may be sensible to choose this room. Rooms that get a lot of sun are often warmer.



Although gas and oil prices have risen, they're still cheaper than electricity. If you have a gas, LPG or oil boiler, it's cheaper to use this than a plug-in electric heater. Turn the radiators down in the rooms you're not going to heat as much, using the radiator valves.



Put a reflective panel behind any radiators that are on external walls. These reflect heat back into the room, reducing the amount lost to the outside. They can be bought cheaply online and in DIY stores, and will pay for themselves in one winter.



If you use plug-in electric heaters, place them away from windows and external walls. We advise against portable gas heaters as these are a fire hazard and can make homes feel damp.



If you have electric night storage heaters, turn them all down apart from the ones you're going to prioritise. See our factsheet (left) to find out more about how to use your night storage heaters. We also have one specifically on Dimplex storage heaters.



## 2 Get rid of draughts

It's important to make sure the heat you're paying for stays in the space you're heating. On average, 15% of the money someone spends on heating their home is lost to draughts.

### Doors

- Keep all the doors in your home closed.
- Hang curtains over external doors.
- Cover keyholes and letter boxes.
- Use draught excluders or rolled up blankets to block gaps under doors. You can attach a draught excluder to the door so that you don't trip over it.

### Windows

- Use self-adhesive draught-proofing strips to improve the seal of your window frames.
- Add curtain liners or blankets to existing curtains so they keep the heat in better.
- Close the curtains at dusk, and open them in the morning to let the sun warm the room.
- Don't let your curtains cover radiators. Tuck them behind if possible.



### Floors and walls

- If you have uncarpeted floors, cover them as much as you can with carpets or rugs. This will be warmer on your feet.
- Draughtproof the room by filling in the gaps in your floorboards and skirting boards.

### Placing furniture

- Move chairs and sofas away from external walls as sitting near them will be colder.
- Leave a gap of 6 inches or more between furniture and radiators to allow the heat to spread around the room.

See our factsheet on DIY draught-proofing for more tips.



See all our energy advice leaflets at [www.cse.org.uk/advice-leaflets](http://www.cse.org.uk/advice-leaflets)

### 3 Wrap up warm



- Wear thick, warm socks and slippers. Boot-style slippers work best as they cover your feet and ankles.
- Tuck your trousers into your socks or slippers to prevent cold air getting in.
- Wearing a hat, gloves, scarf or coat indoors may make you feel a bit silly, but it will definitely keep you nice and warm.
- Wear lots of layers (e.g. leggings, tights or long-johns under your trousers). This will keep you warmer than a single thicker layer.
- Some materials such as wool and fleece are very good at keeping you warm.



### 4 Move around

- Moving around generates internal heat, and this will help you to stay warm, so it's beneficial to break up periods of sitting down with periods of activity.
- Gently walking around your home or on the spot is best. If you do anything too strenuous, like star jumps, you'll sweat and this will cool you down.



Many people find going for a walk outside helps them to feel warmer when they get home, and is good for their mental health.

### 5 Use a heated throw, blanket or sleeping bag

- Heated throws only cost 2p an hour to use. That's just £3.36 a week, even if you have it on day and night. They cost around £50 to buy. But it'll mean you can turn your heating down which will save you money, and the throw will pay for itself within a month.
- Fluffy blankets or sleeping bags will also help you stay warm. While they don't work as well as a heated throw, you may own one already and they can be cheaper to buy.
- Putting an extra layer (fleece or blanket) under the duvet will keep you much warmer than laying a blanket on top of the bed. And warm pyjamas are great too!
- Other things that can keep you warm are heated pads, heated floor mats, electric blankets and microwaveable wheat bags. These all cost less than 2p per hour to use.



Heated throws are cheap, portable and safe to use. You can even unplug them and put them in the washing machine.

See all our energy advice leaflets at [www.cse.org.uk/advice-leaflets](http://www.cse.org.uk/advice-leaflets)

## 6 Make hot food and drinks

- Drinking hot drinks and eating hot food raises your internal temperature.
- It's important to have as many hot drinks and hot meals as possible throughout the day.
- To save energy, only boil the water you need and use a microwave where possible as this is the cheapest option for heating food and drinks.



## 7 Find warm spaces

- Many councils are making designated 'Warm Hubs', heated public places you can spend time in for free and keep warm. Even if there aren't any in your area, many churches, community centres, libraries and museums offer free entry and activities.
- Some community venues also offer cheap or free hot meals.
- Consider starting an informal rota with friends taking it in turns to go to each other's homes so you don't need to warm as many homes at once. You could even share a meal.



## 8 Prevent damp and mould

Damp causes houses to feel colder and is bad for your health. We produce a lot of moisture when we cook, shower and dry clothes. All this moisture has to go somewhere, and if it's trapped in your home, it'll cause damp and mould.

You can help your home stays dry and mould-free by:

- Keeping the doors closed and the windows open in rooms where you're showering, cooking or drying laundry, and use extractor fans if you have them.
- Keeping furniture away from walls to allow air to circulate.
- Cleaning mould off the walls to stop the mould spores from spreading.
- Where possible, drying your clothes outside. If you can't do this, use the fastest spin speed on your washing machine to get as much moisture out as possible before you hang them. Avoid hanging clothes on warm radiators because this increases the humidity in your home; instead hang them in a room with the door closed and window open.



For more information, see our factsheet on condensation, damp & mould.



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Charity: 298740  
Founded: 1979

We're a charity supporting people and organisations across the UK to tackle the climate emergency and end the suffering caused by cold homes.

Our Home Energy Team offers free advice on domestic energy use to people in Bristol, Somerset, Wiltshire, South Gloucestershire, Dorset, Berkshire, Hampshire and Oxfordshire.

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