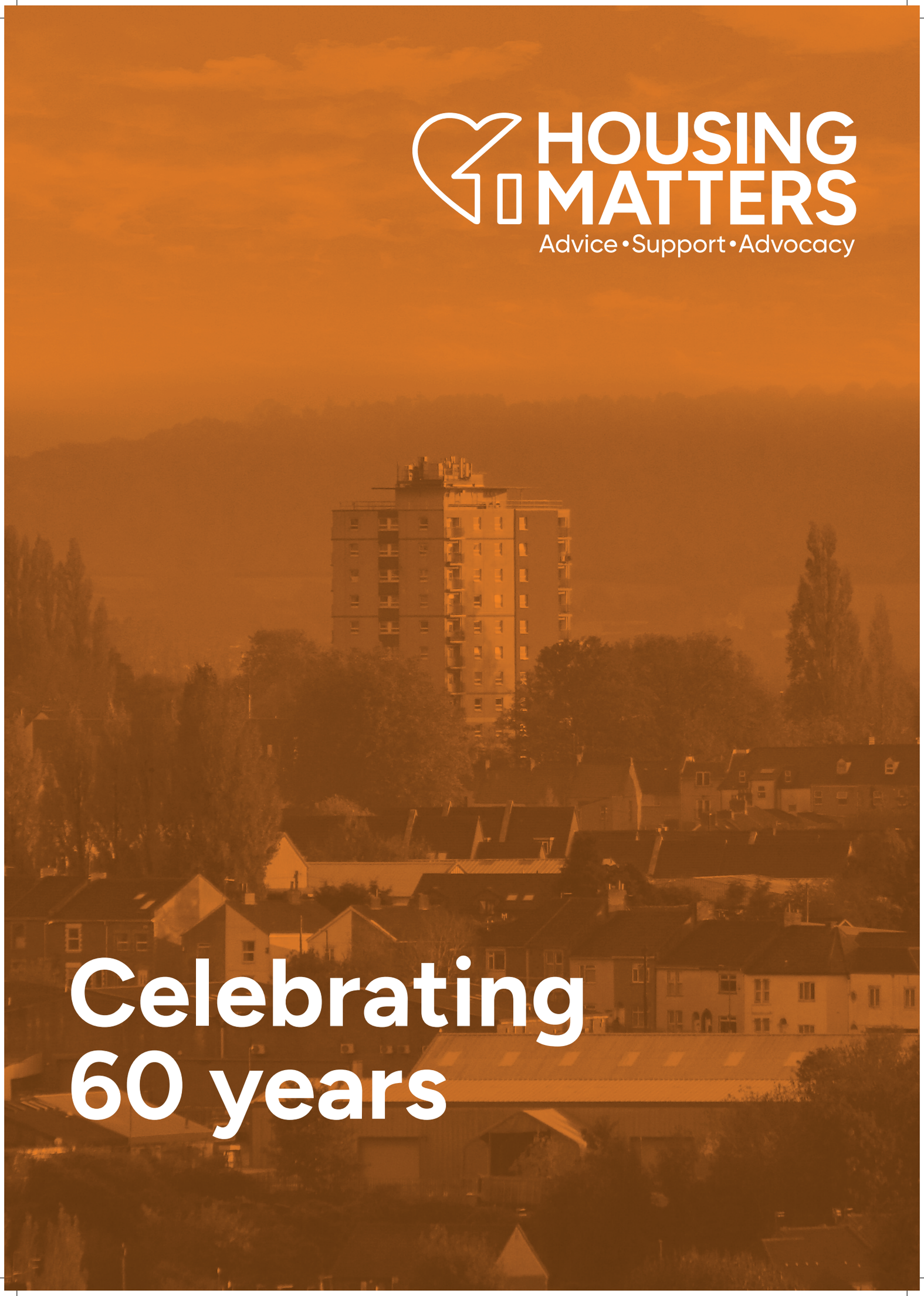


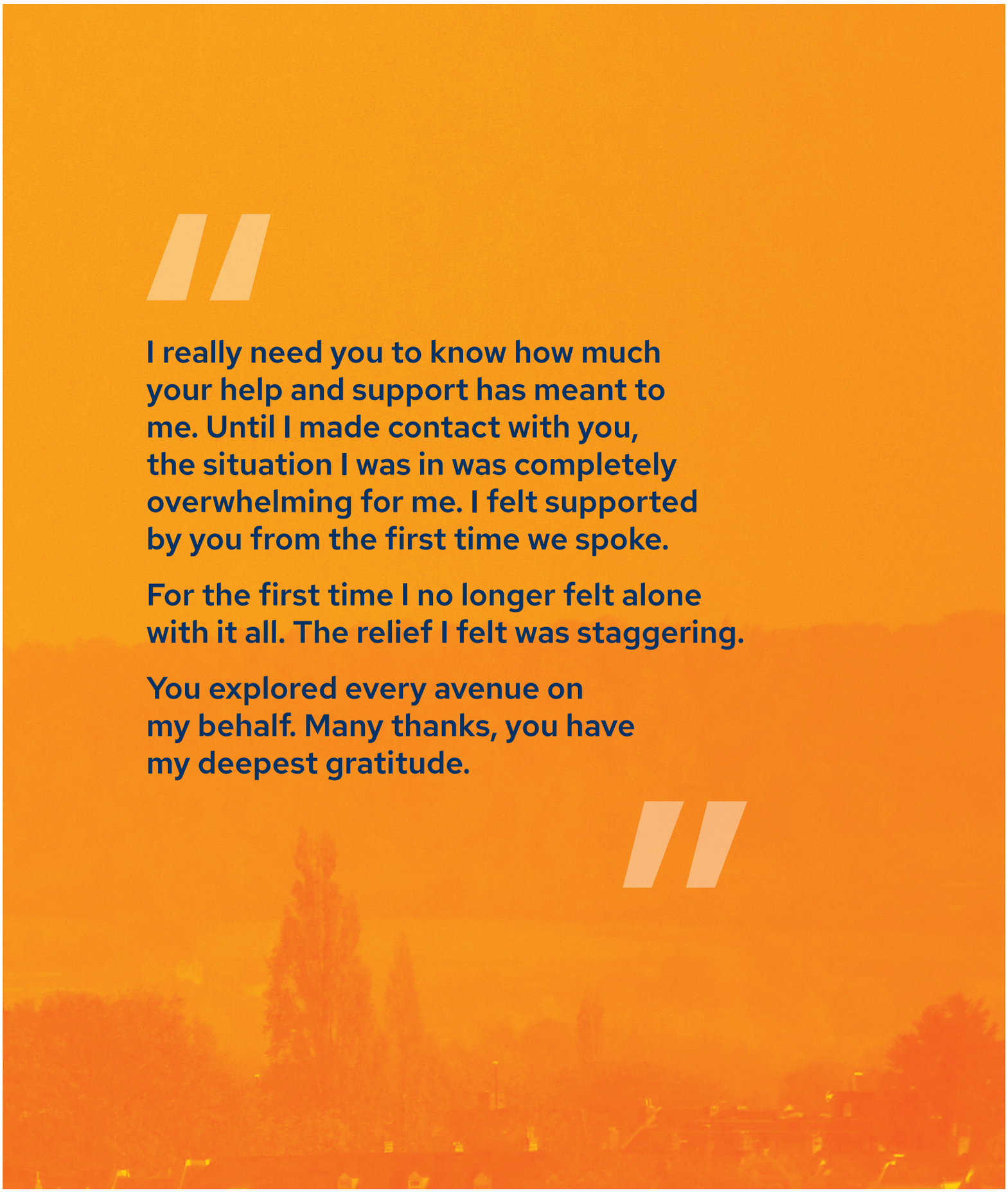
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Thanks for all your support, encouragement, kind words and wisdom. You have truly made a difference to my life by helping with my housing needs. Thanks once again – you're a star.

We need more people in this world like you in regards to helping people with law, housing etc. You show such lion-like spirit full of courage, hope and inspiration, who is willing to help the smaller people/ community in life.



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I really need you to know how much your help and support has meant to me. Until I made contact with you, the situation I was in was completely overwhelming for me. I felt supported by you from the first time we spoke.

For the first time I no longer felt alone with it all. The relief I felt was staggering.

You explored every avenue on my behalf. Many thanks, you have my deepest gratitude.

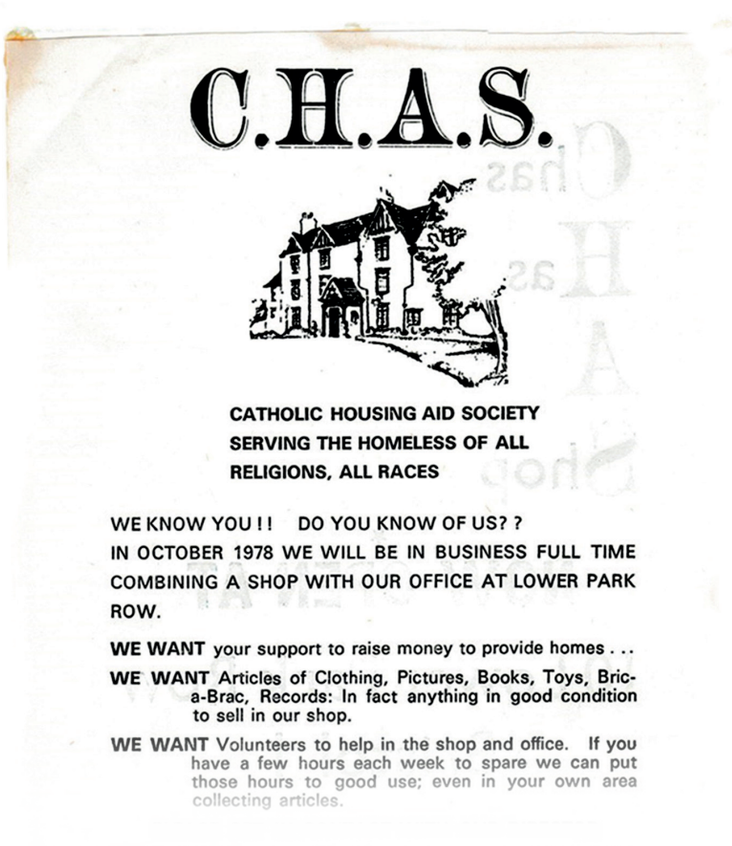
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Housing Matters

For six decades, **Housing Matters** has provided free, specialist housing advice, support and advocacy to anyone facing housing crisis or homelessness around Bristol.

Founded in 1965 as the Bristol branch of Catholic Housing Aid society, it began as a small, volunteer-led service grounded in social justice.

Locally, we were known as CHAS Bristol. Over time, the organisation evolved, always holding firm to its core mission: to help people secure safe, stable homes and prevent homelessness.



C.H.A.S.

CATHOLIC HOUSING AID SOCIETY
SERVING THE HOMELESS OF ALL
RELIGIONS, ALL RACES

WE KNOW YOU ! ! DO YOU KNOW OF US? ?
IN OCTOBER 1978 WE WILL BE IN BUSINESS FULL TIME COMBINING A SHOP WITH OUR OFFICE AT LOWER PARK ROW.

WE WANT your support to raise money to provide homes . . .

WE WANT Articles of Clothing, Pictures, Books, Toys, Bric-a-Brac, Records: In fact anything in good condition to sell in our shop.

WE WANT Volunteers to help in the shop and office. If you have a few hours each week to spare we can put those hours to good use; even in your own area collecting articles.

Above: CHAS leaflet, 1978.

60 years of impact

- 1956
- 1965
- 1966
- 1970's
- 2003
- 2017
- 2023

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National Catholic Housing Aid Society was founded. Although most of CHAS' funds were raised by Catholics, its services have always been available to the whole community; people of any or no faith can access its service.

CHAS pioneers local Housing Aid Centres including, CHAS Bristol. The local Centres (all independent charities) provide free, confidential and specialist advice to people in housing need, with the emphasis on prevention of homelessness.

In response to the emerging housing crisis across the UK, national CHAS co-founds Shelter. Its mission, to provide immediate relief to those facing homelessness and to influence public policy regarding housing.

CHAS Bristol opens a charity shop in Stokes Croft. The advice service consists of one man giving free advice to local people at the back of the shop!

National CHAS merges with Churches National Housing Coalition to found Housing Justice, a national organisation still active today, supporting people out of homelessness and offering long-term support.

CHAS Bristol – now fully independent from the national body and wider network – transitions to a charitable company to ensure future sustainability.

CHAS Bristol rebrands as Housing Matters, with its new name and identity shaped by clients, staff and partners.

Looking forward

Housing Matters will continue to deliver expert, people-centred advice, support and advocacy across Bristol.

Our vision is to expand and develop our service, supporting Bristol's most vulnerable communities and responding to the housing and homelessness crisis that we continue to see in the city. With the consistent backing of funders, supporters and partners, we remain committed to our founding belief that everyone deserves a safe, secure and affordable place to call home.

Table of contents

Enclosed in this booklet are six stories – six stories for sixty years – that shine a light on the housing stresses faced by local people, many of which often go unseen.

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Please note: all names have been changed.
Unless otherwise specified, the photographs are not of our clients.

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Why “Working Upstream” matters



Martin’s story

Through our ‘Working Upstream’ project, we bring our advice service to trusted community hubs across Bristol.

By reaching out to communities in the more deprived areas of Bristol, we hope to support people before their housing issues reach crisis. In year one of the project our data showed that 94% of clients we supported would not have accessed specialist advice if it hadn’t been made more accessible through their local community centre.

Martin was very distressed when he arrived at our drop-in at his local community centre. His landlord had threatened him with a Section 21 notice, where a landlord can evict without reason. However, after going through his paperwork, we discovered it was invalid due to the landlord’s failure to provide a gas safety certificate at the start of the tenancy.

Armed with this knowledge, Martin was able to challenge the eviction and remain in his home. We also supported him in addressing unresolved property disrepair issues and guided him on how to respond to unlawful rent increase demands.

Months later, Martin returned after his landlord attempted a second eviction. Again, we reviewed the legal documents and found the notice was invalid. Martin successfully resisted another eviction attempt and avoided potential homelessness.

Although relieved, Martin was still stressed at home as the landlord had started harassing him and pressuring him to leave. We supported him to find a safer, more stable tenancy. He was delighted to have secured a new home where he finally felt calm.

However, he still faced challenges, including council tax debt that had built up whilst he’d been struggling mentally. Thanks to our strong network of local partners, we quickly referred him to North Bristol Advice Centre who were able to pick up the case and support him with this.

Through our early intervention work, Martin avoided homelessness and now lives in a secure, more positive environment.

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Feeling trapped in your own home

Faith's story

Faith, a single mother of two, was living in a private rented flat up eight flights of stairs, struggling with chronic back pain and limited mobility since the birth of her first child. Frequent flare-ups left her trapped at home, unable to take her children out or manage daily tasks without help.

Her housing situation, compounded by harassment and anti-social behaviour in the building, was severely impacting her mental health. Private landlords repeatedly rejected her applications due to her being on Universal Credit, leaving her feeling isolated and desperate.

After attending one of our local community centre drop-in sessions, Faith found a listening ear and much needed advice. Recognising the severity of her situation and the need for more in-depth support, we took Faith on as a long-term client.

> **We helped her gather key medical evidence from her Physio and Health Visitor and supported her to document the harassment she was facing.**

With all the evidence we had collected, we presented a strong case to the council to prove the unsuitability of her housing. The council acknowledged that Faith needed rehousing. However, Faith was initially placed in Band 2 on the social housing register – high priority but still requiring a potentially years-long wait due to Bristol's housing shortage.

We couldn't accept this. Further advocacy and evidence gathering led to a reassessment, and Faith was moved to Band 1, the highest priority group. We also secured a backdate based on when she should have been placed into this group, reducing her waiting time by a further six months. Thanks to this advocacy and support, Faith and her children are now expected to be rehoused within the next few months.



I'm chuffed to bits. Thank you so much for everything... I can't believe it... It's really going to change our lives once me and the kids have somewhere more suitable...

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A lifeline across seven years of struggle

Thomas' story

Thomas (pictured right) first came to us at Housing Matters (or CHAS Bristol as it was then) more than seven years ago, following the breakdown of his marriage. His wife had always managed their finances and with limited literacy skills, Thomas quickly became overwhelmed.

Suddenly responsible for managing rent, bills and paperwork he couldn't understand, as well as facing a new bedroom tax due to two spare rooms, Thomas had fallen into significant arrears. Working irregular hours on a zero-hours contract only made things harder, and soon he faced the threat of eviction.

We stepped in immediately. We successfully negotiated with his landlord and secured a suspension to his eviction notice. We successfully applied for a Discretionary Housing Payment and secured an emergency charity grant to help clear his rent arrears, meaning the landlord would not find it so easy to evict him at court. We also contacted his energy provider and arranged for emergency credit to keep his utilities running.

To help stabilise Thomas' situation long-term, we negotiated a manageable repayment plan with his landlord and helped ensure the landlord fully understood Thomas' vulnerabilities so that they communicated with him in an accessible way.

We also successfully negotiated a council tax arrears repayment plan so that Thomas' priority debt liabilities were addressed, whilst keeping his monthly outgoings manageable.

To ease his housing costs, we suggested that Thomas consider taking in lodgers. We supported him through the process, helping him advertise the rooms and managing correspondence with potential lodgers until we found someone suitable. We then drafted a lodger agreement for Thomas to use and helped manage deposits and negotiate returns at the end of the agreement.

This regular additional income helped cover Thomas' rent and ensured that he was no longer financially crippled by the bedroom tax liability. Thomas told us how relieved and grateful he felt to finally have some stability.

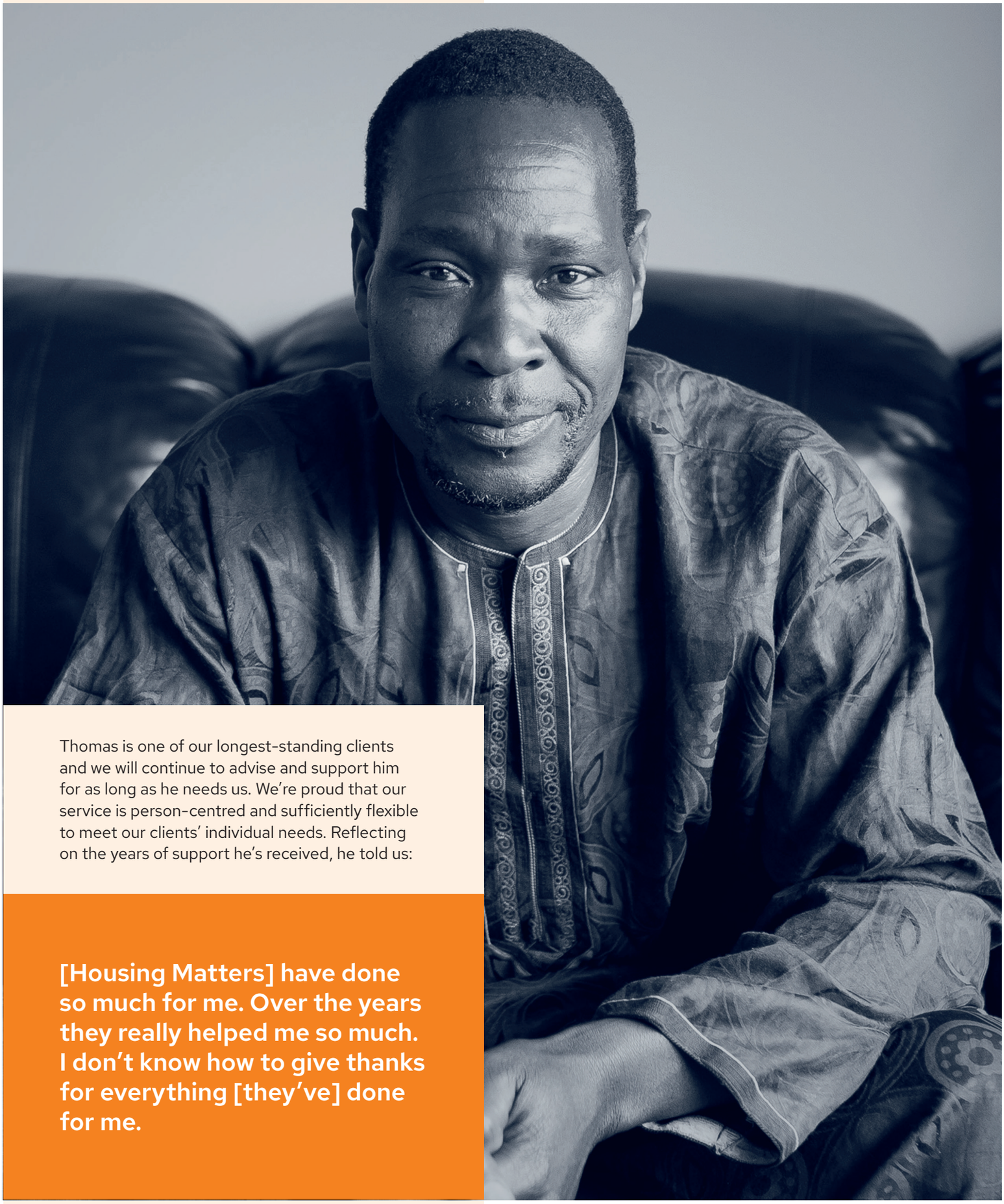
"At one time it was so tough – I lost my partner, my family, my job and was nearly homeless. I was depressed and taking medication. The support from Housing Matters has been really very good. They helped me with so many different things – more than I can remember!"

But the challenges continued for Thomas when he lost his job. We stood by him, supporting him in communicating with the Job Centre, referring him to Future Bright for employment support, helping him access Universal Credit and connecting him with a local foodbank while he found his footing again.

> **Over the years, Thomas has returned to us many times. We've helped him replace lodgers, referred him to Talking Money when reduced work hours led to debt, and continued to advocate for him as someone navigating life without being able to read or write. For Thomas, our service has been a lifeline.**

Recently, Thomas has decided to downsize to a smaller, easier-to-manage home. Tired of the responsibility of taking in lodgers, he is now working with us to navigate HomeChoice, the council's housing register, in search of a more suitable and affordable home.

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Thomas is one of our longest-standing clients and we will continue to advise and support him for as long as he needs us. We're proud that our service is person-centred and sufficiently flexible to meet our clients' individual needs. Reflecting on the years of support he's received, he told us:

[Housing Matters] have done so much for me. Over the years they really helped me so much. I don't know how to give thanks for everything [they've] done for me.

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A fight for a safe home

HOUSING MATTERS
Advice • Support • Advocacy

Aisha's story



Aisha, her husband, and their three children were living in a severely overcrowded private rented studio flat when she was referred to us. The arrival of their new baby, which should be an incredibly joyful time for the family, had made an already difficult situation even worse.

Not only was the flat overcrowded, but it was also extremely damp. Despite Aisha wiping the walls down twice a day, water continued to trickle down. Her two older children, both living with asthma and eczema, were becoming increasingly unwell – one had been rushed to A&E three times due to breathing problems.

Aisha came to Housing Matters through our Aashyana project, a partnership with Citizens Advice Bristol and St Pauls Advice Centre which supports South Asian communities across Bristol to access specialist advice.

When Aisha explained her situation to us we were deeply concerned, and we took action referring the case to Environmental Health. The council assessed the flat as a Category 1 hazard – the most serious kind – and Aisha's housing priority was increased. But with social housing in short supply, a move still felt unlikely.

> **To strengthen her case, we gathered further evidence from her health visitor, family support worker and local MP. We also submitted video footage showing the unsafe and cramped living conditions.**

Our advocacy made the difference. Aisha was moved into the highest priority band and a few months later, her family secured a new home close to their community. After seven years, they finally had a safe and suitable place to live.

Rebuilding after crisis

Michelle's story

Michelle sought help via our HomeFull project, through which we worked in partnership with local debt advice agency, Talking Money. We combined housing and debt expertise to provide holistic support for vulnerable families.

A fire had broken out in the council tower block where Michelle and her family lived. Trapped on the 16th floor, they were eventually rescued but left deeply traumatised.

Already facing complex challenges – Michelle had mobility issues and serious mental health conditions, while both children had physical disabilities. Returning to their flat worsened things. Her daughter became anxious and withdrawn, struggling at school. Her son's breathing deteriorated due to smoke-damaged belongings. The council promised to reimburse costs for the items, but the money never came, and Michelle fell into rent arrears.

She applied for social housing but was placed in the lowest priority group. Feeling invalidated and hopeless, her mental health deteriorated further and she needed support from the Crisis team. Devastatingly, her housing situation led to the breakdown of her marriage.

Recognising how urgent the situation was, we worked closely with Michelle's GP, mental health team, social services, school and family support worker to evidence the impact of the family's housing situation. Michelle was rightly moved into the highest priority group. But her rent arrears meant she was suspended from bidding on social homes.

Together with Talking Money, we helped her access food vouchers and disability benefits, and successfully appealed the suspension. We also secured her compensation from the council, which she used to pay off her rent arrears. Just two months later, Michelle moved into a new home.

With our support, and thanks to efficient partnership working, Michelle and her children now have a safe, stable place to rebuild their lives.



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A journey to independence



Mia's story

Mia, who is registered blind and lives with chronic fatigue and a neurological disorder, got in touch with Housing Matters from hospital, where she'd been for over a year. She had just signed a tenancy for a housing association property better suited to her needs than her previous one. However, it still lacked essential components like flooring and ramps. Though medically ready for discharge, she couldn't return home safely given her disabilities.

The council had agreed the adaptations were necessary but refused to carry them out until Mia had moved in, a catch-22 situation that left her stuck in hospital far longer than needed. The duration of her stay meant she couldn't claim Housing Benefit, and without moving into her new home, she couldn't claim Universal Credit.

Rent and council tax arrears started building up, and Mia received an eviction notice before she'd even moved in. Housing Matters stepped in. We secured an agreement for the Housing Association to pause eviction proceedings. We persuaded the council to cover the £6,000 in rent arrears that had accrued and write off £2,590 in council tax. We also ensured Mia received a full council tax reduction going forward.

We continued to work with Mia to coordinate grant funding for flooring and secure temporary ramps before discharge. After moving in, we helped her access Universal Credit and successfully challenged a Bedroom Tax deduction, asserting she needed the extra bedroom for a live-in carer. During this case we worked alongside 15 other agencies to co-ordinate support and advocate for Mia in the best way possible. This was more than just housing – it was about restoring Mia's independence whilst protecting her dignity.

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Thank you

The client stories in this booklet exemplify the determination of our clients, most of whom had already tried everything to improve their situations themselves. However, without professional support, this is an incredibly difficult process, particularly for those dealing with extra challenges like disability, discrimination and health struggles.

As one of only a few local charities providing specialist housing advice and support in Bristol, we are a lifeline for local people whose voices aren't always heard.

We are so grateful to our funders, partners, supporters, team, volunteers and Trustees. Together, we have supported the people of Bristol and beyond through some of the hardest times of their lives – for six decades.

You can help us continue this work by donating using this QR code.

We'd also like to thank Proctor + Stevenson for donating some of their CSR budget into designing this booklet for us.

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Thank you from the bottom of my heart for everything you've done for me, you really have worked miracles, thank you for your sterling work and all the efficient guidance and support.



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"I want to thank you for your support in my housing situation. Your help has given my family a home. I cannot thank you enough."



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Housing Matters (Bristol): Easton Business Centre, Felix Road, Easton, Bristol, BS5 0HE
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