

# Finding a safe place to live

TOOLS  
TO  
**THRIVE**

Building safety

**SURVIVING**

**ECONOMIC**

**A B U S E**



If a current or former partner has interfered with your money or economic resources in some way to limit your choices, you may be a victim of economic abuse.

If you are worried about your safety and your economic situation, finding somewhere safe to live, away from the abuser, may be one of your first priorities. You may have particular concerns if the abuser's behaviour has made your housing situation unstable, for example if the abuser has interfered with rental, mortgage or utility payments, or has caused damage to a rented property.

The nature of the abuse may make your housing situation complex. This information outlines some of the options that you may have and the support that may be available to help ensure you have a safe place to live.

## Your safety

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Only take any of the following actions if it is safe to do so. You are the best judge of whether making any changes might lead to further harm.

## Immediate steps

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If you need to leave your home quickly because of the abuse you are facing, support is available to help you reach safety.

### If you are in immediate danger, call the police

Economic abuse often occurs alongside other forms of abuse. It is commonly part of a pattern of behaviour through which abusers seek to control their victims. If you are in immediate danger, call the police on **999**. The police may be able to issue a Domestic Violence Protection Notice (DVPN) which provides short-term protection from the abuser by excluding them from the property. The police can then apply to the court for a Domestic Violence Protection Order (DVPO), which can provide protection from the abuser for longer.

### Call the National Domestic Violence Helpline

To find out how you might be able to access alternative accommodation, call the [National Domestic Violence Helpline](#) on **0808 2000 247**. It is a 24-hour service run by Refuge. They will be able to refer you to specialist services that can help you to reach safety, for example at a refuge, and access local support.

### Contact your local domestic abuse service

You can search for your local service on the [Women's Aid website](#). Your local service can help you to think about what you want to do next, including finding safe accommodation.

## Short-term options

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Support services may outline some of the following options for immediate, short-term accommodation where you will be safe:

### Stay with family or friends

Do you have friends or family who you could stay with temporarily? Think about whether it is safe for you to stay with them, and whether you will need to make a financial contribution.

### Accommodation in a refuge

Refuges provide accommodation for people at risk of danger who need to leave their home immediately, often on a short-term basis. Refuge accommodation is usually provided in a different area from where you have been living with the abuser, and facilities such as kitchens and bathrooms are often shared.

Any woman over the age of 16 who is fleeing domestic abuse can go to a refuge, however there can be some restrictions. For example, you may not be able to take pets and the upper age limit of male children allowed can vary between refuges. The facilities to cater for disabilities and other support needs will also vary between refuges.

The refuge will be able to provide you and your children with a package of support and a dedicated key worker. When it is time to leave, they will be able to assist you to find suitable accommodation elsewhere.

The National Domestic Violence Helpline can provide you with information if you need to find emergency accommodation in a refuge.

## Contact your local council

Depending on your circumstances, you may be eligible for immediate interim accommodation provided by the council. They will assess whether you meet the following criteria:

- You are legally homeless. You're legally homeless if it is not reasonable for you to continue living in your previous home because of abuse.
- You meet the immigration conditions.
- You are in priority need. In Wales and Scotland, those fleeing domestic abuse are automatically considered to be in 'priority need'. In England, the council will need to assess if you are considered vulnerable due to fleeing violence.
- You're homeless through no fault of your own.

Usually, you will also need to have a connection to the local area, but you will not be required to meet this condition if you are fleeing abuse.

If you meet these criteria, the council will have a duty to find accommodation for you.

You can access this accommodation by making a 'homelessness application' in the housing department. If you need assistance after 5pm, the council's out-of-hours service can find you somewhere to stay for the night, such as a hotel, before you make a homelessness application the next day.

You can apply to any local council if staying in your current area would put you at risk of further harm.

**“This is the reality – me and the kids sleeping at my friend's and he's in our old home, which I jointly owned.”**

Getting accommodation in a refuge or from the local council may depend on your immigration status. If you don't have the right to live in the UK permanently and need somewhere to stay due to domestic abuse, including economic abuse, speak to an immigration adviser.

You can get further advice [online from Shelter](#), from a local Shelter advice service or local [Citizens Advice](#). If you have nowhere to sleep tonight, are at risk of harm or losing your home within the next two months, call the Shelter Helpline on **0808 800 4444** for advice and information on your options.

## Longer-term options

Accommodation that allows you to leave your home immediately to reach safety is likely to be available on a short-term basis. You may need to consider where you will live more permanently.

### Local council accommodation

If you met the local council's criteria for providing emergency short-term accommodation, speak to them about supporting you to find somewhere to live on a longer-term basis. This could be a council-owned or housing association property, or they could support you to find private rented accommodation.

**“The situation became dangerous and I left the house with two bags of our clothes. I rent and will probably never buy, but we are safe.”**

## Housing associations

Housing associations also provide affordable accommodation. The local council will be able to provide you with a list of local housing associations that may have accommodation available. If you apply for accommodation through your local council, sometimes they will refer you to a housing association.

You can apply for a housing association property even if you are not eligible for housing through your local council due to your immigration status, for example, if you are an EU national who has been working for less than three months. You will need to approach each housing association separately.

## Private rented accommodation

You may prefer to consider private rented accommodation as an alternative if you are looking for a new home. Private landlords usually ask for a deposit and one month's rent in advance. Financial support may be available to help with these costs (see below). Your local council may have a private rented assistance scheme. These schemes support people on a low income to find good quality, privately rented accommodation.

Private landlords will also usually ask for a reference from new tenants. You may have concerns about this if the abuser has interfered with rental payments in the past, or if the abuse has involved causing damage to a property you have rented previously. A domestic abuse support worker may be able to support you to speak to a new landlord to explain the situation. Offering to pay rent in advance or provide a guarantor to jointly accept liability for rent may help if the landlord has concerns.

## Staying safely in your home

If you wish to stay long-term in your own home, support may be available to help you to do so safely.

### Occupation Order

You may wish to apply for a court order that could instruct the abuser to leave the home. An occupation order is a court order that decides who can live in the family home and the surrounding area. If this is something you wish to pursue, it is important to seek legal advice straight away.

A court can make the order if you or your children are otherwise likely to experience significant harm, as long as this would not cause even greater harm to the abuser. This is known as the 'balance of harm test'.

You may be eligible for free legal representation through the [legal aid](#) scheme. A local family law firm will be able to advise whether you are likely to be eligible for legal aid. They can complete a legal aid assessment, which will be sent to the Legal Aid Agency for a decision. [Rights of Women](#) has more information about who qualifies.

The [Law Society](#) provides details of local solicitors and legal advisers. Organisations such as [Rights of Women](#) may also be able to support you with advice and information about your legal rights, and a domestic abuse service can support you to apply for an occupation order if you wish to.

If you live in rented accommodation provided by a local council or housing association, your landlord may be able to seek a court order to remove the abuser if their behavior is in breach of the tenancy agreement. Speak to your housing provider for more information.

If you are renting and the abuser's name is on the tenancy, you can also apply for a transfer of tenancy to remove the abuser. A family law solicitor may be able to assist you with this. [Rights of Women](#) has more information.

### Sanctuary scheme

Some areas provide a sanctuary scheme, which can support you to stay in your own home safely if the abuser has left. The scheme provides security measures, such as reinforced doors, heavy duty locks, alarms and CCTV. Sanctuary addresses are recorded on police computer systems, so they can respond quickly if needed. Contact your local domestic abuse service for more information.

## Housing and financial support

If you have experienced domestic abuse, including economic abuse, support may be available to help you with the financial side of finding a new place to live.

### Benefits

Additional benefits may be available to support you with accommodation costs if you have experienced domestic abuse, including economic abuse. The Department for Work and Pensions has produced information on the financial support available for victims of domestic abuse. [Turn2us has a benefits calculator](#) that you may also find useful a useful source of information on the benefits you may be entitled to.

### Housing Benefit or Universal Credit (housing element)

If you have left your home due to domestic abuse, you may be able to get Housing Benefit for temporary accommodation as well as for your permanent home. This additional Housing Benefit payment is usually provided on a temporary basis, up to a maximum of one year. If you receive

Universal Credit, the same provision is available for a dual payment of the housing element of Universal Credit. If you are a homeowner, you may still be able to access Housing Benefit or Universal Credit to help you to pay for safe accommodation, such as a refuge or other rented property. When assessing your eligibility for these benefits, the value of your home can be ignored. This is known as a 'capital disregard'.

### Discretionary Housing Payments

Additional payments can sometimes be made for people who need extra support, including people fleeing domestic violence. The payments are made by local councils, who will assess your circumstances to decide whether they are able to provide extra support towards your housing costs, how much to give and for how long. Only people already claiming either Housing Benefit or the housing element of Universal Credit will be eligible for Discretionary Housing Payments. Applications should be made via your local council.

### Grants

There are many organisations that support people in financial difficulty with grants to help with day-to-day expenses. The full list of funds available can be searched on the [grant finder on the Turn2us website](#).

### Mortgage payments

If you are a homeowner, it is important to speak to a debt adviser for advice about how you will pay your mortgage if you leave.

Your mortgage provider may have a vulnerable customer team who are trained to support customers in financial difficulty, including because of domestic abuse. Ask to speak to the vulnerable customer team, if there is one. They may be able to outline options available for altering mortgage payments, such as a temporary payment holiday or a period of interest only payments.

If you are receiving other benefits, you may be eligible to get help with the cost of the interest on your mortgage payments. This help is called Support for Mortgage Interest (SMI). SMI is paid as a loan, which you'll need to repay with interest when you sell or transfer ownership of your home. It is important to speak to a debt adviser before taking any steps to alter your mortgage payments as some actions could have long-term consequences.

### Dealing with debt

The abuser's behaviour may have led you into rent or mortgage arrears, or into arrears with your utility payments. This could make it difficult to move on to an alternative home, or to stay in your current home, if you wish to.

If you are in rent, mortgage or utility arrears as a result of the abuse you are experiencing, a qualified debt adviser can discuss possible debt solutions with you based on your circumstances. Organisations such as [Money Advice Plus](#) or [StepChange](#) may be able to support you with debt advice, or you can find a local adviser by searching on the [Turn2us website](#).

**“I've had countless sleepless nights, not knowing how I would pay the rent or put food on the table.”**

## Organisations that can help

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### Citizens Advice

**W** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**T** 03444 111 444 (Mon–Fri, 9am–5pm)

Offers advice on topics including housing and legal issues. Find information online or search the website for your local Citizens Advice.

### Community Legal Advice

**W** [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

**T** 0845 345 4345 (Mon–Fri, 9am–8pm; Sat, 9am–12.30pm)

A free, confidential advice service helping people on low income or benefits with legal advice on debt, housing and family law.

### Law Centres Network

**W** [www.lawcentres.org.uk](http://www.lawcentres.org.uk)

Defends the legal rights of people who can't afford a lawyer either face-to-face or via a telephone advice line available in some areas.

### Money Advice Trust

**W** [www.moneyadvicetrust.org](http://www.moneyadvicetrust.org)

**T** National Debtline 0808 808 4000 (Mon–Fri, 9am–8pm; Sat, 9.30am–1pm)

**T** Business Debtline 0800 197 6026 (Mon–Fri, 9am–8pm)

Runs the National Debtline and Business Debtline, which are free, impartial and confidential debt advice services.

### Rights of Women

**W** [www.rightsofwomen.org.uk](http://www.rightsofwomen.org.uk)

**T** Family law: 020 7251 6577 (Tues–Thurs, 7pm–9pm; Fri, 12pm–2pm)

**T** Criminal law: 020 7251 8887 (Tues, 7–9pm)

**T** Immigration law: 020 7118 0267 (Tues & Weds, 11am–1pm & 2pm–4pm)

Supports women with advice and information on their legal rights. Runs advice lines on family law, criminal law and immigration law, and offers legal guides.

### Shelter

**W** [www.shelter.org.uk](http://www.shelter.org.uk)

**T** 0808 800 4444 (Mon–Fri, 8am–8pm; Sat & Sun, 9am–5pm)

Helpline supports people with nowhere to sleep tonight, or who are at risk of harm or of losing their home within the next two months, with advice and information.

### StepChange

**W** [www.stepchange.org](http://www.stepchange.org)

**T** 0800 138 1111 (Mon–Fri, 8am–8pm; Sat, 8am–4pm)

Get expert debt advice, online or by phone, based on your situation. Recommends debt solutions and provides debt information.

### The Law Society

**W** [www.lawsociety.org.uk](http://www.lawsociety.org.uk)

**T** 020 7242 1222 (Mon–Fri, 9am–5pm)

Provides details of local solicitors and legal advisers.

### Turn2us

**W** [www.turn2us.org](http://www.turn2us.org)

**T** 0808 802 2000 (Mon–Fri, 9am–5.30pm)

Offers support for people in financial hardship. Website has a benefits calculator, grants search and a 'find an adviser' search. Also has a grants scheme and a telephone helpline.

## Further support

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If you are experiencing economic abuse, you are not alone. We have more information that can support you to take steps towards safety and begin to regain control of your finances.

Visit [www.survivingeconomicabuse.org/resources](http://www.survivingeconomicabuse.org/resources) for information including:

- Steps you can take towards economic safety
- Grants, benefits and financial help
- What is coerced debt?

Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We are determined that women are supported to survive and thrive.

NHAS provides free expert advice, training and support to professionals working with local authorities, public authorities, voluntary advice agencies and local Citizens Advice in England. NHAS is run by Shelter, the housing and homelessness charity and funded by the Ministry of Housing, Communities and Local Government.

## For more information

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Visit [www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org) or [www.nhas.org.uk](http://www.nhas.org.uk)

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