

Home ownership



How and where to get
help with rent and
mortgage arrears

We know that, from time to time, you may have money problems and find it hard to pay your rent, or mortgage. If this happens, please ask us for advice straight away so that we can help you avoid getting into debt. There are lots of ways we can help you before the problem gets too serious. We do not want to take legal action against anyone, but the more serious it gets, the more likely it is we will take you to court.

We will treat your personal information as confidential under the Data Protection Act.

There are things you can do to avoid getting behind with your rent.

- Pay as much as you can afford, even if you can't pay the full amount.
- If you find it hard to pay the rent or mortgage, contact us straight away so we can give you advice.
- Work with us to agree a payment plan.
- Claim Housing and Council Tax Benefit from your local council.
- Find out if you can claim other benefits or tax credits.
- Try to reduce your outgoings by comparing prices and switching your energy suppliers.
- Contact our Westlea-funded Citizens Advice project worker or 'Money Friend' to get advice and support. These people can give you advice on making the most of your money, claiming benefits you are entitled to and managing your debts.

If you find it hard to pay your mortgage, please contact your mortgage provider straight away. They also may be able to come to an arrangement with you to pay your rent by adjusting your mortgage payment instalments.

Please remember, no-one wants you to lose your home and all organisations will try to help you.

Help to pay the rent

Housing Benefit and Council Tax Benefit

If you find it hard to afford the rent, you may be able to get help from your local council by making a claim for Housing Benefit. You can claim Housing Benefit if you are out of work or if your family's income is low. The form the local council will ask you to fill in may also entitle you to help with paying your council tax.

Depending on the area you live in, you can get Housing Benefit forms from your local council using the following numbers.

North Wiltshire

Phone: 08000 270428 (Freephone)

West Wiltshire

Phone: 01225 776655

Swindon Borough Council

Phone: 0345 302 2316

The sooner you register a claim with the



council, the better. Otherwise, you may lose some of the benefit you are entitled to.

Mortgage payments

The Government have changed the rules for people who are unemployed and need help paying a mortgage.

The help the Government give towards paying your mortgage is called Income Support Mortgage Interest (ISMI).

To get this help, you need to be entitled to:

- Pension Credit – people over 60 claiming Pension Credit can get help straight away.

For others there are waiting periods:

- Income-based Jobseeker's Allowance;
- Income Support; or
- Income related Employment and Support Allowance (the new Incapacity Benefit).

If you are entitled, you can claim help towards paying your mortgage interest after 13 weeks. For all new claims, you will be able to get help on the first £200,000 of your loan.

To find out if you can get help towards paying your mortgage interest, and to get more advice, please call the Department for Work and Pensions (DWP) on 0845 608 8578.

Time limits on mortgage interest payments

Help with rent and mortgage arrears

If you are claiming income-based Jobseeker's Allowance, there is a two-year time limit on paying mortgage interest.

Money advice

North Wiltshire Citizens Advice Bureau

We have set up a scheme with North Wiltshire Citizens Advice Bureau to make sure you get help with:

- claiming the benefits you are entitled to;
- making your money go further;
- any financial difficulties;
- banking, and what to do if you don't have a bank account; and
- finding affordable credit (saving and borrowing from a credit union).

If you would like to find out about benefits you may be entitled to

Your Citizens Advice project worker will:

- check if you are entitled to a benefit;
- check you are receiving the right amount;
- help you to make a claim or appeal;
- help you if you have been paid too much and have to pay some back; and
- tell you how to get specialist help.

If you need help with financial problems

Your Citizens Advice project worker will help you to:

- put together a realistic budget;



- talk to people you owe money to, and agree affordable repayments; and
- deal with legal action taken against you.

You can contact the project worker by:

- e-mailing the Citizens Advice Bureau at westlea@northwiltscab.org.uk; or
- phoning 01249 445115 (extension 3).

If you would like to find out how to make your money go further

The North Wiltshire Citizens Advice Bureau also have a 'Money Friend', who will help you to:

- put together a realistic budget;
- reduce the costs of your electricity and gas;
- get the costs of your water supply reduced (depending on your circumstances);
- set up a bank account or credit union account which is suitable to your situation; and
- apply for grants.

You can contact your Money Friend by:

- e-mailing the Citizens Advice Bureau at moneyfriend@northwiltscab.org.uk; or
- phoning 01249 445115 (extension 3).

The Wiltshire Citizens Advice Bureau's main phone numbers (for any other advice) are: 0844 375 2775 (from a landline); or 0300 456 8375 (from a mobile).

The contact details for the Swindon area Citizens Advice Bureau is:

Swindon Citizens Advice Bureau

Faringdon House
1 Faringdon Road
Swindon
SN1 5AR
Phone: 0844 499 4114

The national Citizens Advice website address is www.citizensadvice.org.uk.

Other advice and support agencies

If you are struggling to pay your rent, mortgage or other debts, there are many other organisations who can help you.

National Debtline

Tricorn House
51 – 53 Hagley Road
Edgbaston
Birmingham
B16 8TP
Freephone: 0808 808 4000

Opening hours:

Monday to Friday 9am to 9pm

Saturday 9.30am to 1pm

(There is a 24-hour voicemail service and you can leave a message to ask for an information pack.)

Website: www.nationaldebtline.co.uk

Consumer Credit Counselling Service

Wade House



Merrion Centre

Leeds

LS2 8NG

Phone: 0800 1381111

Website: www.cccs.co.uk/credit-counselling

Credit unions

Credit unions can help you manage your money and make it go further. If you want to find out how they can help you, and to join a credit union, please call one of the local credit unions or visit the following website:

www.communityfirst.org.uk/index.php/credit-unions

North Wiltshire

Phone: 01249 248313

West Wiltshire

Phone: 01225 709865

South Wiltshire

Phone: 01722 421881

Kennet

Phone: 01672 562666

Swindon

Phone: 01793 522216

Other useful websites

The Insolvency Service

www.insolvency.gov.uk

Her Majesty's Courts Service


www.hmcourts-service.gov.uk

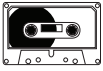
Help with rent and mortgage arrears

Financial Service Authority (FSA)

www.fsa.gov.uk/consumer

If you need help, please ask soon!





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Help with rent and mortgage arrears leaflet

If you would like to have any part of this explained or translated, or in a different format such as in larger print, or on audio tape, please contact us on 01249 465465 to discuss your needs.

হিস্টো ক বক্সী পাকা বনসীর বাসভাে সহকারিতা পুঁজিকা

আপনি যদি এর কোন অংশের ব্যাখ্যা অথবা অনুবাদ চান, অথবা বড়ো হ্রাপার অক্ষর, অথবা অডিও টেপের মতো অন্য কোন ভাষাতে চান তাহলে আপনার প্রয়োজনীয়তা আপোচন করার জন্যে অনুগ্রহ করে 01249 465465 নম্বর ফোনে আমাদের সঙ্গে যোগাযোগ করুন।

“為欠付租金和房摩按揭提供協助”小冊

倘若您希望我們對該雜誌的任何部分給予解釋或提供翻譯，或以不同格式（如大字體或錄音帶）提供，請致電 01249 465465 聯絡我們，洽商您的需求。

“为租金和分期付款滞纳金提供协助”小册

如果您希望我们对该杂志的任何部分给予解释或提供翻译，或以不同格式（如大字体或录音带）提供，请致电 01249 465465 联系我们，洽商您的需求。

Ulotka o pomocy w zapłaceniu czynszu i zaległościach hipotecznych.

Jeśli wymagają Państwo wyjaśnienia jakiegoś fragmentu albo jego tłumaczenia, albo w innym formacie, takim jak duży druk, albo na kasecie audio, proszę się z nami skontaktować pod numerem telefonu 01249 465465, aby przedyskutować Państwa potrzeby.

Kira ve mortgage (konut ipotekli kredi) borçları için yardım broşürü.

Herhangi bir kısmının izah edilmesini veya tercüme edilmesini, ya da iri harfler veya ses bantı gibi başka bir formatta verilmesini isterseniz, lütfen ihtiyaçlarınızı konuşmak için bu numaraya telefon edin: 01249 465465.

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