

Losing your home

If you are having difficulty paying your mortgage or rent, it is important to inform your landlord or lender that you are seeking help and are trying to address the situation. There are a number of issues that might be useful to think about:-

Housing:-

- If you have received a notice of eviction or notice seeking possession, or if you have a mortgage lender starting possession proceedings, don't ignore it - bring it to your local Citizens Advice as soon as possible, or contact the housing charity Shelter on 0808 800 4444. Try to have any relevant paperwork with you such as the notice and your tenancy agreement if applicable when you get advice.
- If you are at risk of homelessness, you may need to contact your local council to make a homelessness application. Citizens Advice can assist with contacting the council to make the application. NHAS also has useful factsheets on this process at nhas.org.uk/factsheets
- If you cannot afford to rent privately in the area or are vulnerable (e.g. you have children or a disability), contact your local council to find out what assistance they can give including any eligibility to be put on the housing register. Some local authorities also run schemes to help you with paying the deposit if you are moving into privately rented accommodation.
- If you are buying or own a property, it may be worth considering selling it and moving to a cheaper one, particularly if you have equity in the property (money left over after paying your mortgage debt and sale fees). <http://england.shelter.org.uk/> has information on selling a home.
- If you do need to attend a court hearing, there is normally a duty solicitor at the court on the day who can offer assistance and guide you through the process. You can also contact your nearest Law Centre. The nearest centre to Warwickshire is Coventry, www.covlaw.org.uk and you can contact them for more information on 02476 223 053.

Money:-

- If you have rent or mortgage arrears but your landlord/lender has not taken action, or even if you have not yet fallen into arrears but may soon do so, don't ignore them. Draw up a budget so you know what you can realistically afford - your local Citizens Advice can help with this, or there is a budgeting tool on www.citizensadvice.org.uk. You can contact your landlord/lender to let them know about your situation and they may be able to help. A landlord may be lenient when they know your circumstances, or your lender may be able to offer you options to ease your problem by either extending the term of your mortgage, paying only the interest element of your monthly payment (in the short- term) or having a mortgage holiday.
- Look at ways of increasing your income to meet costs. For instance, get a benefit check to maximise your income by claiming any additional entitlements. You can do so yourself at www.entitledto.co.uk or visit your local Citizens Advice for help. Additional income might be gained through the 'rent a room scheme' www.gov.uk/rent-room-in-your-home/the-rent-a-room-scheme. If you have non-dependent children (earning or receiving benefits), consider if they could make a larger contribution to the household expenses.
- If you receive housing benefit you may be able to get further help with a Discretionary Housing Payment. Contact your local authority to apply, or contact Citizens Advice for help with this.
- If you have a mortgage you may be able to get help with the interest element of your mortgage through Support for Mortgage Interest - see www.gov.uk/support-for-mortgage-interest
- If you have other debts that are making it difficult to keep up with your housing costs you may wish to visit your local Citizens Advice for advice on debt solutions, or look through the information on www.citizensadvice.org.uk under 'help with debt'.
- You can visit your local Citizens Advice Bureau for help with budgeting and making your money go further.

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citizens
advice

Other useful organisations and websites:

North Warwickshire Borough Council – www.nwbc.gov.uk or Tel. One Stop Shop 01827 715341 - speak to the Housing Advice Team. They can offer free advice.

See individual factsheets on mortgage arrears and rent arrears on www.citizensadvice.org.uk.

Shelter – the housing and homelessness charity, visit www.shelter.org.uk or Tel. The Housing Advice helpline on 0808 800 4444.

www.housing-rights.info - a website with information for recent arrivals to the UK on housing rights and entitlements based on immigration status.

www.equalityhumanrights.com - contains information on how to take action if you are experiencing discrimination in housing.

If you need support for specific circumstances or one off events, you may be able to find help by searching for grants. Visit the following websites to make a search: - www.turn2us.org.uk/ www.charitysearch.org.uk/ and www.family-action.org.uk/. You can also visit your local Citizens Advice for information on local charities, and should do so if the need is urgent.

If you are aged between 16 – 25 years, contact Doorway tel. no. 02476 345583 or visit www.doorway.org.uk. Doorway are a charity that can assist homeless young people.

If you are at risk of homelessness due to domestic violence, there are sources of help. Talk to the National Centre for Domestic Violence (local number 07943 524 756) or Warwickshire Domestic Violence Support Services (www.talk2someone.org.uk or telephone 02476 371 928) for advice.

Visit www.moneyadvice.service.org.uk for information on debt, borrowing and managing money.

NHAS - A partnership between Shelter and Citizen's Advice, with a number of public factsheets on housing at nhas.org.uk/factsheets

If you are in urgent need you can apply for support from your local welfare scheme for possible help with fuel costs, white goods and food provision. Visit www.warwickshire.gov.uk/localwelfarescheme or Tel 0800 4081448 or 01926 359182.

North Warwickshire Borough Council operate a Food Bank. If you are in financial need, this may help cope with your outgoings by saving you money on food - you can apply by calling 01827 715341.

Other Useful Organizations:-

If you need further help with your financial situation, we can offer free and confidential advice to suit your personal needs and provide tailored solutions to suit your individual circumstances. We can give money management support e.g. budgeting and cost saving through fuel, housekeeping and insurance bills.

Please contact North Warwickshire Citizens Advice, The Parish Rooms, Welcome Street, Atherstone CV9 1DU on 01827 712852 or email admin@nwcab.org.uk for further information. We also run a drop-in advice session from 9:30-2:00 on Monday, Tuesday and Friday, and an evening drop-in session from 3:30-6:30 on Wednesday - no appointment required.

For Freephone access to North Warwickshire Citizens Advice and other local organizations, please see details of Community hubs in North Warwickshire - www.nwcab.org.uk/Community-Hubs.htm