

Introduction

If you are in or may soon have mortgage difficulties there is help and advice available. Please do not ignore the problem: seek advice immediately.



There are now several different schemes available if you are struggling with your mortgage. Use this leaflet to help you get advice on the best option for you.

Help In Court

Did you know that if you attend a court hearing you are more likely to keep your home? There are advocates in both the Bradford and Keighley courts to assist you.

Enhanced Support for Mortgage Interest (SMI)

If you are claiming certain benefits, you may be able to get help with your housing costs, including paying mortgage interest and/or interest on a loan you have taken out for repairs or improvements.

jobcentreplus

For further advice contact Jobcentre Plus.

Homeowners Mortgage Support (HMS)

HMS allows qualifying homeowners to delay paying part of their interest on their loans for up to two years. It's important to remember that the payments you defer are added to the capital of your mortgage. You will have to make arrangements to pay them either by increasing your future payments or extending your mortgage. You can speak to your lender to arrange this. Please note that not all lenders will agree.

Breathing Space

If you are an owner occupier and you are in difficulty with your mortgage, there may be help available through the Breathing Space scheme.

Breathing Space offers an interest free secured loan of £2,000-15,000. You will have to repay the loan in full at the end of the three year fixed term.

Repossession Prevention Fund

Small unsecured loans of up to £5,000 can be offered to assist households who are in mortgage or rent difficulties. Regular monthly repayments are required to repay the loan.

Mortgage Rescue Scheme (MRS) How does MRS work?

The scheme can work in two different ways:

- Some households will get a shared equity loan. A local housing association provides a loan to buy a share in your property. This will reduce your mortgage to a more affordable level so you can continue to make repayments.
- Others will be offered help from a mortgage to rent scheme, whereby a local housing association buys your property and rents it back to you. This scheme is very different to sale-and-lease back schemes operated by private, profit making companies.



Accessing the Schemes

Schemes can be accessed via Incommunities, Open Moves-Advice (0845 141 6666). They will assess your circumstances and eligibility for the schemes. You will be advised on the options available to you.

If you think you may need help, seek advice now.

Website Links for Information

You can find more information on the websites shown below:

- www.communities.gov.uk/publications/housing/mortgagesupportguidance
- www.direct.gov.uk/mortgagehelp
- www.bradford.gov.uk/bmdc/housing_mortgage_rescue/
- www.openmoves.co.uk
- www.adviceguide.org.uk



Useful Contacts

Bradford

Open moves - Advice	0845 141 6666
Shelter	0808 800 4444
Key House	01274 728205
CHAS Bradford	01274 726790
Bradford & Airedale CAB	08451 202909
BDirect	01274 434314

Keighley

Open moves - Advice	0845 141 6666
Key House	01535 211311
Bradford & Airedale CAB	08451 202909

Jobcentres and Housing Associations

Benefit Enquiry Line	0845 6088556
Contact Centre (New claims to benefits)	0800 0556688
Jobcentre Plus (Bradford)	01274 338000
Jobcentre Plus (Shipley)	01274 338400
Jobcentre Plus (Keighley)	01535 617400
Accent Housing	0845 678 0551
Brunel	01274 826000
Incommunities	0845 166 2000
Manningham HA	01274 771144
Places for People	0800 432 0002

Contact us for translated information



If you would like the contents of this leaflet on help with mortgage difficulties to be translated into one of the community languages or you require it on tape, Braille or large print please contact the Access to Housing Team on 01274 432008.

Jeśli chcesz aby treść tej ulotki o trudnościach z hipoteką została przetłumaczona na jeden z języków społeczeństwa lub potrzebujesz ją na taśmie, Braille, albo w dużym druku, proszę się skontaktować z ekipą "Access to Housing Team" na numerze 01274 432008.

मॉर्गेज समस्या विषय लेखा एहे उपायपत्रक (सिखलपत्रक) विषयवस्तु कमिडिगिडिडि कोला एकादि भाषात अनुवादन चाहेल अथवा काप्येस्ट (स्कॅन) करत, ब्रैल (अक्षरलिपि) वा मोठा हलकत चाहेल पत्रा करत एकाकसस टू हाउसिंग टिमक 01274 432008 वाबळार कोल करूव।

यदि आपको मॉर्गेज की मुश्किलों में सहायता वाले इस पत्रक में दी जानकारी का हिन्दी या किसी अन्य सामाजिक भाषा में अनुवाद चाहिए या आप इसे टैप, ब्रेल या बड़े आकार के अक्षरों में प्राप्त करना चाहते हैं तो कृपया अकसेस टू हाउसिंग टीम से 01274 432008 पर सम्पर्क करें।

ਜੇਕਰ ਤੁਹਾਨੂੰ ਮੌਰਗੇਜ ਸੰਬੰਧੀ ਮੁਸ਼ਕਲਾਂ ਬਾਰੇ ਸਹਾਇਤਾ ਵਾਲੇ ਇਸ ਲੀਫਲੈੱਟ ਵਿਚ ਦਿੱਤੀ ਗਈ ਜਾਣਕਾਰੀ ਦਾ ਪੰਜਾਬੀ ਜਾਂ ਕਿਸੇ ਹੋਰ ਸਮਾਜਿਕ ਭਾਸ਼ਾ ਵਿਚ ਅਨੁਵਾਦ ਚਾਹੀਦਾ ਹੈ ਜਾਂ ਤੁਸੀਂ ਇਸਨੂੰ ਟੇਪ, ਬ੍ਰੇਲ ਜਾਂ ਵੱਡੇ ਆਕਾਰ ਦੇ ਅੱਖਰਾਂ ਵਿਚ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਅਕਸੈਸ ਟੂ ਹਾਉਸਿੰਗ ਟੀਮ ਨਾਲ 01274 432008 'ਤੇ ਸੰਪਰਕ ਕਰੋ।

اس ہلپلٹ میں مارج (قرض) سے متعلق مشکلات سے نمٹنے کے لئے دستیاب ہونے والے متعلقہ تہا کیا گیا ہے۔ اگر آپ کو کسی بھی کمیٹی زبان میں اس کا ترجمہ درکار ہو یا آپ اسے آڈیو ٹیپ پر بریل یا بڑی کھائی میں چاہتے ہیں تو براہ مہربانی آکسس ٹو ہاؤسنگ ٹیم سے ییل فون نمبر: 01274 432008 پر رابطہ کریں۔

نه گهر بنت خوسه كه ناورو كه كاني نه م به لكو كه بلا و كراوه به كه ده رباره ي بارمه نيدانه ده رباره ي كيشه و كرفيه كاني مور كه به كه وه ريكيرتبه سه ر به كيك له زمانه كاني كومه لكاكان يان داواي ب كه به تيب. يان نوسيني كونران يان چابي كه وره نكابه به يوه ندي ب كه به جوونه زوروره وه ي نيمي خانويه ره له سه ر زماره ي ته له فوني 01274 432008 .



In Danger of Losing Your Home?

Help is available

Mortgage Rescue Schemes
Financial Advice
Mortgage Support



Remember: if you are struggling with your mortgage you can get help now



www.bradford.gov.uk