

Suffolk Coastal

*... where quality of life counts*



**Are you in**

**ARREARS**

**with your rent or mortgage?**

Take action - you could save your home  
and save yourself money



**MANY PEOPLE ...** can find it difficult to pay the rent or mortgage on their home. It might be because of illness, unemployment or because of a relationship break-up. It is really important that you take action early on, before the problem becomes bigger. In some cases, your landlord

may be able to take legal action to evict you even if you only owe two months' rent, and some mortgage lenders will start to take action when your debt is very small.

**If you have difficulty meeting rent or mortgage payments you should not ignore it. THE PROBLEM WILL NOT GO AWAY.**

It is really important that you get some advice as soon as possible. Contact an independent advice agency. There is a list of people who may be able to help you on the back of this leaflet.

Talk to your lender or your landlord - by keeping them informed, they know what is happening and they may be able to help.

You may be entitled to extra money through benefits or Tax Credits, even if you are working. In some cases these could be backdated which may help you pay off your debt. An independent adviser can help you claim the money that you are entitled to, and also help you if you have been refused benefits, not had enough paid or if you are having other benefit problems.

If you cannot pay the money that you owe straightaway you may be able to spread the cost of repaying the arrears over a period of time on top of your existing rent or mortgage payments. It is very important that you make an offer that you can afford. Your landlord or mortgage lender is more likely to take court action if you have failed to keep to an arrangement that you have made with them, so it is better to agree a smaller regular payment which you can keep to.

**YOU CAN GET HELP...** with working out how much you can afford to pay to your landlord or mortgage lender from an independent advice agency.

If you are missing your housing payments because of other debts, the advice agency may be able to help you reorganise your finances and to negotiate with other people who you owe money to (your creditors). Your rent or mortgage payments are more important than many other debts, as you are likely to lose your home if you do not pay them, so these payments should take priority.

When you are in arrears with your rent or mortgage your landlord or mortgage lender has the right to apply to court to take action to take your home away from you. This will add the costs of the court action to your debt and mean that you will owe them more money.

# GET ADVICE

before you get a summons

it could save your home

All the organisations listed on the back of this leaflet can give expert advice to help avoid the risk of losing your home.



## WHERE TO GO TO GET FURTHER ADVICE

### Solicitors

#### Ashton Graham

22-24 Hamilton Rd, Felixstowe  
01394 277188

#### Margery & Miller

5 Crescent Rd, Felixstowe  
01394 273333

#### Blocks

97 Hamilton Rd, Felixstowe  
01394 283241

#### Fairweather Stephenson & Co

176 Hamilton Rd, Felixstowe  
01394 277941

#### Jackaman Smith & Mulley

167-171 Hamilton Rd,  
Felixstowe  
01394 279636

#### Gross & Curjel

15 The Thoroughfare,  
Woodbridge  
01394 383436

### Welfare Rights Team

If you have a social worker or  
Community Psychiatric Nurse  
you can ask them to refer you  
to Suffolk County Council's  
Welfare Rights Team

### Citizen Advice Bureaux

Ipswich - 01473 219777  
Felixstowe - 01394 275958  
Leiston & Saxmundham  
- 01728 832193

### Housing Advice

Suffolk Coastal District Council

## Housing Advice and Prevention Team

## Suffolk Coastal District Council

## Council Offices

## Melton Hill

## Woodbridge

## Suffolk IP12 1AU

Telephone: 01394 444264/444213

E-mail: [homelessness@suffolkcoastal.gov.uk](mailto:homelessness@suffolkcoastal.gov.uk)