

# Home ownership



How and where to get  
help with rent and  
mortgage arrears

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

- 1 إذا أردت شرحاً أو ترجمة لأي جزء من هذه الوثيقة، أو رغبت الحصول عليها بأشكال أخرى كالأحرف المطبعية الكبيرة أو على شريط سمعي، فالرجاء الاتصال بـ Westlea "ويستلا" على الهاتف رقم 01249 465465 لمناقشة احتياجاتك.

- 2 এই ডকুমেন্টের কোন অংশ যদি আপনি ব্যাখ্যা করা অবস্থায় বা অনুবাদিত আকারে, অথবা অন্য কোন ফরমেটে পেতে চান যেমন বড় আকারের প্রিন্টে বা অডিও টেপে, তাহলে দয়া করে 'ওয়েস্টলি' এর সাথে 01249 465 465 নম্বরে ফোন করে আপনার প্রয়োজনীয়তা নিয়ে আলোচনা করুন।

- 3 你若希望有人給你解釋此份文件的任何內容，或想要索取翻譯本、大字印刷本或錄音帶等其他形式的文件，敬請聯絡 Westlea 以告知你的需求，電話號碼是：01249 465465。

- 4 Falls Sie für Teile dieses Dokuments eine Erläuterung oder Übersetzung benötigten oder es in einem anderen Format, z. B. mit größerem Schriftsatz oder auf Audiokassette, wünschen, wenden Sie sich bitte unter 01249 465465 an Westlea.

- 5 જો તમને આ દસ્તાવેજના કોઈ પણ ભાગનો ખુલાસો અથવા તરજૂમો અથવા કોઈ જુદી રચનામાં જેમકે મોટા છાપેલા અક્ષરોમાં અથવા ઓડિઓ ટેપ ઉપર જોઈતો હોય તો, કૃપા કરી 01249 465465 ઉપર તમારી જરૂરિયાતોની ચર્ચા કરવા Westlea નો સંપર્ક સાધો.

- 6 इस दस्तावेज़ का कोई सा भी अंश यदि आपको समझना हो या इसका अनुवाद अपनी भाषा में चाहिये, या किसी अन्य रूप में, जैसे बड़े अक्षरों की छपाई या सुनने वाली कसेट पर चाहिये तो अपनी आवश्यकताओं के बारे में बताने के लिये कृपया वेस्टली से फोन नंबर 01249 465465 पर संपर्क करें।

- 7 Jeśli potrzebuje Pan/Pani wyjaśnienia lub przetłumaczenia dowolnej części niniejszego dokumentu lub otrzymania go w innym formacie – np. w powiększonym druku albo w formie zapisu dźwiękowego, prosimy o skontaktowanie się z Westlea pod numerem: 01249 465465 w celu określenia Pana/Pani potrzeb.

- 8 ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੇ ਕਿਸੇ ਹਿੱਸੇ ਬਾਰੇ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਜਾਣਕਾਰੀ ਲੈਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਜਾਂ ਇਹਦਾ ਤਰਜਮਾ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਕਰਵਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਜਾਂ ਇਹ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦਾ ਹੈ, ਜਿਵੇਂ ਵੱਡੇ ਅੱਖਰਾਂ ਵਿਚ ਜਾਂ ਆਡੀਓ ਟੇਪ 'ਤੇ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਵੈਸਟਲੀਅ ਨੂੰ ਨੰਬਰ 01249 465465 'ਤੇ ਫੋਨ ਕਰਕੇ ਆਪਣੀਆਂ ਲੋੜਾਂ ਦੱਸੋ।

- 9 Haddii aad jeceshahay in qayb walba ee dokumentigaan lagu sharxo ama lagu turjimo, ama aad ku rabtid hab nooc kale ah sida qoraal far waawayn ama jacal la dhageysto, fadlan la xiriir Westlea lambarka 01249 465465 sida aad ugula hadashid baahidaada.

- 10 اس دستاویز کا کوئی سا بھی حصہ اگر آپ کو اپنی زبان میں سمجھنا ہو یا تحریری ترجمہ درکار ہو، یا کسی دیگر شکل میں چاہئے جیسے بڑے حروف کی چھپائی یا سننے والی کسٹ وغیرہ پر تو اپنی ضرورتوں کے بارے میں بتانے کے لیے برائے مہربانی 'ویسٹ لی' سے فون نمبر پر رابطہ کیجئے۔  
01249 465465

We know that, from time to time, you may have money problems and find it hard to pay your rent. 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, 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: 0800 270428 (Freephone)

#### **West Wiltshire**

Phone: 01225 776655

#### **Swindon Borough Council**

Phone: 0845 850 0962

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:

- income-based Jobseeker's Allowance;
- Income Support; or
- Employment 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**

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](mailto:westlea@northwiltscab.org.uk);
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.

## **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:

- 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;
- apply for grants; and
- get access to the Government's Child Trust Fund.

You can contact your Money Friend by:

- e-mailing the Citizens Advice Bureau at [moneyfriend@northwiltscab.org.uk](mailto:moneyfriend@northwiltscab.org.uk);
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.

The citizens advice bureau's main phone number (for any other advice) is 0845 1203707.



The contact details for the other local citizens advice bureaux are as follows.

### **West Wiltshire Citizens Advice Bureau**

1 Mill Street

Trowbridge

Wiltshire

BA14 8BE

Phone: 0845 120 3737

### **Swindon Citizens Advice Bureau**

Faringdon House

1 Faringdon Road

Swindon

SN1 5AR

Phone: 0845 050 5155

The national Citizens Advice website address is [www.citizensadvice.org.uk](http://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](http://www.nationaldebtline.co.uk)

## **Consumer Credit Counselling Service**

Wade House

Merrion Centre

Leeds

LS2 8NG

Phone: 0800 1381111

Website: [www.cccs.co.uk](http://www.cccs.co.uk)

## **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.

<http://communityfirst.org.uk/credit-union.htm>

### **North Wiltshire**

Phone: 07799 735116

### **West Wiltshire**

Phone: 01225 708315

### **Swindon**

Phone: 01793 552202

## **Other useful websites**

### **The Insolvency Service**

[www.insolvency.gov.uk](http://www.insolvency.gov.uk)

### **Her Majesty's Courts Service**

[www.hmcourts-service.gov.uk](http://www.hmcourts-service.gov.uk)



## **Financial Service Authority (FSA)**

[www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer)

If you need help, please ask soon!



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