

Mortgage Debt Advice Service

Are you at risk of losing your home?

It's never too late to get advice

1. **Get free independent advice on your mortgage or secured loan arrears**



call local rate **0300 3230310**

email: mdas@housingrights.org.uk

9.30am-5.00pm Mon, Wed & Fri

9.30am-8.00pm Tues & Thurs

or go online anytime www.housingadviceNI.org

2. **Contact your lender**

The earlier you do so the better as there may be options available e.g.

- changing the type of mortgage you have
- extending the term of the mortgage
- taking a payment holiday.

3. **Try to maximise your income**

Get a benefits' check from your local advice centre and contact the social security agency to see if you are entitled to help with housing costs.

4. **Try to minimise your outgoings**

List all income and expenditure to see if you can make any cutbacks.

5. **Prioritise your debts**

Always pay your mortgage (and secured loan) before other debts e.g. credit cards.

6. **Beware of selling through a sale and rent back scheme**

Get independent advice before considering this option. If you do decide to go ahead check the company is regulated by the Financial Services Authority call 0845 606 9966.

7. **Turn up at court**

It's very important that you attend your court hearing as there may still be options available. But the earlier you seek advice the better.