

Homeowners

In danger of losing your home or worried about your mortgage? Help is available.

Breathing Space Scheme

An interest free secured loan that provides short term help to your mortgage whilst you get back on your feet.

There are no regular repayments to make but you have to repay the loan at the end of three years. Breathing Space allows you to stay in your home as an owner.

Mortgage Rescue Scheme

A scheme to help you if you are unable to pay your mortgage and need long term help.

This can include a housing association buying your home and you living there as a tenant.

Repossession Prevention Fund

An unsecured loan up to a maximum of £5,000 to help stave off repossession. Regular monthly payments are required over 5 years to repay the loan.

Get advice!

Before you do anything, you should get advice first.

The Housing Aid team at The Springs Advice Centre provides help at court hearings and can negotiate with your lender for you. But don't wait until you are taken to court - contact them now on (01924) 302085.

The Citizens Advice Bureau also provides help with debt: 0844 4994 138

For more information you can contact us on 01924 306665 / 306618 or at the following address:
Breathing Space & Mortgage Rescue Team, Room D34, Upper Building, Newton Bar, Wakefield WF1 2TX.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

www.wakefield.gov.uk

