

# GOVERNMENT HELP IF YOU CAN'T PAY YOUR MORTGAGE

If you're struggling to meet your mortgage repayments, the government could be able to help. You could be able to sign up for the mortgage rescue scheme, Support for Mortgage Interest, or other government benefits that might boost your income.

## Contact your lender first

Need to cut back on spending? Use our [Budget planner](#).

If you're having trouble paying for your mortgage, your first step should always be to contact your lender.

They want to help you to meet repayments.

Your lender can discuss your options with you and can offer suggestions, including:

- temporary payment arrangements
- lengthening the term of your mortgage, or
- switching temporarily to interest-only repayments.

Find out more in our guide [Mortgage arrears or problems paying your mortgage](#).

## Get free advice

If you're anxious about being unable to meet repayments, there are plenty of advice services which provide guidance for free.

These include [Shelter](#), [National Debtline](#) and [StepChange](#) if you're at risk of eviction and free debt advice charities if you're struggling with debts.

## The Housing Loss Prevention Advice Service

The Housing Loss Prevention Advice Service can help you if you live in England or Wales and are at risk of being evicted

from your property if your mortgage is in arrears.

This means you're entitled to get free legal advice and representation in court from the moment you receive a written notice from a creditor.

A housing expert funded by the government will work with you to identify what has triggered the possession claim and recommend solutions. They might be able to give you free legal advice on:

- mortgage possession proceedings
- welfare benefits payments
- debt.

If you're unable to resolve matters and are asked to attend a court hearing, a housing adviser can also provide free legal advice and representation at the court. Please arrive at least 30 minutes before your hearing, speak to the court usher and they will direct you to the adviser.

You can find your nearest Housing Loss Prevention Advice Service provider by typing in your postcode and ticking the box 'Housing Loss Prevention Advice Service' at [GOV.UK](#)

## Mortgage rescue scheme

### England

This scheme is no longer available.

### Wales

Some local authorities and housing associations in Wales operate mortgage rescue schemes (MRS) to help homeowners avoid repossession if it is likely that otherwise the homeowner will be homeless.

Find out more about mortgage rescue schemes at [Shelter Cymru](#)

## Scotland

The Scottish Government provides some support to homeowners struggling to pay their mortgage through its Home Owners' Support Fund.

The fund operates two schemes that homeowners could apply for:

- the Mortgage to Rent scheme where a social landlord buys your home and rents it back to you
- the Mortgage to Shared Equity scheme where the Scottish Government buys up to a 30% stake in your home, which reduces how much you owe on your mortgage. You continue to live in your home but make lower mortgage repayments as a result.

Read more at [mygov.scot](https://mygov.scot)

## Support for Mortgage Interest

If you're claiming these benefits:

- income-related Employment and Support Allowance
- income based Jobseeker's Allowance
- Income Support
- Universal Credit
- Pension Credit

You might be able to claim help with your mortgage interest payments. This is called Support for Mortgage Interest (SMI) and is offered as a repayable loan.

Read our guide [Support for Mortgage Interest](#) to find out more about SMI loans and repayment options

For support in Northern Ireland go to [nidirect](#)

## Help to stay – Wales

Struggling homeowners in Wales might be able to apply for government support using the Help to Stay - Wales scheme. It aims to keep you living in your home while giving you space to fix any money issues.

With Help to Stay, you can apply for a shared equity loan to help make your monthly mortgage payments more manageable. The loan is interest-free for five years but must be repaid within 15 years.

You might borrow up to 49% of the value of your home. This is based on a valuation of the property provided as part of the scheme when you take out the loan. Because it's a shared equity loan, the final amount you repay could be more or less than the amount you borrow, according to the market value of the home at the time that it's sold or the end of the 15-year term.

You will need to create a plan for how you will repay the loan by the end of the 15-year term. You could also be forced to sell your home if you do not repay.

The scheme is restricted. You'll need to show all the following:

- your household is either in, or facing, mortgage difficulty, and you risk losing your home
- your property is in Wales
- the property is valued at £300,000 or less
- you only have one mortgage on your property
- you're the property owner and it is your primary or sole residence
- the total household income each year is no more than £67,000.

Before you start, you'll need to speak to:

- your existing lender to get a budget assessment
- a free debt advice provider to get a debt recommendation plan.

You can't apply without having this information first.

## Benefits that might increase your income

It's worth checking if you're entitled to benefits to help boost your income to meet mortgage payments.

Visit [Turn2Us](#), a charity that helps people access welfare benefits, grants and other support

## Budgeting and cost-cutting tips

Check your income and outgoings with our [Budget planner](#) to help you.

Follow the links below to work out your monthly income and outgoings, and to see if there are any cost-cutting tips you could use to help free up cash at the end of each month. Every little will help.

Read our guide to learn [How to reduce your home phone and internet bill](#)

Find more cost cutting tips in [How to reduce your energy bills](#).

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