

Are you worried about

Mortgage Arrears,
Rent Arrears, Debt,
Money Management?

Get help now!



THE LONDON BOROUGH
www.bromley.gov.uk

The information contained in this leaflet is for guidance only. The Council is not responsible for advice given by any other advisor or body mentioned by name in this leaflet.

There are situations that can lead to money worries or debt problems. These can be caused by any number of reasons such as marriage or relationship breakdown, loss of job or ill health. It is a worrying time and sometimes difficult to face, but the earlier you seek help the better.

So, if you are falling behind with your rent or mortgage payments or are having problems paying your bills you should get help straight away.

The following information is to help you understand some of your options and gives you details of organisations that can help you with debt and money advice.

What can I do if I have mortgage arrears?

It is **important** that you pay your **mortgage** or any other loans secured on your home. You could **lose your property** if you fall behind with repayments.

If you are having problems, don't just stop paying or miss payments, contact your mortgage lender and let them know the **difficulties** you are facing **at the earliest stage**.

Mortgage lenders should be willing to look at options to help you remain in your home. However, you may wish to seek independent advice as well. Do not wait for legal action to be taken before you try and get advice. However, if your mortgage lender has already started legal action, it is not too late to contact them and make arrangements to pay off your arrears.

What can my mortgage lender do to help me?

Your mortgage lender will have a range of options to help you. These are referred to as **'hardship options'**. Based on your circumstances, they will decide what is the best option for you.

A mortgage lender can:

- agree to change or lengthen the term of your loan
- accept reduced payments from you in the short term
- add your current arrears to the amount borrowed

- reduce your monthly mortgage payments for a certain period
- cut the charges it asks you to pay for your mortgage account being in debt
- spread the re-payment of the total amount you owe
- offer you a better loan rate
- allow you time to sell your home should you wish to do so

What if I am a private tenant with rent arrears?

Your rent is a **priority debt**. If you don't pay, the landlord can ask the court to evict you. If legal action is threatened or has already commenced to recover rent arrears, it is important that you **get advice** quickly. It may be possible to stop the legal action and prevent legal costs being added to your rent arrears. You must contact your landlord and make arrangements to pay off your arrears by regular instalments.

What if I am a housing association tenant with arrears?

You could lose your home if you do not pay your rent. **Please do not** ignore any letters or phone calls from the Housing Association. They will be able to assist you in making arrangements to **pay off your arrears**. The Housing Association can take legal action to evict you if you do not pay rent, service charges or arrears. Please contact your Housing Officer at your Housing Association to discuss your situation as soon as possible.

What if I need housing advice?

If you are facing **mortgage repossession** or **rent arrears** and the advice you have received leads you to believe that you will be evicted from your home or property, it is advisable to get help as soon as possible. The **Housing Service** at the Council will try to help to prevent you losing your home, by providing you with **housing advice, options and solutions.**

Contact: Housing Service, Bromley Civic Centre, Joseph Lancaster Hall, Stockwell Close BR1 3UH. Phone: 020 8313 4098. Opening hours 8.45 am to 5.00 pm Monday to Friday. Alternatively visit the housing section of the Council website **www.bromley.gov.uk**

There is also a brochure called **‘Are you worried about your mortgage?’** published by the National Homelessness Advice Service to help you. (www.nhas.org.uk)

How can the Council help me?

The Housing Service at the Council are running a Government initiative - the **Mortgage Rescue Scheme**, which will prevent some people becoming homeless by working with housing associations and debt advice agencies. The debt advice agency will assess amongst other things, **how much equity** you have in your home and the amount of debt you have. The property must be your principal home and there must be no outstanding charge or disputes attached to it. If, after assessment, you meet all the

requirements of the scheme, the housing association, with your agreement will be able to **purchase a share** in your home. Alternatively, they could buy the freehold and you would become a tenant. This scheme will not suit everyone, but is available as a housing option.

Key requirements of the scheme are:-

- your property value must be under £295,000
- your household income must be under £60,000 per year
- you must not be in negative equity
- you have no other options available
- you will need to be eligible under the homeless criteria - this would take in to consideration people who are vulnerable due to age or ill health and households with dependent children.

I'm getting into debt, what should I pay first?

Some debts are more important than others. You have to **pay your priority debts** which are your rent, service charges, mortgage or loans that are secured on the property. If you don't pay them, **you could lose your home.**

You should:

- make reasonable offers to repay your debts by regular instalments
- take the time to work out your **personal budget**, it really does help you to see where your money is going. To do this you will need to show how much money you receive (income) and how this money is spent (expenditure)

- it will be easier to see how to pay off your debts and organise your money for the future and you can use your **personal budget** to support the offer you are making
- details of organisations to help you with personal budgeting are included in this leaflet
- make sure you can afford the instalments that you are offering to pay as it is **important** these instalments are made regularly
- **you should start paying what you can afford as soon as you can and make sure that you keep to your agreement.**

What will happen if I don't pay these debts or arrears?

It is important that you make agreements and settle these debts or arrears first. Disconnection of your gas, electricity or water supply and repossession of hire purchase goods can happen without court action.



Priority debt	Action
Rent/mortgage/service charges/secured loans	Repossession/eviction from your home
Gas/electricity/water	Supply cut off
Council tax arrears	Bailiffs/imprisonment
Magistrates' court fines	Bailiffs/imprisonment
Income tax/National Insurance and VAT arrears	Bailiffs/imprisonment
Maintenance arrears	Bailiffs/imprisonment
Hire purchase	Repossession of goods

What about taking a loan or borrowing money to help me?

There are loans schemes and initiatives that charge you to get you out of debt. Some offer to buy your property and rent it back to you. Or you may be thinking about borrowing money to help your situation, which can sometimes cost you more you more in the long term.

Before you consider such options you should get **free, independent advice** as soon as you can. Remember you should not have to pay for advice.

There are a number of services you can access either by phone, website or appointments listed in this leaflet which provide free advice.

Financial companies or agencies offer different types and level of services. Be careful to choose one which suits you. The following organisations give free advice and support to help you to organise your money and find the best solutions for dealing with your debts or mortgage arrears. You will not have to pay for their services.

	Organisation	Access	Contact
1	National Debtline This helpline provides free confidential and independent advice on how to deal with debt problems	By phone Mon to Fri 9am to 9pm Saturday 9.30am - 1pm	24-hour voicemail www.nationaldebtline.co.uk Phone: 0808 808 4000
2	The Bridge Debt Advice Service (Penge Family Church Community Care Programme) Linked to Community Money Advice (CMA) also part of Advice UK	By appointment only	The Kings Hall Green Lane London SE20 7JA Phone: 020 8778 5900
3	Mottingham Community and Learning Shop	Please contact for a specific appointment time for debt advice Open 9.15am - 4pm Mon - Fri	1-2 Cranley Parade, Beaconsfield Road, Mottingham, London, SE9 4DZ Phone: 020 8860 1150 mcis@Bromley.gov.uk

	Organisation	Access	Contact
4	The Centre - Cotmandene Crescent	Please contact for a specific appointment time for debt advice Open Mon, Tues, Weds & Friday 9.30am - 4pm Closed for lunch between 1pm - 2pm	64 Cotmandene Crescent, St Paul's Cray Orpington BR5 2RG Phone: 020 8402 0123 ccrc@bromley.gov.uk
5	Citizens Advice Bureau Beckenham and Penge	Mon, Weds Thurs 10am - 1pm Tues eve 4.30pm - 6.30pm Carers and workers only	20 Snowdown Close Avenue Road, Penge SE20 7RU Phone: 020 8778 0921 (Phone lines open Mon, Weds and Fri 10am - 2pm)
6	Citizens Advice Bureau Bromley Town	Mon, Weds, Fri 10am - 2pm Tues, Thursday 10am - 2pm appointments	Community House South Street, Bromley BR1 1RH Phone: 020 8315 1940 (Phone lines open Mon to Fri 10am - 12pm and 2pm-4pm. Also Weds 4pm-6pm for employed people)
7	Citizens Advice Bureau Orpington	Mon, Tues, Weds, Fri 10am-3pm Thursday 10am - 3pm appointments only	309A High Street Orpington, BR6 ONN Phone: 01689 874 185 (Phone lines open Mon, Tues, Weds and Fri 10am-3pm)

The Citizens Advice Bureau (CAB) provides free, confidential and impartial information to residents and workers in Bromley. CAB offers General advice and help with case work on welfare benefits, housing and debt as well as general help on family law, consumer issues, employment, personal injury, immigration and other legal issues.

	Organisation	Access	Contact
8	<p>Adviceguide</p> <p>The Adviceguide website gives people access to CAB information on their rights - including benefits, housing and employment, and on debt, consumer and legal issues.</p>	<p>Web site</p> <p>On-line</p>	<p>www.adviceguide.org.uk</p> <p>The website gives help with debt/debt tests, mortgage arrears, credit. It also provides financial health checks and credit and debt fact sheets</p>
9	<p>Community Legal Service Direct</p> <p>A free, confidential and impartial advice service paid for by legal aid. Provides debt advice with leaflets and supporting information also available</p>	<p>By phone</p> <p>Mon - Fri</p> <p>9am - 6:30pm</p>	<p>Phone: 0845 345 4 345</p>
10	<p>Capitalise</p> <p>In association with Broomleigh Housing Association</p>	<p>Contact via Housing Officers at Broomleigh Housing Association</p>	<p>Phone: 020 8313 3310</p>
11	<p>Shelter</p> <p>Offers you help with housing, mortgage debt or problems with welfare benefits.</p>	<p>By phone 8am - 8pm</p> <p>seven days a week</p> <p>(some mobile phone networks may charge for calls)</p>	<p>Phone 0808 800 4444</p> <p>free housing advice helpline or</p> <p>visit the website</p> <p>www.shelter.org.uk/adviceonline</p>
12	<p>Consumer Credit Counselling Service</p> <p>Offers you help to deal with multiple debts.</p>	<p>Web site</p> <p>On-line</p>	<p>Phone 0800 138 1111</p> <p>or visit the website</p> <p>www.cccs.co.uk</p>

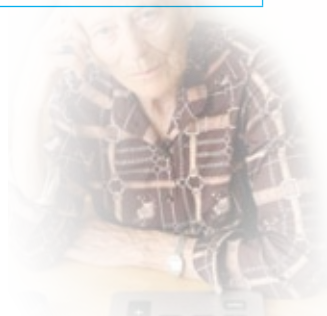


	Organisation	Access	Contact
13	Financial Services Authority (FSA) Provide you with several guides on how to manage your money	Web site On-line	Phone 0845 606 1234 or visit the website www.moneymadeclear.fsa.gov.uk
14	London Borough of Bromley	Web site On-line	www.bromley.gov.uk/moneyadvice
15	Bromley and Bexley Advocacy provide an advocacy service to adults with a disability living in Bexley or Bromley with regards to benefits, Direct Payments and Individualised Budgets.	Mon - Fri 9am - 5.00pm or email: info@bbadvocacy.org	Bexley and Bromley Advocacy Unit 2, 241 Main Road Sidcup, Kent DA14 6QS Phone: 020 8300 9666 Fax: 020 8300 8844 Or visit the website www.bbadvocacy.org

Welfare Benefits Take Up Campaign for vulnerable people

This scheme is for people aged 60 or over and is aimed exclusively at any person who is not receiving and is capable of claiming their entitlement to Welfare Benefits.

Housing and council tax benefit service	By phone	Phone 0845 1300 330 for appointments or 020 8315 1604 for a home visit
Age Concern Bromley	Mon to Thurs 9am - 5pm Fri 9am - 4.30pm	Phone 020 8315 1850 for appointment only
The Pension Service	Mon to Fri 9am - 4pm	Phone 020 8271 5277 to arrange a home visit or an appointment



Where can I get legal advice?

There are a number of solicitors in Bromley, which offer legal advice about mortgage repossession. The solicitor will advise how much you will have to pay for the help and assistance they give you. In some instances you will be able to access legal aid to help you pay. Legal aid is financial assistance available to those who receive a low wage or are in receipt of Welfare Benefits.

We have listed a few examples for you:

Solicitor	Phone number	Address
A. J. Bond & Co	020 8464 2229	Universal House 1 Walters Yard, Bromley BR1 1QA
Thackray Williams	020 8663 0503	225-235 High Street, Beckenham Kent BR3 1BN
Thackray Williams	020 8290 0440	Kings House, 32-40 Widmore Road Bromley BR1 1RY
Thomas Dunton & Co	01689 822554	217-219 High Street, Orpington Kent BR6 ONZ
Pritchard Joyce & Hinds	020 8658 3922	St Brides House, 32 High Street Beckenham Kent BR3 1AY

What if I am looking for a job?

Many employers now advertise their vacancies on websites and encourage people to look for jobs in this way. You can also look for jobs in newspapers, employment agencies or visit your local Job Centre Plus office. To access internet facilities you can go to your local library or the Mottingham Community and Learning Shop or the Cotmandene Centre (St Pauls Cray).

Job Centre Plus Personal Advisors can also refer you on to the Programme Development Resource Centre near Bromley North, where support is available with making job applications and CVs, free phone calls etc. Call into the Job Centre Plus in Bromley or ring to speak to an advisor. The phone number for free information and advice on learning and work is 0800 100 900 or visit www.direct.gov.uk/careers. If you are looking for a career change or new

challenge you can also visit www.bromleyadulthoodeducation.ac.uk or phone 020 8460 0020

To find out about getting back to work, training or claiming benefit visit www.direct.gov.uk. The website also provides advice on writing a CV, interviews, and information on help with childcare and travel costs for interviews. There is also information on Working Tax Credits for people in work. Alternatively, you can ring 0845 6060234 to speak to an advisor.

Nextstep provide information and advice on learning, training and getting qualifications. Advisors have access to a wide range of information about courses and training offered locally in Bromley. Please phone the numbers provided below to book a time with a Nextstep advisor:

Bromley Central Library

020 8461 7182

Mottingham Community
and Learning Shop

020 8860 1150

Chislehurst Library

07715 791 485

Cotmandene Centre

020 8402 0123

The Hawthorn Centre (Penge)

020 8659 9977

Phone Reed in Partnership (Bromley) on:

020 8819 9871

The **People into Employment Project** support Bromley residents into employment who are on Incapacity Benefit and Income Support as lone parents or for health reasons. Phone: Susan Verillo on 020 8461 7897.

If you are on Incapacity Benefit, you can also contact **Reed In Partnership** in Bromley, who offer a range of support for residents on this benefit who wish to enter employment. Phone Reed in Partnership (Bromley) on: 020 8819 9871

Can I get help with childcare payments?

The **Childcare Affordability Programme** provides help and advice on the cost of childcare as well as information for parents on low pay. Phone: 020 8461 7282.



Useful numbers

Age Concern

020 8315 1850

Attendance Allowance Helpline

0845 712 3456

Child Benefit Helpline

020 8315 1850

Child Support Agency

0845 7133 133

Citizens Advice Bureau
(Beckenham and Penge)

020 8778 0921

Citizens Advice Bureau
(Bromley Town)

020 8315 1940

Citizens Advice Bureau
(Orpington)

01689 874 185

Consumer Credit Counselling Service

0800 1381111

Council of Mortgage Lenders

0845 373 6771

Council Tax Enquiries

0845 1300 330

Benefits Enquiry Line

0800 88 22 00

Disability Living Allowance

0845 712 3456

Energy Watch

0845 906 07 08

Housing Benefit Helpline

0845 1300 330

Jobcentre Plus

020 8827 1500

National Debt line

0808 808 4000

Pension Service

0800 99 1234

Shelter

0808 800 4444

Tax Credits Helpline

0845 300 3900

TV Licensing

08457 289 289



For additional copies of this document or to have it made available in large print or translated in to other languages or recorded on audio cd, please contact:

Housing Strategy & Research team
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Bromley BR1 3UH

Phone: 020 8313 4653
020 8461 7597

Website: www.bromley.gov.uk/housing

Email: housing@bromley.gov.uk