

## For more information and advice

If you need more information about any of the options available to you if you face rent or mortgage difficulties, contact the South Norfolk Housing and Advice Team Freephone **0808 1682222**

For Debt Advice and Welfare Information, please call South Norfolk Council's Welfare Rights & Debt Adviser on **01508 533617**

Look online at [www.south-norfolk.gov.uk](http://www.south-norfolk.gov.uk) for further details of how our Housing and Advice Team can assist you.

Click on [www.direct.gov.uk](http://www.direct.gov.uk) for further information on the Mortgage Rescue Scheme (MRS)

Visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) for details of the Support for Mortgage Interest Scheme (SMI).

# A guide for South Norfolk residents with mortgage or rent payment problems



**South Norfolk Council Housing and Advice Team:** Freephone 0808 168 2222

**South Norfolk Council Welfare Rights & Debt Adviser:** 01508 533617

[www.south-norfolk.gov.uk](http://www.south-norfolk.gov.uk)



South Norfolk Council's Housing and Advice Team provides advice and assistance for people with housing problems. Housing advice is available to help people with rent or mortgage difficulties and also for people who are homeless or risk becoming homeless.

The Housing and Advice Team offers advice and assistance to help with:

- Assessing your housing need and options
- Affordability and debt problems
- People with housing support needs
- People at risk of domestic abuse
- Working with a landlord and tenant to prevent eviction
- Applying for small loans or grants (Repossession Prevention Fund & Rent Advance Deposit Scheme)

## Mortgage Rescue Scheme (MRS)

The Mortgage Rescue Scheme offers two options to those at risk of having their home repossessed. Both schemes are accessed via South Norfolk Council and delivered by Orbit First Step (a Registered Social Landlord),

The "Mortgage to Rent" option is aimed at

those with a mortgage (and secured debts) of no more than 120% and no less than 75% of the current value. Basically you sell your home to Orbit First Step and rent it back from them at a fair and reasonable rate.

"Shared Equity" is aimed at those who have at least 25% but no more than 40% equity in their property and who would be able to sustain home ownership if part of their current mortgage was redeemed with the help of an equity loan from Orbit First Step.

For more information on either of these schemes you need to contact the South Norfolk Housing and Advice Team Freephone **0808 1682222**. We will need to talk to you about your financial situation and can, if necessary, speak to your lender or creditors to negotiate alternative options to repossession if you have not already done so.

All applications for the Mortgage Rescue Scheme are made through South Norfolk Council; however, MRS is a last resort so please contact us as soon as you have difficulties making payments to your mortgage lender or any other creditor to whom you owe money. We can offer advice and practical help to you, whatever your financial situation or circumstances.

## Support for Mortgage Interest Scheme (SMI)

The Support for Mortgage Interest Scheme meets some or all of the interest payments

on a mortgage for those on Income Support, income based Jobseeker's Allowance, income-related Employment and Support Allowance or State Pension Credit.

To apply for the Support for Mortgage Interest Scheme you will need to contact your local Jobcentre Plus who will advise if you are eligible.

For more information visit the JobCentre Plus website at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or visit your local JobCentre Plus office for further advice and information.

The waiting time before the SMI assistance starts has been reduced from 39 weeks to 13 weeks (in most cases) and the mortgage limit has increased from £100,000 to £200,000 for new claims. The scheme may also be useful for shared owners and leaseholders who are facing difficulty in making mortgage payments.

## Repossession Prevention Fund

The Repossession Prevention Fund is available to eligible households who risk eviction or repossession because their income has reduced and they can no longer afford to maintain regular payments. If awarded, loans or small grants can be used flexibly to prevent repossessions.