

Don't lose your home over problems with money. Did you know that getting into arrears with your mortgage or rent can lead to legal action, followed by repossession or eviction? Here's how to take control of your situation again.

Step 1 - Make the most of your income

There are a number of ways we can help you get all the income you are entitled to for example:-

- Checking you are getting all the right benefits.
- Checking if you are entitled to any backdated benefits
- Referring you to a mortgage rescue scheme
- If separated, helping you claim child maintenance
- Exploring your income and outgoings to make savings
- Setting up payment plans and agreements to repay debts
- Contact Citizen's Advice York or other debt service for advice.
- Their specialist debt advisors can enter into negotiations on your behalf to stop your debts increasing.
- Other help – money management and budgeting awareness courses
- Helping you access other services and support, as needed
- Help with taking in a lodger or letting a room in your home

Step 2 - Make your money go further

There are lots of ways to make your money stretch further including:

- Checking you pay the right amount of tax and national insurance
- Paying your gas and electricity bills by direct debit
- Avoiding late payment charges by paying bills on time
- Saving for big purchases instead of paying interest on credit cards/loans
- Borrowing from a credit union – never a doorstep lender
- Shopping around to find the best deals
- Buying supermarket own brand items and special offers
- Don't buy things you don't need just because they are on offer!

Step 3 - Pay your priority bills and debts first

This list shows which are priority debts:

- Rent or mortgage must always be paid first
- Next pay any loans secured against your home
- Then pay water, gas and electricity bills
- Pay your council tax to avoid legal action
- Pay any maintenance agreed through a court order
- Pay any magistrate's court orders or fines

All other debts, including unsecured loans, HP, catalogue, store or credit cards and money owed to family or friends are not priority. Your priority bills and debts are the ones that must be paid.

Contact an adviser to help you sort out your money problems before they cost you your home. If you are behind with your rent or mortgage, please don't ignore the problem.

Contact

Housing Options

West Offices, Station Rise, York, YO1 6GA

Monday – Friday 8.30am-5pm (excl. bank holidays). Please try and come in before 3.30pm. **Telephone:** [01904 554500](tel:01904554500)

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Email: housing.options@york.gov.uk

Housing Benefits

West Offices, Station Rise, York, YO1 6GA

Telephone: [01904 551556](tel:01904551556)

Email: benefits@york.gov.uk

Citizens Advice York –

West Offices, Station Rise, York, YO1 6GA

an independent local charity providing free, independent, confidential and impartial advice. **Phone:** [0344 411 1444](tel:03444111444)

www.yorkcab.org.uk

Step Change – debt advice service

Telephone [0800 138 1111](tel:08001381111)

www.stepchange.org

National Debtline – debt advice

www.nationaldebtline.org

Payplan – debt advice

[0800 280 2816](tel:08002802816) www.payplan.com

The Money Advice Service -

managing your money. [0300 500 500](tel:0300500500)

Polish : Niniejsza broszura zawiera wszystkie informacje potrzebne w rozwiązaniu jakichkolwiek problemów mieszkaniowych, które może Pan/Pani **doświadczać**. Pakiet informacyjny jest również dostępny w innych wersjach językowych.

Turkish : Bu broşürde olabilecek bütün konut sorunlarınızla ilgili ihtiyaç duyacağınız bilgilerin tümü bulunmaktadır. Bu bilgiler kendi lisanınızda da tedarik edilebilir.

Cantonese: 这将告诉你如何解决住房问题。 我們可以您所需的語言提供該資訊