



Mortgage Arrears

If you don't keep up with the payments on your mortgage you risk losing your home.

Mortgage arrears can occur for many reasons, depending on your circumstances. The most important thing to do if you are having difficulty paying your mortgage is to make sure you deal with the problem as soon as possible. Speak to your lender as soon as possible - don't put it off hoping that things will get better.

Just like any other debt problem, the longer you leave it, the worse it will get. There may be ways you can set up repayment plans with your lender, extend the term of your mortgage, or negotiate with them on how best to deal with your situation.

If you are struggling and unsure of your options the best thing to do is to get specialist advice.

Certain organisations can provide specific advice on your options and some can even assist with speaking to the Lender on your behalf if you need them to.

Citizens Advice

Shelter

Christians Against Poverty

Stepchange

Advicenow

Money Advice Service

National Debtline

MoneySavingExpert.com