

Getting help with my mortgage

If you're struggling to pay your mortgage and are worried matters will get worse, there are various options and ways you can get help.

Remember - If you're already having serious difficulties paying your mortgage and have started getting letters from your lender with respect to court action, you should get help from an experienced debt adviser.

Which benefits give help towards mortgage costs?

The following benefits give you some help towards your mortgage costs:

- Income Support.
- Income-based Jobseeker's Allowance (JSA).
- Pension Credit.
- Income-related Employment and Support Allowance (ESA).

If you think you may be entitled to one of these benefits, your adviser can help you arrange an appointment with a benefits specialist.

How much of your mortgage costs can be paid?

When you make a claim for one of these benefits, any help you get is called **housing costs payments**.

Important - Housing costs payments contribute towards the cost of the **interest** payments on your mortgage or loans taken out to do work on your home. They **can't** be used to pay off any of the capital of your mortgage.

Remember - Housing costs are paid at a standard rate of interest, regardless of the rate of interest you are actually paying. That means that they might not actually cover the full interest payments, and so you still need to talk to your lender.

How long do housing costs take to come through?

It is usually a 39 week wait before housing costs are paid. However, if you're entitled to Guarantee Pension Credit, there is no waiting period: you get your housing costs payments straight away.