

Mortgage payment problems

If you are in mortgage arrears, talk to your lender straight away to discuss your options.

Mortgage lenders must follow rules set down by the Financial Conduct Authority. If you are in mortgage arrears, the FCA says your lender must talk to you about it and help you to resolve the problem.

Covid-19 financial problems

Many people took a break from paying the mortgage because their finances were affected by Covid-19. If you had a payment break, talk to your lender about how you are going to pay back the extra money. They might let you extend your mortgage term, so your monthly payment does not go up. If you had a payment break you are likely to pay more interest overall.

If you don't start paying the mortgage again or you don't arrange to pay back the deferred payments, your lender could apply to court to evict you. The court will treat the deferred payments as arrears.

Make a payment proposal

Write down your income and expenses and work out how much you have to pay towards your mortgage arrears each month. Your lender is more likely to agree to your offer to pay if you have prepared a budget.

If you have other debts like loans and credit cards, they can wait until your mortgage arrears are sorted out. Get debt advice if you don't have enough left over each month to pay your bills and make a payment towards your arrears.

If you can't pay

If you can't afford your mortgage, your lender might still be able to help. They should allow you time to sell the property yourself if you show them you are taking steps like putting the house on the market. There might be other options like switching to an interest only mortgage or extending the term.

Factsheet

If your lender applies to court

If your lender applies to court to evict you and you can't afford the mortgage, the court will normally allow the eviction to go ahead. Talk to your lender as early as possible to avoid court action, and get independent debt advice if you can't find a solution.

Complaints

If your lender has not treated you fairly you can complain to the Financial Ombudsman. Unfair treatment could include not allowing you to pay your arrears at an amount you can afford, or adding large charges to the amount you owe. The Ombudsman can decide if the treatment was fair or reasonable. If it was not, they can instruct your lender to change how they deal with you.

Where to get more help

If you have debts that you are finding difficult to manage, you can get free help from a debt adviser. Organisations you can contact for debt advice:

- [National Debtline - 0808 800 4000](https://www.nationaldebtline.org)
- [Citizens Advice - 0800 144 8848](https://www.citizensadvice.org.uk)
- [Stepchange - 0800 138 1111](https://www.stepchange.org)
- [Payplan - 0800 280 2816](https://www.payplan.org.uk)

You can get further advice from [england.shelter.org.uk/housing_advice](https://www.england.shelter.org.uk/housing_advice), a local Shelter advice service or local Citizens Advice.

If you have nowhere to sleep tonight, are at risk of harm or losing your home within the next 2 months, call Shelter Helpline on 0808 800 4444 for advice and information on your options. Calls are free from UK landlines and main mobile networks.

