

Fact Sheet

Financial Difficulties

Can we help if you are struggling to pay your Rent or Mortgage?

Yes, but it is important you act quickly. There are steps you can take to avoid falling into further debt. If you don't take action, you may be served Notice by your Landlord, or your Mortgage Lender may start Possession proceedings.

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Increasing Your Income

- Budgeting – Use a Financial Statement Form to calculate your income and outgoings. There may be areas where you can make savings by cutting back on Non Essentials.
- Getting a Second Job – Although this is not suitable for everyone, it is a good way to increase your earnings and helps to keep on top of your payments.
- Increase income – Take in a lodger (If allowed under your tenancy conditions)
- Claiming Benefits – Check you are receiving all the benefits you are entitled to. The One Stop Shop will look into your Housing Benefit and Council Tax entitlements. Staff at the local Job Centre can look into any other benefits you may be entitled to. A Discretionary Housing Payment is available to Universal Credit claimants who are receiving the Housing element.
- Claiming Benefits / seeking advice from a debt advice agency – Speak to a free independent advisor. Your Homeless Prevention Officer can make a referral to our in house Citizens Advice Officer to help you.
- Other Adults – Is there anyone else living with you who could contribute to the Rent, Mortgage or other household bills?
- Fuel Bills - For those on a low income, your energy provider may be able to help if you've fallen into arrears with your Gas or Electricity bills.
Look at reducing your Energy/Water bills – It may be possible to switch energy supplier/tariff (check comparison website). It may also be possible to get discounts on energy bills by applying for the warm home discount with the supplier. There are also special Water tariffs for people on a low income (Welsh Water Help U) or the Watersure Wales tariff for households with 3 or more children/anyone in the household with a condition which means that they have to use a lot of water (i.e. Eczema).
- Make a list of all your debts and put them in order of priority. In addition to rent/Mortgage arrears these are: Council Tax Arrears, Energy Arrears, Magistrates Court Fines, TV license arrears, Child Maintenance Arrears.
- Work out how much you can afford to pay to each creditor (a person or organisation you owe money to) and contact them with a repayment proposal.

Is there any help if I have rent arrears?

If you are in rent arrears, but do not ignore the situation. Rent arrears are a priority debt and the consequences of not dealing with them are serious. There is a risk of losing your home. Check you owe all the money your landlord says you do. Contact your landlord as soon as possible to explain your situation and make arrangements to pay back any arrears.

You might not be responsible for all the arrears if:

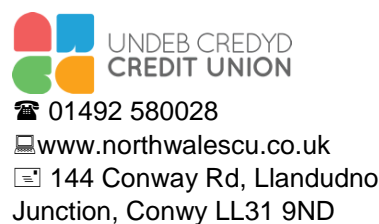
- You are not the tenant or someone else you live with owes the money
- Your landlord has not recorded all your rent payment correctly
- You took over the tenancy from someone and your landlord is trying to charge you for rent from before you took over the tenancy

If you can't pay your rent or you've missed rent payments, sort things out as soon as you can. Even if you have other debts, make sure you prioritise rent arrears. Even if you already receive Housing Benefit, if it doesn't cover your rent you may be able to get some extra money – called Discretionary Housing Payment (DHP)

For Mortgage Arrears please ask for Factsheet FS11
For Budgeting Ideas please ask for Factsheet FS22



There are a number of agencies who may be able to assist you:



Dewis Cymru is a place for information about well-being in Wales.
If you would like information that can help you think what matters to you, along with
information about local organisations and services that can help, you can visit the
Dewis Cymru website at www.dewis.wales
This website will help you access local support services and find information and
advice. It is a single, clear and reliable point of access

Mae'r ddogfen hon ar gael yn Gymraeg hefyd.

