

My home is being repossessed what should I do?

Don't panic there are lots of things you can do.....

Don't ignore the problem

Being threatened with homelessness can be a frightening experience, but please do not ignore court papers. Your lender can get a judgement against you automatically and you may lose your home. If you are worried about repossession, talk to an adviser immediately. Depending on the circumstances, you may be able to prevent or delay repossession.

Reasons for repossession

The most common reason for repossession is mortgage arrears. However, failure to pay secured loans can also result in repossession action being taken.

Your lender cannot just throw you out of your home. There are procedures that must be followed.

If you are unsure if your lender is following the correct procedure, you can contact the advice agencies in this leaflet who can advise you.

Talk to your lender

It might sound obvious but talk to your lender; it is the first step to finding a way out of the problem. In the current economic climate lenders are being encouraged to engage with their customers

Mortgage/Secured Loan Arrears

If you are behind with your mortgage payments or other loans secured on your property it is important that you address this or you may lose your home.

- **Keep** all the letters you receive, they will be useful to show an advisor
- **Make** paying your mortgage or secure loan a priority over all other debts
- **Find out** if you are entitled to any benefits - this may help cover your interest payments
- **Work** out a budget and see where you can cut back on spending
- **Even** if you can't pay the full amount, show your lender your budget and show that you are prepared to pay as much as you can.
- **Don't** commit to paying more than you can afford
- **Get help** from a debt advisor or income maximisation officer who can help you work out your budget, negotiate with your landlord and help make repayment arrangement for any other debts you might have

Where can I get help?

Confidential, free and independent advice and representation is available from the following agencies:

**Trading Standards Service
Debt Counselling
St. Nicholas House
Broad Street, Aberdeen
Phone: 523738**

Email:

moneyadvice@aberdeencity.gov.uk

They provide a debt counselling/money advice service to all residents in Aberdeen. If you or your family need help with debt problems please do not hesitate to contact one of our trained debt counsellors who can provide free, impartial and confidential help and advice.

Welfare Rights

Advice Line: 523203 - Open every morning between 9.30 and 12.30.

They offer free, impartial and independent advice, information, appeals and representation at Tribunals on all aspects of welfare benefits or tax credits. They can also offer one free consultation with a solicitor on all non criminal matters, (subject to availability).

Civil Legal Assistance Office

(CLAO Aberdeen)

44 Castle Street

Aberdeen

Tel: 07825 202838

The Civil Legal Assistance Office Aberdeen can help people who have legal problems caused by the economic downturn. We focus particularly on housing and debt related matters where court proceedings have been or may be raised. We will try to refer you to a solicitor to assist you and if this is not possible we may, in certain circumstances, be able to act for you. We can only help you if you qualify for legal aid. (To find out more about legal aid and if you may qualify financially call the Legal Aid Helpline on 0845 122 8686. Please note

that the helpline does not provide legal advice. Calls are charged at local rates.)

Aberdeen Citizens Advice Bureau
41 Union Street, Aberdeen
Tel: 586255

They provide advice and information on a range of issues, including housing and welfare rights, benefits, money and debt, immigration, consumer and employment rights.

Opening times

Monday: 9.30am - 4pm, phone 9.30am-12.30pm

Tuesday: 9.30am - 4pm

Wednesday: 1pm - 4pm, phone 9.30am - 12.30pm

Thursday: 9.30am - 4pm, phone 5pm - 7.30pm

Friday: 9.30am - 4pm, phone 9.30am-12.30pm

In - Court Advice

Tel: 638859

They provide free legal and other advice on a range of civil law issues, including housing problems. An adviser will be able to represent you in court if need be although they will only be able to represent you at certain stages of your case unless they are legally qualified.

Opening times

Monday: 10am - 1pm (at Sheriff Court),

Tuesday: 10am - 1pm (at Sheriff Court),

Wednesday: 10am - 1pm (at Sheriff Court),

Thursday: 9.30am - 3pm (at Sheriff Court),

Shelter's free housing advice helpline (Scotland)

Phone: 0808 800 4444

Opening times

Monday -Friday: 9am - 5pm

Useful Websites

If you have access to the internet you can get more detailed information and the answers to frequently asked questions from the following websites:

Aberdeen City Council

www.aberdeencity.gov.uk/homeless

Shelter Scotland

www.scotland.shelter.org.uk

Money Advice Scotland

www.moneyadvicescotland.org.uk

Money Advice

www.moneyscotland.org.uk

It is not possible to stop the repossession and I am going to be homeless what should I do?

Don't delay; get in touch with the Council's Homelessness Section. They can assist you to make safe your possessions, advise you of your housing options, arrange for temporary accommodation and carry out an assessment under homeless legislation.

Aberdeen City Council

Homelessness Section

Ground Floor, St Nicholas House

Upperkirkgate, Aberdeen

Tel: 522210

Email: homeless@aberdeencity.gov.uk



Aberdeen City Council

www.aberdeencity.gov.uk/homeless

Information for Homeowners

We have sent you this leaflet because....

- You have asked for help
- Your lender wants to repossess your home (they must by law advise us of this)
- Your home is at risk

We want to help you keep your home

This leaflet offers some advice on what you can do and includes contact details of where you can get free advice and legal representation.