



Housing Options Service

MORTGAGE REPOSSESSION

If you fall behind with your mortgage repayments, your lender is likely to send you a Notice of Default - a letter stating that you are in arrears. They may attach a Statement of your arrears to this.

Although this is a very early stage it is still important to act quickly. By contacting your mortgage lender to explain your circumstances you could reach an agreement in order to avoid any further action.

Mortgage Options

- Change Your Payment Plan - Your Mortgage Lender may allow you to make changes to your payments for a short period (Reduced Interest Rates, Interest Only, Reduce the amount you've borrowed, Extend the time over which you pay) Remember to discuss the long term effects of these options with your Lender.
- Switching Mortgage Lender - Other lenders may offer an alternative Mortgage deal that will be better suited to you. Keep in mind that any arrears with your current lender will still need to be paid. There may also be a charge for switching lender.

If you continue to accrue arrears or experience further difficulties your Mortgage Lender may apply to Court for a 'Claim for Possession'

After the claim is issued, the standard timescale before a hearing is between 28 days and 8 weeks.

At the Court hearing the Judge will consider your defence and decide how to proceed with the lenders claim.

The Courts may:

Adjourn the Hearing

This usually happens if further information or evidence is needed before the Court can decide how to proceed with the Possession.

Dismiss the Case

If the case is dismissed you can continue to live in the property. This would usually happen if the arrears have been cleared in full.

Grant an Outright Possession Order

This is usually effective within 28 days. When the Order for Possession expires the Lender can apply to Court for an Eviction Warrant. If you are issued with an Eviction Warrant then you must be out of the property before the date shown, unless you can provide a further defence against this.

Grant a Suspended Possession Order

If the Courts grant a Suspended Possession Order there will be terms to it (e.g. repayment plan) If you keep to the terms of the Order it will be discharged and you can continue to live at the property. If you do not keep to the terms of the Order the Court is likely to grant an outright Possession Order. (see option A above)

The Housing Options Service will discuss all your options, and give advice on securing affordable, alternative accommodation, should you have to leave your current home.

When an Order for Possession is within 28 days of expiring you will be classed as Statutory Homeless. At this stage the Housing Options Service may be able to do more to help you, depending on your personal circumstances. The Housing Options Officer will discuss this with you in more detail during your interview.

Citizens Advice

 **08444 772020**

 www.citizensadvice.org.uk

Shelter Cymru

 **01792 469400**

 www.sheltercymru.org.uk