

Help with Housing Arrears

This page provides guidance if you are struggling with housing arrears, including rent arrears and mortgage arrears. It explains what arrears are, why they happen, and what steps you can take to resolve them. You will find practical advice, links to support services, and information on your rights and responsibilities. Our goal is to help you stay in your home and avoid eviction or repossession wherever possible.

What Are Housing Arrears?

Housing arrears occur when you fall behind on payments for your home—either rent to your landlord or mortgage payments to your lender. Arrears can happen for many reasons, such as changes in income, unexpected expenses, or financial hardship. Acting quickly is important to prevent legal action and protect you from becoming homeless.

Rent Arrears

If you are behind on your rent:

- **Contact your landlord immediately** – Explain your situation and try to agree on a repayment plan.
- **Check your benefits** – You may be eligible for Housing Benefit or Universal Credit to help cover your rent.
- **Seek advice early** – Contact the Housing Needs Team on 0333 016 2000 who will offer advice and assistance.
- **Avoid ignoring letters or notices** – Doing nothing can lead to eviction proceedings.

Below is a useful link which gives practical advice on rental arrears

[How to deal with rent arrears - Shelter England](#)

Mortgage Arrears

If you are behind on your mortgage:

- **Speak to your lender** – Most lenders have hardship teams who can offer temporary payment arrangements.
- **Review your budget** – Identify areas to cut costs and prioritize your mortgage.
- **Check for government support schemes** – Such as Support for Mortgage Interest (SMI).
- **Get independent advice** – Organizations like Citizens Advice or Step Change can help.

Shelter offer practical advice in regard to mortgage arrears and repossession of your home, which can be found here: [Mortgage arrears and repossession - Shelter England](#)

Money and Pensions Service

- The Money and Pensions service is a free, independent, service set up by the Government. Advice and information is available online and over the phone and face to face. The service provides tailored money advice, more information can be found on their website: [Free and impartial help with money, backed by the government | MoneyHelper](#)

Debt advice

If you are struggling to pay off debts, help and advice is available from:

- Citizens Advice Bureau- [Citizens Advice](#)
- Step Change [StepChange Debt Charity. Free Expert Debt Help & Advice](#)
- Debt Advice Foundation [Debt Advice Foundation - Call Our Debt Advisers Free On 0800 043 40 50](#)
- The Money and Pensions Service [Money and Pensions Service](#)
- National Debt Line [Free Debt Support | National Debtline](#)

Don't borrow money from loan sharks - Loan sharks are illegal money lenders who often charge very high interest rates. For more information follow the link below. You can report a loan shark in confidence to the Illegal Money Lending Team on **0300 555 2222**.

[Report a loan shark - GOV.UK](#)

Increasing your income

If your income has reduced or you have become unemployed, make sure you claim all the benefits to which you are entitled.

[Check benefits and financial support you can get - GOV.UK](#)

Try the online benefits calculators to find out what benefits you may be entitled to:

[Benefits Calculator - entitledto - independent | accurate | reliable](#)

[Turn2us Benefits Calculator](#)

How East Suffolk Council can help

If you are at risk of losing your home due to mortgage or rent arrears, please contact Housing Needs on 0333 016 2000, we have a dedicated Citizens Advice link worker who we will also refer to for further advice on debts/maximising your income or affordability assessments. We will also help prevent your homelessness and explore financial options available to you.

