

Repossession:

A 10 Step Guide to Keeping your Home

If you are in arrears with your mortgage or rent, and your landlord or lender is considering (or commencing) action to repossess your home – these 10 steps could help to reduce the risk you could lose your home:

1

Communication is vital

Respond to any correspondence you receive from your landlord or mortgage company and talk to them about the situation. They may be prepared to enter into an agreement that could avoid the need for possession proceedings at all.

2

Get advice straight away

If you receive a claim form from your landlord or lender, try and get advice about what to do as soon as possible. Speak to the Duty Housing Options Officer here at the Civic Offices or contact the Citizen's Advice Bureau. There are other agencies and help-lines where you can also seek advice – please enquire with the Housing Options team for further information. If you don't seek advice before the Court hearing, there are often Citizen's Advice advisors or a duty solicitor at court – so try and speak to them.

3

Make sure you turn up to Court

If you fail to attend Court, the judge may have no alternative but award possession of your home to your landlord or lender.

4

Try and reach an agreement

Even if proceedings have been issued it is never too late to try and reach an agreement, either before the hearing or even on the day of the hearing.

5

Get to Court early

Make sure you arrive in good time for your hearing. If your case is called on without you being there, and decided in your absence, you are unlikely to be given a second chance.

The earlier you seek help the better chance there is that we can prevent you becoming homeless

6

Bring along someone to support you

Hearings take place in public. You can take a family member or friend along for moral support.

7

Tell the judge everything

Once you are in the hearing you should ensure you explain to the judge everything you think may be relevant to your case – no-one else will do it for you.

8

Bring to Court all relevant paperwork

If there are documents that may be relevant to your case, for example, letters from the Benefits Agency or correspondence about the prospective sale of your property, bring them with you.

9

Don't assume the Judge will make a Possession Order

Judges are human and may have more sympathy for your situation than you give them credit for.

10

Don't assume the Judge will be a 'soft touch' either!

The Judge can't help you if there is nothing to work with, and is unlikely to want to help you if they feel taken for granted.

The Council has a number of leaflets that may be helpful if you are struggling to pay your rent or mortgage. Please ensure you speak to a member of the Housing Options team if you are worried that you cannot meet your housing costs.

Telephone: **01252 774420**

Email: **housing.services@hart.gov.uk**