

WHERE TO GO TO GET FURTHER ADVICE

solicitors



Ashton Graham

Joanna Tricker
81 Guildhall St, Bury St Edmunds
01284 762331



Fairweather Stephenson & Co

Stephen Broadhurst & Liz Little
176 Hamilton Rd, Felixstowe
01394 277941



Gudgeons Prentice

Sue Lewis
Buttermarket, Stowmarket
01449 613101



Kerseys

Anthony Wooding
32 Lloyds Avenue, Ipswich
01473 213311



Haywards

Elaine Webb
3-5 Buttermarket, Stowmarket
01449 613631



Nigel Steed & Co*

Ruth Jenkins *(not legal aid)
11 Neale St, Ipswich
01473 255556



Prettys*

Melanie Hines *(not legal aid)
Elm House, 25 Elm St, Ipswich
01473 232121

welfare rights team



If you have a social worker or CPN you can ask them to refer you to Suffolk County Council's Welfare Rights Team.

housing advice



Shelter

01206 560864
freephone 0800 085 1798



Babergh District Council

Corks Lane, Hadleigh
01473 822801



Forest Heath

College Heath Road, Mildenhall
01638 719000



Ipswich Borough Council

Civic Centre, Civic Drive, Ipswich
01473 433239



Mid-Suffolk District Council

131 High St, Needham Market
01449 720711



St Edmundsbury Borough Council

Borough Offices, Angel Hill
Bury-St-Edmunds 01284 763233



Suffolk Coastal District Council

Council Offices, Melton Hill
Woodbridge 01394 444237



Waveney District Council

80 Clapham Road South
Lowestoft 01502 523141

citizens advice bureaux



You can also get advice from your local Citizens Advice Bureaux – look in the telephone directory for your nearest bureau.

are you in

AREAS

with your rent or mortgage?

Take action
you could save
your home and
save yourself
money.

This leaflet has been produced by Ipswich County Court Advice & Representation Service: a registered charity that saves peoples' homes and helps prevent homelessness

Registered charity: 1036991

MANY PEOPLE...

...can find it difficult to pay the rent or mortgage on their home. It might be because of illness, unemployment or because of a relationship break up. It is really important that you take action early on, before the problem becomes bigger. In some cases, your landlord may be able to take legal action to evict you even if you only owe two months rent, and some mortgage lenders will start to take action when your debt is very small.

If you have difficulty meeting rent or mortgage payments you should not ignore it.

THE PROBLEM WILL NOT GO AWAY

It is really important that you get some advice as soon as possible. It is important to talk to your lender or your landlord – by keeping them informed, they know what is happening and they may be able to help. It is also important to take advice from an independent advice agency. There is a list of people who may be able to help you on the back of this leaflet.

You may be entitled to extra money through benefits or Tax Credits, even if you are working. In some cases these could be backdated which may help you pay off your debt. An independent adviser can help you claim the money that you are entitled to, and also

help you if you have been refused benefits, not had enough paid or if you are having other benefit problems.

If you can not pay the money that you owe straight away you may be able to spread the cost of repaying the arrears over a period of time on top of your existing rent or mortgage payments. It is very important that you make an offer that you can afford. Your landlord or mortgage lender is more likely to take court action if you have failed to keep to an arrangement that you have made with them, so it is better to agree a small regular payment which you can keep to.

YOU CAN GET HELP...

...with working out how much you can afford to pay to your landlord or mortgage lender from an independent advice agency.

If you are missing your housing payments because of other debts, the advice agency may be able to help you reorganise your finances and to negotiate with other people who you owe money to (your creditors). Your rent or mortgage payments are more important than many other debts, as you are likely to lose your home if you do not pay them so these payments should take priority.

When you are in arrears with your rent or mortgage your landlord or mortgage lender has the right to apply to court to take action to take your home away from you. They will add the costs of the court action to your debt. This will mean that you will owe them more money.

GET ADVICE
before you get
a summons

it could save your home.

All the organisations listed on the back of this leaflet can give expert advice to help avoid the risk of losing your home.