

Access to mortgage assistance.

Information for customers.
April 2020



Introduction

We want to help and support you as much as we can during this difficult time and have put together a series of information sheets to signpost you to services that can provide help and support

Your mortgage lender should be able to assist you with advice in the first instance, most lenders have updated their websites with up to date guidance for customers needing payment holidays.

Help and support available – helplines and advice agencies

- Stepchange

Stepchange can help you with your non-priority debts so that you can focus on the important bills. There is a list of priority and non-priority debts here:

<https://www.stepchange.org/debt-info/dealing-with-debt-problems/what-debts-to-pay-first.aspx>

They offer an online service that takes only 30 minutes at

<https://www.stepchange.org/> or call 0800 138 1111

Help and support available – online

- Money Advice Service

The Money Advice Service has lots of useful information including this recently added guidance.

<https://www.moneyadviceservice.org.uk/en/articles/mortgage-payment-holidays#coronavirus-and-mortgage-payment-holidays>

- Mortgage Support benefits

In some circumstances you may be able to get some limited help towards mortgage payments.

<https://www.gov.uk/support-for-mortgage-interest>

Help and support available – useful apps

- HMRC App - you can see Tax Credits schedules - <https://www.gov.uk/government/publications/the-official-hmrc-app/the-free-hmrc-app>
- Budget calculators - these can help you set a budget in a simple way and have it close at hand to help you manage it. If you search for 'Budget' there are lots for you to choose from.

Help and support available from Places for People

We have a mortgage advice service and will be happy to give you free guidance on your next steps. Please email mortgage@placesforpeople.co.uk and we will get back to you as soon as we can.

Please note: due to the current situation, this information sheet is subject to change.

Other information sheets you can request are:-

1. Support for families with young children
2. Support with benefits
3. Support with employment advice
4. Support for online access (includes links to free training resources)
5. Support for the self-employed
6. Budgeting and dealing with debts

If you would like to receive any of these please email us at financial.services@placesforpeople.co.uk

