Facing repossession: where to get free help

If you are behind on mortgage payments or have received court papers, free, independent help is available. The earlier you use it, the more options you are likely to have.

AFV is not a debt adviser, a mortgage adviser or a legal adviser. Please speak to one of the free services below first. Never pay for debt advice: it is free.

First steps

- Do not ignore letters from your lender or the court. Note any dates, especially a hearing date.
- Talk to your lender as early as you can. Lenders are expected to work with borrowers in difficulty before going to court.
- Get free advice: an adviser can look at your income, your other debts and what your lender has offered.

Free, independent help

- **MoneyHelper**: free, government-backed money guidance, and a tool to find free debt advice.
- **Shelter**: housing advice on repossession in England (Shelter Cymru in Wales).
- **Citizens Advice**: help with mortgage debts online, by phone or in person.
- **StepChange Debt Charity**: free debt advice, including on repossession.
- **National Debtline**: free, independent debt advice.

General information only, not legal, financial, mortgage or debt advice. Check the official sources for current rules. AFV Property Services is the trading name of [Registered company name, number and office].

If you have a court hearing

- You may be able to get free legal advice on the day of your hearing, whatever your income, through the Housing Loss Prevention Advice Service.
- You may be able to get temporary protection from creditors through the Breathing Space scheme, applied for by a debt adviser.

If you are thinking about selling

Some people decide, after advice, that selling is right for them. A quick sale to a company is usually below open-market value, so compare any offer with an estate agent's valuation, take your time, and never sign anything before you have taken independent advice.

> AFV does not offer sale-and-rent-back. Be cautious of anyone who offers to buy your home and rent it back to you: this is a regulated activity, and the firm must be authorised by the Financial Conduct Authority.

Sources

- GOV.UK, Repossession, get advice: https://www.gov.uk/repossession/get-advice
- GOV.UK, Legal aid for possession proceedings (HLPAS): https://www.gov.uk/guidance/legal-aid-for-possession-proceedings
- GOV.UK, Breathing Space guidance: https://www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance
- MoneyHelper: https://www.moneyhelper.org.uk/
- Shelter: https://england.shelter.org.uk/housing_advice/repossession
- Citizens Advice: https://www.citizensadvice.org.uk/debt-and-money/mortgage-problems/how-to-deal-with-mortgage-debts/
- StepChange: https://www.stepchange.org/debt-info/debt-collection/house-repossession.aspx
- National Debtline: https://nationaldebtline.org/
- FCA Handbook, regulated sale and rent back (PERG 14.4A): https://www.handbook.fca.org.uk/handbook/PERG/14/4A.html