

# Homeowner guide to mortgage and debt worries

A change in circumstances such as losing your job can lead to financial problems. This leaflet is designed to give you some useful contacts of where you can find information about tackling mortgage difficulties, mortgage rescue schemes and advice on debt problems.

## Government Mortgage Rescue Scheme

The Government website provides a whole range of useful advice on mortgage help and support, go to:

<http://www.communities.gov.uk/housing/buyingselling/mortgagerescuemeasures/>

## Breathing Space

This is the Yorkshire and Humber Regional Mortgage Assistance Scheme which is administered by Wakefield Council. If you are an owner occupier and you are in difficulty with your mortgage, contact 01924 306618 or 01924 306665. Alternatively you can go online at:

<http://www.wakefield.gov.uk/AdviceAndBenefits/mortgage/default.htm>

## Consumer Credit Counselling Service (CCCS)

The [CCCS Debt Remedy](#) online tool is now available for free debt advice from experts at the debt help charity the CCCS. It can give you an instant assessment of your situation, offer expert advice tailored to your needs as well as personalised budgeting. For more information and help to becoming [debt free](#), visit them online now or phone 0800 138 111 (freephone).

## Homeowner Mortgage Support Scheme

The Homes and Communities Agency website provides information and advice at:

<http://www.communities.gov.uk/housing/buyingselling/mortgagesupportscheme/>

## National Homelessness Advice Service (NHAS)

Provide a useful information booklet - 'Are you worried about your mortgage - get advice now' go on line at [www.nhas.org.uk](http://www.nhas.org.uk)

## Citizens Advice - 27 King Street, Wakefield WF 1 2SR

Phone: 0870 121 2044

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## Community Legal Advice

Phone: 0845 345 345

Website: [www.clsdirect.org.uk](http://www.clsdirect.org.uk)

## National Debtline

Phone: 0808 808 4000

Website: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

## The Springs Advice Centre - 4 The Springs, Wakefield WF1 1PU

Phone: 01924 302085

Website: [www.wakefield.gov.uk/Housing/SpringsAdviceCentre](http://www.wakefield.gov.uk/Housing/SpringsAdviceCentre)

**WDH website with advice on managing your money and avoiding debt:**  
[www.askted.org.uk](http://www.askted.org.uk)