

We know many people are worried about their mortgage payments, with interest rates getting higher, you might feel anxious about making all your monthly payments.

Where I can get help?

East Renfrewshire Council Money Advice and Rights Team

 ${\it Email: mart@eastrenfrewshire.gov.uk}$

Telephone: 01415778420

Website: www.eastrenfrewshire.gov.uk/money-advice-and-rights

East Renfrewshire Citizens Advice Bureau

Housing Adviser: 0141 881 2032 Money Advisor: 07901 607390

What help is available?

- Look at ways to maximise your income to ensure you're receiving everything you're entitled to
- Your income and expenditure can be reviewed to help determine if your mortgage repayments are affordable and realistic for you and to help to budget for this
- If you are in arrears, they can help you to negotiate a repayment arrangement with your lender
- Advice can be provided of what options are available to help you address your mortgage arrears along with any other debt you may have
- Assistance if your lender is threatening to take action against you (or already has started action)
- Advice on what government support schemes are available and help you apply for these.

FOR FURTHER SUPPORT, VISIT:

 $www.eastrenfrewshire.gov.uk/cost-of-living-support\ or\ scan\ the\ QR\ code:$

