



# Repossession:

## A 10 Step Guide to Keeping your Home

If you are in arrears with your mortgage or rent, and your landlord or lender is considering (or has begun) action to repossess your home - be guided by the following steps:

**1**

### **Communication is vital**

Respond to any correspondence you receive from your landlord or mortgage company and talk to them about the situation. They may be prepared to enter into an agreement that could avoid the need for possession proceedings at all. Keep a written record of any correspondence and confirm what you agree in writing.

**2**

### **Get advice straight away**

Try to get advice about what to do as soon as possible. Speak to the Duty Housing Options Officer at Ryedale House or contact the Citizen's Advice Bureau. There are other agencies and help-lines where you can also seek advice—please enquire with the Housing Options team for further information or see our website.

**3**

### **Make sure you turn up to Court**

We strongly advise you to attend court. Key House will be able to provide FREE legal advice and support you on the day at court. If you do not attend court, the judge will have no alternative but to award possession of your home to your landlord or lender.

**4**

### **Get to Court early**

Make sure you arrive in good time for your hearing. If your case is called on without you being there, an order will be made in your absence.

**5**

### **Try to reach an agreement**

Even if proceedings have been issued it is never too late to try and reach an agreement, either before the hearing or even on the day of the hearing.



## The earlier you seek help the better chance there is that we can prevent you becoming homeless

**6**

### **Bring along someone to support you**

You can take a family member or friend along for moral support however they may not be able to go into the court room with you.

**7**

### **Take all relevant paperwork to court**

If there are documents that may be relevant to your case, for example, letters from the Benefits Agency or correspondence about the prospective sale of your property, bring them with you.

**8**

### **Tell the judge everything relevant**

Once you are in the hearing you should ensure you explain to the judge in clear and concise language everything you think may be relevant to your case. A typical hearing will take about 10 minutes so time is limited to present your case.

**9**

### **Don't assume that the Judge will make a Possession Order**

Judges are human and may have more sympathy for your situation than you give them credit for depending on the supporting evidence you provide.

**10**

### **Don't assume that the Judge will be a 'soft touch' either!**

The Judge can't help you if there is nothing to work with, and can only make a lawful decision on the information presented to them.

The Council has a number of leaflets that may be helpful if you are struggling to pay your rent or mortgage. Please ensure you speak to a member of the Housing Options team if you are worried that you cannot meet your housing costs.

Telephone 01653 600666