



## Are you at risk of losing your home?

Are you at risk of losing your home because your:

- Mortgage lender is taking action to repossess your home?
- Landlord is taking you to the First Tier Tribunal and aims to evict you?

If so, the Council has a duty to try and prevent you becoming homeless if possible.

If you are not yet at this stage but are having difficulties, please contact us for advice. The sooner we become involved, the sooner we can help.

### How will the Council help me?

The Council will be told of your situation when the paperwork is lodged with the First Tier Tribunal.

The Council will write to you and will ask you to contact us. The letter from the Council will include some general advice.

### What should I do when the Council contacts me?

You should contact us to arrange to see someone who can help you. If you agree we may also refer you to the Citizen's Advice Bureau (CAB) who will help with money advice and representation at the First Tier Tribunal (if relevant).

You should attend your appointment to give us the best chance to help you.

You should provide any paperwork we ask you for quickly to help us to give you the best advice.

### What will happen after this?

This will depend on your individual situation and there may be options available. For example, if you are a tenant, we will look into the reasons why you are at risk of losing your tenancy and whether we can help.

We may ask if you are happy for us to communicate with your landlord.

If you own your home, we will refer you to Orkney CAB for money advice who will consider whether you would qualify for any of the following schemes:

- Mortgage to Rent Scheme. The Council or Housing Association may purchase your home and rent it back to you.
- Mortgage to Shared Equity Scheme. This involves the Scottish Government taking a financial stake in your home. You will still own your home and continue to have responsibility for maintaining and insuring it. But you will be able to reduce the amount you have to pay to your lender every month.

The Scottish Government has a separate information leaflet which provides details of the schemes above. It is called “Are you in danger of losing your home: help is at hand”. This is available from the Scottish Government website at <https://www.gov.scot/publications/danger-losing-home-help-hand-mortgage-rent-scheme-mortgage-shared/>

Funds are limited however, and these schemes may not always be able to provide a solution.

In addition, we offer a full housing options service and may arrange an interview with you to see what options may be suitable for you.

## **What if the Council can't help me?**

We will provide you with advice on your situation and will try to prevent you from becoming homeless.

If we are unsuccessful, we will consider whether we have duties towards you under the homelessness legislation.

Our leaflets “Homeless and Don't Know What to Do?” and “Homelessness” provide more detailed information on the homelessness process.

## **Useful Contacts**

### **Housing Services**

- Housing Services, Council Offices, School Place, Kirkwall, KW15 1NY.
- Telephone: 01856873535.
- Website: <https://www.orkney.gov.uk/>
- E-mail: [housing@orkney.gov.uk](mailto:housing@orkney.gov.uk)
- Emergency out of hours repairs service: 01856873430.
- Emergency out of hours homelessness officer: 07921582962.

### **Housing Benefit Section**

- Finance Services, Council Offices, School Place, Kirkwall, KW15 1NY.
- Telephone: 01856873535 extension 2116 or 01856886312 (direct dial).
- E-mail: [benefits@orkney.gov.uk](mailto:benefits@orkney.gov.uk)

### **Orkney Housing Association Ltd.**

- Orkney Housing Association Ltd, 39a Victoria Street, Kirkwall, KW15 1DN.
- Telephone: 01856875256.

- Email: [enquiries@ohal.org.uk](mailto:enquiries@ohal.org.uk)

### **Citizen's Advice Bureau**

- 6 Bridge Street, Kirkwall, KW15 1HR.
- Telephone: 01856875266.
- Website - <http://www.orkneycommunities.co.uk/CAB/>

### **Civil Legal Assistance Office**

- 16 Union Street (2nd Floor), Inverness, IV1 1PL.
- Telephone: 08451232353.
- E-mail: [inverness@clao.org.uk](mailto:inverness@clao.org.uk)