

Financial Difficulties

We're here to help



028 9032 7276
co-ownership.org



For many of us there are times when life changes and we find ourselves facing new financial challenges. Maybe you have been made unemployed, have developed an illness or had a change in family circumstances which has impacted your ability to work or your income. In these circumstances, it is always best to look for help and support as early as possible.

Overleaf are some suggestions on what to do and sources of help if you are having difficulty paying your mortgage or Co-Own rent.

What to do

- ✓ Act immediately - the problem won't go away.
- ✓ Contact Co-Ownership on 028 9032 7276 for help and options.
- ✓ Contact your lender for help and options.
- ✓ Get advice – see sources of help section.
- ✓ Check if financial help is available such as insurance or benefits.
- ✓ Do a personal budget – use the template on our website.
- ✓ Start paying arrears as soon as possible.

Please get in touch with us as soon as you know you are not going to be able to pay your rent or mortgage. We will work with you to understand your circumstances and agree a way forward.

Other sources of help

There are many sources of help and support, here are a few:

www.adviceni.net
www.housingrights.org.uk
www.nidirect.gov.uk
www.moneyadvice.service.org.uk
www.citizensadvice.org.uk
www.cap.org