



Frequently Asked Questions in relation to Housing

I owe rent arrears and the council has issued possession proceedings? Do I have to leave my home?

No, get advice first. If the Local Authority wants to evict you because of rent arrears it must first of all comply with the rent arrears protocol and do all it can to resolve matters before issue of proceedings. Even though court action has commenced the court may not necessarily order you to give possession of your property and in any event it can be persuaded to either adjourn the case or postpone a possession order provided arrears are cleared at an affordable rate.

I am behind with my mortgage payments and my lender insists upon the full amount of arrears being paid immediately. Can I clear the arrears at an affordable rate by paying monthly?

Yes. If court proceedings are issued a judge will accept reasonable, affordable payments from you provided the arrears are cleared over a reasonable period and possibly over the remaining term of your mortgage. You should always seek advice.

I cannot get Legal Aid for a boundary dispute and I cannot afford to pay privately. Is there anything I can do?

Yes, check your house insurance as you may find that you are paying for legal services and your insurance company may fund legal fees and court fees.