

Housing

Cancer can increase your living costs in many ways. This may make it harder to pay your mortgage, rent or other costs related to your home. There are practical things you can do to manage your housing costs.

If you have a mortgage

It is usually best to tell your mortgage lender that you have cancer if:

- you may have problems paying your mortgage
- you have already missed a mortgage payment.

Your lender should work with you to find a solution. They must follow a set of rules to try to help you keep your home. Your options may include reducing your mortgage payments or changing them to interest-only for a set time. Some lenders may give you a temporary break from paying your mortgage. Or, they may extend its term (length) so that you pay less each month.

If you rent

If you have problems paying your rent, speak to the person or organisation you rent from (your landlord) as soon as possible. They may let you pay what you owe in several smaller amounts over time (instalments). You may be able to get benefits that help pay your rent, such as Universal Credit. Call **0808 808 00 00** to speak to a Macmillan welfare adviser.

Tips for dealing with housing costs

- Check any health, life or protection insurance policies you have. Your situation may mean you can get some money from your insurer. This could help with your mortgage or housing costs.
- Check whether you can get any benefits. These may include Universal Credit and council tax reduction, or help with rates in Northern Ireland. You may be able to apply for a government loan to help with mortgage interest payments (Support for Mortgage Interest).
- Before you talk to your mortgage lender or landlord, think about how much you can afford to pay. It can help to write down how much money is coming in (income) and how much you spend (outgoings).
- If you are terminally ill or cannot work, check whether you can take ill-health retirement and claim your pension early. Contact Macmillan's support line and talk to one of our financial guides for more information.
- If you are worried about paying your energy bills, talk to your supplier. They should put you on a list of customers who need extra support if you have cancer. Different energy suppliers and governments run schemes that can help with energy costs.
- If you need to repair, improve or adapt your home for health reasons, you may be able to get a grant to help pay for this. Contact your local council or the Northern Ireland Housing Executive.
- If you are homeless or at risk of becoming homeless, contact your local council or the Northern Ireland Housing Executive straight away. Depending on your situation they may give you housing advice, or advice to help you keep your home or find somewhere else to live.

Local resources:

Resource	Contact details

National resources:

Resource	Contact details
<ul style="list-style-type: none"> • GOV.UK • Housing Rights Service (Northern Ireland) • Shelter 	<ul style="list-style-type: none"> • www.gov.uk/find-local-council • www.housingrights.org.uk Tel 0289 024 5640 • www.shelter.org.uk Tel 0808 800 4444

Further information

macmillan.org.uk/information-and-support/organising/your-finances/housing-costs

Our booklets and leaflets are available to order free on be.macmillan.org.uk

- **Housing costs**
- **Help with the cost of cancer**

More information and support

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm, or visit macmillan.org.uk

Deaf or hard of hearing? Call using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app. Speak another language? Telephone interpreters are available. Please tell us in English the language you would like to use.

We produce information in a range of formats and languages. To order these, visit macmillan.org.uk/otherformats or call our support line.