Housing

Having cancer can affect your housing situation. You may be entitled to financial help to support you through this.

If you rent

If you have problems paying your rent, it is important to tell whoever you rent from. They may let you slowly pay back what you owe. The law may protect people who rent from their local authority more than people who rent privately. This depends on your situation.

You may be entitled to benefits to help you pay rent, such as Housing Benefit or Universal Credit. Call 0808 80 00 00 to speak to a Macmillan welfare advisor.

If you have a mortgage

It is usually best to tell your mortgage lender you have cancer if you:
• think you might have trouble making payments
• have already missed a payment.

They can help you find a solution. Your lender must follow a set of rules to help you keep your home.

Your options might include reducing your mortgage payments, changing them to interest-only for a period of time, taking a payment holiday, or extending the term of your mortgage.

Tips for dealing with housing issues

• Check if you have an income-protection or mortgage payment-protection insurance policy. Your situation may mean you could get some money from your insurer.
• Check whether you are entitled to any benefits that may increase your income. These include Universal Credit, Housing Benefit, Council Tax Reduction (in England, Scotland and Wales) or rates relief (in Northern Ireland).
• Before you talk to your mortgage lender or landlord, have details of the money you have coming in (your income) and your spending (outgoings).
• Have details of how much you can afford to pay. Make sure this amount is realistic, and that you have left yourself enough money for food, heating and other essentials.
• Have details of your diagnosis and the expected outcome of your cancer (your prognosis).
• If you cannot return to work or you are terminally ill, check if you can take ill-health retirement and claim your pension early.
• If you are at risk of becoming homeless because you are struggling with rent or mortgage payments, tell your local council (in England, Scotland or Wales) or the Housing Executive (in Northern Ireland). They may have schemes to help people in this situation.
### Local resources:

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<tr>
<th>Resource</th>
<th>Contact details</th>
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### National resources:

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<tr>
<td>GOV.UK</td>
<td><a href="http://www.gov.uk/find-local-council">www.gov.uk/find-local-council</a></td>
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<tr>
<td>Northern Ireland Housing Executive</td>
<td><a href="http://www.nihe.gov.uk">www.nihe.gov.uk</a>  Tel 03448 920 900</td>
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<tr>
<td>Shelter</td>
<td><a href="http://www.shelter.org.uk">www.shelter.org.uk</a>  Tel 0808 800 4444</td>
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<tr>
<td>Housing Rights Service (Northern Ireland)</td>
<td><a href="http://www.housingrights.org.uk">www.housingrights.org.uk</a>  Tel 028 9024 5640</td>
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### Further information

- www.macmillan.org.uk/information-and-support/organising/your-finances
- Our booklets and leaflets are available to order free on be.macmillan.org.uk
- Help with the cost of cancer
- Housing costs

### 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, Monday to Friday, 9am 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.