



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 court 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 paper work is lodged in court.

The Council will write to you and try and arrange to meet with you. 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 in court (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 detailed 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 www.scotland.gov.uk

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.

OIC Contacts:-	
<p>Housing Services Council Offices School Place Kirkwall Tel:- (01856) 873535 ext. 2174 Fax:- (01856) 886530 Website:- www.orkney.gov.uk E-mail:- housing@orkney.gov.uk</p> <p>Emergency out of hours repairs service:- (01856) 873430 Emergency out of hours homelessness officer:- 07699 705 527 (pager) If pager is unavailable phone: 07921 582 962</p>	<p>Housing Benefit Section Finance Division Council Offices School Place Kirkwall Tel:- (01856) 873535 ext. 2116 or (01856) 886312 (direct dial) Fax:- (01856) 876158 E-mail:- benefits@orkney.gov.uk</p>
Useful Contacts: -	
<p>Orkney Housing Association Ltd 39a Victoria Street Kirkwall Tel: (01856) 875256 Fax: (01856) 876764 Email: enquiries@ohal.org.uk</p>	
<p>Citizens Advice Bureau 6 Bridge Street Kirkwall Tel:- (01856) 875266 Fax:- (01856) 870400 E-mail:- bureau@orkneycab.casonline.org.uk</p>	
<p>Advocacy Orkney Orkney Counselling & Support Centre The Strynd Kirkwall Tel:- (01856) 870111 Fax:- (01856) 879482 E-mail:- advocacy-orkney@btconnect.com</p>	
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