

HOUSING COSTS



About this booklet

This booklet is about managing your housing costs if you are affected by cancer. These costs could include mortgage or rent payments.

There is information about:

- talking to your mortgage lender or landlord
- applying for benefits
- help with energy bills
- home adaptations
- what to do if you are homeless or worried about becoming homeless.

The benefits and tax rates in this booklet apply from April 2019 to April 2020.

How to use this booklet

This booklet is split into sections to help you find what you need. You do not have to read it from start to finish. You can use the contents list on page 5 to help you.

It is fine to skip parts of the booklet. You can always come back to them when you feel ready.

On pages 108 to 112, there are details of other organisations that can help.

If you find this booklet helpful, you could pass it on to your family and friends. They may also want information to help them support you.

Using the glossary

Some of the words that are used to talk about housing costs can be confusing. In this booklet, these words are **in bold** once on each page where they are used. We have explained these words in the glossary on pages 93 to 101.

Quotes

In this booklet, we have included quotes from people affected by are people who have chosen to share their story with us. To share your experience, visit **macmillan.org.uk/shareyourstory**

There are also quotes from Macmillan's financial guides and welfare rights advisers. They are specialist guides and advisers who can talk to you about any money worries you may have.

Financial help from Macmillan

You can call the Macmillan Support Line on **0808 808 00 00**. We have financial specialists who can help you deal with money worries:

- Our **financial guides** can give you guidance on your personal finances, such as pensions, insurance, mortgages and estate planning.
- Our **welfare rights advisers** can help you apply for benefits and other financial support.
- Our **energy advisers** can help you try to reduce your heating and electricity costs.

We can also give you information about Macmillan Grants (see pages 73 to 75). If you are worried about debt, we can refer you to our charity partner StepChange Debt Charity for advice (see page 112).

The Macmillan Support Line is open 7 days a week, 8am to 8pm. Our financial guides, welfare rights advisers and energy advisers are available from Monday to Friday, 8am to 6pm.

Face-to-face support

You may also be able to meet a Macmillan welfare rights adviser in person. Visit **macmillan.org.uk/inyourarea** to see where this service is available near you. Other organisations can also provide support in person, such as your local Citizens Advice (see page 108).

Our online financial support tool

Our online financial support tool includes a quick benefits checker and a benefits calculator. You can use these tools to find out which benefits you could get. Visit **finance.macmillan.org.uk**

For more information

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**

If you would prefer to speak to us in another language, interpreters are available. Please tell us, in English, the language you want to use.

If you are deaf or hard of hearing, call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

We have some information in different languages and formats, including audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call **0808 808 00 00**.

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What is a mortgage?

Here are some important things to know about mortgages:

- A mortgage is a loan used to buy a home or other property.
- The loan usually comes from a bank or building society. They are called the **lender**.
- Most people pay the loan back over a long period of time, usually 25 or 30 years. This period is called the **term**. You normally pay back an amount every month.
- The loan you get is called the **capital**.
- The lender will add **interest** to your loan. This means you pay back more than you borrowed.

A mortgage is secured against the property you are buying until it is paid off. The lender can take the property and sell it if you cannot make your monthly payments. This is called **repossession**. But repossession should be the last option. If you are having financial problems, your lender should help as much as possible.

Getting a mortgage when you have cancer

Applying for a mortgage usually involves four main stages:

- You give your bank or building society documents showing your income, employment, spending and current address.
- You apply for an **agreement in principle**. This document shows how much you may be able to borrow to buy a home. Your bank or building society may allow you to apply by phone, in branch or online.
- The lender explains your options and you can decide the right mortgage for you.
- You apply for your chosen mortgage.

When you apply for a mortgage, the lender should not usually ask questions about your health. If your cancer diagnosis does not affect your income or employment, your application should be straightforward. But the lender may ask if you are expecting your income and spending to change in the future.

The lender decides if you can afford the mortgage payments. When you apply, they check your income and spending. The lender needs to see evidence of your income, such as pay slips or bank statements. They look at how much you spend each month on essentials, such as:

- council tax
- childcare
- travel
- buildings insurance.

This is an **affordability assessment**. The lender also considers how your mortgage payments would change if **interest** rates went up.

You can go online to find out how much money a mortgage lender is likely to lend you. A mortgage calculator tool is available on the Money Advice Service website. Visit **moneyadviceservice.org.uk/en/tools/house-buying/mortgage-affordability-calculator** for more information.

You can apply directly to a lender or use an **independent mortgage broker**. They compare different mortgage deals across the market and recommend the best deal for you. Most independent brokers charge fees for this service, even if you do not take the deal.

If you apply directly to a lender, you can avoid paying a broker. But the bank or building society only tell you about the mortgages they offer. In some cases, they may offer special deals not available through a broker.

If you decide to use a broker, a family member or friend may be able to recommend one. You can also find brokers in your area by visiting a website such as:

- **thepfs.org/yourmoney/find-an-adviser**
- **financialplanning.org.uk/wayfinder**

Mortgage brokers should be approved by the Financial Conduct Authority (FCA). You can check that individuals and companies are on the FCA register by visiting **fca.org.uk/register**

Main types of mortgage

There are different types of mortgage. The two main types are:

- repayment mortgages
- interest-only mortgages.

It is important to get information about the type of mortgage you have or would like to have. You can call our financial guides on **0808 808 00 00** (Monday to Friday, 8am to 6pm) for general guidance.

It is important you keep up-to-date with your regular payments. Your lender will send you a statement once or twice a year. This shows:

- how much you have paid
- the monthly payments due
- what is left to pay.

Most lenders have online banking. This means you can see up-to-date details for your mortgage at any time.

If you are worried or want to ask questions, contact your lender (see pages 28 to 29).

Repayment mortgages

This is the most common mortgage. Your lender calculates your monthly payments so that you pay back the **capital** and **interest** on the loan. At the end of the **term**, you will have paid the full mortgage amount and own your property.

Interest-only mortgages

With this mortgage, instead of paying the capital and the interest, you only pay the interest. Monthly payments are cheaper, but at the end of the **term** you still owe the full amount of capital you borrowed. This means you must have a way of paying back the capital when the term ends.

It is now hard to get an interest-only mortgage. Lenders worry that people do not have a plan for paying back the mortgage at the end of the term.

You may have taken out an interest-only mortgage before they became hard to get. If so, your lender should have sent a letter reminding you to plan how you will pay the capital at the end of your mortgage term. You may plan to do this through:

- an endowment mortgage (see below)
- an equity-release mortgage (see page 18)
- another type of investment (see pages 13 to 15).

Endowment mortgages

With an endowment mortgage, you usually pay the **interest** on the mortgage loan over a set period and pay money into a savings plan. The savings plan is called an **endowment insurance policy**.

The aim is for the money in the endowment insurance policy to pay off the mortgage at the end of the term. The amount of money you get back is called the **return**. This return is linked to the stock market. So, the money you get back may not be the amount you were hoping for. There is no guarantee it will pay off your mortgage in full.

The endowment insurance policy gives you life insurance (see pages 37 to 38). It can sometimes include critical illness cover (see pages 36 to 37). The endowment insurance policy is not usually with the same company as the mortgage.

In the past, some people were sold endowment mortgages when they should not have been. They were given misleading advice. For this reason, endowment mortgages are no longer sold. You may have taken an endowment mortgage some time ago. If so:

- you should make sure your endowment insurance policy will pay out enough to cover the mortgage at the end of the term
- you should get an annual update on how your endowment insurance policy is performing.

If you are concerned your endowment insurance policy will not pay out enough money, talk to your lender about your options.

Other investments

Some people have other investments they plan to use to pay their mortgage. These may include **individual savings accounts** (ISAs) or a pension.

ISAs

An ISA is a savings account that can save you money on tax. Each person can save up to £20,000 (for the 2019–20 tax year) in an ISA each year. The interest you earn is tax-free.

There are several types of ISAs, including those explained in the table on pages 14 to 15.

Type of ISA	Explanation
Cash ISAs	<p>There are different types of cash ISAs available, such as:</p> <ul style="list-style-type: none">• an instant access ISA, where you can take out money at any time, but your interest rate may be lower• a regular saver ISA, where you make regular monthly payments to get a higher interest rate• a fixed-rate ISA, which gives you a guaranteed higher interest rate if you do not take out any money for a set time. <p>Your money is safe in a cash ISA. Any sum up to £85,000 is protected by the Financial Services Compensation Scheme (FSCS). The returns are usually lower than with the other types of ISAs.</p>
Stocks and shares ISAs	<p>A stocks and shares ISA is an investment account. Rather than putting cash into a savings account, you can invest your money in the stocks and shares of companies. There is the potential to get higher returns. But you could lose money if the stock market does badly. The value of investments can go down as well as up.</p>

Type of ISA	Explanation
Lifetime ISA	<p>You can use a Lifetime ISA to buy your first home or save for later life. This can be a cash ISA, a stocks and shares ISA, or a combination of both.</p> <p>To open a Lifetime ISA, you must be 18 or over but under 40. You can pay in up to £4,000 every year, until you reach the age of 50. This money counts towards your annual ISA limit. The government adds a 25% bonus to your savings, up to a maximum of £1,000 a year.</p> <p>You can take money out of your Lifetime ISA if you are:</p> <ul style="list-style-type: none"> • buying your first home (for less than £450,000) • aged 60 or over • terminally ill, with less than 12 months to live. <p>If you take out money for any other reason, you must pay a 25% charge.</p>

Your husband, wife or civil partner can inherit your tax-free ISA savings when you die. The value of your ISAs is added to their own allowance. This happens when you die, or the ISAs are closed. They can get this one-off increase even if you do not leave the money or investments in the ISAs to them.

If you do leave the investments to your husband, wife or civil partner, they can take over the ISAs with the investments included. This may be important if you have a joint mortgage.

An unmarried partner cannot inherit your tax-free ISA savings.

Pensions

Some people may choose to use part of their pension to pay off their mortgage.

From the age of 55, you can access your private pension savings. If you wish, you can take out the money you have saved in your pension as cash. It is a good idea to get advice about how this could affect your tax. Remember that if you use pension savings to pay off your mortgage, you will have less to live on when you retire (see pages 39 to 40).

If you die before the age of 75 and have not used all your pension savings, you can pass them on tax-free in your will. This may be important if you have a joint mortgage.

Interest-only mortgages without a planned repayment method

If you already have an interest-only mortgage, you may not have planned how to repay the loan. You may decide to:

- change to a repayment mortgage
- sell the property to repay the loan
- take out an equity-release mortgage (see page 18)
- repay the mortgage in the future with money from an inheritance.



Other types of mortgage

Equity-release mortgages

The difference between what you have left to pay on a mortgage, and what your home is currently worth, is called the **equity**. Equity release allows you to exchange (release) equity for an amount of money.

There are two types of equity-release schemes:

- You take out a lifetime mortgage on your home, while remaining the owner.
- You take out a home-reversion plan. Under this plan, you are offered money for selling part or all of your home. This type of plan is now unusual. It is unlikely you will be advised to take one.

Lifetime mortgages and home-reversion plans are only available to people aged 55 and over. The mortgage is paid back when you die or go into long-term care. If you sell the home, you may need to pay a fee to have the mortgage paid early. This may happen if, for example, you want to move somewhere smaller.

With an equity-release mortgage, there are two ways of paying **interest**:

- You pay the interest on the loan during your lifetime.
- You pay no interest during your lifetime. Instead, the interest is added to the outstanding debt. This debt builds up over time and must be paid back when you die or sell the house.

You can find out more about equity-release mortgages from the Equity Release Council at **equityreleasecouncil.com**

Buy-to-let mortgages

If you buy a property to rent to tenants, you need to get a **buy-to-let mortgage**.

Whether you can get this type of mortgage depends on how much rent you expect to receive. The **lender** may look at other things to see if you can afford the mortgage. This may include your personal income.

These mortgages usually need a bigger deposit than a regular home mortgage. They also have higher **interest** rates.

You must declare the rent you get from tenants on your tax return each year. This rent is added to any other income you have when calculating your income tax.

At one time, you could reduce your income tax bill by taking off mortgage interest payments from your rental income before paying tax. This rule is changing. By April 2020, you will get a 20% tax reduction on the total amount of your mortgage interest payments instead.

If you move out of your home temporarily, your lender may allow you to rent your property to others for a set time. This is called **consent to let**. It may be helpful if, for example, you want to stay with relatives during your treatment. Not all lenders allow this. Some may insist you change to a buy-to-let mortgage.

Letting a whole property without permission from your lender or without a buy-to-let mortgage is not allowed under most mortgages. In this situation, your lender could even demand you repay the mortgage immediately. Otherwise, you might lose your home. This is called **repossession**. It is important to get your lender's permission if you want to rent out your home for a temporary period.



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If you are worried about your mortgage

If you are worried about cancer affecting your mortgage payments, it is important to act as early as possible.

If you have concerns:

- do not ignore the problem
- talk to your **lender** as soon as you can (see page 23)
- check what help you can get from any benefits and from your lender (see pages 54 to 91)
- get free, independent guidance from our financial guides on **0808 808 00 00** (Monday to Friday, 8am to 6pm) or from other useful organisations (see pages 108 to 112).

Finding a solution

The best solution for you depends on:

- the type of mortgage you have (see pages 11 to 19)
- your age
- your personal circumstances
- if you can claim any extra financial support
- the amount of **equity** in your property.

If you are on a low income and qualify for certain benefits, you may be able to apply for a loan from the government to help pay your mortgage **interest** (see page 71). It is important to get expert guidance about your own situation. Contact us or another organisation for support (see pages 108 to 112).

Talking to your lender

If you have a mortgage, you do not have to tell your mortgage **lender** about your cancer diagnosis. But it is usually better if you do. If you think you will have problems paying your mortgage, tell your lender as soon as possible. You and your lender can work together to find a solution. The sooner you deal with the situation, the more options you will have.

Missed payments

If you miss one or more payments, this is called being **in arrears**. Many lenders charge a fee for this. Even one missed payment can negatively affect your **credit score** (a number that lenders use to decide how likely you are to keep up with repayments).

Most lenders have a team that helps people who are worried about missed payments. You should speak to them as soon as you can if you need help.

You can also call our financial guides on **0808 808 00 00** (Monday to Friday, 8am to 6pm).

‘We can help prepare someone for speaking to any lenders that they have – whether that be mortgage related, loans or credit cards. We can explain what options may be available for them as well.’

David, Macmillan financial guide

If you miss several mortgage payments and do not talk to your lender about it, they could take serious action against you. This could include taking you to court. Eventually, you could lose your home. This is called **repossession**. But repossession should be the last option. If you are having financial problems, your lender should help as much as possible.

If you are facing serious action like this, always get expert advice from your local council. You can also contact charities such as Shelter, Citizens Advice or StepChange Debt Charity (see pages 108 to 112).

In Scotland, the government runs a Home Owners' Support Fund. This may help if you are at risk of losing your home because you cannot pay your mortgage. It is made up of two schemes:

- **Mortgage to Shared Equity scheme:** The Scottish government buys a share of up to 30% in your property. This means you can reduce the **loan** secured against your home.
- **Mortgage to Rent scheme:** This scheme allows a housing association or local council to buy your home. You still live there as a tenant. For further information, visit mygov.scot/home-owners-support-fund

'Volunteers at the Macmillan Information and Support Centre referred me to the Worcestershire Macmillan Citizens Advice Service, who then came to see me. Now, I receive the money I am entitled to.'

Roger

Options your lender may suggest

Depending on your situation, your lender may suggest ways to help you manage your mortgage payments. These may include the following:

- Reducing your mortgage payments for a set time.
- Changing your repayment to interest-only payments for a set time. If you do this, you will not be paying off the loan. You will only be paying the **interest**. Your payments will also be higher when you start paying again.
- Letting you take a break from paying your mortgage. Some mortgage contracts include the option to take a payment holiday (see pages 26 to 27).
- Extending the **term** (length) of your mortgage, so you pay less each month. This means it will take you longer to pay off the full mortgage.
- Changing your interest rate.
- Adjusting your monthly payments to cover any missed payments. You may need to pay more each month, so that you can still pay the total amount owed within the original term.

Payment holiday

Some lenders may let you take a payment holiday. This is a temporary break from making your regular mortgage payments. It is more likely to be possible if you have a **flexible mortgage**.

You must meet your lender's rules to qualify for a payment holiday. Usually, you must have:

- paid your mortgage on time for a minimum period (often 6 months to 1 year)
- be up-to-date with your payments or have missed no more than 1 payment.

If a payment holiday is included in your mortgage deal, you do not have to make any payments during the agreed period. This period is often a few months. You should ask your lender if a payment holiday will affect your **credit score**.

'We called our bank and explained our situation. We worked out what budget we were working with and they said they could pause our mortgage for 6 months; which really took the stress off.'

Chris

When you take a payment holiday, your lender adds the missed payments to the total balance of your mortgage. Your monthly payments usually increase when you start paying again. This is to make up for the missed payments and interest charges during the payment holiday.

If you do not have a payment holiday included in your mortgage deal, you can ask your lender. They may say no. But you can also ask if you can make **nil payments** for a short period. This means you will not be making any payments towards your mortgage. If you can prove you will start making full payments again after the break, this will help your lender decide if they can help. You should ask if making nil payments will affect your credit score.



Tips on talking to your lender

Your **lender** can talk to you about your personal situation and the options available. If you prepare some information before calling, the conversation should be easier.

Preparing for your conversation

Before you speak to your mortgage lender, try to do the following:

- Check whether you have an income protection insurance policy or a mortgage payment protection insurance policy (see pages 34 to 36).
- Have details of all the money you have coming in (your **income**) and all the money you are spending (your **outgoings**). It is important to make sure these details are correct and realistic. Check your bank statements and look at what you spend on things like food shopping, and gas and electricity bills.
- Check if you can claim any benefits to increase your income (see pages 54 to 75).
- Think about how much you can afford to pay. Make sure this amount is realistic. Leave yourself enough money for food, heating and other essentials.
- Have details of your diagnosis and the expected outcome (your **prognosis**).

During the conversation

When you speak to your lender, it may be helpful to talk about the following things:

- Find out if your lender has a specialist team for helping vulnerable people.
- Tell your lender about your cancer diagnosis. For example, you could mention the type of cancer you have and any treatment you are having (or will have). You could explain how the cancer and its treatment are affecting your everyday life. You only need to give details you are comfortable sharing.
- If possible, tell your lender how the cancer has affected your income and how well you manage money.
- You could also explain any other difficulties you have. For example, you may not be able to talk on the phone for long or your medication may affect your memory. You could mention if someone is helping you deal with your money issues. If your lender knows about these things, they can work with you in a suitable way.
- If you can, tell your lender when you expect your finances to return to normal.
- Tell your lender about any claims you have on insurance or pension policies. Also tell them if you are planning to make any claims.
- If your lender suggests ways to help you, ask how your mortgage payments will be affected when this help ends. You could also ask how to stop your **credit score** being damaged.

What your lender must do

Your **lender** must follow a set of rules to help you keep your home. These are called a pre-action protocol in England, Wales and Northern Ireland. They are called pre-action requirements in Scotland.

Your lender must:

- tell you how much your current monthly payments are and how much you have paid over the past 2 years
- tell you the exact amount you owe, how much is left to pay on your mortgage and any **interest** or charges that will be added
- listen to any request from you to change how you pay your mortgage
- respond promptly to any offer of payment you make.

If you continue to struggle with paying your mortgage, your lender must:

- give reasons in writing within 10 working days if they refuse your offer of payment
- give you at least 15 working days' written warning if they plan to start court action (this is the last option if you have not kept to a repayment agreement)
- not start court action if you are taking reasonable steps to keep to a repayment agreement.

What you must do

When dealing with your mortgage payments, you must:

- keep in touch with your **lender** and act responsibly, for example, by responding to phone calls and letters from your lender
- explore all available options for paying off the amount you owe
- try to talk to your lender to make a repayment agreement.



Changing your mortgage

If you have a lot of other debts as well as your mortgage, it is possible to add these debts to your mortgage by:

- taking out another mortgage with a new **lender** (remortgaging)
- taking out another loan with your current lender (this is when you borrow more from them, usually at a different rate to your main mortgage).

It is also possible to:

- take out a **secured loan** on your property
- take out a debt consolidation loan, which puts all your debts together into one **loan** (also often secured on your property).

Remortgaging or taking out another loan may let you clear your debts in the short term. But it can also be risky. Even if the **interest** rate is lower, it may still be hard to afford payments. The low interest rate may only last for a few years. Your payments may increase at the end of that period. Remortgaging or taking out another loan can also affect whether you qualify for help towards paying the interest through any benefits.

If you get a loan secured on your property, the lender can take (**repossess**) your property if you do not pay back the money.

You may have to pay fees to increase your mortgage or move to another lender. Lenders must check if you can afford your mortgage repayments. You may be refused a new mortgage, even if you think you can manage the repayments.

It is important to speak to your current lender and ask how they can help before trying to get a new mortgage. If you still think you want to change your mortgage, you should speak to an **independent mortgage broker** before deciding.

A family member or friend may be able to recommend a broker. You can also find one in your area by visiting a website such as:

- thepfs.org/yourmoney/find-an-adviser
- financialplanning.org.uk/wayfinder

If you are thinking about changing your mortgage because you are struggling to repay debts, you should get free and independent help. You can get this from an organisation such as Shelter or StepChange Debt Charity (see pages 110 to 112), or you can call our financial guides on **0808 808 00 00** (Monday to Friday, 8am to 6pm).

We have more information about managing debt in our **Managing your debt** booklet (see page 104).

Insurance

You may have an insurance policy that could help pay your mortgage or other housing costs.

Checking your insurance

It is important to check any health, life or protection insurance policies you have. Your situation may mean you could get some money from your insurer. This is called an **insurance payout**. A payout could help with your mortgage or other housing costs. Here are some types of insurance that can help cover your costs.

Mortgage payment protection insurance (MPPI)

If you have a mortgage, you may have MPPI. This type of insurance may have been offered when you first arranged your mortgage. These policies are sometimes called short-term income protection (STIP).

MPPI covers your mortgage payments if you cannot work due to:

- illness
- an accident
- unemployment
- all the above.

The amount that MPPI pays out each month depends on what you agreed when you took out the policy. MPPI may also provide a small amount of cash to help with bills. It usually only pays out for a maximum of 1 to 2 years.

MPPI is annually-renewable insurance. This means you must agree your monthly payments (**premiums**) and continuing cover with the insurer every year. Usually, you must keep paying the premiums while you are ill. Check your policy documents if you are unsure.

It is important to claim MPPI as soon as possible. The payout usually starts after a waiting period of 1 or 2 months, but it can be longer. This is sometimes called the **deferred period**.

With some policies, payments are backdated to the first day you stopped working. This is sometimes called back-to-day-one cover.

MPPI can be useful in the short term. But this insurance usually only pays your mortgage for up to 1 or 2 years. It is important to keep up the mortgage payments after that time to avoid any risk of losing your home.

Income protection insurance

This pays out an income every month if you cannot work because of illness or disability.

You may have income protection insurance through your work. Check with your HR (human resources) department. If you do, your employer deals with the claim. The payout is paid to you like ordinary pay, with tax and National Insurance taken off.

If you have taken out your own income protection insurance, you will have chosen the level of income it pays out. You will also have chosen a **waiting period** before the payments start. This may be from 1 month to up to 2 years. You do not have to pay tax on a payout from a policy you have arranged yourself.

The insurance usually carries on paying out until you either return to work or reach retirement age, whichever comes first. But some policies only pay out for a maximum term. This could be 5 years, or less for short-term policies. Some policies pay out less if you can return to work part-time. Check if you need to keep paying the premium while you claim.

If you claim benefits, they may be affected by an income protection **insurance payout**. Or your payout may be affected if you get benefits or are entitled to benefits. Speak to one of our financial guides on **0808 808 00 00** (Monday to Friday, 8am to 6pm) for more information.

Critical illness cover

Critical illness cover pays out a single, tax-free **lump sum** if you are diagnosed with a serious illness that is specified in your insurance policy. This can include some types of cancer. The illness must be listed as covered by your insurance policy. If the wording is not clear, contact your insurer. The payout can be used for any purpose, such as paying off your mortgage.

You may have bought critical illness cover on its own or with life insurance (see pages 34 to 35). When it is combined with life insurance, this is called **life and critical illness cover**.

Sometimes your employer gives you critical illness cover as a benefit. You should check with your HR department if your company offers this.

If your cancer diagnosis is not considered life-threatening, you may not get a payout on your critical illness cover. But you may still be able to claim if you cannot go back to work because of the cancer. This is called a **total and permanent disability** clause. Depending on your policy, it may apply if you cannot do:

- the same work as before, or similar work
- certain work-related activities, such as lifting or writing
- any work.

Life insurance

Life insurance is a type of insurance that pays out when you die. Sometimes it only pays out if you die during a certain period. This is called the **policy term**.

Life insurance is helpful for two main reasons:

- It can pay off debts left behind, such as a mortgage.
- It can give money to your family after you die.

Many life insurance policies include terminal illness cover. This means the insurer pays out the full amount of the cover if you are expected to live less than 12 months. You can keep the payout even if you live longer. You can use the money for any purpose. Check with your insurer if they include this benefit in your policy.

Some life insurance policies also pay out if you are diagnosed with a critical illness.

Employers may offer life insurance to employees. This cover is usually available to every employee (up to a set value), whatever the state of their health. Speak to your HR department at work to find out more.

Your employer may offer a type of life insurance called death-in-service benefit. This benefit guarantees a **lump-sum** payout if you die while working for that employer. You can usually choose who you would want to receive this payment. These people are called your **beneficiaries**.

Sometimes, death-in-service payouts go into a **discretionary trust**. This is a flexible way of putting aside money or assets on behalf of others. People appointed in a position of trust (**trustees**) look after the money or assets and decide how to use them. That means you cannot choose exactly who will benefit.

If you are thinking about giving up work due to illness, it is important to check with your employer what would happen to any life insurance cover they provide. If you have questions about your insurance policies, contact your insurer. You can also speak to our financial guides by calling **0808 808 00 00** (Monday to Friday, 8am to 6pm).

If your illness gets worse

If there is a chance your illness may get worse, it can help to plan ahead.

Ill-health retirement

If you are terminally ill or cannot return to work, you may be able to take ill-health retirement. This means you can start claiming a private or work-related (occupational) pension early.

If you are not retiring, you may still be able to use your pension to help pay your mortgage.

Since April 2015, if you are aged 55 or over, you can take your pension savings as one **lump sum** or as several over a period of time. You can do this whether you are retiring, reducing your work hours or continuing to work as normal.

You can usually take up to 25% of the amount built up in your pension tax-free. This can be taken as one lump sum or as several over a period of time. Tax is taken off the remaining amount before you get it. If you take this money from your pension now, you will have less income when you do retire. So, think carefully before using your pension in this way. If you have a serious illness which means you are expected to live for less than 12 months, special tax rules apply.

You may be able to take out your whole pension savings in a tax-free lump sum if you meet all of these conditions:

- You are expected to live for less than 12 months because of serious illness.
- You are under the age of 75 (if you are over 75, you must pay income tax on the lump sum).
- You do not have more than the lifetime allowance of £1,055,000 in pension savings.

It is important to check the terms of your pension with your provider. Some pensions keep at least 50% of your savings for any spouse or partner. You need to decide whether you would prefer a cash sum now or a regular income.

You can call our financial guides on **0808 808 00 00** (Monday to Friday, 8am to 6pm) to find out more about your options.

We have more detailed information in our booklet **Pensions** (see page 104).

If you need long-term care

If you go into a care home or hospice and have someone living with you, they can stay in your home if they are:

- the person you are married to, or in a civil partnership with (your spouse)
- someone who relies on you for support or income, such as a child or an adult with care needs (a dependant).

If your savings are below a certain amount, your local council or Health and Social Care Trust (in Northern Ireland) may help with the cost of your care (see pages 108 to 112). The amount of savings you can have depends on where you live. How much your council or trust will pay depends on your care needs and the amount you can afford to pay towards them.

If you do not live with anyone, you can give legal permission in advance for a family member, partner or carer to rent out your property for you. You can also allow them to arrange the sale of your home. The money can be used to cover your long-term care fees. This is called arranging a **power of attorney**. It can be temporary or permanent. We have more information about making a power of attorney in our booklet **Sorting out your financial affairs** (see page 104).

Your local council or trust may agree to lend you the money for the care home fees. It would be repaid once your home has been sold. This is called a **deferred payment agreement**.

We have more information about planning ahead that you may find useful. It explains more about planning what you want to happen if you become seriously ill. There is different information for England and Wales, Scotland, and Northern Ireland (see page 104).

If you die

If you die, your house (or your share of it) is part of your **estate**. This is everything you own when you die (such as money, property and possessions), minus anything you owe (such as loans and debts).

Any mortgage or **loan** secured on the property is paid off using the money in your estate. After everything you owe has been paid off, the rest of your estate is passed on to others.

If you have a will, your estate is given out to others in the way you chose.

If you do not have a will, the law says who should sort out your estate and how it should be given out. Your house (or share of it) may be passed on to:

- a married or civil partner
- close family members, such as parents, children, brothers or sisters.

A partner you live with but are not married to cannot inherit from you unless you have made a will. If you have not divorced your spouse, they still inherit your estate. This is unless your will says who you want your estate to go to instead.

Who your estate is passed on to depends on your situation and where you live. To find out the exact rules about who will inherit what if you die without a will, use the online tool at **gov.uk/inherits-someone-dies-without-will**

If you own your home with someone else

If you own your home with someone else, what happens to the property after you die depends on which type of joint ownership you have. There are two types of joint ownership.

Joint tenants (called joint owners with a survivorship clause in Scotland)

This is where two or more people own a property together and each have equal rights and responsibilities. In Scotland, the shares of the property do not have to be equal, but they are in most cases.

When you die, the survivor(s) automatically inherit your share. You cannot give your share of the property to another person in your will. But your share still counts as part of your estate, for example when working out inheritance tax.

This is usually how married or civil partners own their home equally between them.

Tenants in common (called joint owners without a survivorship clause in Scotland)

This is where two or more people own an individual, separate share of a property. The shares do not have to be equal. When you die, your share does not automatically go to the other owner(s). Instead, it becomes part of your estate and is given out according to your will or the law if you have not made a will.

Call our financial guides on **0808 808 00 00** for information about planning ahead and to find out how we can support you.



RENTING

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Keeping up with your rent

You may be renting from:

- a private landlord
- your local council in England, Scotland or Wales
- the Housing Executive in Northern Ireland
- a not-for-profit organisation that rents to people who have a low income or certain needs (a housing association).

If you may miss a rent payment or have already missed one, speak to the person or organisation you rent from (your landlord) as soon as possible. You may be able to arrange to pay off what you owe in instalments (several smaller amounts over a period of time).

Make sure this arrangement is affordable, so you can keep managing your payments. If you explain your situation, this may delay or stop your landlord trying to remove you from the property (**evict** you). It is often in your landlord's own interests to keep you renting. Finding someone new could take time and be expensive for them.

It is important that you and your landlord agree about how much you owe. You can ask your landlord for a statement of your rent. Their statement and your records should show the same thing.

You may be able to get benefits that help pay your rent, such as Universal Credit (see page 55 to 60). You can speak to a Macmillan welfare rights adviser on **0808 808 00 00** (Monday to Friday, 8am to 8pm) for support. If you are eligible for benefits, you should apply as soon as possible. Universal Credit can only be backdated for up to 1 month before you applied.

Rights and responsibilities while renting

This information is about renting from a private landlord.

Tenancy agreement

Most people who rent privately sign a **tenancy agreement**. This is a contract between you and your landlord. It gives you both certain rights and responsibilities. It might have a different name depending on where you live.

England and Wales

In England and Wales, most people who rent privately have an **assured shorthold tenancy agreement (AST)** with their landlord. This contract can either be a spoken (oral) or written agreement. Your landlord does not have to give you a written agreement. An exception is if you are renting for a fixed period of more than 3 years. But it is best to ask for a written agreement, so your rights and responsibilities are clear.

If your landlord does not give you a written contract, they must provide a written statement of the basic terms you have agreed. You have a right to receive this statement within 28 days of asking for it in writing.

Scotland

In Scotland, you will have a **private residential tenancy agreement** if you started renting on or after 1 December 2017. This gives you the right to receive a written agreement straight away. You also get notes explaining your rights and responsibilities.

A landlord or letting agent must not charge you any fees for a tenancy agreement.

Northern Ireland

In Northern Ireland, your landlord does not have to give you a written agreement. An exception is if you are renting for a fixed period of more than 1 year. But it is best to ask for a written agreement, so your rights and responsibilities are clear.

For information about other types of tenancy agreements, visit the Shelter website at **[shelter.org.uk](https://www.shelter.org.uk)**

If you are a lodger

If you rent a room in a house and the landlord also lives there, you are their lodger. You will have a lodger or licence agreement, which explains your rights and responsibilities. For more information, visit the Citizens Advice website at **[citizensadvice.org.uk](https://www.citizensadvice.org.uk)**

Your rights while renting privately

Everyone who rents a property has certain housing rights, even if they do not have a written tenancy agreement. These rights can be different across the UK.

When renting privately, you have the following rights:

- To know the name and address of your landlord.
- In Scotland, to look for a place to rent without your landlord or letting agent charging you fees. This includes fees for a tenancy agreement or for checking your references or credit.
- To have your deposit protected in a scheme approved by the government. Your landlord should arrange this. Otherwise, you may be able to claim compensation or have the deposit returned before your landlord can **evict** you.
- To have your deposit returned when you stop renting. Your landlord can make reasonable deductions for damage to the property or unpaid rent.
- To be protected from your landlord charging an unfair rent. This does not apply in Northern Ireland, but your landlord must give you a rent book setting out the amount you will pay.
- To rent a property that is safe and meets basic repair standards. In Northern Ireland and England, the property must also be fit (suitable) for you to live in.
- To have a gas safety check done every year on all gas appliances. Your landlord must arrange this and give you a copy of the gas safety certificate. If they do not, you may be protected from eviction.
- To see an **Energy Performance Certificate (EPC)** for the property. If your landlord does not give you this certificate, you may be protected from eviction.

- To live in the property without your landlord disturbing or harassing you.
- To be protected from your landlord forcing you to leave the property without following the correct process.

Your council may have a tenancy relations officer, or an environmental health officer in Northern Ireland. They can help if your landlord is disturbing or harassing you, or trying to make you leave the property without following the correct process.

Your responsibilities while renting privately

There are also things that you must do while renting from a private landlord. These include the following:

- Looking after the property.
- Paying the rent as agreed with your landlord.
- Paying other charges as agreed with your landlord. This may include council tax (rates in Northern Ireland), or gas and electricity bills.
- Allowing your landlord to enter the property to inspect it or carry out repairs. They must give you 24 hours' notice (or 48 hours' notice in Scotland).
- Only subletting the property if your landlord agrees. Subletting is when you rent all or part of the property to someone else.

For more information about your rights and responsibilities while renting from a private landlord, visit:

- **gov.uk/private-renting** (England, Scotland or Wales)
- **housingadviseni.org/advice-private-tenants** (Northern Ireland).



BENEFITS AND FINANCIAL SUPPORT

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The benefits system

Benefits are payments from the government to people who need financial help. Benefits can help if you:

- have a low income
- cannot work
- have care needs
- are in another difficult financial situation.

This information is about benefits that help with housing costs. We have more information about benefits and financial support in our **Help with the cost of cancer** booklet (see page 104).

‘It was like a great weight had been lifted off my shoulders. I found out that I was able to receive benefits and would be able to pay my rent and survive on a day-to-day basis.’

Julian

Universal Credit

Universal Credit (UC) is a benefit for people under State Pension age who are either:

- out of work, for example because of an illness or caring responsibilities
- on a low income.

UC can include money for basic living costs, including housing. It is one single benefit made up of a standard monthly rate and extra payments (called **elements**) – see page 57. The extra elements you get depend on your situation.

UC has replaced six other means-tested benefits:

- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA).

We have more helpful information about UC in our booklet **Help with the cost of cancer** (see page 104).

Who can claim?

To claim UC, you must:

- be aged 18 or over (or 16 or over in certain cases)
- not be in full-time education or training (unless exceptions apply, such as you get Personal Independence Payment and cannot work due to ill health)
- accept an agreement called a **claimant commitment**.

If you live with someone as a couple, you must include their details on the claim form. This is called making a joint claim. Both of your savings and incomes are considered.

If you cannot work due to ill health, you may need a work capability assessment. We have more information about this in our booklet **Help with the cost of cancer** (see page 104).

If you have a terminal illness, you can claim UC using a fast-track process under special rules. This means you do not need a work capability assessment and automatically get a higher rate.

Claimant commitment

Your claimant commitment is a record of the responsibilities you have if you get UC. When you apply, you have a conversation with a work coach at your local Jobcentre Plus. If you agree, the work coach writes your claimant commitment during this conversation. It is based on your individual situation. If you are too unwell to work at all, you are not expected to prepare for work.

If you do not keep to your claimant commitment, your benefit could be stopped or reduced. It is important you make sure it reflects what you can and cannot do.

How much you get

The amount of UC you can get depends on your income and circumstances. It may also depend on the income and circumstances of people living with you.

These are the current standard monthly rates.

Person claiming	Monthly allowance rate
Single person aged under 25	£251.77
Single person aged 25 or over	£317.82
A couple where both of you are aged under 25	£395.20 (for you both)
A couple where either of you are aged 25 or over	£498.89 (for you both)

UC is paid monthly in arrears. You usually need to wait about 5 weeks for your first payment. You can apply for an advance payment to help you budget. This advance payment is then repaid over 12 months by reducing your UC payments.

Extra payments (elements)

As well as the standard monthly rate, UC also gives extra payments (called elements) for people in certain situations. You may get the following elements:

- The **child element** if you are responsible for a child who lives with you. This usually means a child under the age of 16. In some cases, it could mean a young person under 20 who is in full-time education or doing certain training. You only get this element for up to two children, unless special exceptions apply. You get extra money added if the child or young person has a disability. How many children you have does not affect this.
- The **childcare element** if you pay for childcare while working.
- The **carer element** if you look after someone with a severe disability.
- The **limited capability for work and work-related activity element**. This applies if you have a limited ability both to work and do work-related activities. These are activities to prepare for work, such as writing a CV or going to a training course.
- The **housing element** to help with your rent or service charges.

UC and your home

If you are eligible for UC, you can get help paying for your housing. This is called your housing payment.

UC has replaced Housing Benefit. If you are currently getting Housing Benefit, your claim will eventually transfer to UC. The Department for Work and Pensions (DWP), or the Department for Communities (DfC) in Northern Ireland, will contact you to change your claim. You do not need to do anything until then.

If your circumstances stay the same, the money you get will not change when your claim transfers to UC.

If you rent

- If you live in England or Wales and get UC, you are responsible for paying your rent to your landlord. You will get a housing payment to help cover your rent. You must make sure your landlord gets the rent on the right date.
- If you live in Scotland, you can choose whether to have your housing payment paid in your bank account or paid directly to your landlord.
- If you live in Northern Ireland, your housing payment is paid directly to your landlord. But you can ask for the housing payment to be put in your bank account if you are not behind with your rent or in debt.
- If you live in England, Scotland or Wales, your UC is paid once a month. You may need to think about this when organising your budget if your rent is due every week. In Scotland, you can ask for your UC to be paid every 2 weeks instead.
- If you live in Northern Ireland, your UC is paid every 2 weeks. But you can choose to be paid every month instead.
- Your housing payment may not cover all your rent. You are responsible for paying any extra rent that is due.

If you have a mortgage

If you, your partner, or both of you own the home you live in and neither of you are earning an income, you may get help with your mortgage through UC. This is called **Support for Mortgage Interest**. It is a loan from the government and paid directly to your mortgage lender. You must repay the money you get with interest when you sell or transfer ownership of your home (see page 71).

If you are a leaseholder

If you are a **leaseholder** and pay **service charges**, you may get help through UC. Not all service charges qualify, so it is important to check if you can get support. Make sure you get bills from the freeholder or property management company showing any service charges you are paying.

How to claim

Our welfare rights advisers can help find out if you could get UC. You can call them on **0808 808 00 00** (Monday to Friday, 8am to 8pm).

You can make a claim online by visiting **gov.uk/apply-universal-credit** You can also call the Universal Credit helpline on **0800 328 5644** or textphone **0800 328 1344** (Monday to Friday, 8am to 6pm).

‘The welfare rights team can look at your financial situation and give guidance on the benefits system. We can also tell you what benefits you’re eligible to make a claim for and how to make that claim. You can call us if you need help with completing any of the application forms, so that you can increase your income. We offer a personalised service that is tailor-made to an individual’s needs.’

Helen, Macmillan welfare rights adviser

The benefit cap

There may be a limit on the total amount of benefit you can get. This is called the **benefit cap**. It applies to most people aged 16 or over, who have not reached State Pension age.

If you are part of a couple and one of you is under State Pension age, the cap may apply.

The benefit cap does not affect you if you or your partner:

- get Working Tax Credit
- get Universal Credit (UC) because your ill health stops you from working (you must be getting the limited capability for work and work-related activity payment) – see pages 55 to 60
- get UC because you care for someone with a disability
- get UC and you and your partner earn more than £569 a month combined, after tax and National Insurance contributions.

The benefit cap also does not affect you if you, your partner or any children under 18 living with you gets certain benefits. These include:

- Personal Independence Payment
- Disability Living Allowance
- Attendance Allowance
- Carer's Allowance
- Employment and Support Allowance (if you get the support component).

If you are working, the benefit cap may not apply to you. You may have to stop working because of ill health. Your benefits may not be reduced for the first 9 months if you get UC, or 39 weeks if you still get Housing Benefit. This only happens if you meet certain conditions.

It is important to check if the benefit cap affects you. For a list of benefits not included in the benefit cap, visit **gov.uk/benefit-cap/when-youre-not-affected** Or speak to a Macmillan welfare rights adviser on **0808 808 00 00** (Monday to Friday, 8am to 8pm).

The benefit cap limits

If the benefit cap applies to you, the amounts you can claim are different depending on whether you live in London or not.

If you live outside of London, the benefit cap is:

- £257.69 a week (£13,400 a year) if you are single and do not have children who live with you
- £384.62 a week (£20,000 a year) if you are single and have children who live with you
- £384.62 a week (£20,000 a year) if you are in a couple, whether you have children who live with you or not.

If you live in a Greater London borough, the benefit cap is:

- £296.35 a week (£15,410 a year) if you are single and do not have children who live with you
- £442.31 a week (£23,000 a year) if you are single and have children who live with you
- £442.31 a week (£23,000 a year) if you are in a couple, whether you have children who live with you or not.

If you live in Northern Ireland

In Northern Ireland, some people affected by the benefit cap may get a Welfare Supplementary Payment. This payment is the same as the amount of money you have lost under the benefit cap. To find out more information about Welfare Supplementary Payments:

- visit **nidirect.gov.uk**
- call the Welfare Supplementary Payments team on **0800 587 0971** or textphone **0800 587 0973** (Monday to Friday, 8am to 6pm).

Welfare Supplementary Payments are available until 31 March 2020. You can find out more information about Welfare Supplementary Payments at **nidirect.gov.uk/articles/support-for-those-affected**



Housing Benefit

Housing Benefit helps with rent payments if you have a low income. Universal Credit (UC) has replaced Housing Benefit in most circumstances. If you are making a new claim, or there is a change in your circumstances, you may need to apply for UC instead of Housing Benefit. This depends on the type of housing you live in.

We have more helpful information in our booklet **Help with the cost of cancer** (see page 104).

Who can claim?

To claim Housing Benefit, you must:

- have a low income
- have savings of less than £16,000 (unless you get the Guarantee Credit part of Pension Credit)
- be responsible for paying the rent or live with your partner who is responsible for the rent.

Most full-time students are not eligible for Housing Benefit.

How much you could get

The amount of Housing Benefit you get will depend on:

- where you live
- your age
- who lives with you
- the number of bedrooms in your home
- your savings and income
- the savings and income of your partner, if you have one
- the income of any other adults living with you
- any other benefits you get
- how much your rent is
- the Local Housing Allowance rates, if you are renting from a private landlord (these are rates based on the cost of renting in your area).

How to claim

Housing Benefit is organised by your local council (in England, Scotland or Wales) or the Housing Executive (in Northern Ireland). You can contact them to apply.

You can find details of your local council at **gov.uk/find-local-council** To contact the Northern Ireland Housing Executive, call **0344 8920 902** or visit **nihe.gov.uk**

Limits for single people under the age of 35

Single people under the age of 35 who rent from a private landlord can only get the Housing Benefit shared accommodation rate.

In this case, a single person means someone who:

- is not living with someone as a couple
- does not have dependent children.

The **shared accommodation rate** is the amount you would get if you were renting a single room in a shared house. It is based on local rent costs for shared properties. Even if you are renting a place on your own, you can only claim the shared accommodation rate.

This rule also applies to your housing payment if you get UC. The limit may not apply if you get disability benefits. You can find out more information by calling our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm).

Under-occupancy rule (bedroom tax)

If you live in social housing and your council or the Northern Ireland Housing Executive decides your home is too big for your needs, you may get a lower rate of Housing Benefit. This rule is called the under-occupancy rule or **bedroom tax**. It also applies to the housing payment of Universal Credit.

The rule may affect you if you:

- live in a council or housing association property
- have a spare bedroom
- are of working age.

There are some exceptions and your Housing Benefit or housing payment of Universal Credit is not reduced if:

- get State Pension or Pension Credit
- have a bedroom that an overnight carer sometimes uses
- are a couple or have children who cannot share a room because of a disability or medical condition.

If you have a spare room in your house because someone has died recently, this does not affect your Housing Benefit until 12 months after the death.

For more information about the bedroom tax, call our welfare rights advisers on **0808 808 00 00** (Monday to Friday, 8am to 8pm). You may be able to claim a Discretionary Housing Payment to cover bedroom tax costs (see page 68).

If you live in Northern Ireland and the bedroom tax affects you, you get a welfare supplementary payment to cover the difference. You can find out more at **nidirect.gov.uk**

Discretionary Housing Payments

Housing Benefit or the housing payment of Universal Credit may not cover all your rent. If you have problems paying the rest of your rent, you may be able to claim a Discretionary Housing Payment from your local council or the Northern Ireland Housing Executive. They decide how much you can get and for how long.

If you think you may qualify, contact your local council or the Housing Executive.



Council tax reduction in England, Scotland and Wales

Local council tax reduction schemes can help towards the cost of your council tax if you are on a low income. Council tax reduction schemes are different across the UK:

- In England and Wales, each local council has its own council tax reduction scheme. The support available depends on where you live.
- In Scotland, there are national council tax reduction schemes. The support available is the same across each area.

In some areas, councils also have schemes where they can choose to offer extra support with council tax. These are sometimes called discretionary funds for council tax. In these areas, it may be possible to get an extra payment to help with your council tax. This is in addition to the normal council tax reduction scheme. The discretionary schemes have different names depending on where you live.

If you are a single person, or have adapted your home due to a disability, your council tax bill may be reduced.

If you live with another adult, such as an adult son or daughter, and they are on a low income, you can apply for a second adult rebate. This could reduce your council tax bill by up to 25%.

How to claim

Contact your local council to find out what support they offer. You can find your local council's contact details in your phone book, or by visiting **[gov.uk/find-local-council](https://www.gov.uk/find-local-council)**

Help with rates in Northern Ireland

If you cannot afford to pay your rates bill, there are different options available to help. This includes Rate Rebate if you are claiming Universal Credit, or Housing Benefit and Rate Relief.

If you are aged over 70 and live alone, you may qualify for Lone Pensioner Allowance. This gives a 20% discount on your rates.

If certain adaptations have been made to your home for health reasons, you may be able to get Disabled Persons Allowance. This gives a 25% discount on your rates.

If you are a tenant, or a co-ownership tenant with a share in the property, call the Housing Executive on **03448 920 902** or textphone **18001 03448 920 902**.

If you are a homeowner, call the Land and Property Services on **0300 200 7801** or use textphone **18001 0300 200 7801**.

Before calling, make a list of all the money you have coming in (your **income**). This should include any benefit payments. You should also make a list for anyone living with you.

Visit **nidirect.gov.uk** to find out more.

Support for Mortgage Interest

If you own your home, you may be able to apply for a loan from the government to help towards your mortgage interest payments.

To apply, you must qualify for one of the following benefits:

- Income-related Employment and Support Allowance (ESA)
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Pension Credit
- Universal Credit (if you do not have any earnings).

See pages 55 to 60.

If you are getting Pension Credit, the loan helps pay the interest on up to £100,000 of your loan or mortgage. If you are below State Pension age, the loan helps you pay the interest on up to £200,000 of your loan or mortgage. Your payments can begin from the date you start getting Pension Credit or after a waiting time of 39 weeks (around 9 months).

You must repay the loan with interest when you sell or transfer ownership of your home. You can choose to start repaying the loan sooner. The minimum voluntary repayment is £100.

You can speak to our welfare rights advisers or financial guides for more information. Call us on **0808 808 00 00** (Monday to Friday, 8am to 8pm).

Help with service charges

If you are a leaseholder, you may pay service charges on your property. These can include bills for repairs and maintenance. You may get help with these charges if you claim:

- Income-related Employment and Support Allowance (ESA)
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Pension Credit
- Universal Credit.

To apply for help, you must contact your local benefits office. They will ask to see details about your service charges, for example your invoices. You may also need to provide information about your lease. The help available does not cover all types of service charges.

To find out if you qualify for help with paying your services charges, speak to a welfare rights adviser. They will tell you if you can apply for any other grants to help with the cost.

Macmillan Grants

Macmillan Grants are small, mostly one-off payments to help people with the extra costs that cancer can cause. They are for people who have a low level of income and savings.

If you need things like extra clothing, help paying heating bills or even a relaxing holiday, you may be able to get a Macmillan Grant.

How much you get depends on your situation and needs. A grant from Macmillan would not normally affect the benefits you are entitled to. It is an extra bit of help, not a replacement for other support.

'I received a Macmillan grant when I was first diagnosed. This helped enormously as my husband had taken time off work and petrol costs were expensive for him visiting me daily. I needed new clothes as my weight was up and down with chemo. It really took a weight from our shoulders.'

Laura

Who can apply?

You can apply for a Macmillan Grant if you have cancer, or are still seriously affected by your illness or treatment. You can also apply if you have a particular need related to the cancer or treatment. Both of the following must also apply:

- You have less than £6,000 in savings if you are single, or less than £8,000 as a couple or family.
- You have a low total income after you have paid rent, mortgage and council tax. This means a weekly income of £170 for a single person, £289 for a couple or household of two people and £85 for each child. In some situations, we may also consider any additional adults in the household.

We do not count Personal Independence Payment (PIP), Disability Living Allowance (DLA) and Attendance Allowance (AA) in our calculations.

These are general rules, but we do consider individual situations. Please contact us if you have any questions.

How to apply

We aim to make our application process as simple and quick as possible.

1. You apply through a health or social care professional. This may be a social worker, district nurse, benefits adviser or Macmillan nurse.
2. To apply online, your health or social care professional must register to access our online application platform. From there, they can fill in the application form with you and submit it. To apply by post, please contact us to request an application form.
3. The Macmillan Grants team will then process your application and we will be in touch if we need any more information from you.
4. Once your application is approved, you will receive your payment either by BACS into your bank account or by cheque.

Any personal or medical information included in your application will be treated confidentially.

If you have any questions about Macmillan Grants, or if you are having problems getting someone to fill in an application form with you, contact us on **0808 808 00 00**.



HELP WITH ENERGY BILLS AND HOME ADAPTATIONS

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Managing your energy bills

If you are having cancer treatment, you may be at home more. You may need to turn up the heating to cope with side effects, such as weight loss, hair loss and tiredness. This means your energy bills may increase when you may be unable to work or have a lower income.

If you are having trouble paying your energy bills, contact your energy supplier as soon as possible. You can explain your situation and ask them how they can support you.

If your energy supplier knows you have cancer, they should register you as a vulnerable customer. The benefits of this may include:

- access to free extra services
- notice of any planned power cuts and more help during power cuts
- your energy supply not being switched off if you fall behind on your payments.

'Many people don't know that when you have cancer, you tend to feel the cold more, even in the summer and especially if you are recovering from treatment. And your body is easily affected by the cold when it's fighting disease.'

Julian

Help with your energy bills

Energy suppliers and the government run schemes that can help if you are struggling to pay your energy bills. The schemes available depend on where you live.

You can ask your energy supplier if they have their own scheme. This information explains the main government schemes that may be available.

You can also call Macmillan's specialist Energy Advice Team free on **0808 808 00 00** (Monday to Friday, 8am to 6pm). Our welfare rights advisers will speak to you first and check if you qualify for any benefits.

Energy Company Obligation (England, Scotland and Wales)

This is a government programme, also called the Affordable Warmth Obligation. It helps vulnerable people and those on a low income make energy-saving improvements to their homes. Contact your energy supplier to find out if the programme could help you.

Warm Home Discount (England, Scotland and Wales)

This scheme gives some people money off their electricity bills. The discount is given once a year, usually between September and March, and is a fixed amount each year. For more information, visit [gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme)

Home Energy Efficiency Programmes (Scotland)

This is a package of schemes from the Scottish government. There is a range of help, including free home improvements to save energy for some people. Visit energysavingtrust.org.uk/Scotland or call Home Energy Scotland free on **0808 808 2282**.

Nest (Wales)

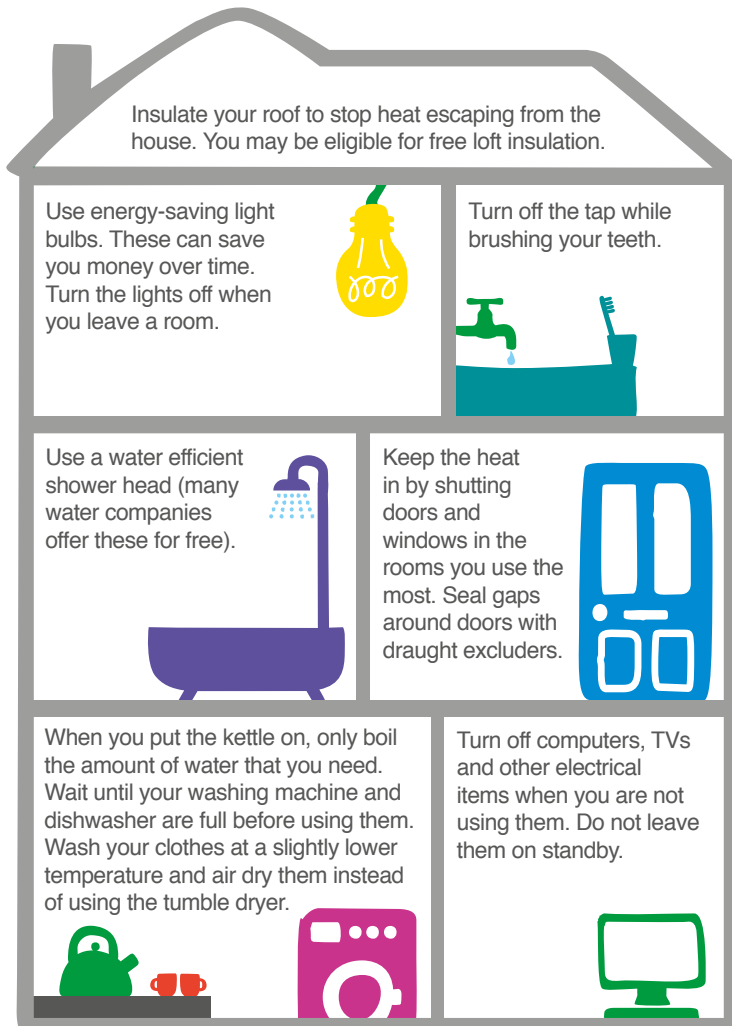
This is a Welsh government scheme. It gives advice and support to help people reduce their energy bills. You may be able to get free energy-saving improvements in your home. Visit nest.gov.wales or call Nest free on **0808 808 22 44**.

Affordable Warmth Scheme (Northern Ireland)

This is a government scheme in Northern Ireland. You may get a grant for energy-saving improvements in your home. These can help reduce your heating bills. Visit the Housing Executive (Touch) website at touch.nihe.gov.uk/affordable_warmth_scheme or contact your local council.

Saving energy at home

There are simple things you can do around your home to reduce your energy costs, as the diagram below shows. Energy saving schemes can give you free or discounted insulation and draught protection. We have more information in our **Managing your energy costs** leaflet (see page 104).



Home adaptations

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. For example, you could apply for help to:

- widen doors and put in ramps
- improve access to rooms – for example, putting in a stair lift
- improve access to facilities – for example putting in a downstairs bathroom
- get a heating system that is suitable for your needs
- make heating or lighting controls easier to use.

In England, Wales and Northern Ireland, these grants are called Disabled Facilities Grants. In Scotland, local councils may offer a grant to help cover the cost of adapting your home.

The amount you can get depends on your household income and savings. It also depends on the approved cost of the work to your property. Depending on your situation, you may be asked to pay something towards this cost.

For more information and to apply:

- in England or Wales, contact your local council or visit **gov.uk/disabled-facilities-grants**
- in Scotland, contact your local council, call Care and Repair Scotland on **0141 221 9879** or visit **mygov.scot/care-equipment-adaptations**
- in Northern Ireland, contact your local health and social care trust or visit the Housing Executive (Touch) website at **nihe.gov.uk/disabled_facilities_grant**

The council or Housing Executive usually sends a professional called an occupational therapist to visit you at home. They consider your situation and recommend what adaptations you need.

You will also be sent an application form. For guidance on completing this form, call our welfare rights team on **0808 808 00 00** (Monday to Friday, 8am to 8pm).

The waiting list for a home assessment, and for help, can be long in some areas. You may not get a grant if you start work on the property before your application has been approved.

A grant for home adaptations does not affect any benefits you get.



HOMELESSNESS

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What is homelessness?

Even if you are staying somewhere, you can still be **homeless**. You may be considered homeless if you are:

- staying with family or friends
- staying in a hostel, night shelter or bed and breakfast
- living in a place where you have no legal right to stay (squatting)
- at risk of violence or abuse in your home
- living in poor conditions that affect your health
- living in very overcrowded conditions
- living apart from your family because you do not have a place to live together.

If you have cancer and are worried about homelessness, you may feel vulnerable. Different types of support are available. It is important to get support as soon as you can.

Help from the government

Your local council or the Northern Ireland Housing Executive may have a duty to give you housing or advice. What help they offer depends on your situation.

If you live in England, Wales or Northern Ireland

In England and Wales, you can find your local council's contact details at **gov.uk/find-your-local-council**. They must help you if you are homeless or may become homeless in the next 8 weeks. You must also qualify for help under immigration rules.

The council must give you a personal housing plan. This records the steps you and the council must take to stop you becoming homeless, or to find you somewhere else to live.

In Northern Ireland, you can call the Housing Executive on **03448 920 900**. They must help you if you are homeless or may become homeless in the next 28 days. You must also qualify for help under immigration rules and not have been involved in anti-social (unacceptable) behaviour.

The council or Housing Executive must provide housing for people who have a **priority need**. These are people who need housing more urgently than others because they are vulnerable. You may be classed as vulnerable because you have a disability. Cancer is classed as a disability under the law.

If you have a priority need of housing, you must be given temporary accommodation. The council or Housing Executive then make further enquiries. To get a permanent home, you must be homeless through no fault of your own and have a connection to the local area. For more information about this, visit the Citizens Advice website at **citizensadvice.org.uk/housing/homelessness**

You can ask your doctor to write a letter to support your case. Your doctor should explain how it may affect your health if you do not have anywhere to stay.

If the council or Housing Executive decides you are not eligible for help with housing, or offers you unsuitable accommodation, you can ask for a review of their decision. You must ask for this within 21 days of getting the decision letter, or 28 days if you live in Northern Ireland.

If you live in Scotland

In Scotland, you can find your local council's contact details at **gov.uk/find-your-local-council** They must help you if you are homeless or may become homeless in the next 8 weeks. You must also qualify for help under immigration rules.

If you are homeless now, the council should offer you temporary accommodation while they make further enquiries. If you are likely to become homeless in the next 2 months, the council must give you advice and try to help you keep your home.

To get a permanent home, you must be homeless through no fault of your own and have a connection to the local area.

If the council decides you are not eligible for help with housing, or offers you unsuitable accommodation, you can ask for a review of their decision. You must ask for this within 21 days of getting the decision letter.



Other types of help

If you are homeless or worried about becoming homeless, you may be able to get other types of help.

Mortgage payments

If you are at risk of becoming homeless because you are struggling with mortgage payments, you should ask for support. Your lender must look at ways to try and help you. If you already get certain benefits, you may be able to apply for a loan from the government to help with the interest payments on your mortgage (see page 71).

Claiming benefits

You may be able to get benefits to help pay your rent, such as Universal Credit, and council tax or rates. This could help stop you becoming homeless. We have more information about benefits on pages 53 to 75.

If you are homeless, you still have the right to get benefits. Call our welfare rights advisers on **0808 808 0000** (Monday to Friday, 8am to 8pm) to find out what you could claim.

Help from other organisations

There are organisations across the UK that can help if you are homeless or worried about becoming homeless:

- If you live in England, you can call Shelter's free housing advice line on **0808 800 4444** or visit **england.shelter.org.uk**
- If you live in Scotland, you can call Shelter's free housing advice line on **0808 800 4444** (select 2 for Scotland if you are calling from a mobile) or visit **scotland.shelter.org.uk**
- If you live in Wales, you can call Shelter Cymru's housing advice line on **0345 075 5005** or visit **sheltercymru.org.uk**
- If you live in Northern Ireland, you can call Shelter NI on **028 9024 7752** or visit **shelterni.org** Or you can call Housing Rights Northern Ireland on **028 9024 5640** or textphone **028 9073 1577**.

Homeless Link has a website where you can search for support near you if you live in England. This includes advice and health services, day centres, night shelters and hostels for homeless people throughout England. Visit **homeless.org.uk**

For more information, contact Citizens Advice (see page 108).



GLOSSARY

Glossary

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Glossary

Useful words to know

When you are dealing with your finances, you may come across lots of new words and not know what they mean.

Some of the words that have appeared in **bold** in this booklet are explained here. If you need more information or support, you can call the Macmillan Support Line free on **0808 808 00 00**.

Affordability assessment

When a lender checks your income and spending to see if you can afford mortgage payments. This is done when you apply for a mortgage.

Agreement in Principle

This is a certificate or statement from a lender. It states that in principle, they would be willing to lend you a certain amount of money to buy a home. This is also called a Decision in Principle or a Mortgage Promise. You get this document from a bank or building society before applying for a mortgage.

Assured shorthold tenancy agreement (AST)

In England and Wales, this is the most common type of agreement if you rent from a private landlord. It may be a spoken agreement, but most landlords give you a written contract to sign before you start renting. A written agreement can help make sure your rights and responsibilities are clear.

Bailiff

An official person who takes away someone's possessions if they owe money.

Bedroom tax (under-occupancy rule)

A reduction to your Housing Benefit or the housing payment of Universal Credit. This applies if the local council or Northern Ireland Housing Executives decides your local council or housing association accommodation is too big for your needs.

Beneficiaries

People who get your money or possessions when you die. For example, this could be because you named them in your will. They could be a partner, child, parent or friend. Some people also choose to leave money to an organisation or charity.

Benefit cap

The upper limit on how much money you can claim in benefits.

Capital

The amount of money you borrow when you take out a mortgage or loan.

Credit score

A number that lenders use to help them decide how likely you are to keep up with repayments. Things that might affect your credit score include how much debt you have and whether you pay your bills on time.

Deferred payment agreement

An agreement with your local council or Health and Social Care Trust (in Northern Ireland). They lend you the money for care home fees and this is paid back once your home has been sold.

Deferred period

A period of time between when you make a claim on an insurance policy and the start of an insurance payout (see page 98). You usually choose the deferred period when you take out the policy. This can also be called a waiting period.

Discretionary trust

A trust used to put aside money or assets on behalf of someone else. Trustees look after the money or assets and decide how to use them (see page 101).

Endowment insurance policy

An insurance policy designed to pay out a lump sum at the end of the term, for example to pay off a mortgage.

Equity

The difference between what you have left to pay on any mortgage on your property, and what the property is currently worth.

Estate

Everything you own when you die, minus everything you owe. This includes property, belongings, money and debts.

Flexible mortgage

A type of mortgage that is flexible about how you make monthly repayments. It may allow you to make overpayments, underpayments or take a temporary break from regular payments to suit your financial situation.

Freeholder

A company or person that owns the land your home is built on. You may have to pay charges to the freeholder for repairing and maintaining the outside or common parts of the building.

Homeless

Not having a home. You are homeless if you have nowhere to stay and are living on the streets. But you can also be homeless even if you have a roof over your head. For example, you may not have the right to stay where you are, or you may be living in unsuitable housing.

In arrears

If you are in arrears, you are behind on payments, such as your mortgage or rent.

Income

All the money you have coming in, for example your wages, benefits or a grant.

Independent mortgage broker

A specialist who can check and compare mortgage options. They can help you make decisions about your mortgage and recommend the best deal for you.

Individual savings account (ISA)

A savings account where the interest you earn is tax-free.

Insurance payout

Money you get from your insurer. You can get a payout when you make a successful claim.

Interest

When you borrow money, this is the extra money you pay back to the lender on top of the money you have borrowed (the capital). This is usually calculated as a percentage of your loan (the interest rate).

Joint tenants (called joint owners with a survivorship clause in Scotland)

Where property is owned equally between two or more people. Your share of the property automatically goes to the other owner(s) when you die.

Leasehold

If you buy a leasehold property, you own the property but you do not own the land it is built on. A freeholder owns the land (see page 97). You have a lease (a type of contract) with the freeholder, which allows you to use the land for a set period. You are the leaseholder.

Lender

An organisation that lends you money. This is usually a bank or building society if you take out a mortgage to buy a home.

Lump sum

A single, one-off payment, for example from your pension or an insurance scheme.

Nil payment

A break in payments on your mortgage.

Outgoings

All of your spending.

Premium

The amount of money you must pay for an insurance policy.

Priority need

You need housing more urgently than others because you are vulnerable in some way. If your local council or the Northern Ireland Housing Executive think you have a priority need, they must give you housing.

Private residential tenancy agreement

A new type of written agreement in Scotland for everyone who started renting from a private landlord on or after 1 December 2017. It is an open-ended agreement, which means that your landlord cannot ask you to leave simply because a fixed period has ended. You also get other improved housing rights, such as protection from unfair rent increases.

Prognosis

The expected outcome of the cancer or your life expectancy.

Repossession

The process where a lender takes back a property and sells it, if you do not keep up with your mortgage payments.

Return

The amount of money you get back from an endowment insurance policy or an investment.

Secured loan

A loan that is secured against something you own, such as your house or a car. The lender can take (repossess) it if you do not pay back the loan. A mortgage is a type of secured loan.

Service charges

Extra charges you may pay on top of your mortgage if you are a leaseholder. For example, you may pay them to cover minor repairs or building maintenance.

Tenancy agreement

A contract you sign with your landlord when you start renting a property.

Tenants in common (called joint owners without a survivorship clause in Scotland)

Where property is owned between two or more people. Your share of the property does not automatically go to the other owner(s) when you die. It forms part of your estate (see page 97).

Term

The period over which you pay back your mortgage. This is agreed with your lender when you take out the mortgage.

Trustees

People appointed in a position of trust to look after money or property that has been put aside or invested for someone else.

Unsecured loan

A loan that is not secured against something you own, such as your home or car. This means there is not the same risk of your property being taken (repossessed) if you miss payments.

Waiting period

A period of time between when you make a claim on an insurance policy and the start of an insurance payout (see page 98). You usually choose the waiting period when you take out the policy. This can also be called a deferred period.



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About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

Order what you need

You may want to order more booklets or leaflets like this one. Visit **be.macmillan.org.uk** or call us on **0808 808 00 00**.

We have booklets about different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer treatment and information for carers, family and friends.

Online information

All our information is also available online at **macmillan.org.uk/information-and-support** You can also find videos featuring stories from people affected by cancer, and information from health and social care professionals.

Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- easy read booklets
- eBooks
- large print
- translations.

Find out more at **macmillan.org.uk/otherformats**

If you would like us to produce information in a different format for you, email us at **cancerinformationteam@macmillan.org.uk** or call us on **0808 808 00 00**.

Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we're here to support you.

Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

Macmillan Support Line

Our free, confidential phone line is open 7 days a week, 8am to 8pm. Our cancer support specialists can:

- help with any medical questions you have about cancer or your treatment
- help you access benefits and give you financial guidance
- be there to listen if you need someone to talk to
- tell you about services that can help you in your area.

Call us on **0808 808 00 00** or email us via our website, **macmillan.org.uk/talktous**

Information centres

Our information and support centres are based in hospitals, libraries and mobile centres. There, you can speak with someone face to face.

Visit one to get the information you need, or if you'd like a private chat, most centres have a room where you can speak with someone alone and in confidence.

Find your nearest centre at **macmillan.org.uk/informationcentres** or call us on **0808 808 00 00**.

Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That's why we help to bring people together in their communities and online.

Support groups

Whether you are someone living with cancer or a carer, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting **macmillan.org.uk/selfhelpandsupport**

Online Community

Thousands of people use our Online Community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at **macmillan.org.uk/community**

The Macmillan healthcare team

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

Book reviews

Our volunteers review many books about cancer. These include people's stories of living with cancer, and books for children. Visit **publications.macmillan.org.uk** and search 'book reviews'.

'Everyone is so supportive on the Online Community, they know exactly what you're going through. It can be fun too. It's not all just chats about cancer.'

Mal

Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you've been affected in this way, we can help.

Financial guidance

Our financial team can give you guidance on mortgages, pensions, insurance, borrowing and savings.

Help accessing benefits

Our benefits advisers can offer advice and information on benefits, tax credits, grants and loans. They can help you work out what financial help you could be entitled to. They can also help you complete your forms and apply for benefits.

Macmillan Grants

Macmillan offers one-off payments to people with cancer. A grant can be for anything from heating bills or extra clothing to a much-needed break.

Call us on **0808 808 00 00** to speak to a financial guide or benefits adviser, or to find out more about Macmillan Grants.

We can also tell you about benefits advisers in your area. Visit **macmillan.org.uk/financialsupport** to find out more about how we can help you with your finances.

Help with work and cancer

Whether you're an employee, a carer, an employer or are self-employed, we can provide support and information to help you manage cancer at work. Visit **macmillan.org.uk/work**

Work support

Our dedicated team of work support advisers can help you understand your rights at work. Call us on **0808 808 00 00** to speak to a work support adviser (Monday to Friday, 8am to 6pm).

Macmillan Organiser

This includes a records book to write down information such as appointments, medications and contact details. You can also download the app on IOS or Android.

Other useful organisations

There are lots of other organisations that can give you information or support.

Help with housing issues

Care and Repair (Scotland)

Tel 0141 221 9879

www.careandrepairsotland.co.uk

Offers independent advice and assistance to help elderly and disabled homeowners in Scotland repair, improve or adapt their homes.

Citizens Advice

Provides advice on a variety of issues, including housing, money and debt problems. Use their online webchat or find details for your local office in the phone book or by contacting:

England

Helpline 03444 111 444

www.citizensadvice.org.uk

Wales

Helpline 03444 77 2020

www.citizensadvice.org.uk/wales

Scotland

Helpline 0808 800 9060

www.cas.org.uk

Northern Ireland

Helpline 0800 028 1881

www.citizensadvice.co.uk

Housing Executive (Northern Ireland)

Tel 03448 920 900

(Mon to Fri, 8.30am to 5pm)

Textphone 18001 03448
920 900

Email information@nihe.gov.uk

www.nihe.gov.uk

This is the public housing authority for Northern Ireland. It provides socially rented housing, gives housing advice and grants for home adaptations, and is responsible for dealing with homelessness.

Home Owners' Support Fund (Scotland)

Tel 0300 244 1093

Email HOSF@gov.scot

www.mygov.scot/home-owners-support-fund

Run by the Scottish government. Provides two schemes to help people who are at risk of losing their home because they cannot pay their mortgage.

Housing Rights (Northern Ireland)

Helpline 028 9024 5640

(Mon to Fri, 9.30am to 4.30pm)

Textphone 028 9073 1577

www.housingadviceni.org

Helps people with housing and debt problems in Northern Ireland.

Land and Property Services (Northern Ireland)

Tel 0300 200 7801

(Mon to Thu, 9.30am to 4.30pm and Fri, 10am to 4.30pm)

Textphone 18001 0300 200 7801

www.finance-ni.gov.uk/land-property-services-lps

May provide help if you are a homeowner and cannot afford to pay your rates bill.

Local councils (England, Scotland and Wales)

Your local council provides socially rented housing, gives housing advice and grants for home adaptations, and is responsible for dealing with homelessness. You should be able to find your local council's contact details in your phone book or by visiting:

England

www.gov.uk/find-local-council

Scotland

www.cosla.gov.uk/councils

Wales

www.wlga.gov.uk/authorities

Macmillan Benefits Advice Service (Northern Ireland)

Tel 0300 1233 233

Email info@macmillanbenefitsservice.co.uk

Shelter

Supports anyone dealing with housing problems or homelessness. Use their online webchat or contact:

Shelter England

Helpline 0808 800 4444

(Mon to Fri, 8am to 8pm,
and Sat to Sun, 9am to 5pm)

www.england.shelter.org.uk

Shelter Scotland

Tel 0808 800 4444

(Mon to Fri, 9am to 5pm)

www.scotland.shelter.org.uk

Shelter Cymru

Tel 0345 075 5005

(Mon to Fri, 9.30am to 4pm)

www.sheltercymru.org.uk

Shelter NI

Tel 028 9024 7752

www.shelterni.org

Financial support or legal advice and information

Civil Legal Advice

Helpline 0345 345 4345

(Mon to Fri, 9am to 8pm
and Sat, 9am to 12.30pm)

Textphone 0345 609 6677

www.gov.uk/civil-legal-advice

Has a list of legal advice centres in England and Wales and solicitors that take legal aid cases. Offers a free translation service if English is not your first language.

Department for Communities (DfC)

www.communities-ni.gov.uk/topics/benefits-and-pensions/benefits

Manages state benefits in Northern Ireland. You can apply for benefits and find information online or through its helplines. See the website for a list of contact numbers.

**Department for Work
and Pensions (DWP)**
**[www.gov.uk/browse/
benefits](http://www.gov.uk/browse/benefits)**

Manages state benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines. See the website for a list of contact numbers.

GOV.UK
www.gov.uk

Has information about benefits and public services in England, Scotland and Wales.

Law Centres Network
www.lawcentres.org.uk

Local Law Centres give advice and legal assistance. They defend the legal rights of people who cannot afford a lawyer.

NiDirect
www.nidirect.gov.uk

Has information about benefits and public services in Northern Ireland.

Universal Credit Helpline
Tel (English) 0800 328 5644
(Mon to Fri, 8am to 6pm)
Tel (Welsh) 0800 328 1744
**[gov.uk/apply-universal-
credit](http://gov.uk/apply-universal-credit)**

You can call this helpline to get help with claiming the benefit Universal Credit.

**Welfare Supplementary
Payments Team**
(Northern Ireland)
Tel 0800 587 0971

(Mon to Fri, 8am to 6pm)
Textphone 0800 587 0973
**[nidirect.gov.uk/articles/
support-for-those-affected](http://nidirect.gov.uk/articles/support-for-those-affected)**

Gives financial help to people who may have lost money due to welfare benefits changes in Northern Ireland.

**Help with money and
debt problems**

Advice NI
Tel 0800 028 1881
(Mon to Fri, 9am to 5pm)
Email debt@adviceni.net
www.adviceni.net

Helps people in Northern Ireland to access free debt and money advice.

National Debtline (England, Scotland and Wales)

Helpline 0808 808 4000

(Mon to Fri, 9am to 8pm
and Sat, 9.30am to 1pm)

www.nationaldebtline.org

A helpline for people with debt problems. The service is free, confidential and independent.

StepChange Debt Charity

Tel 080 0138 1111

(Mon to Fri, 9am to 8pm
and Sat, 9.30am to 1pm)

www.stepchange.org

Provides free debt advice through phone, email, the website and online through live chats with advisers.

Help with energy costs and saving energy

Home Energy Scotland

Tel 0800 808 2282

(Mon to Fri, 8am to 8pm,
and Sat, 9am to 5pm)

www.energysavingtrust.org.uk/scotland/home-energy-scotland

Managed by the Energy Saving Trust in Scotland. Gives free, impartial advice about heating your home and saving money on your energy bills.

Nest (Wales)

Tel 0800 808 2244

(Mon to Fri, 9am to 6pm)

Email advicewales@est.org.uk

www.nest.gov.wales

A Welsh government scheme.

Gives free tailored advice and support to help you reduce your energy bills. If you are eligible, you could get free energy-saving improvements in your home. These could include a new boiler, central heating or insulation.

Northern Ireland Energy Advice Line (also called the Bryson Energy Advice Line)

Tel 0800 142 2865

Email info@brysonenergy.org

www.brysonenergy.org

Run by Bryson Energy and funded by the government in Northern Ireland. Gives free, independent and impartial energy advice to Northern Ireland households. Can also refer you to energy grants and other sources of help.

Simple Energy Advice

Tel 0800 444 202

www.simpleenergyadvice.org.uk

Gives free independent advice, approved by the government, on saving energy in your home.

Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites included or referred to in it. Some photos are of models.

Thanks

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Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact **cancerinformationteam@macmillan.org.uk**

Sources

We have listed a sample of the sources used in the booklet below. If you would like more information about the sources we use, please contact us at **cancerinformationteam@macmillan.org.uk**

Citizens Advice. www.citizensadvice.org.uk (accessed May 2019).

Gov.uk. www.gov.uk (accessed May 2019).

Money Advice Service. www.moneyadviceservice.org.uk (accessed May 2019).

Northern Ireland Housing Executive. www.nihe.gov.uk (accessed May 2019).

Shelter. www.shelter.org.uk (accessed May 2019).

Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we're there to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.



Share your cancer experience

Support people living with cancer by telling your story, online, in the media or face to face.

Campaign for change

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

Help someone in your community

A lift to an appointment. Help with the shopping.
Or just a cup of tea and a chat. Could you lend a hand?

Raise money

Whatever you like doing you can raise money to help.
Take part in one of our events or create your own.

Give money

Big or small, every penny helps.
To make a one-off donation see over.

Call us to find out more

0300 1000 200

macmillan.org.uk/getinvolved

Please fill in your personal details

Mr/Mrs/Miss/Other

Name

Surname

Address

Postcode

Phone

Email

Please accept my gift of £

(Please delete as appropriate)

I enclose a cheque / postal order /
Charity Voucher made payable to
Macmillan Cancer Support

OR debit my:

Visa / MasterCard / CAF Charity
Card / Switch / Maestro

Card number

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Valid from

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Security number

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Date / /

Don't let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

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I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box. ☐

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.



If you'd rather donate online go to macmillan.org.uk/donate

Please cut out this form and return it in an envelope (no stamp required) to:
Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851,
89 Albert Embankment, London SE1 7UQ

This booklet is about managing your housing costs if you are affected by cancer. These costs could include mortgage payments or rent.

It gives tips on talking to your mortgage lender or landlord, applying for benefits and getting help with energy bills.

We're here to help everyone with cancer live life as fully as they can, providing physical, financial and emotional support. So whatever cancer throws your way, we're right there with you. For information, support or just someone to talk to, call **0808 808 00 00** (7 days a week, 8am to 8pm) or visit **macmillan.org.uk**

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

Need information in different languages or formats? We produce information in audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call our support line.

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