

# Housing costs



# About this booklet

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

There is information about:

- mortgages
- renting
- benefits and grants
- energy costs
- homelessness.

## 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 3 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 110 to 119, there are details of other organisations that can help. There is also space to write down questions and notes (page 120).

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 used to talk about housing costs can be confusing. In this booklet, these words are in bold once in each section where they are used. We have explained these words in the glossary on pages 94 to 101.

## Quotes

In this booklet, we have included quotes from people affected by cancer who have been worried about housing costs. We also included quotes from some Macmillan professionals who can help. The quotes are from people who have chosen to share their story with us. To share your experience, visit [macmillan.org.uk/shareyourstory](https://www.macmillan.org.uk/shareyourstory)

## Financial help from Macmillan

You can call the Macmillan Support Line on **0808 808 00 00** to speak to one of the following:

- Our financial guides can give you guidance on mortgages, pensions, insurance, borrowing and savings.
- Our welfare rights advisers can help you find out what benefits you might be entitled to. They can also help you complete forms and apply for benefits and other financial support.
- Our energy advisers can help if you have difficulty paying your energy bills (gas, electricity and water).
- We can also give you information about Macmillan Grants (page 72).

The Macmillan Support Line is open 7 days a week, 8am to 8pm. Please note the opening times may vary by service. If you are hard of hearing, you can textphone **0808 808 0121** or use Text Relay. If you would prefer to speak to us in another language, interpreters are available.

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# Mortgages

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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 4 main stages:

- You apply for an **agreement in principle**. This is sometimes called a decision in principle. This document shows how much you may be able to borrow to buy a home.
- You give your **lender** or mortgage adviser documents that show your **income**, employment, spending and current address. You may also need proof of identity, such as a driving licence or passport.
- If you apply with a mortgage adviser, they will explain your options. You can decide on the right mortgage for you.
- You apply for your chosen mortgage. The lender may allow you to apply by phone, in branch or online.

When you apply for a mortgage, the lender does not usually ask questions about your health. If your cancer diagnosis does not affect your income or employment, your application should not be complicated.

The lender will ask questions about your income. If there are gaps in employment history or changes to your income, they may want to know why. They may ask if you are expecting your income or spending to change in the future. If you think your cancer diagnosis is likely to affect your ability to pay the mortgage, you should tell them (pages 23 to 28).



## Affordability assessment

The lender decides whether 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 rise.

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 MoneyHelper website. Visit [moneyhelper.org.uk/en/homes/buying-a-home/mortgage-calculator](https://moneyhelper.org.uk/en/homes/buying-a-home/mortgage-calculator)

## Mortgage brokers

You can apply directly to a lender or use an **independent mortgage broker**. They compare different mortgage deals 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 tells you about the mortgages they offer. In some cases, they may offer special deals not available through a broker.

A family member or friend may know of a broker you can use. Mortgage brokers should be approved by the Financial Conduct Authority (FCA). You can check that brokers are on the FCA register. Visit [fca.org.uk/register](https://www.fca.org.uk/register)

You can find brokers in your area by visiting:

- [thepfs.org/yourmoney/find-an-adviser](https://www.thepfs.org/yourmoney/find-an-adviser)
- [financialplanning.org.uk/wayfinder](https://www.financialplanning.org.uk/wayfinder)



# Main types of mortgages

There are different types of mortgages. The 2 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** for general guidance. You can request a call back from one of our guides at [macmillan.org.uk/financial-guidance](https://www.macmillan.org.uk/financial-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 your mortgage details at any time. If you are worried or want to ask questions, contact your lender (pages 23 to 28).

## Repayment mortgages

This is the most common mortgage. Your lender calculates your monthly payments. These payments will be:

- some of the **capital** – this means the initial money you borrowed
- some of the **interest** added to your loan.

If you meet all your monthly payments, you will pay off the full mortgage amount at the end of the **term**. You will then own your property.

## Interest-only mortgages

With this mortgage, instead of paying the capital and the interest, you only pay the interest. This means the 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 (page 12)
- an equity-release mortgage (pages 17 to 18)
- another type of investment (pages 13 to 16).

### **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 (page 10)
- sell the property to repay the loan
- take out an equity-release mortgage (pages 17 to 18)
- repay the mortgage in the future with money from an inheritance.

## 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 (page 38). It can sometimes include critical illness cover (page 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 out 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
- get an annual update on how your endowment insurance policy is performing.

You can find out more about mis-sold endowment policies on the MoneyHelper website (page 113). If you are concerned your endowment insurance policy will not pay out enough money, talk to your lender about your options.

## Other ways to pay a mortgage

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

### Individual Savings Account (ISA)

An ISA is a savings or investment account where the interest or **income** is tax free, while the money is in that ISA. There is an ISA allowance for each year. This is how much money a person can save in an ISA that year. For the 2022 to 2023 tax year, that amount is £20,000.

There are several types of ISA.

#### Cash ISA

There are different types of cash ISA available, such as the following:

- An instant access ISA – you can take out money at any time, but the interest rate may be lower than other ISAs. The interest rate is usually variable, which means it could go up or down.
- A regular saver ISA – you make regular monthly payments to get a higher interest rate.
- A fixed-rate ISA – has a guaranteed interest rate if you do not take out any money for a set time. This interest rate is often higher than other ISAs. You usually lose some or all of your interest if you take your money out before the time is up. In some cases, you cannot withdraw your money at all before the set time period is over.

Cash ISA returns are usually lower than returns from the other types of ISA. Your money is safe in a cash ISA. This is because any funds up to £85,000 are protected by the Financial Services Compensation Scheme (FSCS).

### Stocks and shares ISA

A stocks and shares ISA is an investment account. You are investing 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.

### Lifetime ISA (LISA)

You can use the savings from a lifetime ISA (LISA):

- when buying your first home – you will need to have a mortgage and buy a property for less than £450,000
- for later life, when you are aged 60 or over
- if you are terminally ill, with less than 12 months to live.

If you take out your LISA money for any other reason, you must pay a 25% charge.

A LISA can be a cash ISA, a stocks and shares ISA, or a combination.

To open a lifetime ISA, you must be aged 18 to 39. You can pay in up to £4,000 every year, until you reach the age of 50. This money counts towards your annual ISA allowance. The government adds a 25% bonus to your savings, up to a maximum of £1,000 a year.

## Inheriting ISA savings

Your husband, wife or civil partner can inherit your ISA allowance if you die. Your ISA allowance can be added to theirs. This is called an Additional Permitted Subscription (APS).

Your ISA will be closed when:

- your executor closes the ISA
- the administration of your **estate** is complete
- it has been 3 years and 1 day since the date of death – in this case, your ISA provider will close your ISA.

There will be no income or capital gains tax to pay. But ISAs are part of your estate. Your **beneficiaries** may be charged inheritance tax.

If you die, stocks and shares ISAs can be transferred to your husband, wife or civil partner if they have the same provider as you. Or the provider can sell the stocks and shares, and give the money to your beneficiary. This may be important if you have a joint mortgage.

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

Contact your ISA provider and the provider of your husband, wife or civil partner's ISA for more details on inheriting ISAs.



## Pensions

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

Private pensions usually have an age you can start accessing them. It is normally from the age of 55. But this is increasing to the age of 57 by 2028. You may be able to 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 (pages 40 to 41).

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

Unbiased has more information about what happens to your pension if you die (page 117). Visit **[unbiased.co.uk/life/pensions-retirement/pensions-and-inheritance](https://unbiased.co.uk/life/pensions-retirement/pensions-and-inheritance)**

# Other types of mortgages

You may have another type of mortgage, such as an equity-release mortgage, or a buy-to-let mortgage.

## Equity-release mortgages

**Equity** is the difference between what you have left to pay on a mortgage and what your home is currently worth. Equity release allows you to release money from your home. It is available to people aged 55 and over. A fully qualified financial adviser should help you understand the steps involved and talk to you about your options.

The 2 types of equity-release schemes are a lifetime mortgage or a home-reversion plan.

## Lifetime mortgages

If you take out a lifetime mortgage on your home, you stay the owner. The **interest** on your mortgage is rolled up (added together) and the mortgage is paid by your **estate** when you die or go into long-term care.

If you sell your home in other circumstances, you may need to pay a fee to have the mortgage paid early. For example, this may happen if you want to move somewhere smaller.

## Home-reversion plans

Under this plan, you are offered money for selling part or all of your home to a provider. You then have the right to stay in your property. But this type of plan is now unusual. It is unlikely you will be advised to take one.

## Paying interest

With an equity-release mortgage, there are 2 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 by your estate when you die or sell the house.

You can find out more about equity-release mortgages from the Equity Release Council (page 111). Visit [equityreleasecouncil.com](http://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 get. 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 is added to any other income you have when calculating your income tax.

In the past, you could reduce your income tax bill using something called buy-to-let tax relief. This meant landlords could take mortgage payments off their rental income and pay less tax. At one time, landlords could get between 20% and 45% tax relief this way. This rule changed in April 2020. You can no longer take mortgage expenses off rental income. Instead, you can get a tax credit. This is a flat rate of 20% of your mortgage interest payments.

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. For example, this may be helpful if you want to stay with family or friends 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.



# Maintaining your mortgage

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# If you are worried about your mortgage

If you are worried about cancer affecting your mortgage payments, you should act as early as possible.

If you have concerns:

- talk to your **lender** as soon as you can (pages 23 to 28)
- find out what benefits you may be able to get (pages 58 to 63)
- get free, independent guidance from our financial guides on **0808 808 00 00** or from other useful organisations (pages 110 to 119).

## Finding a solution

The best solution for you depends on:

- the type of mortgage you have (pages 10 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** (page 68). It is important to get expert guidance about your own situation. Contact us or another organisation for support (pages 110 to 119).

# 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 1 or more payments, this is called being in **arrears**. Many lenders charge a fee for this. Even 1 missed payment can negatively affect your **credit score**.

Most lenders have a team that helps people who are worried about missed payments. If you need help, you should speak to them as soon as you can. You can also call our financial guides on **0808 808 00 00**.

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, always get expert advice from your local council. You can also contact charities such as Shelter, StepChange Debt Charity, Citizens Advice (England, Scotland and Wales) or Advice NI (Northern Ireland) – pages 110 to 117.



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 2 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 more information visit [mygov.scot/home-owners-support-fund](https://mygov.scot/home-owners-support-fund)

## 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 (page 25).
- 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.

## Mortgage payment holiday

Some lenders may let you take a payment holiday. This is a temporary break from regular mortgage payments. It is more likely to be possible if you have a **flexible mortgage**. Speak to your lender about a payment holiday. It is not automatic and not all lenders offer this, so you must contact them and apply to start a payment holiday.

You must meet your lender's rules to qualify for a payment holiday. Find out what these rules are. Usually, these rules require you to:

- have paid your mortgage on time for a minimum period – often 6 months to 1 year
- be up to date with your payments, or not have missed more than 1 payment
- not have taken a payment holiday too recently.

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. You should ask your lender if a payment holiday will affect your credit score.

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. Sometimes, you may pay more than your agreed monthly payments in advance. If you have done this, you may have enough credit for your lender to agree to give you a break from payments.

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.

**“ Macmillan helped me a lot with claiming benefits, like Disability Living Allowance. They got all the forms and helped me fill them in. They negotiated a 2-month mortgage holiday with my mortgage lender. ”**

Alan, diagnosed with Hodgkin lymphoma

# Tips on talking to your lender

Your **lender** can talk to you about your personal situation and the options available. If you get some information ready before talking to them, it should be easier.

## Preparing for your conversation

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

- Check whether you have an insurance policy that includes critical illness or terminal illness. You can also check if you have an income protection insurance policy or a mortgage payment protection insurance policy (pages 33 to 39).
- Have details of all the money you have coming in and all the money you are spending. These are often called **income** and **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 such as food, childcare and energy bills.
- Check if you can claim any benefits to increase your income (pages 58 to 63).
- Think about how much you can afford to pay. Make sure this amount is realistic. Leave yourself enough money for food, bills and other essentials.
- Have details of your cancer diagnosis and **prognosis**. Your prognosis is the expected outcome of your cancer treatment, or your life expectancy.

## 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.
- 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 if and 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 pre-action protocols in England, Wales and Northern Ireland. They are called pre-action requirements in Scotland. These rules do not apply to buy-to-let-mortgages (pages 18 to 19).

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
- advise you to contact the housing department in your local authority
- respond promptly to any offer of payment you make
- 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:

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

**“ We called our bank and explained our situation. We worked out our budget and they said they could pause our mortgage for 6 months. That really took the stress off. ”**

Chris, carer

# Changing your mortgage

The mortgage market changes, which means new deals can become available. You could save money by changing mortgages, but there are things to be aware of.

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

- remortgaging – taking out or changing mortgages either with a new **lender**, or your current lender
- taking out another loan with your current lender – borrowing 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 – this is money you borrow secured against an asset such as your home
- take out a debt consolidation loan – this puts all your debts together into 1 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 can get help towards paying the interest through any benefits.



If you get a loan secured on your property, the lender can take your property if you do not pay back the money. This is called **repossession**.

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:

- [thepfs.org/yourmoney/find-an-adviser](https://thepfs.org/yourmoney/find-an-adviser)
- [financialplanning.org.uk/wayfinder](https://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 (pages 114 and 117). You can also call our financial guides on **0808 808 00 00**.

We have more information about managing debt in our booklet **Planning and managing your finances** (page 104).

# Insurance

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

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.

## 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 of 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 a regular **income** every month if you can no longer work because of illness or disability. It may also be called permanent health insurance.

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 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 limited-term policies. Some policies pay out a proportionate benefit if you can return to work part time. Check if you need to keep paying the premium while you claim.

If you claim state 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. Talk to one of our financial guides on **0808 808 00 00** for more information. We have more information about benefits in our booklet **Help with the cost of cancer** (page 104).



**“ Macmillan provided me with great advice during the toughest time. They went through all the basics. One of the biggest things was telling us to talk to our critical illness insurance provider. It meant we could pay off our mortgage. It was amazing because when you’re ill, the last thing you want is money troubles. ”**

Ian, diagnosed with melanoma

## Critical illness insurance

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

You may have bought critical illness cover on its own or with life insurance (page 38). 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. Or you may receive a lower payment. 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.

Some types of life insurance run for a set period of time. The policy only pays out if you die during this period. This is called the policy term.

Life insurance is helpful for 2 main reasons:

- it can pay off debts left behind after someone dies, 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 may pay out the full amount of the cover if you are expected to live for less than 12 months. You can keep the payout even if you live longer. You can use the money for any purpose, including paying your mortgage. Check with your insurer if they include this benefit in your policy.

Some life insurance policies also let you add critical illness cover (page 37).

Employers may offer life insurance to employees. Speak to your HR department to find out more.

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 or critical illness 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**.

## Death-in-service cover

Your employer may offer a benefit called death-in-service benefit. If you die while you are employed by that company, they will pay out a fixed sum to your **beneficiaries**. You can usually choose who you would want to get this payment. These people are called your beneficiaries.

You can check if you have death-in-service cover in your contract, or by contacting your HR (human resources) department.

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 are called **trustees**. They look after the money or assets and decide how to use them. That means you cannot choose exactly who will benefit.



# 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 pension early. This may be called an occupational pension.

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

Since April 2015, you can take your private pension savings as **lump sums** if you are aged 55 or over and have a defined contribution pension.

The payment will depend on which type of private pension you have. You can do this whether you are retiring, reducing your work hours or continuing to work as normal.

In rare cases, if you have a private or workplace pension, the age limit of 55 may not apply. For example, this may be possible if you are in poor health. Ask your pension provider for details.

You can usually take up to 25% of the amount built up in your pension without needing to pay tax on it. This depends on what type of pension you have. This can be taken as 1 lump sum, or as several over a period of time. Tax is taken off the remaining 75% before you get it. If you take this money from your pension now, you will have less **income** when you retire. You should think carefully before using your pension in this way. There is more information at [gov.uk/tax-on-pension/tax-free](https://www.gov.uk/tax-on-pension/tax-free)

If you have a serious illness that 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 £1,073,100 in pension savings.

It is important to check the terms of your pension with your provider. Some pensions may also provide a pension to a husband, wife, civil partner or unmarried partner. You need to decide whether you would prefer a cash lump sum or a regular income.

You can call our financial guides on **0808 808 00 00** to find out more about your options. We have more information about pensions on our website. Visit [macmillan.org.uk/pensions-cancer](https://www.macmillan.org.uk/pensions-cancer)

## 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:

- your husband, wife or civil partner
- 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 may help with the cost of your care. 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.

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 you may find useful in our booklets **Planning and managing your finances**, **Planning ahead for the end of life: England and Wales**, **Planning ahead for the end of life: Scotland** and **Your life and your choices: Plan ahead Northern Ireland** (page 104).

## If you die

If you die, your house or your share of it forms part of your **estate**. This is everything you own when you die, such as money, property and possessions. Money you owe, such as loans and debts, will be taken out.

Any mortgage or loan **secured** on the property is paid using the money in your estate. After everything you owe has been paid, 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:

- your husband, wife 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 husband or wife, 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.

## **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 2 types of joint ownership.

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

This is where 2 or more people own a property together and each has equal rights and responsibilities. In Scotland, the shares of the property do not have to be equal. But they usually are.

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. Usually, married or civil partners own their home equally as **joint tenants**.

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

This is where 2 or more people each owns a 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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# Paying 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 housing association – this is a not-for-profit organisation that rents to people who have a low **income** or certain needs.

Who you rent from is called your landlord. If you may miss a rent payment, or have already missed one, speak to your landlord as soon as possible. You may be able to arrange to pay off what you owe in instalments. This means paying lots of smaller amounts over a period of time.

Make sure this arrangement is affordable, so you can keep managing your payments.

Explaining your situation can help your landlord understand. They may be less likely to take action, such as trying to evict you. Eviction means making you move out of the property. 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 (pages 59 to 63). You can speak to a Macmillan welfare rights adviser on **0808 808 00 00** 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, and you need good reason for not claiming earlier.





# Rights and responsibilities while renting

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.

## 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. They include the following:

- The right 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 make you leave your home (evict you).
- The right to have your deposit returned when you stop renting. Your landlord can make reasonable deductions for damage to the property or unpaid rent.
- The right 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.
- The right 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.

- The right 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. They can also help if your landlord is trying to make you leave the property without following the correct process.
- In Scotland, you have the right 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.

This list only covers some of your rights. You can learn more about your rights and responsibilities as a private renter from the following organisations:

- gov.uk – visit **[gov.uk/private-renting](https://www.gov.uk/private-renting)**
- Housing Advice NI – visit **[housingadviceni.org/advice-private-tenants](https://housingadviceni.org/advice-private-tenants)**
- Shelter (page 114)
- Citizens Advice (page 111)
- your local council or housing association, if you rent from them (pages 112 to 113).

The Welsh Government recently announced some changes to renting. These changes were introduced on 1 December 2022. Find out more at **[gov.wales/housing-law-changing-renting-homes](https://gov.wales/housing-law-changing-renting-homes)**

## Your responsibilities while renting privately

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

- 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 energy bills
- only subletting the property if your landlord agrees – subletting is when you rent all or part of the property to someone else.



# Council and housing association housing

In England, your council must provide information about getting a council home and how long it may take. You can ask them for this information.

In Scotland, organisations decide who gets housing based on points or banding systems. You can ask your local council or a housing association how long it may take to get a council home.

In Wales, your council will have a policy about who gets priority in each area. You can get a leaflet with information about allocations from your council housing office, in some libraries and community centres, or online.

In Northern Ireland, landlords use a points system to allocate housing.

## Priority groups and waiting lists

In some cases, you may move up a waiting list based on your situation. This may be called reasonable preference. Having reasonable preference, or going up in priority, will not guarantee you a place.

When you apply to change priority, you should give your local council as much information as possible. You will likely need to provide letters from your healthcare team or social worker. The council may contact your GP.

The council will then carry out an assessment of your needs. You may need to find another option while you wait (pages 54 to 55).

The council may be able to reduce or take away your priority if you recover from an illness that gave you extra priority.

Shelter (page 114) and Housing Advice NI (page 112) have more information about priority groups and accessing council housing.

### **England**

In England, each council will have a policy about who gets priority. One of the reasons for reasonable preference is if you need to move for health or welfare reasons. This could be if you or anyone in your household:

- needs adapted or accessible housing because of a physical disability
- needs to be close to a family member to give or get care
- has very urgent housing needs, such as a life-threatening illness.

If you think you should be in a priority group, you can email or write to your local council or housing association. It may take about 8 weeks for them to review your case. You may be offered a meeting. They will write to you with their decision.

### **Scotland**

In Scotland, after you submit an application, the landlords decide your priority based on a points or bands system. You may get reasonable preference if you are living in unsatisfactory conditions with unmet housing needs. There is no legal definition of this, but it may include unsuitability as a result of a medical condition or disability.

## Wales

You may be given reasonable preference if you, or anyone in your household:

- have some health or welfare needs, such as mobility problems
- need access to specialist medical treatment
- need to be close to a family member to get care.

The Equality and Human Rights Commission has published the guide **Your rights to accessible and adaptable housing in Wales**. It has tips on applying for accessible properties. Visit [equalityhumanrights.com/en/publication-download/your-rights-accessible-and-adaptable-housing-wales](https://equalityhumanrights.com/en/publication-download/your-rights-accessible-and-adaptable-housing-wales)

## Northern Ireland

In Northern Ireland, your housing officer will decide how many points you have. The more points you have, the higher up the waiting list you will be. One of the points categories is health and well-being. You may get points if you, or someone in your household, has mobility problems or needs help with some tasks. Visit Housing Advice NI to get information on the points system (page 112).

## If you miss payments (arrears)

In England, you may be moved to a lower priority on the waiting list if you have missed payments before. This is especially true if the missed payments (**arrears**) are with a council or housing association.

Sometimes you can get your priority increased if you make a repayment plan and adhere to it for a set period of time. Check your council's policy.

## Waiting a long time

Council housing can take a long time to get.

In Northern Ireland, to stay on the waiting list, you have to renew your application every year.

You may need to find another option while you wait if you are:

- already in housing, but it is no longer suitable since your cancer diagnosis
- on the housing waitlist.

Learn more on the Shelter (page 114) and Housing Advice NI (page 112) websites.

Here are some things you may consider doing while you wait.

## **Rent privately**

You may be able to find a landlord who accepts people currently getting benefits.

## **Apply to more than 1 list**

In England, you can apply to council housing in multiple areas at the same time. You can join more than 1 waiting list.

In Scotland, you can apply through a common housing register instead of filling in separate applications for each landlord.

## **Apply to other registers or associations**

Some housing associations have their own waiting list. You can search for these and apply online.

## **Housing swaps or transfers**

In some areas, you can find out if someone else is interested in swapping (exchanging) houses. Check with your council to see if they offer this service in your area. Some schemes can help you move to a council home in a different part of the UK.

## **Apply for homelessness**

If you are **homeless** or think you soon may be, you can apply to the local council or the Housing Executive for help. You may be given temporary housing.





Yes  
 No  
These are different kinds of British Overseas  
There are different kinds of British Overseas

# Grant application form

# Benefits and financial support

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# Housing Benefit and Universal Credit

Housing Benefit and Universal Credit (UC) are types of benefit. Benefits are payments from the government to people who need financial help.

## Housing Benefit

Housing Benefit helps with rent payments if you have a low **income** or are not working. Housing Benefit is being replaced by Universal Credit.

You can now only make a new claim for Housing Benefit if you are either:

- State Pension age
- in supported, sheltered or temporary housing.

If you are already getting Housing Benefit, you probably do not need to do anything. But you may need to apply for Universal Credit instead of Housing Benefit if:

- your circumstances change
- you get a migration notice letter asking you to start Universal Credit.

You can use the **gov.uk** benefits calculators to help you see what you can apply for. Visit **gov.uk/apply-housing-benefit-from-council** You can learn more about how to apply from your local council (pages 112 to 113).

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

## Universal Credit (UC)

Universal credit (UC) can help with living costs. You can get it to help pay for your housing, if you are eligible. This is called a housing payment or housing cost element.

You may be able to get it if you have a low income. You do not have to be unemployed to claim.

Universal Credit is usually paid every month. In Scotland and Northern Ireland, it is sometimes paid twice a month.

### What can you use Universal Credit housing payment for?

Universal Credit housing payment can help you pay:

- your rent
- some **service charges**, if you rent from a housing association or local council.

If you are in supported, sheltered or temporary housing, you may also be able to apply for help with living costs. But you may be eligible for Housing Benefit instead.

You may be able to get a Support for Mortgage Interest (SMI) loan to help you pay **interest** on your mortgage – page 68.

## Who can claim

To claim Universal Credit, you must:

- live in the UK
- be aged over 18 (with some exceptions)
- be under State Pension age
- have savings of less than £16,000
- have an immigration status that is not subject to 'no recourse to public funds'.

## How to claim

You can apply online. If you live with a partner, you need to create an account each.

If you cannot claim online, you can call the Universal Credit helpline on **0800 328 5644** (page 114).

There is also a Help to Claim service. They offer free support in England, Scotland and Wales. You can find details of how to talk to a Help to Claim adviser on the Citizens Advice website (page 111).

For more information about making a claim in Northern Ireland, visit the nidirect website (page 117).

After you apply, you may have an interview at your local job centre. This is usually within 7 days of applying. You may be asked to bring some documents with you.

If your claim is successful, you usually find out when you get your first payment on your online account. This is usually within 5 weeks of making the claim.

## Limits for housing benefits

### Aged under 35 and living in private housing

There may be limits on your payments if you:

- do not live with a partner or dependent children
- are under the age of 35
- rent from a private landlord.

In this case, you can usually only get enough payment to cover the rent of a single room in a shared house. It does not matter if you live alone or not. This is called the Local Housing Allowance. You can use an online tool to see the rate in your area. Visit [lha-direct.voa.gov.uk/search.aspx](https://lha-direct.voa.gov.uk/search.aspx)

The limit does not always apply. You can get more information by calling our welfare rights advisers on **0808 808 00 00**.



## Number of bedrooms

If you live in a council or housing association property in England or Wales, the amount of money you get may be different if you have a spare bedroom. This is based on:

- how many bedrooms you have
- where your house is
- how many people live in your house
- your personal circumstances.

This is often called the **bedroom tax**. There is an online tool to see how many bedrooms you are eligible for. Visit [lha-direct.voa.gov.uk/bedroomcalculator.aspx](https://lha-direct.voa.gov.uk/bedroomcalculator.aspx)

There are some exceptions. You can find out more on the MoneyHelper website (page 113). Or by calling our welfare rights advisers on **0808 808 00 00**. You may be able to claim a Discretionary Housing Payment to cover bedroom tax costs (page 63). If you live in Scotland, you should automatically receive a Discretionary Housing Payment to lessen the bedroom tax costs.

If you live in Northern Ireland and the bedroom tax affects you, you may get a welfare supplementary payment to cover the difference. You can find out more at [nidirect.gov.uk](https://nidirect.gov.uk) or Housing Advice NI (page 112).

## Benefit cap

Usually, if you are over 16 years old and are not State Pension age, your benefits may be **capped**. This means your housing payment may go down, to keep you under the cap level.

But if you receive certain disability elements of Universal Credit, the cap should be ignored. For example, this could happen if certain cancer treatments make you unfit for work. You can find out more by calling our welfare rights advisers on **0808 808 00 00**.

## Discretionary Housing Payments

Housing Benefit or the Universal Credit housing payment 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 (pages 112 to 113).



# Council tax reduction in England, Scotland and Wales

If you are on a low **income** or claim benefits, local council tax reduction schemes can help towards the cost of your council tax. The way the scheme works is different across the UK.

You can apply if you:

- own your home
- rent your home
- are unemployed
- are working.

You may get a discount automatically. If you are not sure if you already have a discount or want to know if you are eligible, you should:

- check your bill
- contact your local council by visiting [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

## Single person discount

You may get a 25% discount on your council tax if you are the only adult living in your home. Sometimes, you may live with other people who do not count towards your council tax. You can find out if you are eligible from your local council. There is more information on the Citizens Advice website (page 111).

## If you have a second home

If you have a second home you do not live in for certain reasons, you may get a discount on your council bill. This could include:

- an empty property that is unsafe to live in
- a holiday home that no one lives in permanently – you may be able to get a short-term discount under certain circumstances
- a home connected to your property that is used by a dependent family member or is empty.

## If you or someone you live with is disabled

The council may reduce your bill if you can show that a disabled person lives there and there are some adjustments to the home as a result.

# Help with rates in Northern Ireland

If you are claiming Universal Credit, you may be eligible for a Rate Rebate. You must be:

- living in a property you own
- renting from the Housing Executive or a housing association
- renting from a private landlord.

You are not eligible if you live in supported accommodation. You are also not eligible if you rent your home from a member of your or your partner's family. Visit [nidirect.gov.uk](https://nidirect.gov.uk) for more information on Rate Rebates.

## How to apply

You can apply for a rebate online, by creating an account. You must then provide:

- your date of birth
- your postcode
- your National Insurance number
- information about your husband, wife or civil partner, if you have one
- information about other people living in the property, if they are joint owners
- information about who else lives at the property, if you rent
- your tenancy reference number, if you live in social housing
- your landlord's information, if you rent.

## Lone Pensioner Allowance

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

## Disabled Person's Allowance

If you or someone in your household is disabled and adjustments have been made to your home as a result, you may be eligible for a rate discount. This gives a 25% discount on your rates.

Visit [nidirect.gov.uk](https://www.nidirect.gov.uk) to learn more.

# Support for Mortgage Interest (SMI)

If you own your home, you may be able to get help from the government towards **interest** payments for your mortgage or loans to make improvements to your home. This help is a loan that you repay with interest. You usually need to be getting means-tested benefits to apply.

## What you can get

If you qualify, you can get help paying the interest on up to £200,000 of your loan or mortgage. This changes to £100,000 if you:

- are getting Pension Credit
- started claiming another qualifying benefit before January 2009, and you were below State Pension age then.

You must repay the loan with interest when you sell or transfer ownership of your home. Or you can move the loan to another property.

You can choose to start repaying the loan sooner. The minimum voluntary repayment is £100, if the balance is at least £100.

You should get independent financial advice about whether to proceed with a **secured loan**. You can speak to our welfare rights advisers or financial guides for more information. Call us on **0808 808 00 00**.

# 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 certain means-tested benefits.

To apply for help, you must contact your local benefits office. They will ask to see details about your service charges, such as 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 our welfare rights advisers on **0808 808 00 00**. They will tell you if you can apply for any other grants to help with the cost.

**“When I contacted Macmillan’s Support Line, they provided me with guidance on my insurance, mortgage and banking. They also checked to see if I could get any benefits and sent me application forms for a clothing and heating grant. ”**

Tracy, diagnosed with ovarian cancer

# Grants for your home

You may be able to get financial help from your local council or the Northern Ireland Housing Executive if you need to repair, improve or adapt your home for health reasons. This could help you:

- widen doors and install ramps
- improve access to rooms – for example, you may need to put in a stairlift or downstairs bathroom
- provide a heating system suitable for your needs
- adapt heating or lighting controls to make them easier to use.

To find more information about grants for home adaptations and how to apply:

- in England or Wales, contact your local council or visit **[gov.uk/disabled-facilities-grants](https://www.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](https://mygov.scot/care-equipment-adaptations)**
- in Northern Ireland, contact your local health and social care trust or visit the Housing Executive website at **[nihe.gov.uk/housing-help/grants](https://nihe.gov.uk/housing-help/grants)**

The council or Housing Executive usually sends a professional called an occupational therapist to visit you at home. They look at your situation and recommend what adaptations you need. You are also sent an application form.

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.



# Macmillan Grants

Macmillan Grants are small, mostly one-off payments to help people with the extra costs that cancer can cause. They are means-tested.

They can be used to help with things such as:

- energy costs
- home adaptations.

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.

## Who can apply

You can apply for a Macmillan Grant if you:

- are 18 or over
- have a current cancer diagnosis.

There are also some restrictions, based on your savings and weekly **income**.

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

To find out if you can apply, please visit [macmillan.org.uk/grants](https://www.macmillan.org.uk/grants) or contact our Welfare Rights team by calling **0808 808 00 00**.

## How to apply

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

You can apply by:

- calling our Welfare Rights team on **0808 808 00 00**
- asking your healthcare team, social worker or benefits adviser to fill in a Macmillan Grant application for you.

Any personal or medical information included in your application is 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 (pages 106 to 109).

**“ When someone calls us, we look at how we can help maximise their income through benefits and grants – so they can still enjoy some of the things they used to. My team is made up of specialists, and if you’re entitled to any support, they’ll try to find it for you. ”**

Sean, Macmillan Welfare Rights Service Manager



# Help with energy bills

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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 at a time 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:

- advance 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
- help relocating prepayment meters if they are difficult to access
- nominee schemes so a friend or a family member can give meter readings on your behalf
- free extra services, depending on your supplier.

For more information about side effects, you can order our booklets **Coping with fatigue (tiredness)**, **Coping with hair loss**, **Side effects of cancer treatment**, and **Healthy eating and cancer** (page 104).

**“ Because I was at home during the day, I had the heating on a lot and my bills doubled. Financially, things were tough. Luckily, Macmillan’s benefits advisers were there to support me. ”**

Julian, diagnosed with small bowel cancer



# 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. We have more information about the types of government help in our booklet **Managing your energy costs**.

You can also call our specialist Energy Advice team free on **0808 808 00 00**. Our welfare rights advisers will speak to you first and check if you qualify for any benefits.

You can order our booklets and leaflets for free.  
Visit **be.macmillan.org.uk** or call us on **0808 808 00 00**.





# Saving energy at home

There are simple things you can do around your home to reduce your energy costs, as the diagram opposite shows.

Energy saving schemes can give you free or discounted insulation and draught protection. You can speak to your supplier about these, or to the following organisations:

- in England, Simple Energy Advice on **0800 444 202**
- in Scotland, Home Energy Scotland on **0808 808 2282**
- in Wales, Nest on **0808 808 2244**
- in Northern Ireland, NI Energy Advice on **0800 111 4455**.

Insulate your roof to stop heat escaping from the house. You may be eligible for free loft insulation. Insulating floors can also help keep heat in.

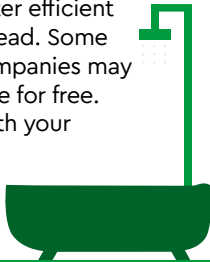
Use energy-saving light bulbs. These can save you money over time. Turn the lights off when you leave a room.



Turn off the tap while brushing your teeth.



Use a water efficient shower head. Some water companies may offer these for free. Check with your provider.



Keep the heat in by shutting doors and windows in the room you are in. Seal gaps around doors with draught excluders.



Only boil the amount of water that you need in the kettle. Wait until your washing machine and dishwasher are full before using them. Wash your clothes at a slightly lower temperature and air dry them instead of using the tumble dryer.



Turn off computers, TVs and other electrical items when you are not using them. Do not leave them on standby.





# Homelessness

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**“ My advice to other people with cancer is to contact Macmillan and talk to them about the services, because there's so much for you. The Online Community, counselling, the life after cancer course. You shouldn't go through cancer alone. ”**

Karen, diagnosed with womb (endometrial) cancer

# 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](https://www.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** (pages 51 to 53).

In this case, you can request 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 (page 111) if you live in England or Wales, or **[nihe.gov.uk/housing-help](https://www.nihe.gov.uk/housing-help)** if you live in Northern Ireland.

You can ask your doctor to write a letter to support your case. They 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](https://www.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, the council should offer you temporary accommodation while they make further enquiries. If you are likely to become homeless in the next 8 weeks, 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 (page 22). 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.

## Claiming benefits

You may be able to get benefits to help pay your rent, such as Universal Credit, and council tax or rates (pages 58 to 67). This could help stop you becoming homeless.

If you are homeless, you still have the right to get benefits. Call our welfare rights advisers on **0808 808 0000** to find out what you could get.

## 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. Visit **homeless.org.uk**

For more information, contact Citizens Advice (page 111) or visit **nihe.gov.uk/housing-help/homelessness**

**“We help them fill out the forms, we advise on debt and can negotiate with lenders, and we can help people claim on life policies. It is really important to let people know what help is available. Even if I am not able to help them there and then, they know where to come if they need help in the future. ”**

Tracey, Macmillan Information and Support Manager



# Glossary

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# Glossary

## Useful words to know

When you are dealing with your finances, you may find 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 also called a Decision in Principle or a Mortgage Promise. 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. You get this document from a bank or building society before applying for a mortgage.

### **Arrears**

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

## **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 Executive decides your property 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 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. 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.

## **Endowment insurance policy**

An insurance policy designed to pay out a lump sum at the end of the term. For example, this could be 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 that is yours when you die. This includes things you own (possessions), 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 are staying somewhere. For example, you may not have the right to stay where you are, or you may be living in unsuitable housing.

## **Income**

All the money you have coming in, including 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, you will usually be charged interest. This is extra money you owe the lender. It is usually calculated as a percentage of your loan. This percentage is called the interest rate.

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

Where property is owned equally between 2 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. You have a lease (a type of contract) with the freeholder that allows you to use the land for a set period of time. You are the leaseholder.

## **Lender**

A person or 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, you may get a lump sum payment from your pension or from an insurance scheme.

## **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.

## **Prognosis**

The expected outcome of the cancer, or your life expectancy.

## **Repossession**

If you do not pay certain loans back, such as mortgages, the lender may be able to take what you own back if you used it as security for that loan (secured loan). In the case of a mortgage, this may be your home. This is called repossession.

## **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 what you own if you do not pay the loan back. This is called repossession. 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 have to pay service charges 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 2 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.

## **Term**

The period of time 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.

## **Waiting period**

A period of time between when you make a claim on an insurance policy and the start of an insurance payout. 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
- eBooks
- Braille
- large print
- British Sign Language
- translations.
- easy read booklets

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**.

## The language we use

We want everyone affected by cancer to feel our information is written for them.

We try to make sure our information is as clear as possible. We use plain English, avoid jargon, explain any medical words, use illustrations to explain text, and make sure important points are highlighted clearly.

We use gender-inclusive language and talk to our readers as 'you' so that everyone feels included. Where clinically necessary we use the terms 'men' and 'women' or 'male' and 'female'. For example, we do so when talking about parts of the body or mentioning statistics or research about who is affected. Our aims are for our information to be as clear and relevant as possible for everyone.

You can read more about how we produce our information at **[macmillan.org.uk/ourinfo](https://www.macmillan.org.uk/ourinfo)**

# Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we are 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. We 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.

Our trained cancer information advisers can listen and signpost you to further support. Call us on **0808 808 00 00**. We are open 7 days a week, 8am to 8pm.

You can also email us, or use the Macmillan Chat Service via our website. You can use the chat service to ask our advisers about anything that is worrying you. Tell them what you would like to talk about so they can direct your chat to the right person. Click on the 'Chat to us' button, which appears on pages across the website. Or go to **macmillan.org.uk/talktous**

If you would like to talk to someone in a language other than English, we also offer an interpreter service for our Macmillan Support Line. Call **0808 808 00 00** and say, in English, the language you want to use. Or send us a web chat message saying you would like an interpreter. Let us know the language you need and we'll arrange for an interpreter to contact you.

## Information centres

Our information and support centres are based in hospitals, libraries and mobile centres. Visit one to get the information you need and speak with someone face to face. If you would like a private chat, most centres have a room where you can speak with someone confidentially.

Find your nearest centre at [macmillan.org.uk/informationcentres](https://macmillan.org.uk/informationcentres) or call us on **0808 808 00 00**.

## Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you have been affected in this way, we can help. Please note the opening times may vary by service.

## Financial guidance

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

## Help accessing benefits

Our welfare rights advisers can help you find out what benefits you might be entitled to, and help you complete forms and apply for benefits. They can also tell you more about other financial help that may be available to you. We can also tell you about benefits advisers in your area. Visit [macmillan.org.uk/financialsupport](https://macmillan.org.uk/financialsupport) to find out more about how we can help you with your finances.

## Help with energy costs

Our energy advisers can help if you have difficulty paying your energy bills (gas, electricity and water). They can help you get access to schemes and charity grants to help with bills, advise you on boiler schemes and help you deal with water companies.

## 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 find out more about Macmillan Grants.

## Help with work and cancer

Whether you are 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](https://www.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.

## 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 is why we help bring people together in their communities and online.

### Support groups

Whether you are someone living with cancer or a carer, family member or friend, 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](https://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](https://macmillan.org.uk/community)**

You can also use our Ask an Expert service on the Online Community. You can ask a financial guide, cancer information nurse, work support advisor or an information and support advisor any questions you have.

## Macmillan healthcare professionals

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.

# Other useful organisations

There are lots of other organisations that can give you information or support. Details correct at time of printing.

## Help with housing costs

### Advice NI

Helpline **0800 915 4604**

**[www.adviceni.net](http://www.adviceni.net)**

Provides advice on a variety of issues including financial, legal, housing and employment issues.

### Benefit Enquiry Line Northern Ireland

Helpline **0800 232 1271**

Textphone **028 9031 1092**

**[www.nidirect.gov.uk/money-tax-and-benefits](http://www.nidirect.gov.uk/money-tax-and-benefits)**

Provides information and advice about disability benefits and carers' benefits in Northern Ireland.

### Care and Repair Scotland

Tel **0141 221 9879**

**[www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)**

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

## Carer's Allowance Unit

Tel **0800 731 0297**

Textphone **0800 731 0317**

**[www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance)**

Manages state benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines.

## Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Use its online webchat or find details for your local office by contacting:

### England

Helpline **0800 144 8848**

**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

### Scotland

Helpline **0800 028 1456**

**[www.cas.org.uk](http://www.cas.org.uk)**

### Wales

Helpline **0800 702 2020**

**[www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales)**

## Equity Release Council

**[www.equityreleasecouncil.com](http://www.equityreleasecouncil.com)**

Provides information about housing equity. Promotes high standards of practice and has a register of qualified equity release advisers and other professionals.



### **Home Owners' Support Fund (Scotland)**

Tel **0300 244 1093**

**[www.mygov.scot/home-owners-support-fund](http://www.mygov.scot/home-owners-support-fund)**

Run by the Scottish government. Has 2 schemes to help people who find it difficult to pay their mortgage or other loans secured against their property.

### **Housing Advice NI (Northern Ireland)**

Helpline **028 9024 5640**

Textphone **028 9026 7927**

**[www.housingadviceni.org](http://www.housingadviceni.org)**

Helps people with housing and debt problems in Northern Ireland.

### **Land and Property Services (Northern Ireland)**

Rate Rebate Helpline **0300 200 7802**

**[www.finance-ni.gov.uk/land-property-services-lps](http://www.finance-ni.gov.uk/land-property-services-lps)**

Collects and manages land property information. May provide help and information about rate bills.

### **Local councils (England, Scotland and Wales)**

Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to claim Housing Benefit and Council Tax Reduction, education benefits, and for help from social services (the Social Work department in Scotland).

You should be able to find your local council's contact details online by visiting:

### **England**

**[www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)**

### **Scotland**

**[www.cosla.gov.uk/councils](http://www.cosla.gov.uk/councils)**

### **Wales**

**[www.gov.wales/find-your-local-authority](http://www.gov.wales/find-your-local-authority)**

### **MoneyHelper**

Tel **0800 011 3797**

**[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)**

Provides guidance on benefits, money, pensions and housing costs.

### **Northern Ireland Housing Executive**

Tel **03448 920 902**

**[www.nihe.gov.uk](http://www.nihe.gov.uk)**

Offers help to people living in socially rented, privately rented and owner-occupied accommodation.

## Shelter

Supports anyone dealing with housing problems or homelessness.

### Shelter England

Helpline **0808 800 4444**  
**england.shelter.org.uk**

### Shelter Scotland

Tel **0808 800 4444**  
**scotland.shelter.org.uk**

### Shelter Cymru

Helpline **0800 049 5495**  
**www.sheltercymru.org.uk**

### Shelter NI

Tel **028 9024 7752**  
**www.shelterni.org**

### Universal Credit Helpline

Tel **0800 328 5644**  
Textphone **0800 328 1344**  
Tel (Welsh language) **0800 328 1744**  
Text Relay **18001** then **0800 328 5644**  
**www.gov.uk/universal-credit/contact-universal-credit**

## **Emotional and mental health support**

### **Mind**

Helpline **0300 123 3393**

**[www.mind.org.uk](http://www.mind.org.uk)**

Provides information, advice and support to anyone with a mental health problem through its helpline and website.

### **Samaritans**

Helpline **116 123**

Email **[jo@samaritans.org](mailto:jo@samaritans.org)**

**[www.samaritans.org](http://www.samaritans.org)**

Provides confidential and non-judgemental emotional support, 24 hours a day, 365 days a year, for people experiencing feelings of distress or despair.

## **Further financial support or legal advice and information**

### **Civil Legal Advice**

Helpline **0345 345 4345**

Textphone **0345 609 6677**

**[www.gov.uk/civil-legal-advice](http://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.

## **Disability and Carers Service**

Tel **0800 587 0912**

Textphone **0800 012 1574**

**[nidirect.gov.uk/contacts/disability-and-carers-service](http://www.nidirect.gov.uk/contacts/disability-and-carers-service)**

Manages Disability Living Allowance, Attendance Allowance, Carer's Allowance and Carer's Credit in Northern Ireland. You can apply for these benefits and find information online or through its helplines.

## **GOV.UK**

**[www.gov.uk](http://www.gov.uk)**

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

## **Jobs and Benefits Office (Northern Ireland)**

Tel **0300 200 7822**

Textphone **0800 587 1297**

**[www.nidirect.gov.uk/contacts/jobs-and-benefits-offices](http://www.nidirect.gov.uk/contacts/jobs-and-benefits-offices)**

Provides information and advice about disability benefits and carers' benefits in Northern Ireland. Use the website to find your local Jobs and Benefits office.

## **Law Centres Network**

**[www.lawcentres.org.uk](http://www.lawcentres.org.uk)**

Local law centres provide advice and legal assistance. They specialise in social welfare issues including disability and discrimination.

## **Macmillan Benefits Advice Service (Northern Ireland)**

Tel **0300 1233 233**

Offers advice on benefits if you live in Northern Ireland.

### **Money Advice Scotland**

Tel **0141 572 0237**

**[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)**

Use the website to find qualified financial advisers in Scotland.

### **nidirect**

**[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**

Has information about benefits and public services in Northern Ireland.

### **StepChange Debt Charity**

Tel **0800 138 1111**

**[www.stepchange.org](http://www.stepchange.org)**

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

### **Unbiased**

Helpline **0800 023 6868**

**[www.unbiased.co.uk](http://www.unbiased.co.uk)**

You can search the website for qualified advisers in the UK who can give expert advice about finances, mortgages, accounting or legal issues.

## **Equipment and advice on living with a disability**

### **British Red Cross**

Tel 0344 871 11 11

[www.redcross.org.uk](http://www.redcross.org.uk)

Offers a range of health and social care services across the UK, such as care in the home, a medical equipment loan service and a transport service.

### **Disability Rights UK**

Tel **0330 995 0400** (not an advice line)

**[www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)**

Provides information on social security benefits and disability rights in the UK. Has a number of helplines for specific support, including information on going back to work, direct payments, human rights issues and advice for disabled students.

### **Living Made Easy**

Helpline **0300 999 0004**

**[www.livingmadeeasy.org.uk](http://www.livingmadeeasy.org.uk)**

Provides free, impartial advice about all types of disability equipment and mobility products.

## **LGBT-specific support**

### **LGBT Foundation**

Tel **0345 330 3030**

**[www.lgbt.foundation](http://www.lgbt.foundation)**

Provides a range of services to the LGBT community, including a helpline, email advice and counselling. The website has information on various topics including sexual health, relationships, mental health, community groups and events.

### **Live Through This**

**[www.livethroughthis.co.uk](http://www.livethroughthis.co.uk)**

A safe space for anybody who identifies as part of the queer spectrum and has had an experience with any kind of cancer at any stage. Also produces resources about LGBT cancer experiences. LTT runs a peer support group with Maggie's Barts.





## 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

This information has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team. It has been approved by Amanda South, Macmillan Financial Guidance Service Manager.

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Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories. This includes Tracy. Sadly, Tracy died in 2019. We'd like to thank her family for allowing us to continue sharing her story, so others can benefit from Macmillan's support.

We welcome feedback on our information. If you have any, please contact **[cancerinformationteam@macmillan.org.uk](mailto:cancerinformationteam@macmillan.org.uk)**

## Sources

Below is a sample of the sources used in our housing costs information. If you would like more information about the sources we use, please contact us at **[cancerinformationteam@macmillan.org.uk](mailto:cancerinformationteam@macmillan.org.uk)**

gov.uk. Housing costs and Universal Credit. Available from [www.gov.uk/housing-and-universal-credit/how-to-claim](http://www.gov.uk/housing-and-universal-credit/how-to-claim) [accessed May 2022].

Housing Advice NI. Housing advice for Northern Ireland. Available from [www.housingadviceni.org](http://www.housingadviceni.org) [accessed May 2022].

Llwodraeth Cymru Welsh Government. Housing law is changing. Available from [gov.wales/housing-law-changing-renting-homes](http://gov.wales/housing-law-changing-renting-homes) [accessed January 2023].

Shelter (Cymru). Who gets priority? Available from [sheltercymru.org.uk/get-advice/finding-a-place-to-live/council-and-housing-association-waiting-lists/who-gets-priority](http://sheltercymru.org.uk/get-advice/finding-a-place-to-live/council-and-housing-association-waiting-lists/who-gets-priority) [accessed May 2022].

The Building Societies Association (BSA). (2019). Can't pay your mortgage? Available from [www.bsa.org.uk/BSA/files/ee/ee4fad08-ec9c-4aab-8e05-e5a6ca41ebd7.pdf](http://www.bsa.org.uk/BSA/files/ee/ee4fad08-ec9c-4aab-8e05-e5a6ca41ebd7.pdf) [accessed May 2022].

## Can you do something to help?

We hope this booklet has been useful to you. It is just one of our many publications that are available free to anyone affected by cancer. They are 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 are here 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.

### 5 ways you can help someone with cancer

#### 1. **Share your cancer experience**

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

#### 2. **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.

#### 3. **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?

#### 4. **Raise money**

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

#### 5. **Give money**

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

## 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

Valid from

Expiry date

Issue no

Security number

Signature

Date / /

## Do not 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.

I am a UK tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

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 would rather donate online go to [macmillan.org.uk/donate](https://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 include mortgage or rent payments, and energy costs.

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

At Macmillan, we give people with cancer everything we've got. If you are diagnosed, your worries are our worries. We will help you live life as fully as you can.

For information, support or just someone to talk to, call **0808 808 00 00** 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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