

Housing

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

If you have a mortgage

You do not have to tell your mortgage lender about your cancer diagnosis. But it is usually better if you do. If you have missed a payment, or think you will have problems paying your mortgage, tell your lender as soon as possible.

Your lender should work with you to find a solution. They must follow a set of rules to try to help you keep your home. They may:

- reduce your mortgage payments, or change them to interest-only, for a set time
- give you a temporary break from paying
- extend the mortgage term (length) so that you pay less each month
- change your interest rate.

If you rent

If you are likely to miss a rent payment, or have already missed one, speak to your landlord as soon as possible. You may be able to pay off what you owe in instalments. You may also be able to get benefits that help pay your rent, such as Universal Credit. To speak to a Macmillan money adviser, call **0808 808 00 00**.

If you live in council housing

If you have cancer, your housing needs may have changed. You may be able to move up a waiting list. [Shelter](#) and [Housing Rights NI](#) have more information about priority groups and council housing. If you think you may qualify, contact your local council or housing association.

Tips for dealing with housing costs

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

Macmillan Cancer Support resources

We have more information on our [website](#), including audiobooks. Or you can order our free booklets and leaflets on be.macmillan.org.uk such as:

- [Help with the cost of cancer](#)
- [Housing costs](#)

We produce information in a [range of formats](#) and [languages](#). To order these, visit our website or call our support line.

Further Macmillan support

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm. Or visit macmillan.org.uk where you can [chat online](#) to one of our team.

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

Our free [Macmillan Buddy service](#) can arrange weekly calls or visits with a friendly volunteer who understands what you're going through.

Or if you want to share your experiences or ask questions, you can find others who understand on our [Online Community](#).

Other useful contact details

- GOV.UK – visit gov.uk
- Housing Rights NI – visit housingrights.org.uk or call **0289 024 5640**
- Shelter – visit shelter.org.uk

Notes and questions
