

# Advising on mortgage arrears and possession action

## Who the course is for

This course is for busy generalist advisers who have a basic understanding of housing status, and little or no experience of advising on mortgage arrears and possession. This course builds on material in the NHAS Housing Foundation Course and will be backed up by the Mortgage possession self study pack for advisers to use after attending this course.

This course is not for experienced generalist advisers or debt advisers. If you have experience advising on mortgage arrears and possession and already meet the learning objectives below, you can go straight to the Mortgage Possession self study pack on CABlink. There is also e-learning for caseworkers on mortgage arrears advice issues (more details on CABlink and [www.nhas.org.uk](http://www.nhas.org.uk)).

## Aim of the course

To provide busy generalist advisers with an overview of the basics of housing situations where there are mortgage arrears and possession proceedings.

At the end of the course you will be able to:

1. Briefly describe the two different types of mortgage and explain the meanings of common mortgage terms.
2. Identify income support mortgage payment rules
3. Describe the stages of the mortgage possession process and possible legal actions.
4. Determine what information you would need to assist a client with preventing possession action.
5. Outline your clients' options, including options for those who come for advice very late in the possession process.

This is an NHAS course. The NHAS (National Homelessness Advice Service) is a partnership between Citizens Advice and Shelter which is funded by the CLG.