

Recently, my husband lost his job, and only has redundancy money for three months. I only have a part-time job which would not cover the cost of the mortgage. Is there anything I can do to make sure we don't default on our loan and face repossession?

Facing the prospect of repossession can be frightening, but losing your home is not the inevitable outcome of financial difficulties. Since January, a number of different Government schemes have been introduced to prevent it happening, like Homeowner Mortgage Support, and for the most vulnerable households facing the immediate threat of repossession, there may be the potential option of the Mortgage Rescue Scheme.

Firstly, its really important to get advice no matter what stage you are at. If you think you are going to have problems paying the mortgage, do contact your lender or visit your local CAB to talk through options of maximising your income – perhaps claiming Support for Mortgage Interest or renegotiating affordable payments for a period. Under the government's mortgage protocol, lenders are obliged to help and make all reasonable attempts to help borrowers find a way through a difficult patch.

You should make your mortgage your top priority. If you have other unsecured loans, creditors or catalogues you might have to pay less towards them to make sure you can meet your mortgage payment. Get in touch with everyone you owe money to and let them know whats going on. You should also claim all the benefits and tax credits you're entitled to. This might take some time so while you are doing it keep in touch with your mortgage lender so they know what you are doing. If you need help – ask – that's what you local CAB is there for.

It is important to remember that lenders should show that they have exhausted every possible option before applying for a possession order. Even on the day of a possession hearing, there are things that can be done - around four in five repossessions can still be stopped if the households attend court and access free advice. To find out if your court has such a duty desk scheme go to www.nhas.org.uk

Finally, remember that concerned homeowners can get free, impartial advice from their local Citizens Advice (www.adviceguide.org) or from www.direct.gov.uk/mortgagehelp, or from one of National Debtline's advisers on 0808 808 4000