



Department
for Work &
Pensions

Support for Mortgage Interest How to apply

**Easy
Read**



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1

Introduction



Support for Mortgage Interest is a **secured loan** from the Department for Work and Pensions.

A **secured loan** is money you borrow against your home.



Support for Mortgage Interest can help you pay the interest on your mortgage.

It can also help you pay the interest on a home improvement loan.

SMI

Support for Mortgage Interest is sometimes known as SMI.

You may be entitled to SMI if you get:



jobcentreplus

Department for
Work and Pensions

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance



Department
for Work &
Pensions

- Pension Credit



UC *Universal
Credit*

- Universal Credit.



When you apply for one of these benefits, we will ask you about your housing costs.



If your housing costs include a mortgage or a home improvement loan, we will contact you.



This is to find out if you would like to apply for SMI.

2

How to apply for Support for Mortgage Interest



After we contact you, we will send you more information and a claim form.



You need to send this claim form to your lender.



Your lender will fill in the form and return it to the Department for Work and Pensions.

3

How we deal with your application



We then decide if you can get Support for Mortgage Interest.



If we decide you cannot get SMI, DWP will write to you to tell you why.



If you can get SMI, we write to you or contact you by telephone.



This call is to discuss whether you would like to continue with your application.



During the call, we will explain how SMI works.

We will also answer any questions you may have.



You will need to tell us whether you want to accept the offer of SMI.



Department
for Work &
Pensions

Charge Form
or
**Standard
Security Form**



Department
for Work &
Pensions

**Loan
Agreement
Form**

If you accept the offer, we will send you 2 forms:

- A Charge Form or a Standard Security Form
- A Loan Agreement form.



You will complete these forms and return them to the Department for Work and Pensions.



We will start making payments to your lender once any waiting time is over.

For more information, go to:

www.gov.uk/support-for-mortgage-interest/what-youll-get



Information on waiting times is available in the Easy Read booklet:

- Get help from Support for Mortgage Interest.

For more Easy Read information on SMI, go to: www.gov.uk/government/publications/easy-read-support-for-mortgage-interest-smi



Your SMI loan will be secured against your home.

We will explain what this means in a letter to you.



Please tell us if you would like to stop getting your SMI payments.

We can stop them for you at any time.

For mortgage information, go to www.citizensadvice.org.uk/debt-and-money/mortgage-problems-debt-and-money

For information on buying a home, go to www.moneyhelper.org.uk/en/homes/buying-a-home

For housing advice, go to england.shelter.org.uk/housing_advice

4

Contact us



You can contact us to get more information on Support for Mortgage Interest.



The office you contact depends on which benefit you get or have applied to get.

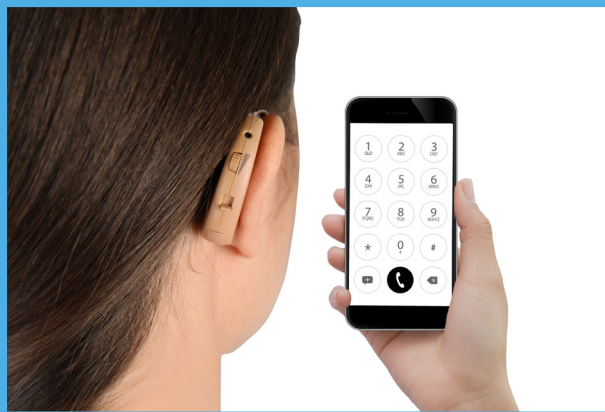
Please contact Jobcentre Plus if you get, or have applied for:



jobcentreplus

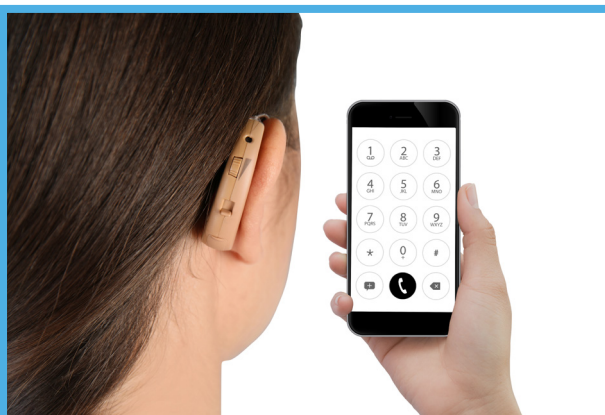
Department for
Work and Pensions

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance.



Telephone: **0800 169 0310**

Textphone: **0800 169 0314**



Welsh Language Telephone:
0800 328 1744



If you cannot hear or speak on the phone, use Relay UK:

18001 then **0800 169 0310**



If you are deaf and use British Sign Language you may be able to use the video relay service.

For more information on how to claim, go to:

www.gov.uk/support-for-mortgage-interest/how-to-apply

The Pension Service



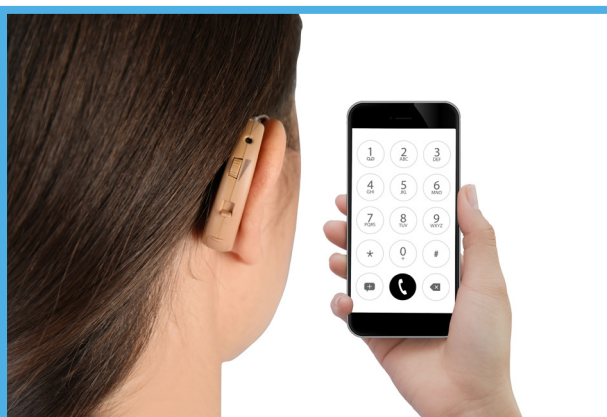
Department
for Work &
Pensions

If you get or have applied for Pension Credit, please contact the Pension Service.



Telephone: **0800 731 0469**

Textphone: **0800 731 0464**



Welsh Language Telephone:
0800 731 0453

Welsh Language Textphone:
0800 731 0456



If you cannot hear or speak on the phone, use Relay UK:

18001 then **0800 731 0469**



If you are deaf and use British Sign Language you may be able to use the video relay service.

For more information on how to claim, go to:

www.gov.uk/support-for-mortgage-interest/how-to-apply

Universal Credit

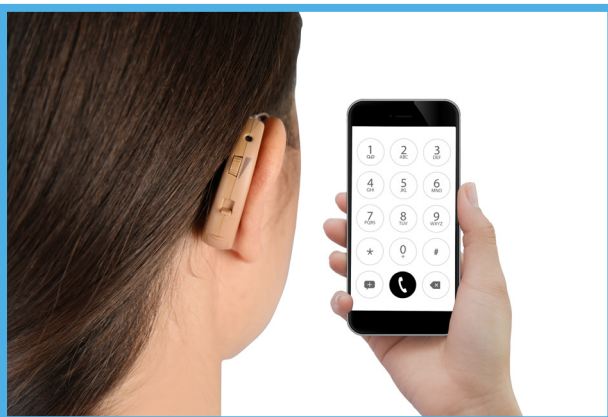


If you get or have applied for Universal Credit, please contact the Universal Credit Helpline.



Telephone: **0800 328 5644**

Textphone: **0800 328 1344**



Welsh Language Telephone:
0800 328 1744



If you cannot hear or speak on the phone, use Relay UK:

18001 then **0800 328 5644**



If you are deaf and use British Sign Language you may be able to use the video relay service.

For more information on how to claim, go to:

www.gov.uk/support-for-mortgage-interest/how-to-apply

For more information, go to:

www.gov.uk/support-for-mortgage-interest