



Ref: PO/JB/480/2025

2 October 2025

Dear colleague,

I would like to make you aware of the Welsh Government support available to homeowners who are having, or facing, financial difficulty in paying their mortgage.

I hope that you are already aware of the important support the Help to Stay-Wales scheme offers. I am extremely proud that, as a Government, we introduced this scheme in difficult economic times to support homeowners to stay in their own homes. I am seeking your support in ensuring people who need the scheme are aware of its availability. To that end, I would ask that key messages about the scheme are disseminated throughout your organisation, and you encourage staff members to refer homeowners in financial difficulty to Help to Stay-Wales.

Help to Stay-Wales can provide homeowners with independent financial or mortgage advice and a **5-year interest free equity loan** to reduce their monthly mortgage payments to an affordable level. Loan recipients won't need to start paying back the loan for 5 years, and interest won't be applied during this period.

The purpose of the scheme is to **keep people in their homes by first** offering them **expert financial advice** to assist with alleviating financial pressures which are likely to lead to mortgage arrears. Following an independent financial assessment, an equity loan can be offered. The loan will be used to pay down existing mortgage arrears and reduce the outstanding mortgage balance, reducing their ongoing monthly mortgage payments to an amount they can comfortably afford over the medium term, and providing support during this difficult period of rising inflation rates and increased costs of living.

The **equity loan** will be offered for up to 15 years. Repayment will be required either at the end of the 15-year term or when the property is sold.

Homeowners who are eligible will receive **free mortgage advice from specialist debt advisors**, with the costs fully covered by the Welsh Government. This will ensure the applicant has received independent advice about the options available, confirm that all other avenues have been exhausted, and verify the levels of debt service the applicant could reasonably afford based on a review of their current circumstances. This advice will be repeated before a customer enters their interest-bearing phase.

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Rydym yn croesawu derbyn gohebiaeth yn Gymraeg. Byddwn yn ateb gohebiaeth a dderbynnir yn Gymraeg yn Gymraeg ac ni fydd gohebu yn Gymraeg yn arwain at oedi.

We welcome receiving correspondence in Welsh. Any correspondence received in Welsh will be answered in Welsh and corresponding in Welsh will not lead to a delay in responding.

To date, we have had some success in providing support to those who need it. However, I remain concerned that given increased living costs, not being able to meet mortgage repayments is a real worry for many homeowners in Wales. I would like to reiterate that I would welcome your support in ensuring those who could benefit from Help to Stay-Wales are made aware of it.

For further information, including eligibility criteria, please see: [Get help paying your mortgage with a Help to Stay shared equity loan | GOV.WALES](#)

Media assets to promote the scheme can be found here - <https://assets.service.gov.wales/?meta=help+to+stay> I would be grateful if you could share these assets with communication teams and frontline staff and add them (as well as a link to the [Help to Stay – Wales website](#)) to your website. I would welcome your support in promoting the scheme to ensure we can maximise take up and support homeowners to stay in their own homes.

My officials Elinor Savage and Laura Brown – Elinor.Savage@gov.wales / Laura.Brown@gov.wales will contact relevant officials at your organisation to offer an opportunity to discuss the scheme and to understand how the scheme could be promoted locally. Please contact my officials if you have any immediate questions.

Yours sincerely,

A handwritten signature in black ink, reading 'Jayne Bryant' in a cursive style.

Jayne Bryant AS/MS

Ysgrifennydd y Cabinet dros Lywodraeth Leol a Thai
Cabinet Secretary for Housing and Local Government