



Foundation

Home Loans

Changes to Support for Mortgage Interest (SMI)

What's changed?

The Department of Work & Pensions (DWP) have amended the Support for Mortgage (SMI) from a benefit to a loan.

It's not too late

If you initially decided not to take the loan from the DWP but you have since changed your mind, please contact them on 0800 731 0469 (for claimants over State Pension age) or 0800 169 0310 (for claimants of working age).

What to do

If you decided not to take out the DWP loan, you need to ensure that you are able to afford your full monthly mortgage payments. If you are struggling with or have been unable to pay your full monthly mortgage payment please contact us on 0344 770 8030.

[Contact us >](#)

[More info from DWP >](#)