

# Are you in danger of losing your home?

Help is at hand....

Mortgage to Rent scheme

Mortgage to Shared Equity scheme



The Scottish Government  
Home Owners' Support Fund



The Scottish  
Government



## What are the Mortgage to Rent and Mortgage to Shared Equity schemes?

The Mortgage to Rent and Mortgage to Shared Equity schemes form part of the Scottish Government's Home Owners' Support Fund. The schemes aim to help owners in Scotland who are in financial difficulty and are in danger of being made homeless to remain in their home.

You must obtain independent advice about your financial situation before applying to take part. Details of sources of independent advice and more information about the schemes are available in a separate leaflet from

[www.scotland.gov.uk](http://www.scotland.gov.uk) or by emailing

[homeownerssupportfund@scotland.gsi.gov.uk](mailto:homeownerssupportfund@scotland.gsi.gov.uk)

Alternatively, you can call us on 0845 279 9999.

Please contact us if you do not understand any of the questions in this form, or if you need help filling it in (including the need for an interpreter/ translator). **Please note that we will be unable to process this form unless it is fully completed and returned with all necessary supporting documentation. If the form is incomplete we will return it to you requesting further information. This means it will take longer for us to let you know whether you are eligible and this may put you at greater risk of losing your home.**

We can provide this document in large print, Braille, or on audio cassette, and we can also provide translations into other languages.



# General questions

**1. What is the property address?**

Address:

Postcode:

**2. Please tell us the name, address and telephone number of your independent adviser.**

We cannot consider your application until you have obtained independent advice about your financial situation. You must therefore provide a letter from your adviser showing that you have taken independent advice.

Name:

Address:

Postcode:

Telephone number:

**3. Please provide confirmation from your adviser showing that you are not eligible to receive assistance from any UK Government support scheme.**

If you are eligible for, and getting assistance from any other UK Government support scheme, we may consider your application if this assistance does not remove the threat of repossession.

**4. Are you at least three months in arrears with payments on a loan(s) secured against your property, and do you have cumulative arrears of at least one month?**

Yes/No

We cannot consider your application unless you can show that you are at least three months in arrears with payments on a loan(s) secured against your property, and that you have cumulative arrears of at least one month. (Alternatively, we will consider applications if you have had a trustee appointed to your estate and they are looking to force the sale of your property – see Section 6 below.) You must therefore provide proof, such as a letter from your lender, showing that you are at least three months in arrears, and that you have cumulative arrears of at least one month. You must also provide a letter from your adviser which confirms that you have been unable to make full payments during this time.

**5. Have you been unable to reach agreement with your lender(s) on how to manage your arrears?**

Yes/No

We cannot consider your application unless you can show that you have been in discussion with your lender(s) and have been unable to reach agreement on how to manage your arrears. (Again alternatively, we will consider applications if you have had a trustee appointed to your estate and they are looking to force the sale of your property – see Section 6 below.) You must therefore provide proof, such as a letter from your lender(s), showing that you have been in discussion with them and have been unable to reach agreement on how to manage your arrears.



## General questions

6. **Have you had a trustee appointed to your estate?**

Yes/No

**If yes, is your trustee looking to force the sale of your property?**

Yes/No

We cannot consider your application unless you can show that your trustee is looking to force the sale of your property. You must therefore provide a letter from your trustee showing that this is the case.

7. **Do you or any member of your household have a disability we should take into account?**

Yes/No

We use the term 'disability' to mean someone who has 'a physical or mental impairment that has a substantial and long-term adverse effect on his or her ability to carry out normal day-to-day activities'.

**If yes, we need more information.**

If you or any member of your household has a physical or mental impairment that has a substantial and long-term adverse effect on your/their ability to carry out normal day-to-day activities, you must provide evidence that this is the case from a suitably qualified expert, such as an Occupational Therapist.



# Questions about owners

## 8. Who owns the property?

Please provide details of all those in whose name the title to the property is registered ('the owner(s)'). Please note that if there are more than two owners there is space to tell us about them later. Please also provide details of the owner's spouse as they will have certain important rights in relation to the property. Please note that the term 'spouse' means the person to whom the owner is married, or with whom they are in a civil partnership, or with whom they have co-habitation rights recognised by a court.

Owner one

Name (including Mr/Mrs/Ms/Miss):

Date of birth (dd/mm/yyyy):

Address:

Postcode:

Owner two

Name (including Mr/Mrs/Ms/Miss):

Date of birth (dd/mm/yyyy):

Address:

Postcode:

Spouse  
(if not included above)

Name (including Mr/Mrs/Ms/Miss):

Date of birth (dd/mm/yyyy):

Address:

Postcode:



## Questions about owners

9. Do you share ownership of your property with a social landlord?

Yes/No

If yes, please provide their details here:

Name:

Address:

Postcode:

10. Do any of the people whose names are set out in Section 8 above own any other property?

Yes/No

If yes, please give us details here:



# Questions about you and your household

For Sections 11 and 12, please count all occupants including children. If there are children who spend part of their time in the property and part of their time elsewhere, they should also be included. Please note that if there will be more than five occupants, there is space to tell us about them later.

- 11. How many people will live in the property if your application is successful?**
- 12. Who will live in the property if your application is successful?**

We need to know the following information about each occupant.

Owner one

Name (including Mr/Mrs/Ms/Miss):

Date of birth (dd/mm/yyyy):   **Age**

**Has this person lived in the property for at least 12 months?**  **Yes/No**

**Is the property this person's sole or main residence?**  **Yes/No**

If no, please tell us about the other residence(s) this person has.

Owner two

Name (including Mr/Mrs/Ms/Miss):

Date of birth (dd/mm/yyyy):   **Age**

**Has this person lived in the property for at least 12 months?**  **Yes/No**

**Is the property this person's sole or main residence?**  **Yes/No**

If no, please tell us about the other residence(s) this person has.



# Questions about you and your household

Other occupant

Name (including Mr/Mrs/Ms/Miss):

Date of birth (dd/mm/yyyy):

Age

Has this person lived in the property for at least 12 months?

Yes/No

Is the property this person's sole or main residence?

Yes/No

If no, please tell us about the other residence(s) this person has.

Other occupant

Name (including Mr/Mrs/Ms/Miss):

Date of birth (dd/mm/yyyy):

Age

Has this person lived in the property for at least 12 months?

Yes/No

Is the property this person's sole or main residence?

Yes/No

If no, please tell us about the other residence(s) this person has.

Other occupant

Name (including Mr/Mrs/Ms/Miss):

Date of birth (dd/mm/yyyy):

Age

Has this person lived in the property for at least 12 months?

Yes/No

Is the property this person's sole or main residence?

Yes/No

If no, please tell us about the other residence(s) this person has.



# Questions about tenants

## 13. If your application is eligible for consideration through the Mortgage to Rent scheme, who will be the tenant(s) of the property?

Tenants are those occupants who will sign the rental agreement and be responsible for paying for the rent and for meeting other conditions to do with the upkeep of the property. Please note that if there will be more than two tenants there is space to tell us about them later.

Tenant one

Name (including Mr/Mrs/Ms/Miss):

Tenant two

Name (including Mr/Mrs/Ms/Miss):



# Point of contact

## 14. Contact details

We may need to correspond with you so please give us the following details for our main point of contact for this application.

Name (including Mr/Mrs/Ms/Miss):

Address:

Postcode:

Daytime telephone number (including dialling code):



## Questions about the property

Please provide as much information as you can.

### 15. House type

(for example, first-floor flat, maisonette, semi-detached, detached, bungalow, mid-terraced, terraced)

### 16. Date of construction:

pre-1919

1919-1929

1930-1949

1950-1963

1964-1974

1975-1982

1983-1990

1991-1997

post-1997

### 17. Type of construction

(for example, stone, solid brick, timber framed or cavity):

### 18. Type of roof

(for example, flat or pitched):

### 19. Is there central heating?

Yes/No/Partial

If yes/partial – what kind of central heating is there?

(for example, gas-fired, solid fuel, electric storage, gas warm air)

### 20. Is there double glazing?

Yes/No/Partial

### 21. Is there a garage?

Yes/No

### 22. Is there a garden?

Yes/No



# Questions about the property

**23. Number of apartments:**

(that is the number of rooms excluding any kitchens, hallways and bathrooms)

**24. Number of bedrooms:**

**25. Have you carried out any work to the property that required planning permission and/or building warrant approval?**

If yes, please send us a copy of the relevant paperwork.

**26. Specifically, has the property been adapted for any special needs?**

(for example, ramps added, doors widened)

If yes, please provide details of the adaptations made.

**27. Is there a factor or property manager for the property?**

If yes, please provide their details here:

Name:

Address:

Postcode:



## Questions about money

### 28. Details of secured loans

Secured loans are the loans you have that are secured against your property. A mortgage is an example of a secured loan.

**Please provide us with the authority to contact each of your secured lenders by completing Section 34 of this application form. We will contact each secured lender to confirm the loans outstanding.** Please note that if there are more than four secured loans there is space to tell us about them later.

**If you have any savings or endowment policies that are currently used as security for your mortgage, please also provide us with the authority to contact the organisations that you have your policies with – again by completing Section 34 of this application form. We will contact each organisation to confirm the surrender value(s).** Please note that if you have policies with more than four organisations there is space to tell us about them later.

Loan one

Lender name:

Address:

Postcode:

**Have you been unable to make full payments on this loan for at least three months and do you have cumulative arrears of at least one month?**

Yes/No

**Loan/mortgage reference number:**

**Loan amount outstanding:**

£

**Is this loan conducted on a capital and interest repayment basis?**

Yes/No

**If no, are there any savings or endowment policies that are currently used as security for the loan?**

Yes/No

**If yes, please provide the following details and send us proof of the surrender value if you can:**

Organisation name:

Address:

Postcode:

Name of policy holder:

Policy number:

Surrender value:



# Questions about money

Loan  
two

Lender name:

Address:

Postcode:

**Have you been unable to make full payments on this loan for at least three months and do you have cumulative arrears of at least one month?**

Yes/No

**Loan/mortgage reference number:**

**Loan amount outstanding:**

£

**Is this loan conducted on a capital and interest repayment basis?**

Yes/No

**If no, are there any savings or endowment policies that are currently used as security for the loan?**

Yes/No

**If yes, please provide the following details and send us proof of the surrender value if you can:**

Organisation name:

Address:

Postcode:

Name of policy holder:

Policy number:

Surrender value:



## Questions about money

Loan  
three

Lender name:

Address:

Postcode:

Have you been unable to make full payments on this loan for at least three months and do you have cumulative arrears of at least one month?

Yes/No

Loan/mortgage reference number:

Loan amount outstanding:

£

Is this loan conducted on a capital and interest repayment basis?

Yes/No

If no, are there any savings or endowment policies that are currently used as security for the loan?

Yes/No

If yes, please provide the following details and send us proof of the surrender value if you can:

Organisation name:

Address:

Postcode:

Name of policy holder:

Policy number:

Surrender value:



# Questions about money

Loan  
four

Lender name:

Address:

Postcode:

**Have you been unable to make full payments on this loan for at least three months and do you have cumulative arrears of at least one month?**

Yes/No

**Loan/mortgage reference number:**

**Loan amount outstanding:**

£

**Is this loan conducted on a capital and interest repayment basis?**

Yes/No

**If no, are there any savings or endowment policies that are currently used as security for the loan?**

Yes/No

**If yes, please provide the following details and send us proof of the surrender value if you can:**

Organisation name:

Address:

Postcode:

Name of policy holder:

Policy number:

Surrender value:



## Questions about money

### 29. Details of trustees

Has any owner or their spouse had a trustee appointed to their estate? If so, please give us details of the trustee(s). Please provide us with the authority to contact the trustee(s) by completing Section 34 of this application form. We will contact the trustee(s) for further information about your financial situation.

Trustee  
one

Trustee name:

Address:

Postcode:

Trustee  
two

Trustee name:

Address:

Postcode:



# Questions about money

### 30. Details of capital held:

To decide whether you are eligible for the Mortgage to Rent or Mortgage to Shared Equity schemes, the definition of capital we use incorporates:

- savings including cash, Premium Bonds, stocks and shares, unit trusts, bank or building society accounts and fixed-term investments;
- the surrender value of any life assurance or endowment policies that are not linked to the mortgage – unless the reason for financial difficulty is ill-health, the policy holder is terminally ill and the policy is providing life cover;
- equity in any other property you own;
- redundancy payments; and
- pension lump sum payments.

We will include capital held by all owners and spouses – as set out in Section 8 – when calculating the amount of capital you have. If all owners and spouses are under 60 years of age, you will be ineligible for the Mortgage to Rent or Mortgage to Shared Equity schemes if you have a combined amount of capital which exceeds £2,000. If, however, at least one owner or spouse is 60 years or over, the combined allowable capital limit is £4,000 for you to remain eligible for consideration.

**Using the definition given above, do you have any capital?**

**Yes/No**

If yes, please complete the next page of this form.

**Please provide us with the authority to contact each source of capital you have by completing Section 34 of this application form. We will contact each source to confirm the amount of capital held.**



## Questions about money

Capital  
one

Type of capital (for example, building society account):

Where is this capital held:

Name:

Address:

Postcode:

In whose name is this capital held?

Amount held: £

Capital  
two

Type of capital (for example, building society account):

Where is this capital held:

Name:

Address:

Postcode:

In whose name is this capital held?

Amount held: £



# Space for extra information

31. Please use this space to provide us with any information there has not been space for in the application form.

Please make sure you write down the section number for reference.

A large white rectangular area with rounded corners, containing 18 horizontal blue lines for writing.



## Space for extra information

A large, empty rectangular area with rounded corners, containing horizontal lines for writing. The area is white and is framed by a light purple border on the top, bottom, and right sides. The left side of the area is also framed by a light purple border, which is part of the page's design.



**Space for extra information**

A large white rectangular area with rounded corners, containing 18 horizontal blue lines for writing.



## Use of information

**32.** The Scottish Government, and anyone acting on its behalf, will use the information you provide in this application form (including Sensitive Personal Data as defined in the Data Protection Act 1998) for the purposes of, or in connection with, the processing of your application to the Mortgage to Rent or Mortgage to Shared Equity scheme and/or the operation of the scheme; any transfer of the Scottish Government's interest in it; and the monitoring and evaluation of the scheme. In applying to the Mortgage to Rent or Mortgage to Shared Equity scheme, you are consenting to the use of information in this way.

This may include sharing information with, and requesting information from, anyone whom you authorise the Scottish Government and anyone acting on its behalf to contact under Section 34 of this application, as well as any social landlords. If any of the information changes, you must inform the Scottish Government immediately.

The information may also be used for statistical surveys and the Scottish Government and/or their representatives may contact you in the future to seek your views on the Mortgage to Rent and Mortgage to Shared Equity schemes.

The Scottish Government must protect funds and so may use the information you have provided in this form to prevent and detect fraud. Under Section 29(3) of the Data Protection Act 1998, the information may be disclosed for the purposes of crime prevention and detection. Sensitive Personal Data is required under the Equal Opportunities Monitoring statute.

You may request a copy of the information we hold about you. We may charge an administrative fee for each request. You also have the right to request correction of any incorrect information.

**Note:** 'Sensitive Personal Data' is defined in the Data Protection Act 1998 as being information concerning your racial or ethnic origin, political opinions, religious, philosophical or similar beliefs, trade union membership, physical or mental health, sexual life, commission of criminal offences and/or involvement in criminal proceedings.



# Signing the application form

**33.** Those people whose names are set out in Section 8 must sign this application form twice – once here and once in Section 34. The signature(s) in Section 34 allows us to request information from, and share information with, others.

I/We confirm that I/we would like to be considered for the Mortgage to Rent or Mortgage to Shared Equity schemes and that I/we have fully considered the requirements of the schemes and have fully considered and consented to the terms and conditions of the schemes, as set out in the information leaflet accompanying this application form. I/We understand that acceptance to the Mortgage to Rent or Mortgage to Shared Equity scheme does not mean that it is the best option for me/us and that I/we should continue to take independent advice on the options open to me/us. I/We acknowledge and specifically give my/our consent to the Scottish Government gathering, processing and storing Sensitive Personal Data as defined in the Data Protection Act 1998, as will be required to process my application to the Mortgage to Rent or Mortgage to Shared Equity schemes.

I/We confirm that the information provided in this application form is to the best of my/our knowledge and belief correct and accurate in all respects.

I/We understand that the Scottish Government reserves the right to decline the application and/or recover any payments made in the event that the information proves to have been false or misleading.

One

Print name (including Mr/Mrs/Ms/Miss):

Signature 1:

Date:

Two

Print name (including Mr/Mrs/Ms/Miss):

Signature 2:

Date:

Three

Print name (including Mr/Mrs/Ms/Miss):

Signature 3:

Date:

Four

Print name (including Mr/Mrs/Ms/Miss):

Signature 4:

Date:



## Allowing us to request and share information

**34. I/We hereby authorise the Scottish Government and anyone acting on its behalf to contact:**

- a) our adviser as set out in Section 2;
- b) any factor or property manager set out in Section 27;
- c) the secured lender(s) set out in Section 28, and any other secured lender(s) who holds a security over the property;
- d) the organisations who have savings or endowment policies used as security for any loans as set out in Section 28, and any other organisations who have savings or endowment policies used as security for any loans over the property;
- e) any trustee in bankruptcy who may have been appointed to my/our affairs as set out in Section 29;
- f) any savings or other institution with whom I/we hold capital as set out in Section 30, and any other savings or other institution with whom I/we hold capital;
- g) any person who has inhibited the property;
- h) any of my/our unsecured creditors; or
- i) any other relevant third parties

to release any information about my/our current financial situation which you might need in connection with my/our application to the Mortgage to Rent or Mortgage to Shared Equity schemes, and to share such information in terms of Section 32.

Signature one

Print name (including Mr/Mrs/Ms/Miss):

Address:

Postcode:

Signature:

Date:



# Allowing us to request and share information

Signature two

Print name (including Mr/Mrs/Ms/Miss):

Address:

Postcode:

Signature:

Date:

Signature three

Print name (including Mr/Mrs/Ms/Miss):

Address:

Postcode:

Signature:

Date:

Signature four

Print name (including Mr/Mrs/Ms/Miss):

Address:

Postcode:

Signature:

Date:



## In conclusion

**35.** If there is information or signatures missing we will not be able to consider your application and we will return it to you. Please check that you have filled in all sections of this form and that all those persons whose names are set out in Section 8 have signed Sections 33 and 34. Please also check that you have enclosed the following information:

- a) a letter from your adviser showing that you have taken advice about your financial situation;
- b) confirmation from your adviser that you are not eligible to receive assistance from any UK Government support scheme;
- c) if relevant to your application, proof – such as a letter from your lender – showing that you are at least three months in arrears with payments, and that you have cumulative arrears of at least one month on a loan(s) secured against your property. And confirmation from your adviser that you have been unable to make full payments during this time;
- d) if relevant to your application, proof – such as a letter from your lender – showing that you have been in discussion with them and that you have been unable to reach agreement on how to manage your arrears;
- e) if relevant to your application, a letter from your trustee which shows that they are looking to force the sale of your property;
- f) if relevant to your application, evidence from a suitably qualified expert – such as an Occupational Therapist – confirming that you or a member of your household has a physical or mental impairment that has a substantial and long-term adverse effect on your/their ability to carry out normal day-to-day activities; and
- g) if relevant to your application, copies of the planning permission and/or building warrant approval obtained for work carried out to the property.

Please send the completed form to:

The Home Owners' Support Fund Team, The Scottish Government,  
Highlander House, 58 Waterloo Street, Glasgow G2 7DA.

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Highlander House, 58 Waterloo Street, Glasgow G2 7DA

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## In confidence Scottish Government – Diversity monitoring

It is the aim of the Scottish Government to become an exemplar in the field of diversity and to broadly reflect the communities we serve. We also want to ensure that the Mortgage to Rent and Mortgage to Shared Equity schemes are open to all. To help us achieve this, it is important that we obtain accurate and complete data from every household who applies to the schemes.

Although you do not have to provide this information, it would be extremely helpful if you could do so – even if you only feel able to provide some of the information requested. All information gathered will be held in the strictest confidence – accessible only to a very small number of staff who require it – and in line with the principles of Data Protection legislation. It will be used only for the purposes of monitoring and collating data and will never be published where there are numbers less than five to ensure that individuals cannot be identified.

Name:

Date of Birth:

### Question 1 – National identity

What do you consider your national identity to be?

Please choose ONE answer from the list below.

Scottish       English       Welsh       Irish   
British       Other       Prefer not to say

If Other, how would you describe your national identity?



# In confidence

## Scottish Government – Diversity monitoring

### Question 2 – Ethnicity

What is your ethnic group?

Please choose ONE section from A to E, then tick the appropriate box to indicate your ethnic group.

**A White**

British

Any other White background, please write in:

**B Mixed**

Any Mixed background, please write in:

**C Asian, Asian Scottish or Asian British**

Indian

Pakistani

Bangladeshi

Chinese

Any other Asian background, please write in:

**D Black, Black Scottish or Black British**

Caribbean

African

Any other Black background, please write in:

**E Other ethnic group**

Any other ethnic background, please write in:

**F Prefer not to say**



# In confidence Scottish Government – Diversity monitoring

### Question 3 – Disability

Do you have any health condition or disability?

Yes  No  Prefer not to say

Has it lasted or is it expected to last 12 months?

Yes  No

Does this have an adverse effect on your day-to-day activities?

Yes  No

Which of the following categories best describes the nature of the health condition/disability?

- Hearing impairment
- Visual impairment
- Speech impairment
- Mobility
- Physical co-ordination
- Physical capacity
- Severe disfigurement
- Learning difficulties
- Mental illness
- Other

If Other, please specify if you wish:

Prefer not to say



# In confidence Scottish Government – Diversity monitoring

## Question 4 – Religion or belief

None

Church of Scotland

Roman Catholic

Other Christian

Please specify if you wish:

Buddhist

Hindu

Muslim

Jewish

Sikh

Pagan

Another faith, belief or religion

Prefer not to say

## Question 5 – Sexual orientation

Bi-sexual

Gay man

Gay woman/lesbian

Heterosexual/straight

Other

Prefer not to say