

Q:

are you in danger of losing your home?

Mortgage to Rent Scheme



application form

Q:

what is the Mortgage to Rent Scheme?

The Mortgage to Rent Scheme may be able to help you if you are an owner occupier in mortgage difficulties and you are in danger of having your home repossessed. We can arrange for a social landlord such as a housing association or local authority to buy your home and for you to continue to live there as a tenant.

Before applying you must obtain advice about your financial situation. Details of sources of advice and more information about the scheme are available in a separate leaflet from www.scotland.gov.uk or by e-mailing mortgagetorent@scotland.gsi.gov.uk

Alternatively, you can call on **0845 279 9999** or write to **Mortgage to Rent, The Scottish Government, Highlander House, 58 Waterloo Street, Glasgow, G2 7DA**

If you do not understand any of the questions in this form or need help filling it in (including the need for an interpreter/translator) please contact us at the same address.

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 address of the property?

Address:

Postcode:

2. Is the property in imminent danger of being repossessed?

If your lender has threatened to take action or is taking action to repossess the property then you are in imminent danger of being repossessed. If you have proof of this, please send us a copy e.g. a letter from your lender confirming their intention to repossess.

Yes/No

3. Have you obtained advice about your financial situation?

We cannot consider your application until you have obtained advice.

Yes/No

4. Please tell us the name, address and telephone number of your advisor.

5. Why is it important that you remain in the local area?

6. Why are you unable to sell your home and buy somewhere cheaper locally?

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

If yes, please give us more information

Yes/No

8. Do you wish to use your own surveyor?

We will pay for a survey of the property to be carried out to establish a valuation. If you wish to instruct your own surveyor you will be responsible for the cost.

Yes/No

9. Do you wish to use your own solicitor?

We will pay for a solicitor to carry out the conveyancing on your behalf. If you wish to instruct your own solicitor you will be responsible for the cost and you should tell us their name and address here:

Yes/No

Name:

Address:



questions about you and your household

For questions 10 and 11, please count all occupants including children. If there are children who spend part of their time in this property and part of their time elsewhere, they should also be included.

10. How many people will occupy the property after sale?

11. Who will occupy the property after the sale?

We need to know the following information about each occupant:

occupant 1

Name (incl. Mr/Mrs/Miss/Ms):

Date of birth (dd/mm/yyyy):

Age

1. Has this person lived in the property for more than 12 months?

Yes/No

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

Yes/No

3. Do you own the property?

Yes/No

4. What is this person's ethnic group?

You don't have to answer this question but it will help us if you do. The reason we ask is to make sure that we are not discriminating against ethnic groups and to make sure we are promoting Mortgage to Rent to all communities.

Choose one section from a to e, then tick the appropriate box to indicate the cultural background:

a. White

Scottish

Other British: English

Welsh

Irish

Any other white background, please write in

b. Mixed

Any mixed background, please write in

c. Asian, Asian Scottish, Asian English, Asian Welsh, or other Asian British

Indian

Pakistani

Bangladeshi

Chinese

Any other Asian background, please write in

d. Black, Black Scottish, Black English, Black Welsh, or other Black British

Caribbean

African

Any other black background, please write in

e. Other ethnic background

Any other background, please write in

5. Does this person have a partner?

Yes/No

If yes, please fill in:

Partner's name:

Partner's date of birth (dd/mm/yyyy):

Age



questions about you and your household (cont.)

occupant 3

Who will occupy the property after the sale? (continued)

Name (incl. Mr/Mrs/Miss/Ms):

Date of birth (dd/mm/yyyy):

Age

Yes/No

1. Has this person lived in the property for more than 12 months?

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

3. Do you own the property?

4. What is this person's ethnic group?

You don't have to answer this question but it will help us if you do. The reason we ask is to make sure that we are not discriminating against ethnic groups and to make sure we are promoting Mortgage to Rent to all communities.

Choose one section from a to e, then tick the appropriate box to indicate the cultural background:

a. White

Scottish

Other British: English

Welsh

Irish

Any other white background, please write in

b. Mixed

Any mixed background, please write in

c. Asian, Asian Scottish, Asian English, Asian Welsh, or other Asian British

Indian

Pakistani

Bangladeshi

Chinese

Any other Asian background, please write in

d. Black, Black Scottish, Black English, Black Welsh, or other Black British

Caribbean

African

Any other black background, please write in

e. Other ethnic background

Any other background, please write in

5. Does this person have a partner?

Yes/No

If yes, please fill in:

Partner's name:

Partner's date of birth (dd/mm/yyyy):

Age

Who will occupy the property after the sale? (continued)

Name (incl. Mr/Mrs/Miss/Ms):

Date of birth (dd/mm/yyyy):

Age

1. Has this person lived in the property for more than 12 months?

Yes/No

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

Yes/No

3. Do you own the property?

Yes/No

4. What is this person's ethnic group?

You don't have to answer this question but it will help us if you do. The reason we ask is to make sure that we are not discriminating against ethnic groups and to make sure we are promoting Mortgage to Rent to all communities.

Choose one section from a to e, then tick the appropriate box to indicate the cultural background:

a. White

Scottish Other British: English Welsh Irish

Any other white background, please write in

b. Mixed

Any mixed background, please write in

c. Asian, Asian Scottish, Asian English, Asian Welsh, or other Asian British

Indian Pakistani Bangladeshi Chinese

Any other Asian background, please write in

d. Black, Black Scottish, Black English, Black Welsh, or other Black British

Caribbean African

Any other black background, please write in

e. Other ethnic background

Any other background, please write in

5. Does this person have a partner?

Yes/No

If yes, please fill in:

Partner's name:

Partner's date of birth (dd/mm/yyyy):

Age



questions about you and your household (cont.)

occupant 5

Who will occupy the property after the sale? (continued)

Name (incl. Mr/Mrs/Miss/Ms):

Date of birth (dd/mm/yyyy):

Age

Yes/No

1. Has this person lived in the property for more than 12 months?

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

Yes/No

3. Do you own the property?

Yes/No

4. What is this person's ethnic group?

You don't have to answer this question but it will help us if you do. The reason we ask is to make sure that we are not discriminating against ethnic groups and to make sure we are promoting Mortgage to Rent to all communities.

Choose one section from a to e, then tick the appropriate box to indicate the cultural background:

a. White

Scottish

Other British: English

Welsh

Irish

Any other white background, please write in

b. Mixed

Any mixed background, please write in

c. Asian, Asian Scottish, Asian English, Asian Welsh, or other Asian British

Indian

Pakistani

Bangladeshi

Chinese

Any other Asian background, please write in

d. Black, Black Scottish, Black English, Black Welsh, or other Black British

Caribbean

African

Any other black background, please write in

e. Other ethnic background

Any other background, please write in

5. Does this person have a partner?

Yes/No

If yes, please fill in:

Partner's name:

Partner's date of birth (dd/mm/yyyy):

Age



questions about tenants and owners

12. Who will be the tenant(s) of the property?

Tenants are those occupants who will sign the rental agreement and be responsible for paying the rent and for meeting other conditions to do with the upkeep of the property.

tenant 1

Name (incl. Mr/Mrs/Miss/Ms):

National Insurance Number:

tenant 2

Name (incl. Mr/Mrs/Miss/Ms):

National Insurance Number:

Please note: If there will be more than two tenants, there is space to tell us about them at the end of this form.

13. Do any of the prospective tenants currently receive any of the following benefits?

Benefit

Yes/No

Attendance Allowance

Yes/No

Council Tax Benefit

Yes/No

Disability Living Allowance

Yes/No

Disability Working Allowance

Yes/No

Disabled Person's Tax Credit

Yes/No

Family Credit

Yes/No

Housing Benefit

Yes/No

Income-based Jobseeker's Allowance

Yes/No

Income Support

Yes/No

Industrial Injuries Disablement Benefit
(including Constant Attendance Allowance)

Yes/No

War Disablement Pension

Yes/No

(including the mobility supplement or Constant Attendance Allowance)

Working Families Tax Credit

Yes/No

We ask this to see if you may be entitled to any assistance under the Warm Deal Initiative. This provides help with insulating your property.



questions about tenants and owners (cont.)

14. Is it likely that the prospective tenants will require Housing Benefit after the sale has gone through?

Yes/No

We ask this so that we can minimise the risk of you losing any entitlement to Housing Benefit.

15. Who owns the property?

Please provide details of all those who own the property.

If an owner is married and their spouse is not a party to this application form, they will require their spouse's permission to sell the property. If their spouse has never lived in the property, the owner will be required to sign a declaration stating this.

owner 1

Name (incl. Mr/Mrs/Miss/Ms):

Date of birth (dd/mm/yyyy):

Age

Address:

Is this person married?

Yes/No

If yes, is their spouse a party to this application form?

Yes/No

owner 2

Name (incl. Mr/Mrs/Miss/Ms):

Date of birth (dd/mm/yyyy):

Age

Address:

Is this person married?

Yes/No

If yes, is their spouse a party to this application form?

Yes/No

Please note: If there are more than two owners there is space to tell us about them at the end of this form.

Everyone who owns the property will need to sign this application form. We will be unable to process this form without these signatures.

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

Yes/No

If yes, please provide their details here:

Name:

Address:

17. Have you carried out any work to physically alter the appearance of the property?

Yes/No

17a. If yes, do you have the necessary building warrant or letter of comfort for this work?

Yes/No

17b. If yes, please send us a copy.

18. Is there a factor or property manager for the property?

Yes/No

If yes, please provide their details here:

Name:

Address:

19. Applicant's details

We may need to correspond with all of the owners and the prospective tenants but please give us the following details for our main point of contact for this application.

Name (incl. Mr/Mrs/Miss/Ms):

Address:

Daytime telephone number
(including dialling code)



questions about the property

Please provide as much information as you can and send a photograph of your property if possible.

20. House type (e.g. first floor flat, maisonette, semi-detached, detached, bungalow, mid terrace, terrace):

21. Date of construction:

- | | | | | | |
|-----------|--------------------------|-----------|--------------------------|-----------|--------------------------|
| pre 1919 | <input type="checkbox"/> | 1919-1929 | <input type="checkbox"/> | 1930-1949 | <input type="checkbox"/> |
| 1950-1963 | <input type="checkbox"/> | 1964-1974 | <input type="checkbox"/> | 1975-1982 | <input type="checkbox"/> |
| 1983-1990 | <input type="checkbox"/> | 1991-1997 | <input type="checkbox"/> | post 1997 | <input type="checkbox"/> |

22. Type of construction (e.g. stone, solid brick, timber framed or cavity):

23. Type of roof (e.g. flat or pitched):

24. Is there central heating?

Yes/No/Partial

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

(e.g. gas fired, solid fuel, electric storage heating, gas warm air)

25. Is there double glazing?

Yes/No/Partial

26. Is there a garage?

Yes/No

27. Is there a garden?

Yes/No

28. Number of apartments:

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

29. Number of bedrooms:

30. Has the property been adapted for any special needs?

Yes/No

For example, have ramps been added, doors widened etc?

If yes, please provide details of the adaptations made.



questions about money

31. Details of secured loans

Secured loans are the loans you have that are secured against your property. They are the ones that put your home at risk if you do not keep up the payments against them. A mortgage is an example of a secured loan. **Please provide us with the authority to contact each of your lenders by completing one of the pages (for each lender) at the back of this application form.**

loan 1

Lender name:

Lender address:

Is this lender threatening repossession?

Yes/No

Loan/mortgage reference number

Loan outstanding

£

Does this amount include arrears?

Yes/No

If no, how much arrears are outstanding?

£

What was the purpose of this loan?

loan 2

Lender name:

Lender address:

Is this lender threatening repossession?

Yes/No

Loan/mortgage reference number

Loan outstanding

£

Does this amount include arrears?

Yes/No

If no, how much arrears are outstanding?

£

What was the purpose of this loan?



questions about money (cont.)

Details of secured loans (continued)

loan 3

Lender name:

Lender address:

Is this lender threatening repossession?

Yes/No

Loan/mortgage reference number

Loan outstanding

£

Does this amount include arrears?

Yes/No

If no, how much arrears are outstanding?

£

What was the purpose of this loan?

loan 4

Lender name:

Lender address:

Is this lender threatening repossession?

Yes/No

Loan/mortgage reference number

Loan outstanding

Does this amount include arrears?

Yes/No

If no, how much arrears are outstanding?

£

What was the purpose of this loan?

Please note: If there are more than four secured loans there is space to tell us about them at the end of this form.

We will contact each of these lenders to confirm the loans outstanding.

32. Is there an owner who will not occupy the property after sale who is entitled to a share of any equity?

Yes/No

For example, a current owner who no longer occupies the property may be entitled to a share of any money left after the property has been sold and all secured loans have been paid off.

If yes, please provide details:

person 1

Name (incl. Mr/Mrs/Miss/Ms):

Address:

Proportion of equity this person is entitled to (e.g. 50%):

person 2

Name (incl. Mr/Mrs/Miss/Ms):

Address:

Proportion of equity this person is entitled to (e.g. 50%):

person 3

Name (incl. Mr/Mrs/Miss/Ms):

Address:

Proportion of equity this person is entitled to (e.g. 50%):

person 4

Name (incl. Mr/Mrs/Miss/Ms):

Address:

Proportion of equity this person is entitled to (e.g. 50%):

Please note: If there are more than four people there is space to tell us about them at the end of this form.



questions about money (cont.)

33. Details of capital held

To decide whether you are eligible for Mortgage to Rent, the definition of capital we use includes:

- 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 mortgage difficulties 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,
- pension lump sum payments.

We will include capital held by all prospective tenants and their partners.

Where an owner will not become a tenant but will continue to live in the property, their capital and their partner's capital will be counted.

The definition **does not** include:

- personal possessions,
- business assets,
- tax rebates,
- personal pension schemes, retirement annuity contracts and annuity surrender values,
- any capital sum awarded for the purposes of support or care costs,
- equity in the property,
- surrender values of any life assurance or endowment policies that are linked to the mortgage.

33a. Do you have any capital?

Yes/No

If yes, please tell us about all capital held. Please also provide us with the authority to contact each source of capital you have identified by completing one of the pages at the back of this application form.

capital 1

Type of capital (e.g. building society account):

Where is the capital held (e.g. Scottish Building Society):

In whose name is this held?

Amount held:

£

capital 2

Type of capital (e.g. building society account):

Where is the capital held (e.g. Scottish Building Society):

In whose name is this held?

Amount held:

£

capital 3

Type of capital (e.g. building society account):

Where is the capital held (e.g. Scottish Building Society):

In whose name is this held?

Amount held:

£

capital 4

Type of capital (e.g. building society account):

Where is the capital held (e.g. Scottish Building Society):

In whose name is this held?

Amount held:

£

capital 5

Type of capital (e.g. building society account):

Where is the capital held (e.g. Scottish Building Society):

In whose name is this held?

Amount held:

£



34. Are there any savings or endowment policies that are currently used as security for the mortgage?

Yes/No

If yes, please provide the following details and send us proof of the surrender value(s) if you can. Please also provide us with the authority to contact the organisation that you have your policy with by completing one of the pages at the back of this application form.

policy 1

Who is the savings/endowment policy with (e.g. Scottish Insurance Co Ltd)?

In whose name is it held?

Policy number:

Surrender value: £

policy 2

Who is the savings/endowment policy with (e.g. Scottish Insurance Co Ltd)?

In whose name is it held?

Policy number:

Surrender value: £

policy 3

Who is the savings/endowment policy with (e.g. Scottish Insurance Co Ltd)?

In whose name is it held?

Policy number:

Surrender value: £

Please note: If there are more than three policies, there is space to tell us about them at the end of this form.

space for extra information

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

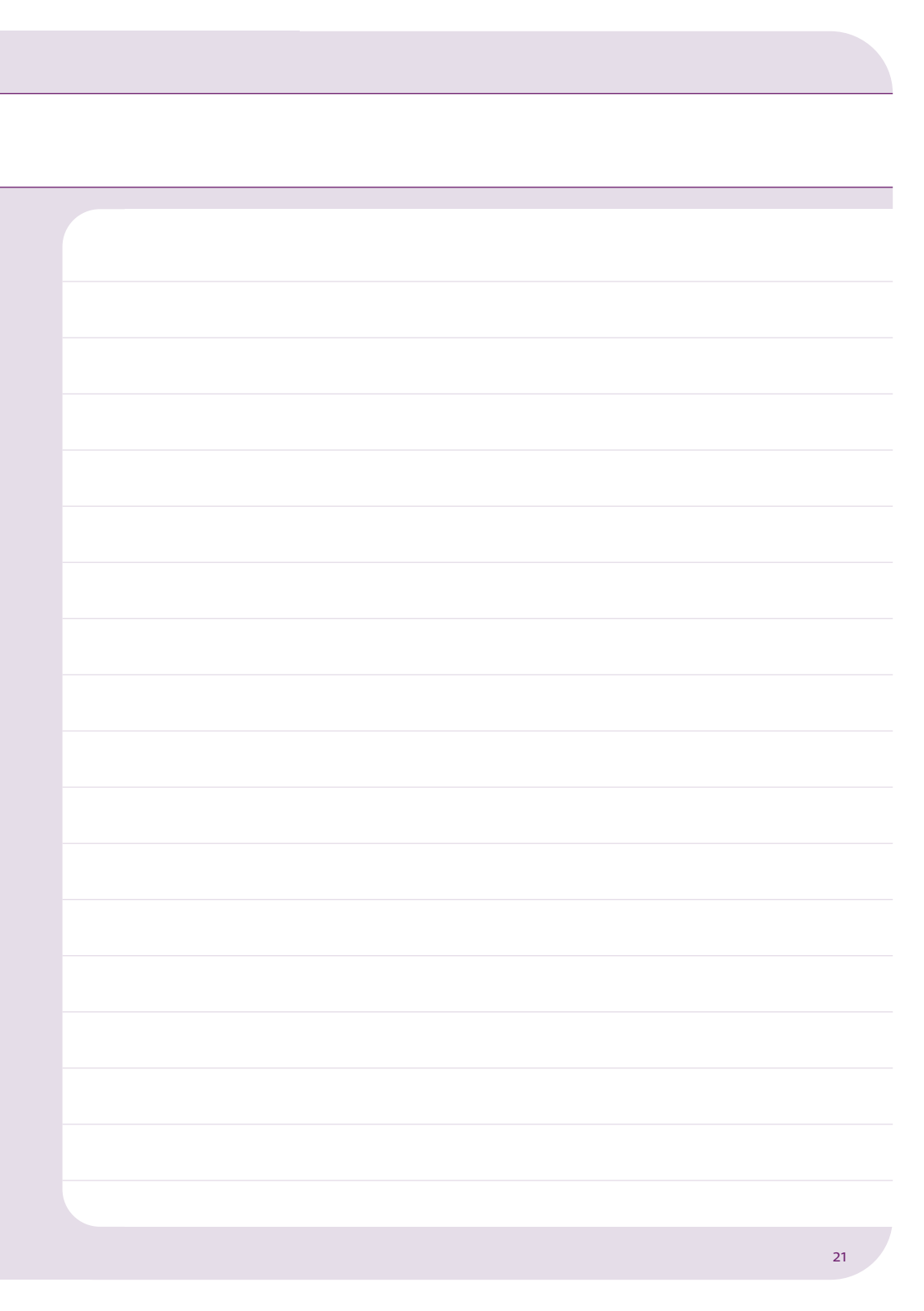
Please make sure you write down the question number for reference.

Large lined area for writing extra information.

Q:

space for extra information

A large, empty, lined writing area with a light purple border and rounded corners. The area is filled with horizontal lines, providing space for extra information.



Q:

space for extra information (cont.)

A large rectangular area with rounded corners, filled with horizontal lines, intended for writing extra information.

A large, light purple L-shaped graphic on the left side of the page, with a rounded top and bottom. The right side of the 'L' is a vertical bar that contains 20 horizontal lines, providing a writing area.

Please note: If you need more space, please continue on a separate sheet.



signing the application form

All current owners and all prospective tenants must sign this application form twice. Once here and once on the last page of the document. The signature on the last page of the document allows us to request information from your lenders.

We may contact owners and prospective tenants after we have received the application form to ask them to sign letters giving us permission to contact other organisations mentioned in this form.

I/we confirm that I/we would like to be considered for the Mortgage to Rent Scheme and that I/we have fully considered the requirements of the scheme as laid out in the information leaflet accompanying this application form. I/we understand that acceptance to the Mortgage to Rent Scheme does not mean that it is the best option for me/us and that I/we should seek independent advice before selling my/our property. I/we acknowledge and explicitly 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/our application for the Mortgage to Rent Scheme.

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 payment made in the event that the information proves to have been false or misleading.

1

Print name (incl. Mr/Mrs/Miss/Ms):

Signature 1:

Date:

2

Print name (incl. Mr/Mrs/Miss/Ms):

Signature 2:

Date:

3

Print name (incl. Mr/Mrs/Miss/Ms):

Signature 3:

Date:

4

Print name (incl. Mr/Mrs/Miss/Ms):

Signature 4:

Date:



in conclusion

If there is information or signatures missing we will not be able to consider your application so please check that you have filled in all sections of this form and that all owners and prospective tenants have signed on page 24.

Please use the pre-paid envelope provided or send the completed form to:

**Mortgage to Rent, The Scottish Government, Highlander House
58 Waterloo Street, Glasgow G2 7DA**

Have you enclosed:

- confirmation from your lender that you are in danger of losing your home?
- confirmation of any surrender values of policies linked to the property?
- any extra sheets you have used to complete this application form?
- any other relevant information?

If yes, please detail:

If you have any questions you can contact the Mortgage to Rent team by e-mailing mortgagetorent@scotland.gsi.gov.uk
Alternatively, you can call on **0845 279 9999** or write to
**Mortgage to Rent, The Scottish Government, Highlander House
58 Waterloo Street, Glasgow G2 7DA**



allowing us to request and share information

I/we hereby authorise

whose address is

to release any information relating to my/our secured loan for (enter the address of the property)

which the Scottish Government might need in connection with my/our application to participate in the Mortgage to Rent Scheme.

I/we also authorise my/our local authority and the Scottish Government to share information with regard to my/our application.

signature 1

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:

signature 2

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:



allowing us to request and share information

I/we hereby authorise

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to release any information relating to my/our secured loan for (enter the address of the property)

which the Scottish Government might need in connection with my/our application to participate in the Mortgage to Rent Scheme.

I/we also authorise my/our local authority and the Scottish Government to share information with regard to my/our application.

signature 1

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:

signature 2

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:



allowing us to request and share information

I/we hereby authorise

whose address is

to release any information relating to my/our secured loan for (enter the address of the property)

which the Scottish Government might need in connection with my/our application to participate in the Mortgage to Rent Scheme.

I/we also authorise my/our local authority and the Scottish Government to share information with regard to my/our application.

signature 1

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:

signature 2

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:



allowing us to request and share information

I/we hereby authorise

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I/we also authorise my/our local authority and the Scottish Government to share information with regard to my/our application.

signature 1

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:

signature 2

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:



allowing us to request and share information

I/we hereby authorise

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which the Scottish Government might need in connection with my/our application to participate in the Mortgage to Rent Scheme.

I/we also authorise my/our local authority and the Scottish Government to share information with regard to my/our application.

signature 1

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:

signature 2

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:



allowing us to request and share information

I/we hereby authorise

whose address is

to release any information relating to my/our secured loan for (enter the address of the property)

which the Scottish Government might need in connection with my/our application to participate in the Mortgage to Rent Scheme.

I/we also authorise my/our local authority and the Scottish Government to share information with regard to my/our application.

signature 1

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:

signature 2

Print name (incl. Mr/Mrs/Miss/Ms):

Address:

National Insurance number:

Signature:

Date:

