

APPLICATION  
FORM

# Home Owners' Support Fund



The Scottish Government  
Home Owners' Support Fund



# Important information before completing application

We cannot consider your application unless you can show you are 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.

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.

We cannot consider your application unless you have been in discussion with your lender(s) and have been unable to reach agreement on how to manage your arrears. Your Independent Money Adviser will confirm this to us.

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.

Applications to the Home Owners' Support Fund will be considered for both Mortgage to Rent and Mortgage to Shared Equity. **We will determine which scheme is appropriate for you based on your personal circumstances.**

You should read this application carefully and aim to complete this fully. If there are questions that are not relevant to your circumstances, please mark this as 'not applicable' or 'N/A'.

Please ensure all homeowners listed at Section 2 sign the application at both Section 8 and 9 of the application. If you do not sign both parts of this form, it will be returned to your Adviser.

**If any information is missing, the application will be returned, without consideration, to be completed.**

While an application is being considered by the Home Owners' Support Fund, charges and interest on your debt may continue to accrue and **you should continue to seek advice on your financial situation.**

**If any of the information you have provided in this application form changes, you must inform the Scottish Government immediately.**

Please **initial** below that you have read and understood this information.

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## Section 1 – General questions



### 1. What is the property address? (see note for question 1)

Address:

Postcode:

### 2. What is the name, address and contact details of your Independent Money Adviser? (see note for question 2)

Name:

Address:

Telephone Number:

Email:

Postcode:

### 3. Have you or any owner of the property had a trustee appointed to your estate? (see note 3 for question)

Yes  (go to question 4)

No  (go to question 6)

### 4. Please provide the name, address and contact details for the trustee(s) here:

#### TRUSTEE 1

Name:

Address:

Telephone:

Email:

#### TRUSTEE 2

Name:

Address:

Telephone:

Email:

**5. Is your trustee looking to force the sale of your property?**

Yes   
No

**6. Do you or anyone in your household have a disability which requires you to remain in this specific property?** (see note for question 6)

Yes  *(please provide details at question 37 then go to Section 2)*  
No  *(go to Section 2)*

**End of Section - go to Section 2**

## Section 2 – Questions about property owners

### 7. Who owns the property? (see note for question 7)

#### Owner 1

Title: Mr, Mrs, Ms, Miss, Dr, Rev <i>(delete as appropriate)</i>											
Name:											
Date of birth:		D	D	/	M	M	/	Y	Y	Y	Y
Address:											
Postcode:											

#### Owner 2

Title: Mr, Mrs, Ms, Miss, Dr, Rev <i>(delete as appropriate)</i>											
Name:											
Date of birth:		D	D	/	M	M	/	Y	Y	Y	Y
Address:											
Postcode:											

#### Owner 3

Title: Mr, Mrs, Ms, Miss, Dr, Rev <i>(delete as appropriate)</i>											
Name:											
Date of birth:		D	D	/	M	M	/	Y	Y	Y	Y
Address:											
Postcode:											

**8. Do you have a spouse or civil partner who, although not an owner, has a right to occupy the property?** (see note for question 8)

**Spouse**

Title: Mr, Mrs, Ms, Miss, Dr, Rev <i>(delete as appropriate)</i>											
Name:											
Date of birth:		D	D	/	M	M	/	Y	Y	Y	Y
Address:											
Postcode:											

**9. Is there an owner who will not occupy the property after the sale who is entitled to a share of any equity?** (see note for question 9)

- Yes  (go to question 10)  
No  (go to question 12)

**10. What are the owner's details?**

Name:									
Address:									

**11. What proportion of equity is this person entitled to? (eg. 50%)**

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

- Yes  (go to question 13)  
No  (go to question 14)

**13. Please provide the social landlord's details here:**

Address:									
Telephone Number:									
Email:									
Postcode:									

**14. Do you, or any of the persons named in questions 7 and 8, own any other property?** (see note for question 14)

Yes  (go to question 15)  
No  (go to Section 3)

**15. Please provide details of the properties owned.**

Address:	Postcode:
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Address:	Postcode:
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**End of Section - go to Section 3**

## Section 3 – Questions about you and your household

### 16. How many people will live in your property if your application is successful?

(see note for question 16)

### 17. Who will live in the property if the application is successful?

(see note for question 17)

#### Owner 1

Name:											
Date of birth:	D	D	/	M	M	/	Y	Y	Y	Y	Age:

Has this person lived in the property for the last 12 months?

Yes

No

Is this property this person's sole residence?

Yes

No  Please tell us about other residence(s) this person has below

Address:
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#### Owner 2

Name:											
Date of birth:	D	D	/	M	M	/	Y	Y	Y	Y	Age:

Has this person lived in the property for the last 12 months?

Yes

No

Is this property this person's sole residence?

Yes

No  Please tell us about other residence(s) this person has below

Address:
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### Other Occupant

Name:											
Date of birth:	D	D	/	M	M	/	Y	Y	Y	Y	Age:

Has this person lived in the property for the last 12 months?

Yes   
No

Is this property this person's sole residence?

Yes   
No  Please tell us about other residence(s) this person has below

Address:
----------

### Other Occupant

Name:											
Date of birth:	D	D	/	M	M	/	Y	Y	Y	Y	Age:

Has this person lived in the property for the last 12 months?

Yes   
No

Is this property this person's sole residence?

Yes   
No  Please tell us about other residence(s) this person has below

Address:
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## Section 4 – Questions about tenants

**18. If your application is eligible for consideration under the Mortgage to Rent scheme, who will be the tenants?** (see note for question 18)

### Tenant One

Title: Mr, Mrs, Ms, Miss, Dr, Rev (*delete as appropriate*)

Full Name:

### Tenant Two

Title: Mr, Mrs, Ms, Miss, Dr, Rev (*delete as appropriate*)

Full Name:

### Tenant Three

Title: Mr, Mrs, Ms, Miss, Dr, Rev (*delete as appropriate*)

Full Name:

**End of Section – go to Section 5**

## Section 5 – Contact details

**19. Please provide contact details for this application.** (see note for question 19)

### Main

Title: Mr, Mrs, Ms, Miss, Dr, Rev <i>(delete as appropriate)</i>
Name:
Day Telephone:
Mobile:

### Alternative

Title: Mr, Mrs, Ms, Miss, Dr, Rev <i>(delete as appropriate)</i>
Name:
Day Telephone:
Mobile:

**End of Section – go to Section 6**

## Section 6 – Questions about the property

### 20. What type of property is this? (tick as applicable)

Maisonette	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>
Mid-terraced property	<input type="checkbox"/>	Detached	<input type="checkbox"/>
Semi-detached	<input type="checkbox"/>	Terraced	<input type="checkbox"/>
Flat	<input type="checkbox"/>		

Please provide position of flat

Other – Please explain below

### 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. Please describe the property construction?** *eg brick, stone, timber/steel framed or cavity etc*

**23. What type of roof does your property have?** *eg flat, pitched etc*

### 24. Is there central heating in your property?

Yes/Partial  (go to question 25)  
No  (go to question 26)

**25. What type is this?**

Gas   
Electric storage   
Gas (warm air)

Solid fuel   
Electric storage   
Other (please specify)

**26. Is there double glazing in your property?**

Yes   
No   
Partial

**27. Is there a garage?**

Yes   
No

**28. Is there a garden?**

Yes   
No

**29. How many apartments does your home have?** (see note for question 29)

**30. How many bedrooms does your home have?**

**31. Has any work been carried out to modify the property that required planning permission and/or building warrant approval?** (see note for question 31)

Yes  (go to question 32)  
No  (go to question 33)

**32. If yes, please provide details of the modifications.** *(We will require to see the original paperwork)*

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

Yes  *(go to question 34)*

No  *(go to Section 7)*

**34. Please provide contact details of the factor/property manager.**

Name:

Address:

Telephone Number:

Email: Postcode:

**End of Section - go to Section 7**

## Section 7 - Questions about money

**35. Please provide details of the secured loans against your property. Your mortgage is an example of a secured loan.** (see note for question 35)

### Loan One

Lender Name:

Lender Address:

Postcode:

Loan reference no:

Loan amount outstanding: £

Is this loan repaid on a capital and interest basis?

Yes

No

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

Are there any savings or endowment policies that are currently used as security for this loan?

Yes  (please provide details below)

No

Organisation:

Address:

Postcode:

Name of Policy Holder:

Policy Number:

Surrender Value:

## Loan Two

Lender Name:

Lender Address:

Postcode:

Loan reference no:

Loan amount outstanding: £

Is this loan repaid on a capital and interest basis?

Yes

No

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

Are there any savings or endowment policies that are currently used as security for this loan?

Yes  (please provide

No  details below)

*This section to be completed only if answered Yes above*

Organisation:

Address:

Postcode:

Name of Policy Holder:

Policy Number:

Surrender Value:



## Loan Three

Lender Name:

Lender Address:

Postcode:

Loan reference No:

Loan Amount outstanding: £

Is this loan repaid on a capital and interest basis?

Yes

No

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

Are there any savings or endowment policies that are currently used as security for this loan?

Yes  (please provide

No  details below)

*This section to be completed only if answered Yes above*

Organisation:

Address:

Postcode:

Name of Policy Holder:

Policy Number:

Surrender Value:

## Loan Four

Lender Name:

Lender Address:

Postcode:

Loan reference no:

Loan amount outstanding: £

Is this loan repaid on a capital and interest basis?

Yes

No

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

Are there any savings or endowment policies that are currently used as security for this loan?

Yes  (please provide

No  details below)

*This section to be completed only if answered Yes above*

Organisation:

Address:

Postcode:

Name of Policy Holder:

Policy Number:

Surrender Value:





## Section 8 - Signing the application

**38. Please read the following declaration. All applicants should then sign and date the application form.** (see note for question 38)

- I/We confirm that the information provided in this application form is, to the best of my/our knowledge and belief, correct;
- I/We understand that the Scottish Government reserves the right to decline the application and recover any payments made in the event that the information proves to be false or misleading;
- I/We understand that by signing this document we are agreeing to co-operate with the Scottish Government and provide them with any information required, within the scheme rules;
- I/We understand that an application to the Home Owners' Support Fund does not guarantee success, and my/our home will continue to remain at risk of repossession.

### One

Title: Mr, Mrs, Ms, Miss, Dr, Rev *(delete as appropriate)*

Print Name:

Signed:

Date:

D	D	/	M	M	/	Y	Y	Y	Y
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### Two

Title: Mr, Mrs, Ms, Miss, Dr, Rev *(delete as appropriate)*

Print Name:

Signed:

Date:

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

### Three

Title: Mr, Mrs, Ms, Miss, Dr, Rev *(delete as appropriate)*

Print Name:

Signed:

Date:

D	D	/	M	M	/	Y	Y	Y	Y
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## Section 9 – Allowing us to share information

### 39. Please read the following carefully.

The Scottish Government, our scheme solicitors, and anyone acting on its behalf, will use the information you provide in this application form (including Personal Data as defined in the Data Protection Act 1988) for the purposes of, or in connection with, the processing of your application under the Home Owners' Support Fund schemes and/or the operation of the scheme; any transfer of the Scottish Government's interest in it; and the monitoring and evaluation of the schemes.

**In signing the form at section 40, you are consenting for the information to be used in this way.** This may include sharing information with the scheme surveyors for the purposes of conducting a survey on the property and the scheme lawyers for the purpose of conveyancing.

We will also request information from anyone whom you authorise the Scottish Government, and anyone acting on its behalf, to contact under Section 7 of this application, as well as social landlords. Please note that if you do not sign the form at section 40, your application will still be considered, but this can lead to substantial delays in processing your case.

The information you have provided in this application may be used for statistical surveys and research as to the effectiveness of the Home Owners' Support Fund schemes and to improve the scheme. The Scottish Government and/or their representative may contact you in future for this purpose.

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 will be collated to monitor Scottish Government compliance with a duty under the Equality Act 2010.

You may request a copy of the information we hold about you at any time. We may charge an administrative fee for each request. You also have the right to request correction of any incorrect information. More details about how to request personal data held about you can be found on the Scottish Government website [www.scotland.gov.uk/about/information/FOI/access/personal-data](http://www.scotland.gov.uk/about/information/FOI/access/personal-data)

Note: 'Sensitive Personal Data' is defined in the Data Protection Act 1988 as being information concerning your racial or ethnic origin, political opinions, religious or philosophical or similar beliefs, trade union membership, physical or mental health, sexual orientation, commission of criminal offences and/or involvement in criminal proceedings.

# Authorisation to share information mandate

## 40. Please read and sign the following declaration.

I/We hereby authorise the Scottish Government, the scheme conveyancing solicitors and anyone acting on my/our behalf to contact:

1. The Money Adviser as set out in Section 10 of this application;
2. Any factor or property manager set out in Section 6;
3. The secured lender(s) set out in Section 7 and any other secured lender who holds a security over the property;
4. The organisations who have savings or endowment policies used as security for any loans as set out in Section 7 and any other organisation who have savings or endowment policies who holds a security over the property;
5. Any trustee or Insolvency Practitioner who may have been appointed to my affairs as set out in Section 1;
6. Any savings or other institution with whom I hold capital as set out in Section 7 and any other savings or institution with whom I hold capital;
7. Any person who has inhabited the property;
8. Any of my unsecured creditors;
9. Any other relevant third parties to release any information about my current financial situation which might be required in connection with my application for assistance under the Scottish Government's Home Owners' Support Fund, Mortgage to Shared Equity or Mortgage to Rent schemes, and share any such information as set out in Section 9 of this application form.

### One

Title: Mr, Mrs, Ms, Miss, Dr, Rev *(delete as appropriate)*

Print Name:

Signed:

Date:

D	D	/	M	M	/	Y	Y	Y	Y
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### Two

Title: Mr, Mrs, Ms, Miss, Dr, Rev *(delete as appropriate)*

Print Name:

Signed:

Date:

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

### Three

Title: Mr, Mrs, Ms, Miss, Dr, Rev *(delete as appropriate)*

Print Name:

Signed:

Date:

D	D	/	M	M	/	Y	Y	Y	Y
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Now please pass this form to your Money Adviser'

## Section 10 – Money Adviser declaration

**This section is to be completed by your Money Adviser.**

I confirm that, to the best of my knowledge based on the information provided to me and following appropriate checks to ensure that the applicant(s) are eligible, that the applicant(s) named in Section 2 of this application form:

- Are not eligible to receive assistance from any UK Government support scheme;
- Are at least three months in arrears with payments on loan(s) secured on their property and have cumulative arrears of at least one month;
- Have not been able to reach an agreement with their lender(s) on how to manage their arrears.

### Money Adviser

Title: Mr, Mrs, Ms, Miss, Dr, Rev *(delete as appropriate)*

Print Name:

Signed:

Date:

D

D

/

M

M

/

Y

Y

Y

Y

Official Stamp\*

\*Please note that if you do not have an official stamp or if you are submitting the form electronically, you will need to submit a letter on formal headed paper with the declaration outlined above.



## Section 11 – Checklist

### I/We have:

- Enclosed the verified proof of identity for all home owners
  
- Provided proof (such as a letter from your lender) 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 (if relevant to your application)
  
- Provided a letter from your trustee which demonstrates that they are looking to force the sale of your property (if relevant to your application)
  
- Provided evidence from your GP confirming that you, or a member of your household, has a physical or mental impairment resulting in a need to remain in your specific property (if relevant to your application)
  
- Provided copies of the planning permission, building warrant and completion certificate or letters of comfort for any work carried out to modify the property (if relevant to your application)
  
- Signed the declaration at Section 8
  
- Signed the waiver, allowing us to share and use your information at Section 9
  
- My Money Adviser has signed and completed Section 10 of the application

## Notes to assist you completing your Home Owners' Support Fund Application

**Question 1** – This is the address of the property threatened with repossession by your secured lender(s), or where your trustee is forcing the sale of the property.

**Question 2** – Your independent money adviser is your local Citizens Advice Bureau or local authority Money Matters adviser. We cannot consider your application until you have obtained independent advice about your financial situation. Your Money Adviser will need to complete Section 10 of the application.

**Question 3** – A trustee is an Insolvency Practitioner to whom you (or any other homeowner) have granted permission to manage your financial affairs. In these cases, we will need to contact each trustee to ask for consent for the case to proceed.

**Question 6** – This information will only be relevant to the application in the instance that the value of the property exceeds the local area threshold value. We use the term 'disability' to mean a physical or mental impairment that has a substantial and long-term adverse effect on a person's ability to carry out normal day to day activities.

**Question 7** – Please provide details of all those in whose name the title of the property is registered to ('the owner(s)'). Please note that if there are more than three owners, details can be provided on question 37 of the application form.

**Question 8** – We need this information to establish whether or not the homeowner has a spouse or civil partner who, although not an owner, would have a right to occupy the property under the Matrimonial Homes Family Protection (Scotland) Act 1981 or the Civil Partnership Act 2004.

**Question 14** – Personal name searches often identify possible connections to other properties. Declaring any additional properties in advance will help speed up your application and assist us in understanding your individual circumstances.

**Question 16** – 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 if there are more than five applicants you can provide their details at question 37 of the application form.

**Question 17** – Please provide the full names and dates of birth of the individuals, including children, who will live in the property if the application is successful.

**Question 18** – Tenants are those occupants who will sign the rental agreement and will be responsible for paying the rent and for meeting all the other terms and conditions associated with the tenancy agreement. Tenants named here will obtain a Scottish Secured Tenancy (or equivalent) and have the rights associated with this. Please note that should you wish, you can add/remove names from the tenancy agreement once the case has been completed.

**Question 19** – We may need to contact you to discuss your application or request additional information. You must provide a daytime contact telephone number and a mobile number, if you have one. This information will not be shared with your lenders. If possible, please also provide alternative contact details.

**Question 29** – ‘Apartments’ is defined as the number of rooms **excluding** any kitchen, hallway and bathroom(s).

**Question 31** – By modifications to the property we mean any changes to the property beyond that set out in the original plans. This could include, removal/addition of walls (or partial wall), addition of a conservatory, conversion of attic, change of bathroom/kitchen layout, instillation of patio doors etc. It does not include decoration to the property. If you are not sure please list all modifications. **You must provide the original planning permission/building warrant and completion certificate or letters of comfort within 6 weeks of your application being submitted.**

**Question 35** – You will need to authorise us to contact each of your secured lenders by completing and signing Section 9 of this application. Please note that if you have more than four secured loans, further details can be provided at question 37 of the application form.

**Question 36** – We need to understand if you have any capital which could be surrendered.

Capital is defined as:

- Any savings, including cash, Premium Bonds, stocks and shares, unit trusts, bank and building society accounts, and fixed-term investments.
- The surrender value of any life assurance or endowment policies that are not linked to your mortgage, unless the reason for your 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.
- Pension lump sums.

**Question 40** – All homeowners are required to sign this mandate which authorises us to discuss/share the information contained in this application for the specific purposes outlined in Section 9 of this application form in accordance with the Data Protection Act 2010.

**Further Information:**

Further information for applicants and Money Advisers is available on the Home Owners’ Support Fund website: [www.scotland.gov.uk/hosf](http://www.scotland.gov.uk/hosf)

