

Are you in danger of losing your home?

Information Leaflet

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?

If you own your home and are in danger of having it repossessed as a result of financial difficulties, we may be able to help you.

The Scottish Government operates two schemes, as part of the Home Owners' Support Fund, to help owners who are experiencing difficulty in paying any loans that are secured against their property – the Mortgage to Rent scheme and the Mortgage to Shared Equity scheme.

Under the Mortgage to Rent scheme 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.

The Mortgage to Shared Equity scheme involves the Scottish Government taking a financial stake in your home. You will still own your home and continue to have responsibility for maintaining and insuring it. But you will be able to reduce the amount you have to pay to your lender every month.



Contacts

You must obtain independent advice about your financial situation before applying to take part in the Mortgage to Rent or Mortgage to Shared Equity schemes. We can't consider your application unless you have taken advice from a Citizens Advice Bureau, Money Advice outlet or local authority money advice centre. Contact details can be obtained from:

Citizens Advice Scotland

Citizens Advice Scotland will give you the nearest contact name and telephone number of a Citizens Advice Bureau in your area. All bureaux provide free, confidential and independent advice.

t 0131 550 1000

w www.cas.org.uk

Money Advice Scotland

Money Advice Scotland will give you the nearest contact name and telephone number of a Money Advice outlet.

t 0141 572 0237

w www.moneyadvicescotland.org.uk

Local authority money advice centres

Many local authorities offer money advice services. You will find details in the telephone directory, online or by contacting your local council.

A full list of advice agencies can be found at www.scotland.gov.uk/hosf

**For further copies, please email
homeownerssupportfund@scotland.gsi.gov.uk**

Further copies of this document are available, on request, in audio and large print formats and in community languages, please contact: 0845 279 9999

اس دستاویز کی مزید کاپیاں آڈیو کیسیٹ پر اور بڑے حروف کی چھپائی میں اور کیوٹی کی

زبانوں میں طلب کیے جانے پر دستیاب ہیں، برائے مہربانی اس پتہ پر رابطہ کریں: 0845 279 9999

এই ডকুমেন্ট-এর (দলিল) অতিরিক্ত কপি, অডিও এবং বড়ো ছাপার অক্ষর আকারে এবং
সম্প্রদায়গুলোর ভাষায় অনুরোধের মাধ্যমে পাওয়া যাবে, অনুগ্রহ করে যোগাযোগ করুন: 0845 279 9999

**Gheibhear lethbhreacan a bharrachd ann an cruth
ris an èistear, ann an clò mòr agus ann an cànan
coimhearsnachd. Cuir fios gu: 0845 279 9999**

इस दस्तावेज़/कागज़ात की और प्रतियाँ, माँगे जाने पर, ऑडियो
टैप पर और बड़े अक्षरों में तथा कम्युनिटी भाषाओं में मिल
सकती हैं, कृपया संपर्क करें: 0845 279 9999

ਇਸ ਦਸਤਾਵੇਜ਼/ਕਾਗਜ਼ਾਤ ਦੀਆਂ ਹੋਰ ਕਾਪੀਆਂ, ਮੰਗੇ ਜਾਣ 'ਤੇ,
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此文件有更多備份，如果需要，語音版本和大字體版
本及少數種族語言版本也可提供，請聯絡: 0845 279 9999

يمكن أن تطلب النسخ الأخرى من هذا المستند كالتسجيل الصوتي والخط المكبر
ونسخ بلغات أخرى، يرجى الإتصال على: 0845 279 9999

Aby otrzymać niniejszy dokument w innej wersji językowej, na kasecie
lub w wersji z powiększonym drukiem, prosimy o kontakt: 0845 279 9999

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