

Are you a home owner and in danger
of becoming homeless?

Help may be at hand



Please contact Clyde Valley Housing Association for further details on the Scottish Government's Mortgage to Rent Scheme

50 Scott Street
Motherwell, ML1 1PN
Tel: 01698 268855
Fax: 01698 266271

The Scottish Government's Mortgage To Rent Scheme

How do I know if it's for me?

Mortgage to Rent will not be the best option for everyone. To find out if it is right for your situation you should seek advice.

You must get advice before you can apply. You can get advice from a number of sources, including:

- **Citizens Advice Scotland**

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

t 0845 4500 351

w www.cas.org.uk

Within Lanarkshire, there are local Citizens Advice Bureaux in Airdrie, Bellshill, Cambuslang, Coatbridge, East Kilbride, Hamilton, Lanark and Motherwell.

- **Citizens Advice Bureaux (CAB)**

w www.nacab.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

- **Consumer Credit Counselling Service (CCCS)**

CCCS offers a structured programme on how to manage your money and can offer a structured repayment plan to creditors.

t 0800 138 1111 (freephone)

w www.cccs.co.uk

These sources will be able to tell you what your options are and discuss them with you. It may not be necessary for you to sell your home in order to continue living there. For example, if you are in mortgage difficulties because of other debts, it may be possible for those other debts to be restructured and for you to get back on track with your mortgage payments.