

# Help to Stay - Wales

## Application Form

[www.gov.wales/help-to-stay](http://www.gov.wales/help-to-stay)

## Confidential

**Before applying for the Help to Stay Wales Scheme, please ensure you have read the guidance and carried out the initial eligibility assessments which can be found at [www.gov.wales/help-to-Stay](http://www.gov.wales/help-to-Stay)**

Please complete the following sections:

**Section 1:** Personal details of all owners and occupiers of the property

**Section 2:** Eligibility

**Section 3:** Property Information

**Section 4:** Additional Information and Declaration

**Section 5:** Application checklist

Guidance notes are provided in Section 6 to support completion of your application. If you require additional support, please email [Applications@helptostay.wales](mailto:Applications@helptostay.wales)

### ***Please note that:***

- 1 To minimise delay in your application being processed, please ensure that all sections are filled in and completed with the appropriate boxes ticked, and all relevant documents are provided. Any applications missing this information will be returned and may result in delays.*
- 2 If completing by hand, please complete all sections in full using BLOCK CAPITALS in the relevant boxes.*
- 3 This Help to Stay Wales Application Form will be processed and managed by the Development Bank of Wales on behalf of the Welsh Government. Please review the Help to Stay Wales [Privacy Policy](#) for further detail on how the Development Bank of Wales will process and store your personal data.*

Please submit this completed Help to Stay Wales Application form along with the required documents by email to:

Email: [Applications@helptostay.wales](mailto:Applications@helptostay.wales)

Or by post to:

**Help To Stay Wales  
Development Bank of Wales  
1 Capital Quarter  
Tyndall Street  
Cardiff  
CF10 4BZ**

For any questions in relation to your completion of this application or if you would like a copy of the application form posted out, please email: [Applications@helptostay.wales](mailto:Applications@helptostay.wales)

## SECTION 1: PERSONAL

### 1.1 Owner/occupiers personal details

Please provide details of all owners and occupiers of the property. This should include all individuals listed on the mortgage and/or deeds of the property together with anyone that is aged 18 or over that live in the property. If there are more than four owner/occupiers, please provide details in Section 7: Additional information.

#### Owner/Occupier 1

<b>Title:</b> – Mr, Mrs, Miss, Dr, Rev (Delete as appropriate)										
<b>Full Name:</b> (Including all middle names)										
<b>Date of birth:</b>	D	D	/	M	M	/	Y	Y	Y	Y
<b>Current Address:</b>										
<b>Postcode:</b>										
<b>Contact number:</b>										
<b>Email address:</b>										
<b>Marital Status:</b>										
<b>Nationality:</b>										
<b>Are you a legal owner of the property?</b>	<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>						
<b>Are you a permanent UK resident?</b>	<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>						
<b>Do you have indefinite leave to remain in the UK?</b>	<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>						

#### Owner/occupier 2

<b>Title:</b> – Mr, Mrs, Miss, Dr, Rev (Delete as appropriate)										
<b>Full Name:</b> (Including all middle names)										
<b>Date of birth:</b>	D	D	/	M	M	/	Y	Y	Y	Y
<b>Current Address:</b>										
<b>Postcode:</b>										
<b>Contact number:</b>										
<b>Email address:</b>										
<b>Marital Status:</b>										
<b>Nationality:</b>										
<b>Are you a legal owner of the property?</b>	<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>						
<b>Are you a permanent UK resident?</b>	<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>						
<b>Do you have indefinite leave to remain in the UK?</b>	<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>						

### Owner/Occupier 3

<b>Title:</b> – Mr, Mrs, Miss, Dr, Rev (Delete as appropriate)														
<b>Full Name:</b> (Including all middle names)														
<b>Date of birth:</b>					D	D	/	M	M	/	Y	Y	Y	Y
<b>Current Address:</b>														
					<b>Postcode:</b>									
<b>Contact number:</b>														
<b>Email address:</b>														
<b>Marital Status:</b>														
<b>Nationality:</b>														
<b>Are you a legal owner of the property?</b>					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>						
<b>Are you a permanent UK resident?</b>					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>						
<b>Do you have indefinite leave to remain in the UK?</b>					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>						

### Owner/occupier 4

<b>Title:</b> – Mr, Mrs, Miss, Dr, Rev (Delete as appropriate)														
<b>Full Name:</b> (Including all middle names)														
<b>Date of birth:</b>					D	D	/	M	M	/	Y	Y	Y	Y
<b>Current Address:</b>														
					<b>Postcode:</b>									
<b>Contact number:</b>														
<b>Email address:</b>														
<b>Marital Status:</b>														
<b>Nationality:</b>														
<b>Are you a legal owner of the property?</b>					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>						
<b>Are you a permanent UK resident?</b>					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>						
<b>Do you have indefinite leave to remain in the UK?</b>					Yes	<input type="checkbox"/>	No	<input type="checkbox"/>						

## 1.2 Any additional requirements

Is there anything the scheme needs to be aware of in respect of your application.

Yes

No

If yes, please provide more information or a case handler can discuss this further on receipt of your application form.

## 1.3 Who is the preferred applicant for any questions or queries that arise from the application?

Name of applicant:

Preferred contact method?

## SECTION 2: ELIGIBILITY

To be eligible for the Help to Stay Wales Scheme your primary residence must be based in Wales and you must not own/part own any other properties. The property value must be £300,000 or less and be clear of any other secured debts (excluding your 1st charge mortgage). Your combined household income must be no more than £67,000 and you must have also discussed your current financial situation with your current lender.

Prior to applying, you must have sought free independent debt advice and be able to evidence the debt advice recommendations, including your income and expenditure review.

Before filling out this application form you should have read and understood the Help to Stay Wales Guidance for Applicants which can be found here <https://gov.wales/help-stay-wales-guidance-applicants>

<b>Address of the property:</b>	
	<b>Postcode:</b>
<b>How much do you believe the property to be worth?</b>	£
<b>How many people under the age of 18 currently live at the property?</b>	

<b>Will any of the applicants who own the property have full or part legal ownership of any other properties whether in the UK or abroad?</b>	
<b>Yes</b> (If yes, please provide more information)	<input type="checkbox"/>
<b>No</b>	<input type="checkbox"/>

### 2.2 Lender aware of circumstances

<b>Have you approached your lender to discuss your current circumstances?</b>	<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>
<b>Has your lender offered you any assistance in respect of your first charge mortgage?</b>	<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>
If yes, please provide details here.				
<b>Have you accepted their offer?</b>	<b>Yes</b>	<input type="checkbox"/>	<b>No</b>	<input type="checkbox"/>
If not, please explain why here.				

### 2.3 Debt Advice, income, and expenditure

Have you sought debt advice using one of the <a href="#">debt advice providers</a> ?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Which company did you use?				
Have all owners of the property completed an income and expenditure review with a debt adviser?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are you able to provide a recommendation letter from a debt adviser?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Have you, or are you in the process of, following the debt advice recommendation?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Please provide more information below in support of your response				

### 2.4 Household income

Household income should include all applicants (owners and occupiers aged 18 or over). This must include all owners of the property regardless of whether one of them lives elsewhere.

Name of owner or occupier	Total gross income received. Monthly / 4 weeks / 2 weeks / weekly
From your combined household income and expenditure what monthly amount can you afford to pay against your mortgage?	Amount £

## SECTION 3: PROPERTY INFORMATION

### 3.1 Mortgage Details

Who is your mortgage lender?						
Mortgage reference number:						
What is the remaining balance including any outstanding arrears and charges:	£					
If you are in arrears or have incurred charges, please confirm the amount.	£					
What is your contracted monthly mortgage payment?	£					
How many years and months are remaining on your mortgage?						
What is the current interest rate?						
What is the repayment method?	Repayment	<input type="checkbox"/>	Interest Only	<input type="checkbox"/>		
Is your mortgage on a fixed or variable rate?	Fixed	<input type="checkbox"/>	Variable	<input type="checkbox"/>		
If you are on a fixed rate, are there any early repayment charges to exit this product?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
If yes, when do the early repayment charges end?	M	M	Y	Y	Y	Y
Do you have any other charges registered against the property?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
If yes, please provide further details of those charges.						
Have you been issued with a notice of repossession or intention to issue repossession proceedings?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
If yes, please provide further details.						



### 3.2. About the property

Type of property?					
Converted flat/ Maisonette	<input type="checkbox"/>	Detached Bungalow	<input type="checkbox"/>	Terrace Bungalow	<input type="checkbox"/>
Detached house	<input type="checkbox"/>	Semi-Detached bungalow	<input type="checkbox"/>	Terrace House	<input type="checkbox"/>
Purpose built flat/maisonette	<input type="checkbox"/>	Semi-Detached house	<input type="checkbox"/>	Studio Flat	<input type="checkbox"/>
Ownership Type					
Standard	<input type="checkbox"/>	Shared Equity	<input type="checkbox"/>	Shared Ownership	<input type="checkbox"/>
If Shared equity which type?					
Builders Equity Share	<input type="checkbox"/>	Housing Association/ Local Authority	<input type="checkbox"/>	Help to Buy	<input type="checkbox"/>
Age of property?					
What is the tenure of the property?					
Freehold	<input type="checkbox"/>	Leasehold	<input type="checkbox"/>		
Number of bedrooms?					

## SECTION 4: ADDITIONAL INFORMATION AND DECLARATION

### 4.1 Language preference

Please select your preferred language for communication from us.

	Welsh	English
Owner/occupier 1	<input type="checkbox"/>	<input type="checkbox"/>
Owner/occupier 2	<input type="checkbox"/>	<input type="checkbox"/>
Owner/occupier 3	<input type="checkbox"/>	<input type="checkbox"/>
Owner/occupier 4	<input type="checkbox"/>	<input type="checkbox"/>

### 4.2 Where did you hear about the Help to Stay Wales Scheme?

Please provide response:

### 4.3 How we use your information:

Please read the following section, and tick as appropriate the following confirmations and agreements in section 4.4.

This section sets out how we will use the information provided in this application.

We are DBW Investments (11) Limited. We administer the Help to Stay Wales Scheme (the "Scheme"). We will process the personal data you've provided to us in this application form to assess your eligibility to receive support from the Scheme and to administer and manage your application. Under data protection law, we must have a valid legal basis for collecting and using your personal information. When you apply for a loan with us, the following legal bases may apply:

- Performance of a Contract
- Legal Obligation
- Legitimate interests

We may share information about your application with third parties such as credit reference agencies, financial crime prevention organisations, any of our associated companies, the Welsh Government, and associated agents.

In the event that any information you provide to us comprises of special category data, for example data about your health, we will not collect or use this data without your consent unless the law allows us to do so. If we do, it will only be under one of the following legal bases:

- For reasons of substantial public interest; or
- We have your explicit consent to do so; or

- To establish, exercise or defend legal claims.

Under data protection law, you have rights we need to make you aware of, including the following:

- **Right of access** – You have the right to ask us for copies of your personal data held about you.
- **Right to rectification** – You have the right to ask us to rectify inaccurate personal data about you, and also to ask us to complete information you think is incomplete.
- **Right to erasure** – In certain circumstances, you have the right to ask us to erase your personal data.
- **Right to object to processing** – In certain circumstances, you have the right to object to processing of your personal data.
- **Right to restrict processing** – In certain circumstances, you have the right to restrict processing of your personal data (for instance, if you think you require the data for the purpose of establish, exercise, or defend a legal claim)

The rights available to you depend on our reason for processing your data.

For more information on how and why we use your personal data, how long we will hold your personal data, as well as further information about your rights and how to exercise them, please see our Privacy Policy, a copy of which can be found [here](#) or contact us at [dpo@developmentbank.wales](mailto:dpo@developmentbank.wales) or write to us at The Data Protection Officer, **Help To Stay Wales, 1 Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ.**

To understand more about your data rights, we recommend you visit the ‘Your Data Matters’ section on the [Information Commissioner’s Office \(ICO\) website.](#)

We may ask you to provide physical forms of identity verification when you apply to the Scheme. Alternatively, we may search credit reference agency files in assessing your application. The agency also gives us other details and information from the Electoral Register to verify your identity. The agency keeps a record of our search, whether or not your application proceeds.

#### **4.4 Confirmation and Agreements:**

Please read the statements below and place a tick in the appropriate box to confirm that you have read and agree with each of the statements:

I/we confirm that all of the information contained in this application form or otherwise supplied by me/us in support of the application under the Help to Stay Wales is, to the best of my/our knowledge true, accurate, complete, up to date and not misleading.	<input type="checkbox"/>
I/we are aware that you will rely on the truth, accuracy and completeness of the information provided by me/us when processing my/our application to participate in the Scheme.	<input type="checkbox"/>
I/we acknowledge that if any information I/we give you is incorrect or misleading you may withdraw any offer made by you to participate in the Scheme and that you will liaise with the relevant fraud prevention agencies as appropriate.	<input type="checkbox"/>
I/we agree to let you know if any of my/our circumstances change at any time.	<input type="checkbox"/>
I/we have read and agree to the Help to Stay Wales Terms and Conditions and <a href="#">Privacy Policy</a> .	<input type="checkbox"/>
I/we give permission to release information to our mortgage lender that I/we have applied to the scheme.	<input type="checkbox"/>
I/We acknowledge that the term of the Help to Stay Wales shared equity loan is 15 years (subject to earlier redemption in accordance with the shared equity loan provisions).	<input type="checkbox"/>
I/We further acknowledge that the Welsh Government has appointed DBW Investments (11) Limited as the Agent to manage the Help to Stay Wales Scheme and that all correspondence and payments required under Help to Stay Wales Scheme will be addressed to Help to Stay Wales Scheme.	<input type="checkbox"/>
I/We authorise Help to Stay to request searches from credit reference agencies who will supply with credit information as well as information from the Electoral Register. These agencies will record details of any searches whether or not this application proceeds.	<input type="checkbox"/>

#### 4.5 Declaration:

I/we confirm that I/we have read the confirmation and agreements in section 4.4 and acknowledged my/our agreement with each of the statements.

Applicant 1	Applicant 2 (as applicable)
Signed:	Signed:
Print name:	Print name:
Date:	Date:
Applicant 3 (as applicable)	Applicant 4 (as applicable)
Signed:	Signed:
Print name:	Print name:
Date:	Date:

#### 4.6 Password information

To help us identify you and protect data sensitive documents we send you, please provide a password and an appropriate password hint which is memorable to you. Your Password can only contain lower case letters and/or numbers, without spaces.

Password:		Password Hint:	
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#### 4.7 Support with application

If the application has been completed by a third party, please provide information on who has provided this information:

Title: – Mr, Mrs, Miss, Dr, Rev (Delete as appropriate)	
Name:	
Company:	
Contact number:	
Email address:	

**PLEASE NOTE ACTION MAY BE TAKEN AGAINST ANYONE KNOWINGLY SUPPLYING FALSE OR MISLEADING INFORMATION, INCLUDING THE REPAYMENT OF COSTS INCURRED BY THE SCHEME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED ON IT.**

## SECTION 5: CHECKLIST

Please ensure you have included the following information as part of your application before submitting to avoid any unnecessary delays.

Requirement	Y/N
Application form has been fully completed	
Documentation	
All owners and occupiers aged 18+ have provided 6 months of up-to-date bank statements	
All owners and occupiers aged 18+ have provided documents to evidence income e.g., payslips, evidence of self-employed earnings.	
All owners have provided Income and expenditure summaries provided through debt advice	
All owners have provided evidence of their debt advice recommendation letter	
Confirmation	
Each owner/occupier over 18 years of age has read and agreed to the confirmation and agreements	
Each owner/occupier has read, signed, and dated the declaration	

## SECTION 6: GUIDANCE

The following information provides additional guidance on completion of the questions set out in Sections 1-3 (inclusive) of this Help to Stay Wales Application Form. For wider scheme information please refer to the Help to Stay Wales Guidance for Applicants document available at [www.gov.wales/help-to-stay](http://www.gov.wales/help-to-stay)

### SECTION 1: PERSONAL DETAILS

- 1.1 Personal details-** applicants listed must include all registered owners and any adult over the age of 18 that live in the property even if they don't own the property.
- 1.2 Additional needs** - Please indicate if any additional assistance is required for any applicant.
- 1.3 Preferred contact** - Please let us know if any applicant would prefer to be contacted on any questions that may arise throughout the application process.

### SECTION 2: ELIGIBILITY

- 2.1 Address of the property** – This is the address that the equity loan will be secured against and at least one owner of the property must live at this address as their primary residence.

**How much is the property worth?** – To be eligible, your property cannot be worth any more than £300,000. This will be confirmed by a valuer if your application proceeds. In the interim, to get a guide on how much your home is worth one of the following may help, 1) [Check whether your property might have risen in value on Zoopla](#), 2) [Look for similar properties for sale in your postcode on Rightmove](#), 3) [Use the Nationwide house price index calculator](#).

**Own any other properties-** Please confirm if any owners of the property will have ownership of any other properties, regardless of use or location, now or at the point at which a Help to Stay Wales equity loan is approved.

- 2.2 Lender** – Your lender should be aware of your circumstances, and you should have explored all options available to you through them to you to resolve your financial situation.
- 2.3 Debt Advice, income, and expenditure** – All owners of the property should have sought free independent debt advice to support their financial situation.

**Which Debt Advice company was used** – Provide the name of the debt advice service that was used.

**Debt Advice Recommendation letter** – The debt adviser should have issued a recommendation letter based on their advice provided. This letter will be required to be submitted with the application. This may be in a paper format or electronic format.

**Undertake Debt Advice Recommendations** – You are required to have acted on or be in the process of acting on the recommendations from your debt adviser. Please provide details.

**Income and Expenditure summary** – As part of the debt advice the advisor should have gone through an income and expenditure assessment. The scheme will require a copy of the summary of this assessment.

**Monthly mortgage amount payable** – This is the amount of money you believe that your household can afford to pay towards your mortgage amount. This will help us assess if you are eligible for the scheme.

- 2.4 Financial Eligibility-** We require each applicant to confirm the amount of income received. This will be for all owners and any occupants of the property to ensure that the household income does not exceed the £67,000 maximum threshold.



### SECTION 3: PROPERTY INFORMATION

**3.1 Mortgage details** – We will need you to provide us details on how your mortgage works. You will lender will be able to help you with this information.

**Charges secured against the property** – Your lender will have a Charge registered against the property as security for your current mortgage. If you have any other Charges registered, please provide more information. This could include, 2<sup>nd</sup> charge lending with another company.

**Repossession proceedings** – To help us prioritise cases we need to understand if your lender has already started legal proceedings for the repossession of your home and the reasons for this action.

**3.2 Property information** – Please provide details about the property to support the valuation.

**Ownership type** – please confirm how your property is owned:

- i. **Standard** - if the property is owned solely by yourselves;
- ii. **Shared Equity** if you participated in any schemes to help you buy the property;
- iii. **Shared Ownership**– another provider owns a share of the property value and you pay rent to a landlord for the share they own. This type of ownership is not acceptable through the Help to Stay scheme.

### SECTION 4: ADDITIONAL INFORMATION AND DECLARATION

**4.1 Language preference**- Please indicate your preferred language for communication.

**4.2 How did you hear about the scheme**- Please enter where you first heard about the Help to Stay Wales Scheme.

**4.3 How we use your information**- Please read this section carefully as this section explains how we use your personal data. For further information on this topic please see our [Privacy Policy](#).

**4.4 Confirmation and agreements**- Please read and place a check as appropriate in each box of the confirmation and agreements.

**4.5 Declaration**- Each applicant must sign agreement in the box provided. If you are unable to insert an electronic signature, please just print your name in both the 'Signed' and 'Print name' entries. If there are more than four applicants, please provide declarations for additional applicants in Section 7.

**4.6 Password** – Please provide a password which we will use to send any information by email.

**4.7 Third Party** – Please provide information about any party not included on the application form that has completed the application.

## **SECTION 7: ADDITIONAL INFORMATION**

Please provide any additional information required in response to the questions outlined in Section 1, Section 2, and Section 3. Please clearly mark which question the information provided relates to.

