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DRAFT SCOTTISH STATUTORY INSTRUMENTS

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**2018 No.**

**The Debt Arrangement Scheme  
(Scotland) Amendment Regulations 2018**

**Common financial tool: exclusion of rent and mortgage arrears, debtor's contribution**

**8.—**(1) In regulation 20—

- (a) in paragraph (2A), after “subject to” insert “paragraph (2AA) and”; and
- (b) after paragraph (2A), insert—

“(2AA) Where the debtor is an individual, despite paragraph (2A) debts which are—

- (a) constituted by a lease or tenancy agreement; or
- (b) secured by a standard security (to the extent that the sum is arrears of a periodic payment due to be paid under a loan agreement so secured),

may be excluded from the debt payment programme, to the extent that such debts relate to the debtor's sole or main residence.”.

(2) For schedule A1 (common financial tool) substitute the schedule A1 set out in schedule 1 of these Regulations.