LONDON HOME SHOW

SEP 17TH 2022
10AM — 5PM

The **no.1 event** for London's first time buyers

EVENT GUIDE

Exhibitor Info & Floor Plan: Page 10 – 13

LONDON HOME SHOW

SHARE TO BUY

Reserve your new home for only £99* and receive exclusive offers worth up to £6,000*

Reserve between **16th - 30th September** to qualify.
L&Q have a wide range of studio, 1, 2, 3 and
4 bedroom homes available exclusively with
Shared Ownership across London and Reading.

Prices start from **£57,500 for a 25% share.***

View available homes:
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HOME MAKERS LIFE CHANGERS

MAKING HOME OWNERSHIP POSSIBLE

Shared Ownership homes available now in Bracknell • Croydon Ealing • Essex • Farnham **and coming soon in** Hendon • Sutton Welwyn Garden City • Whetstone **and many more**

Trustpilot ★★★★½

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sharedownership.co.uk

FABRICA
by A2Dominion

www.fabrica.co.uk
020 3993 1473
Stand 12

PRIDE IN EVERY DETAIL

FABRICA is part of an award-winning property business, committed to creating meticulously designed, skilfully produced homes. From apartments of striking urban architecture to houses with a more rural intimate charm, our aim is always the same: to create beautifully designed homes that are a real pleasure to live in.

Pride in every detail is what we live by.

WELCOME TO THE LONDON HOME SHOW AUTUMN 2022

Hosted by the country's leading first time buyer property portal, Share to Buy, the London Home Show was established to bring budding buyers face to face with the capital's biggest providers of the homes and services designed for them.

After what has been an extremely challenging few years, amidst lockdowns and growing concerns around the cost of living crisis, we understand that having a home to call your own has never been more important. While London's housing crisis has led to an increase in property prices and a generation of aspiring homeowners feeling priced out of the capital, alternative housing schemes have already helped thousands onto the property ladder and could be the best option for you too.

Today we have **OVER 50 EXHIBITORS** on hand to talk to you about hundreds of homes on offer across the capital and beyond, including properties available through Shared Ownership, Help to Buy, Discount Full Ownership, London Living Rent and several other innovative schemes, as well as a number of experts from the financial and legal sectors. We are also hosting various expert sessions throughout our event to ensure that you can find out all you need to know about the buying process under one roof.

We would like to thank you for attending today's event and wish you luck on your journey to homeownership.

NICK LIEB
Head of Operations, Share to Buy

SHARE TO BUY

At Share to Buy, we are committed to helping first time buyers learn more about the home-buying options available to them, and the properties that are on offer. Our website – **sharetobuy.com** – is the UK's leading property portal dedicated to first time buyers. On Share to Buy, you can:

- Search for affordable homes in your area.
- Set up alerts when new properties that meet your criteria are announced by email.
- Access FAQs, guides and videos all about Shared Ownership, Help to Buy and the buying process.
- Use interactive tools including our affordability calculator, mortgage comparison tool, and a budget calculator on every live listing.

In an increasingly digital age, we know that in-person communication can make the world of difference, so we established the London Home Show to bring together the capital's first time buyers with the providers who are trying to help them onto the property ladder.

Love a
LATIMER HOME

There are many reasons why you'll love a Latimer home.
As part of the Clarion Housing Group, Latimer is one of the biggest providers of shared ownership housing in London. With over 16 different developments in the London area currently and more to come, Latimer brings you brand new homes in places you'll love.
Find a home to love long term, whatever your budget

Search for your new home with Latimer, part of Clarion Housing Group.

www.latimerhomes.com

Latimer by Clarion Housing Group is the development arm of Clarion Housing Association Limited and Latimer Developments Limited. Clarion Housing Association Limited is registered with Regulator of Social Housing (4865); and is a charitable Community Benefit Society under the Co-operative and Community Benefit Societies Act 2014 (7686) VAT no 675646394. Clarion Housing Association Limited's registered office is at Level 6,6 More London Place, Tooley Street, London SE1 2DA.

LATIMER
by Clarion Housing Group

A HUGE THANK YOU TO OUR SPONSORS WHO MAKE THIS EVENT POSSIBLE

catalyst.homes
02081 682 005
Visit Peabody and Catalyst at Stand 6

fabrica.co.uk
0203 9251 236
Visit FABRICA at Stand 12

latimerhomes.com
0300 100 0309
Visit Latimer by Clarion Housing Group at Stand 7

lqhomes.com
0300 456 9997
Visit L&Q at Stand 8

nhgsales.com
020 3813 5175
Visit Notting Hill Genesis at Stand 9

peabodysales.co.uk
020 7021 4842
Visit Peabody and Catalyst at Stand 6

site-sales.co.uk
0208 502 5758
Visit SiteSales Property Group at Stand 17

shosales.co.uk
0300 555 2171
Visit Southern Home Ownership at Stand 10

squareroots.co.uk
Visit Square Roots at Stand 2

soresi.co.uk
0208 607 0550
Visit SO Resi at Stand 5

SUPPORTED BY

SHARED OWNERSHIP WEEK 2022
15 - 21 September

HOSTED BY

SHARE TO BUY
sharetobuy.com

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27. Shared Ownership FAQs

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Own the feeling

Find how we can offer you a smarter, faster and more attainable way to buy the home you've always dreamed of in the neighbourhood you love.

There's no place like your own

A stunning range of Shared Ownership homes

- **Southwood Mews** / Farnborough, Hampshire
- **Rose Garden** / Cranleigh, Surrey
- **Ockford Park** / Godalming, Surrey
- **Vodion** / Hackney Wick, London
- **Grand Avenue** / Hove, East Sussex
- **Longcross** / Chertsey, Surrey

COMING SOON!

- **Arcadia View** / Hackney, London
- **Corner Place** / Bethnal Green, London
- **Rosemary House** / Esher, Surrey

Find your new home at shosales.co.uk or call us on 0300 555 2171

Southern Home Ownership

Southern Home Ownership Ltd is part of Southern Housing Group. Industrial & Provident Societies no: 1852R Registered Office: Fleet House 59-61 Clerkenwell Road London EC1M 5LA

WE ARE SHARE TO BUY

Hosts of the London Home Show, Share to Buy are the UK's leading first time buyer property portal and a one stop shop for purchasers who are looking to buy through alternative homeownership schemes such as Shared Ownership and Help to Buy.

We are committed to helping budding buyers learn more about the services and homes available to them, with housing providers who specialise in first time buyer developments listing their properties on our website. Users of the Share to Buy portal - **sharetobuy.com** - benefit from access to a wide range of new build and resale homes across the country.

On Share to Buy, you can:

- Search for affordable homes in your area.
- Set up alerts when new properties that meet your criteria are announced by email.
- Access FAQs, guides and videos all about Shared Ownership, Help to Buy and the buying process.
- Use interactive tools including an affordability calculator, mortgage comparison tool, and a budget calculator on every live listing.
- Find details for specialist mortgage brokers, conveyancers and solicitors.
- Keep up to date with housing news and property events, including the London Home Show.

SHARE TO BUY

@sharetobuy

EXHIBITOR INFORMATION

	STAND NO.	EXHIBITOR	TALK TO THEM ABOUT...
THE BRITTEN	1	**Share to Buy & Seminar Registraton**	Property portal and first time buyer resource
	2	**Square Roots**	Shared Ownership
	3	**Lawcomm Solicitors**	Conveyancing (the legals)
	4	**Guinness Homes**	Shared Ownership; Help to Buy; Private Sale
	5	**SO Resi**	Shared Ownership; Help to Buy; Private Sale
	6	**Peabody & Catalyst**	Shared Ownership; Help to Buy; Private Sale; London Living Rent
	7	**Latimer by Clarion Housing Group**	Shared Ownership; Private Sale
	8	**L&Q**	Shared Ownership; Help to Buy; Private Sale; London Living Rent
	9	**Notting Hill Genesis**	Shared Ownership; Help to Buy; Private Sale
	10	**Southern Home Ownership**	Shared Ownership; Help to Buy; Private Sale
	11	**Direction Law**	Conveyancing (the legals)
	12	**FABRICA**	Shared Ownership; Help to Buy; Shared Equity; Private Sale
THE FLEMING	13	**Leaders Romans Group**	Shared Ownership
	14	**PCS Legal**	Conveyancing (the legals)
	15	**BEWEST**	Shared Ownership; Help to Buy; Market Rent
	16	**Norman H Barnett & Co**	Conveyancing (the legals)
	17	**SiteSales Property Group**	Shared Ownership; Older Persons Shared Ownership; Help to Buy; Shared Equity; Private Sale; Intermediate Rent
	18	**Legal & General Affordable Homes**	Shared Ownership
	19	**Pocket Living**	Discount Full Ownership
	20	**St George PLC**	Help to Buy; Discount Market Sale
	21	**Poplar HARCA**	Shared Ownership
	22	**Hyde New Homes**	Shared Ownership; Help to Buy; Private Sale
	23	**Humphreys & Co. Solicitors**	Conveyancing (the legals)
	24	**Octavia**	Shared Ownership
	25	**Network Homes Limited**	Shared Ownership; London Living Rent
	26	**Thrive Sales**	Shared Ownership; Rent to Buy

	STAND NO.	EXHIBITOR	TALK TO THEM ABOUT...
THE FLEMING	27	**Optivo**	Shared Ownership; Help to Buy; London Living Rent
	28	**Alexander JLO Solicitors**	Conveyancing (the legals)
	29	**Sage Homes**	Shared Ownership
	30	**Fairview New Homes Ltd**	Help to Buy; Private Sale
	31	**PA Housing**	Shared Ownership
	32	**NU living**	Shared Ownership; Private Sale
	33	**Holmes & Hills Solicitors**	Conveyancing (the legals)
	34	**First Time Buyer Magazine**	Publication for first time buyers
	35	**New Homes Law**	Conveyancing (the legals)
	36	**Countrywide Land & New Homes**	Shared Ownership
	37	**PLS Solicitors**	Conveyancing (the legals)
	38	**Dutton Gregory Solicitors**	Conveyancing (the legals)
	39	**Red Loft**	Shared Ownership; Help to Buy; Private Sale; London Living Rent
THE WHITTLE	40	**Censeo Financial**	Financial advice (mortgages)
	41	**StrideUp**	Home finance provider
	42	**Tembo Money**	Financial advice (mortgages)
	43	**New Homes Mortgage Broker**	Financial advice (mortgages)
	44	**Bluebell Mortgages**	Financial advice (mortgages)
	45	**Even**	Top up mortgage for first time buyers
	46	**HomeViews**	Review website for residential developments
	47	**TMP The Mortgage People**	Financial advice (mortgages)
	48	**De Havilland Group Ltd**	Financial advice (mortgages)
	49	**Mortgage Advice Bureau**	Financial advice (mortgages)
	50	**MaryR - Buying together made simple**	First time buyer mobile app
	51	**Visionary Finance**	Financial advice (mortgages)

FLOOR PLAN
THE BRITTEN

The Britten

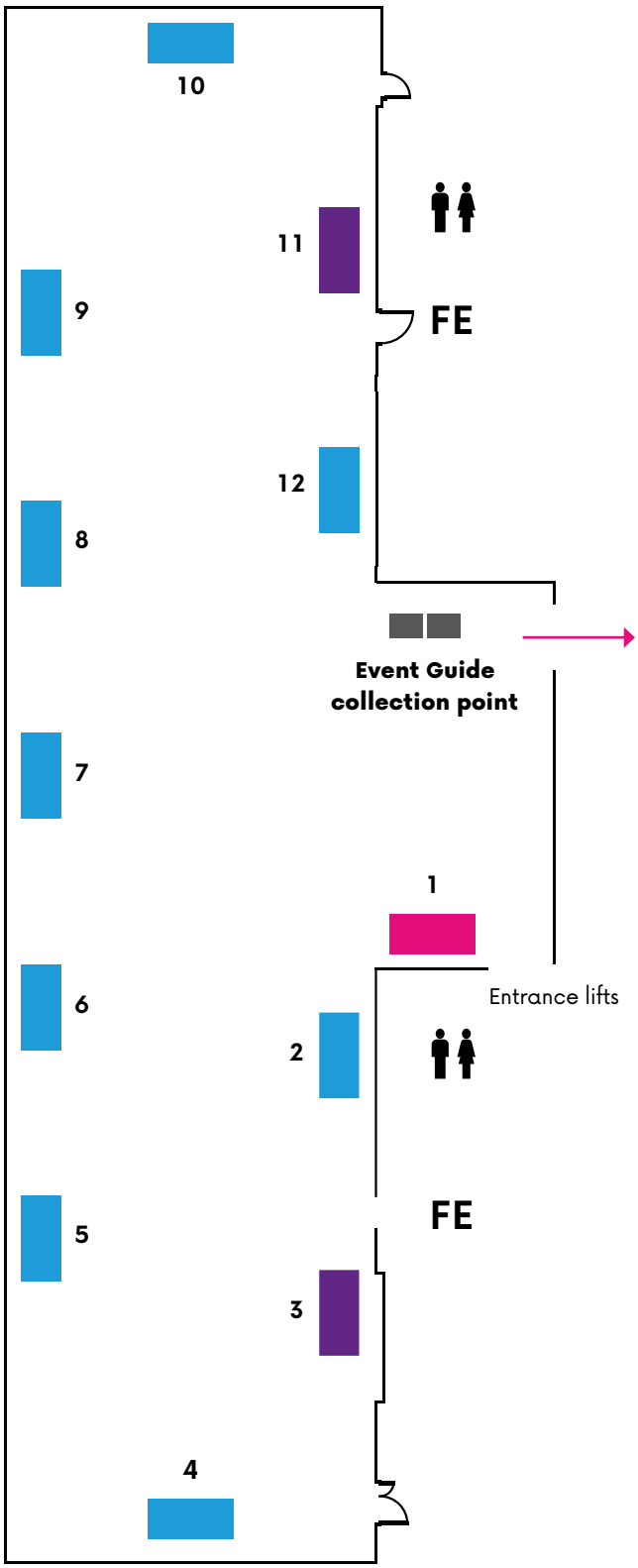
1. SHARE TO BUY & SEMINAR REGISTRATON
2. SQUARE ROOTS
3. LAWCOMM SOLICITORS
4. GUINNESS HOMES
5. SO RESI
6. PEABODY & CATALYST
7. LATIMER BY CLARION HOUSING GROUP
8. L&Q
9. NOTTING HILL GENESIS
10. SOUTHERN HOME OWNERSHIP
11. DIRECTION LAW
12. FABRICA

The Fleming

13. LEADERS ROMANS GROUP
14. PCS LEGAL
15. BEWEST
16. NORMAN H BARNETT & CO
17. SITESALES PROPERTY GROUP
18. LEGAL & GENERAL AFFORDABLE HOMES
19. POCKET LIVING
20. ST GEORGE PLC
21. POPLAR HARCA
22. HYDE NEW HOMES
23. HUMPHREYS & CO. SOLICITORS
24. OCTAVIA
25. NETWORK HOMES LIMITED
26. THRIVE SALES
27. OPTIVO
28. ALEXANDER JLO SOLICITORS
29. SAGE HOMES
30. FAIRVIEW NEW HOMES LTD
31. PA HOUSING
32. NU LIVING
33. HOLMES & HILLS SOLICITORS
34. FIRST TIME BUYER MAGAZINE
35. NEW HOMES LAW
36. COUNTRYWIDE LAND & NEW HOMES
37. PLS SOLICITORS
38. DUTTON GREGORY SOLICITORS
39. RED LOFT

The Whittle

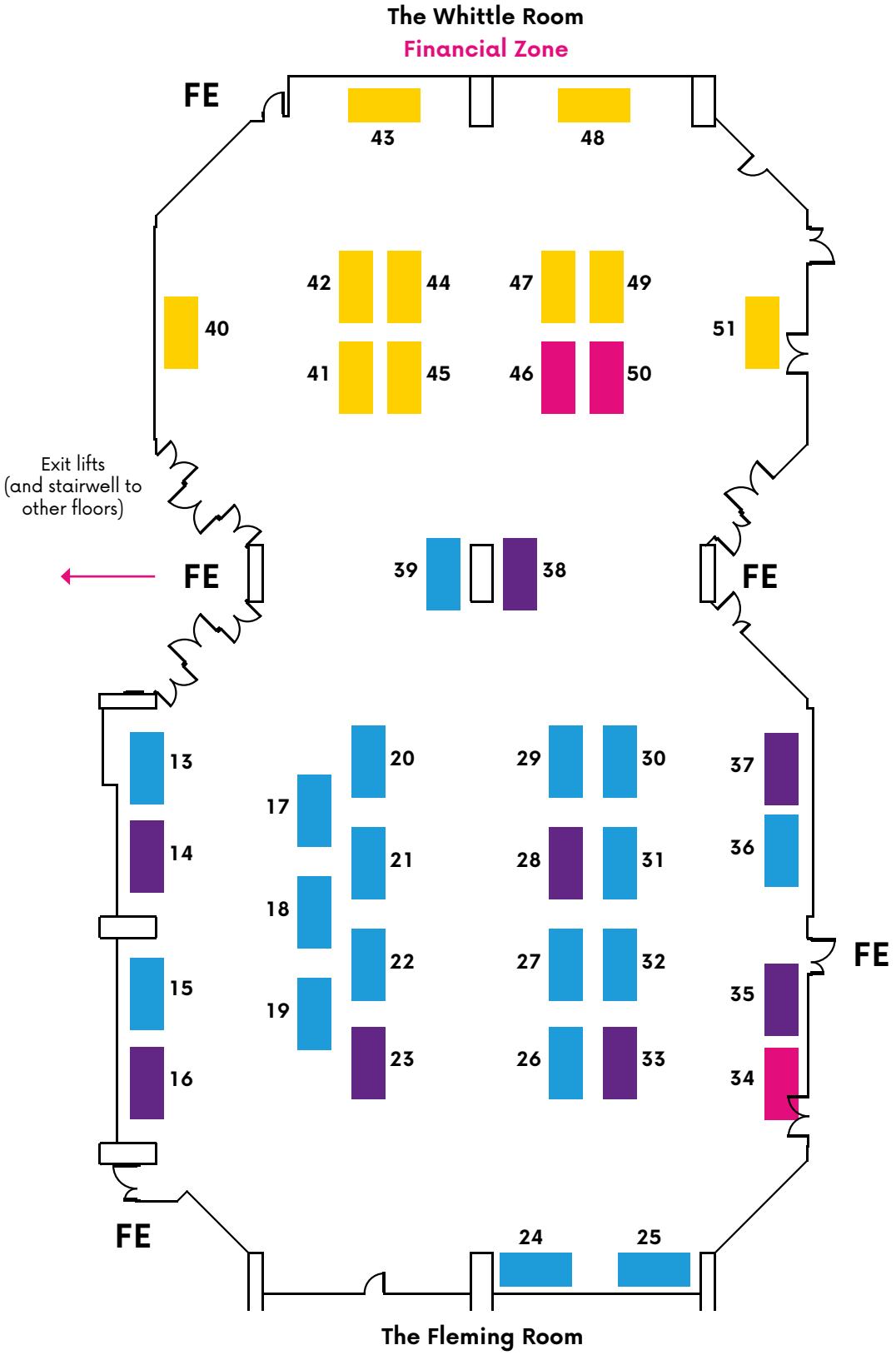
40. CENSEO FINANCIAL
41. STRIDEUP
42. TEMBO MONEY
43. NEW HOMES MORTGAGE BROKER
44. BLUEBELL MORTGAGES
45. EVEN
46. HOMEVIEWS
47. TMP THE MORTGAGE PEOPLE
48. DE HAVILLAND GROUP LTD
49. MORTGAGE ADVICE BUREAU
50. MARYR - BUYING TOGETHER MADE SIMPLE
51. VISIONARY FINANCE



The Britten Room

FE - Fire Escape

FLOOR PLAN
THE FLEMING & THE WHITTLE



- Homes for sale
- Legal advice
- Financial advice
- Other advice

FE - Fire Escape

HOMES ACROSS LONDON AND BEYOND

BOROUGH	RELEVANT EXHIBITORS (STAND NUMBER IN BRACKETS)
BARKING & DAGENHAM	Latimer by Clarion Housing Group (7); L&Q (8); Pocket Living (19); Red Loft (39)
BARNET	Square Roots (2); SO Resi (5); Latimer by Clarion Housing Group (7); L&Q (8); SiteSales Property Group (17); Pocket Living (19); St George PLC (20); Network Homes Limited (25); Sage Homes (29); Fairview New Homes Ltd (30)
BEXLEY	Peabody & Catalyst (6); L&Q (8); Leaders Romans Group (13); Countrywide Land & New Homes (36)
BRENT	Latimer by Clarion Housing Group (7); SiteSales Property Group (17); Octavia (24); Network Homes Limited (25); Fairview New Homes Ltd (30); Red Loft (39)
BROMLEY	Optivo (27); Red Loft (39)
CAMDEN	Notting Hill Genesis (9)
CITY OF LONDON	Notting Hill Genesis (9); Red Loft (39)
CROYDON	SO Resi (5); Latimer by Clarion Housing Group (7); L&Q (8); Leaders Romans Group (13); Legal & General Affordable Homes (18); Pocket Living (19); Optivo (27); PA Housing (31); Red Loft (39)
EALING	SO Resi (5); Peabody & Catalyst (6); Latimer by Clarion Housing Group (7); L&Q (8); FABRICA (12); Leaders Romans Group (13); BEWEST (15); SiteSales Property Group (17); St George PLC (20); Octavia (24); Network Homes Limited (25)
ENFIELD	SiteSales Property Group (17); Legal & General Affordable Homes (18); Sage Homes (29); Red Loft (39)
GREENWICH	Peabody & Catalyst (6); L&Q (8); Notting Hill Genesis (9); Pocket Living (19); Hyde New Homes (22); Optivo (27); PA Housing (31); Countrywide Land & New Homes (36)
HACKNEY	Peabody & Catalyst (6); Notting Hill Genesis (9); Southern Home Ownership (10); SiteSales Property Group (17)
HAMMERSMITH & FULHAM	Peabody & Catalyst (6); FABRICA (12); SiteSales Property Group (17); Legal & General Affordable Homes (18); St George PLC (20); Network Homes Limited (25)
HARINGEY	Peabody & Catalyst (6); Latimer by Clarion Housing Group (7); L&Q (8); Leaders Romans Group (13); SiteSales Property Group (17); Sage Homes (29)
HARROW	Hyde New Homes (22); Octavia (24); Sage Homes (29)
HILLINGDON	L&Q (8); BEWEST (15); SiteSales Property Group (17); Network Homes Limited (25); Sage Homes (29); Fairview New Homes Ltd (30); Red Loft (39)
HOUNSLOW	Latimer by Clarion Housing Group (7); L&Q (8); Notting Hill Genesis (9); FABRICA (12); Octavia (24); Network Homes Limited (25)
ISLINGTON	Peabody & Catalyst (6); SiteSales Property Group (17); Fairview New Homes Ltd (30)
KENSINGTON & CHELSEA	Peabody & Catalyst (6); Southern Home Ownership (10)
KINGSTON-UPON-THAMES	Square Roots (2); Guinness Homes (4); St George PLC (20); Fairview New Homes Ltd (30); PA Housing (31); Red Loft (39)

BOROUGH	RELEVANT EXHIBITORS (STAND NUMBER IN BRACKETS)
LAMBETH	Peabody & Catalyst (6); L&Q (8); Network Homes Limited (25); Optivo (27); Red Loft (39)
LEWISHAM	Square Roots (2); Peabody & Catalyst (6); L&Q (8); SiteSales Property Group (17); Sage Homes (29); PA Housing (31)
MERTON	Peabody & Catalyst (6); L&Q (8); PA Housing (31)
NEWHAM	Peabody & Catalyst (6); Latimer by Clarion Housing Group (7); L&Q (8); Notting Hill Genesis (9); Southern Home Ownership (10); SiteSales Property Group (17); Legal & General Affordable Homes (18); Hyde New Homes (22)
RICHMOND-UPON-THAMES	Red Loft (39)
SOUTHWARK	Peabody & Catalyst (6); L&Q (8); Optivo (27); Sage Homes (29)
TOWER HAMLETS	Square Roots (2); Guinness Homes (4); Peabody & Catalyst (6); L&Q (8); Notting Hill Genesis (9); Southern Home Ownership (10); SiteSales Property Group (17); Poplar HARCA (21); PA Housing (31); NU living (32); Red Loft (39)
WALTHAM FOREST	L&Q (8); SiteSales Property Group (17); Pocket Living (19); Sage Homes (29); NU living (32); Red Loft (39)
WANDSWORTH	Peabody & Catalyst (6); Latimer by Clarion Housing Group (7); FABRICA (12); Optivo (27); PA Housing (31)
BEDFORDSHIRE	Peabody & Catalyst (6); L&Q (8); Thrive Sales (26); Sage Homes (29)
BERKSHIRE	SO Resi (5); L&Q (8); Leaders Romans Group (13); Sage Homes (29)
BUCKINGHAMSHIRE	Peabody & Catalyst (6); L&Q (8); Leaders Romans Group (13); Sage Homes (29)
CAMBRIDGESHIRE	SO Resi (5); L&Q (8); Sage Homes (29)
ESSEX	SO Resi (5); Peabody & Catalyst (6); L&Q (8); SiteSales Property Group (17); Legal & General Affordable Homes (18); Network Homes Limited (25); Sage Homes (29); Fairview New Homes Ltd (30); NU living (32)
HAMPSHIRE	Leaders Romans Group (13); Sage Homes (29)
HERTFORDSHIRE	Peabody & Catalyst (6); Leaders Romans Group (13); SiteSales Property Group (17); Network Homes Limited (25); Thrive Sales (26); Sage Homes (29)
KENT	L&Q (8); SiteSales Property Group (17); Legal & General Affordable Homes (18); Hyde New Homes (22); Optivo (27); Sage Homes (29)
OXFORDSHIRE	Peabody & Catalyst (6); FABRICA (12); Sage Homes (29)
SURREY	SO Resi (5); Latimer by Clarion Housing Group (7); Southern Home Ownership (10); FABRICA (12); Leaders Romans Group (13); Legal & General Affordable Homes (18); Sage Homes (29); PA Housing (31); Red Loft (39)
SUSSEX	Southern Home Ownership (10); Legal & General Affordable Homes (18); Hyde New Homes (22); Optivo (27); Sage Homes (29)

PLANNING YOUR DAY

To make the most of your time at the London Home Show Autumn 2022, it's a good idea to plan which exhibitors you want to speak with. Check the Exhibitor Info and Floor Plan on pages 10 – 13 to navigate your way around the exhibition area and identify who it is you'd like to meet.

The main exhibition space is located on the 3rd floor in the Britten, Fleming and Whittle rooms. There are also Ask the Experts: Shared Ownership 101 sessions and First Time Buyer Workshops happening throughout the day (more info on page 18). Registration for these sessions are available at the Share to Buy stand in the Britten room (STAND 1).

HOUSING PROVIDERS

With hundreds of properties in a range of locations across London and the Home Counties, today's event offers homes available through Shared Ownership, Help to Buy and a number of other innovative schemes. To have your homeownership questions answered, be sure to check out our must-see exhibitors:

BRITTEN ROOM

- Square Roots (Stand 2)
- SO Resi (Stand 5)
- Peabody & Catalyst (Stand 6)
- Latimer by Clarion Housing Group (Stand 7)
- L&Q (Stand 8)
- Notting Hill Genesis (Stand 9)
- Southern Home Ownership (Stand 10)
- FABRICA (Stand 12)

FLEMING ROOM

- SiteSales Property Group (Stand 17)

MORTGAGE BROKERS

We have a host of financial experts on hand today to help you get an idea of how the mortgage process works and how your circumstances may affect the amount you can borrow:

WHITTLE ROOM

- Censeo Financial (Stand 40)
- Tembo Money (Stand 42)
- New Homes Mortgage Broker (Stand 43)
- Bluebell Mortgages (Stand 44)
- TMP The Mortgage People (Stand 47)
- De Havilland Group Ltd (Stand 48)
- Mortgage Advice Bureau (Stand 49)
- Visionary Finance (Stand 51)

LEGAL ADVISORS

There are a number of legal firms in attendance today to help you understand the conveyancing process and the legal considerations associated with buying a home, including Stamp Duty and leasehold law:

BRITTEN ROOM

- Lawcomm Solicitors (Stand 3)
- Direction Law (Stand 11)

FLEMING ROOM

- PCS Legal (Stand 14)
- Norman H Barnett & Co (Stand 16)
- Humphreys & Co. Solicitors (Stand 23)
- Alexander JLO Solicitors (Stand 28)
- Holmes & Hills Solicitors (Stand 33)
- New Homes Law (Stand 35)
- PLS Solicitors (Stand 37)
- Dutton Gregory Solicitors (Stand 38)

WORKSHOPS & SEMINARS

For first time buyers, the process of purchasing your own home can seem daunting. To help alleviate some of the stress, we will be hosting various 45-minute workshops and seminars throughout today's event. Places are limited so please head to the Share to Buy stand in the Britten Room (STAND 1) to book your place at any of the following sessions.

ASK THE EXPERTS: SHARED OWNERSHIP 101

A panel of experts from housing associations, sales agents, mortgage brokers and solicitor firms will be covering the basics of Shared Ownership, as well as offering guidance on the mortgage and legal processes of buying a home. After the presentations, attendees will also have the chance to put their questions to the panel.

11:30AM
Sage Homes, Southern Home Ownership, Censeo Financial, Alexander JLO Solicitors.

12:30PM
Sage Homes, Latimer by Clarion Housing Group, Censeo Financial, Dutton Gregory Solicitors.

1:45PM
Sage Homes, SiteSales Property Group, Censeo Financial, Direction Law.

2:45PM
Share to Buy, Notting Hill Genesis, Censeo Financial, Humphreys & Co. Solicitors.

3:45PM
Share to Buy, Notting Hill Genesis, Censeo Financial, PCS Legal.

FIRST TIME BUYER WORKSHOPS

A series of specialist sessions will be taking place throughout the day, giving visitors the chance to hear from experts from across the housing sector.

11AM, 1:15PM, 3:15PM, 4:15PM

Censeo Financial: Understanding affordability with Censeo Financial

Hosted by one of the leading affordable homeownership mortgage brokers, these sessions will explain how affordability is assessed from both the Homes England regulatory requirements and lender affordability tests, as well as the documentation you'll need, and how to research how much income and expenditure will likely allow you to buy.

12PM

HomesViews: Where's the best place to live in London?

Buying a home is probably the biggest financial decision you'll ever make. As the UK's only review site for residential developments, HomeViews is here to support you with useful, trustworthy insights. CEO and Co-Founder Rory Cramer reveals London's most-loved boroughs based on thousands of resident reviews, as well as advice on the 10 things homeowners wished they'd known before buying.

SHARED OWNERSHIP: THE BASICS

Also referred to as part-buy part-rent, Shared Ownership allows buyers to purchase a share of a property - paying a mortgage on the share they own, and a below-market-value rent on the remainder.

As you only need a mortgage for the share you own, the amount of money required for a deposit is often much lower compared to purchasing on the open market. Shared Ownership allows you to become an owner-occupier, with the long-term stability of homeownership at a price that's still affordable.

ELIGIBILITY

As Shared Ownership is aimed at helping those who can't quite afford to buy on the open market, there are specific criteria you need to meet to be eligible. You may be eligible for Shared Ownership if:

- You are at least 18 years old.
- You have a maximum household income of £90,000 per annum in Greater London, or £80,000 in the rest of England.
- You are unable to purchase a suitable home to meet your housing needs on the open market.
- You do not already own a home, or you will have sold your current home before you purchase.

PRIORITISATION

As of April 2016, you're no longer required to live or work in the borough where you intend to buy. However, with some developments, local authority planning permission may require that preference is given to applicants that already live or work in the area; this will be put in place by the local council and not the housing association. Priority will also be given to members of the military.

OUTGOINGS

Initially, you would purchase a share of your desired property - usually between 25% and 75%. A mortgage will be paid on the share you own, and a subsidised rent will be paid on the remainder to the relevant housing association, along with any service charges and ground rent.

If you go on to increase your owned shares through a process known as 'staircasing', your monthly mortgage payments will increase and your rent will decrease. In most cases, you can staircase to 100%, becoming the outright owner and no longer paying any rent.

NEW SHARED OWNERSHIP MODEL

Back in September 2021, the government announced their Affordable Homes Programme – a new investment which will see a £12 billion boost into the housing sector, providing up to 180,000 new homes across the country.

As part of this, a new part-buy part-rent model has been introduced which will be available on new build Shared Ownership properties delivered through the Affordable Homes Programme for five years.

This new model will mean the following for buyers purchasing a home through Shared Ownership:

- The minimum initial share buyers are able to purchase will be lowered to 10%, compared to the current 25%.
- The introduction of a 10-year repairs and maintenance warranty.
- Shared owners will be able to buy additional shares in 1% increments, compared to the current 10%.
- Shorter nomination periods for shared owners who are looking to sell their home.

While some homes will be available through the model from 2022, the updated scheme is still very much in its early stages and there could be overlap with certain developments. If you're interested in a specific new build property or development, we would recommend discussing your options with the housing providers exhibiting at today's event.

To find out more about the new Shared Ownership model, please visit **gov.uk/government/consultations**

Search for the latest Shared Ownership homes or find out more about the scheme on **sharetobuy.com**

Peabody | catalyst

STEP BY STEP GUIDE TO BUYING A SHARED OWNERSHIP HOME

If you're looking to buy your first home, we've created an easy step by step guide to buying a Shared Ownership property, providing an overview of the key milestones you'll reach throughout the process.

1. Firstly, create an account on **sharetobuy.com** where you can search for homes based on filters such as location, bedroom numbers, deposit amount and other key requirements.
2. When you find a property that you like the look of, click on the 'register interest' button. This will send your details directly to the housing provider who is selling the home.
3. Once a viewing has been arranged and attended through the housing provider, and you're sure you want to make that property your home, you can put down a reservation fee. This will usually require a holding deposit of around £200 – although the amount will vary depending on the provider.
4. If you meet the eligibility criteria, the housing provider will invite you to attend a financial assessment. A calculator provided by the Homes and Communities Agency will be used to assess what share in the property you can afford to purchase. It's also worth noting that the financial interview is normally for new build properties only – for resale Shared Ownership homes, you would generally have to match or exceed the current owner's share.
5. Once you know the share that you will be buying - and therefore the monthly rent payable at outset - you will be able to consider your mortgage options. You can see what mortgage products might be available to you via our Mortgage Comparison tool at **sharetobuy.com/mortgage-comparison**. To find out if you meet a lender's affordability calculations and lending criteria, you can either contact a mortgage advisor or the lender directly. A mortgage advisor may charge a fee but will be able to assist you with finding a suitable mortgage, even if your first choice is not available, and arrange an Agreement in Principle.
6. You will need to appoint a solicitor to do the necessary legal work. You can find specialist Shared Ownership solicitors and conveyancing professionals on Share to Buy at **sharetobuy.com/solicitors**.
7. After the financial interview, the housing provider will issue your solicitor with a Memorandum of Sale, which summarises the details of your proposed purchase.
8. When the time comes to exchange contracts, you will be legally bound to buy the home, and the housing provider will be legally required to sell you the property. At this time, you will also find out your 'completion date', or 'completion on notice' if you have bought a property off-plan.
9. On the completion date, your mortgage lender will give your solicitor the money to buy your home. Your solicitor will then pass this money on to the housing provider's solicitor. When this is done, you officially become the owner of the property.
10. At the final stage, the housing provider will give you the keys so that you can finally move in to your new home and start making it your own!

SQUARE ROOTS

CGIs are of Square Roots Kingston and are indicative only

INTRODUCING SQUARE ROOTS KINGSTON

SHARED OWNERSHIP LIVING WITHOUT COMPROMISE

Square Roots is the new developer with a new idea - shared ownership homes, where you don't have to sacrifice quality, design or location to afford them.

Square Roots Kingston is a boutique collection of just fifty-two 1, 2 and 3 bedroom apartments, all with private outdoor space. Set in a peaceful leafy neighbourhood, this urban oasis is a 6-minute walk from Richmond Park.

11 minutes to Norbiton Station

29 minutes to London Waterloo

11 minutes to Bushy Park

6 minutes to Kingston upon Thames

REGISTER YOUR INTEREST

squareroots.co.uk

kingston@squareroots.com

All travel times are approximate only. Source: Google Maps

YOU'RE A SHARED OWNER – WHAT'S NEXT?

When buying their first home, potential purchasers will often have questions about their options in the future. To help with the decision-making process, we've outlined some key Shared Ownership information about buying additional shares and selling your home.

BUYING MORE SHARES

As and when your financial circumstances change, you can choose to buy more shares in your Shared Ownership home through a process known as 'staircasing'; this is completely optional and you do not have to buy more shares if you don't want to.

The greater the share you buy in your home the less rent you will pay to your housing association. In most instances, you can purchase up to 100% of your home and in becoming the outright owner, no longer need to pay any rent. At this stage, if you wish to sell, you're no longer required to give your housing association the opportunity to market the property first.

You may acquire additional shares in your property at a price equal to the relevant proportion of the current full open market value of the property. For example: if your home is valued at £300,000 and you want to buy an additional 25% share, the purchase price of your share will be £75,000.

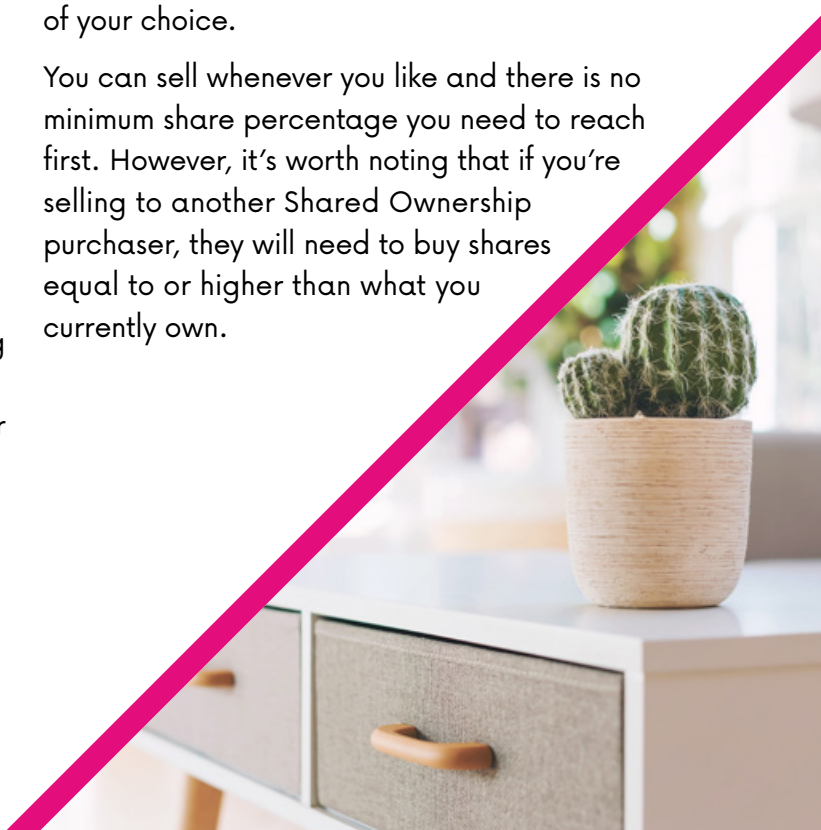
You can choose to increase the shares you own at any time. However, we would recommend checking the terms of your lease for any restrictions to the process as your staircasing arrangement may differ depending on whether the property was built as part of the new Shared Ownership model or not.

SELLING YOUR HOME

If you choose to sell your Shared Ownership home, you will first need to contact your housing association to make them aware. You'll also need to obtain an independent valuation from a RICS surveyor prior to sale to determine the current value of the property.

Generally speaking, your provider will have around an eight week period to market your home first and, if they find a buyer, they will go through a similar process to the one you went through when you bought the home. If your provider doesn't find a buyer during this time, you can then choose to sell your property privately or through an estate agent of your choice.

You can sell whenever you like and there is no minimum share percentage you need to reach first. However, it's worth noting that if you're selling to another Shared Ownership purchaser, they will need to buy shares equal to or higher than what you currently own.



FIND YOUR

DREAM LONDON LOCATION

with Notting Hill Genesis

Whether it's inside or outside, access to easy travel links, close to London's green open spaces, or flexible living with a high specification, we design with your lifestyle in mind.

SHARED OWNERSHIP

from **£78,125** for a 25% share
and a **£7,813** deposit*

APARTMENTS AVAILABLE IN
BRIXTON, CANNING TOWN, CROYDON, DOCKLANDS, HOUNSLOW, KIDBROOKE, MANOR HOUSE, MILL HILL, ROYAL DOCKS & WILLESDEN JUNCTION

nhgsales.com

TALK TO US TODAY AT **STAND 9**

020 3944 0822 / **nhgsales.com**

HOME OWNERSHIP STARTS WITH US

Notting Hill Genesis

Notting Hill Genesis terms and conditions apply. Images used for illustrative purposes only. Images include optional upgrades at additional cost. Prices correct at time of going to press. *Shared Ownership – affordability and eligibility criteria apply. Price illustrations are based on the share value, not the full market value of the homes advertised. 10% deposit figure based on a 25% share. August 2022.

SHARED OWNERSHIP FAQs

Interested in finding out more about Shared Ownership? Check out some of the most frequently asked questions about the part-buy part-rent scheme!

WHAT IS THE DEPOSIT ON A SHARED OWNERSHIP HOME?

Shared Ownership deposits usually range between 5% and 10% of the share price you are purchasing – a much more attainable savings goal compared to the average 20% deposits seen on the open market. As an example, if a Shared Ownership property costs £500,000 and you purchase a 25% share (equating to £125,000), a 5% deposit on your share would be just £6,250. You can also put down a larger deposit if you're able to, usually resulting in lower monthly mortgage payments.

AM I ELIGIBLE FOR THE SCHEME? IS IT JUST FOR FIRST TIME BUYERS?

People who purchase through Shared Ownership are often first time buyers. However, anyone who does not currently own a home, or is in the process of selling their home, may also be eligible. Buyers must be over 18 years old and have an annual household income of less than £90,000 to purchase in London, or less than £80,000 if buying outside of London. In some instances, priority for Shared Ownership homes may be given to buyers who already work or live in the borough so it's important to check this with the relevant housing association.

WHAT KIND OF PROPERTIES ARE AVAILABLE THROUGH THE SHARED OWNERSHIP SCHEME?

Shared Ownership is available on purpose-built properties, either new build or resale homes that are being sold by the current shared owner. Whether you're looking for a family sized house in the suburbs or a modern city apartment, there are a wide selection of Shared Ownership properties available across London, the Home Counties and beyond.

DOES SHARED OWNERSHIP MEAN I HAVE TO SHARE MY HOME WITH A STRANGER?

If you decide to buy through the Shared Ownership scheme, you don't have to live with a stranger – the term simply means that you're sharing ownership of the property with a housing association. You become an owner-occupier through the scheme, paying a mortgage on the share that you own and rent on the remainder to your provider.

CAN I DECORATE MY PROPERTY? WHAT ABOUT HOME IMPROVEMENTS?

You are able to paint and decorate your Shared Ownership home as you wish! However, you should consult the terms of your lease and speak with your housing association before taking on any large home improvement projects such as fitting a new kitchen or adding an extension to your property.

WILL I BE ABLE TO GET A MORTGAGE ON MY SHARED OWNERSHIP HOME?

Once your offer has been accepted on a home, you'll need to get a Shared Ownership mortgage which are offered by a number of well-known lenders. You can find out which mortgage options might be available to you via our mortgage comparison tool on **sharetobuy.com**, and the housing association you are buying from will often have a panel of independent financial advisors with specialist Shared Ownership knowledge who will be able to guide you through the process!

WHAT HAPPENS AFTER I BUY THROUGH SHARED OWNERSHIP? CAN I PURCHASE MORE SHARES OR SELL MY HOME?

As your financial circumstances change, you have the option to buy additional shares of your home through a process known as 'staircasing'. In most cases, you're able to staircase up to 100%, meaning that you no longer pay rent, just your mortgage and any service charge.

If you decide to move on from your Shared Ownership property before staircasing to 100%, your housing association will normally have a set period to market your home first - the details will be outlined in the terms of your lease. If they don't find a buyer during that time, you can go on to sell your home privately or through an estate agent of your choice.

If you have more questions about the part-buy part-rent scheme, you can attend one of our Ask the Experts: Shared Ownership 101 sessions which are being hosted throughout the day. Register for your place at STAND 1 in the Britten Room!

0207 183 8840
lawyers@humphreys.co.uk

Humphreys & Co. SOLICITORS

www.humphreys.co.uk

Shared ownership specialist solicitors

Detailed legal costings for buying, selling & staircasing.

- We charge no hidden extras
- Detailed item-by-item quotations
- No move, no fee

We cover all shared ownership residential property transactions

- Shared ownership experts since 1986
- Recommended solicitors
- Listed on all major lenders' panels

THE LAW SOCIETY ACCREDITED Conveyancing Quality

Humphreys & Co. are authorised and regulated under no. 62944 by The Solicitors Regulation Authority

Shared ownership specialist solicitors

Humphreys & Co. are specialist shared ownership solicitors who will represent your interests entirely independently of others involved in the transaction, with their different interests, including estate agents, brokers and housing associations. We offer reliable fixed charge costs quotation figures on a "no move, no fee" basis.

Choosing reliable solicitors to act for you in connection with your shared ownership purchase, sale, lease extension or staircasing is an important step. The transaction may well be the largest transaction of your life so far, and you will want to know that the legal process will be carried out efficiently and correctly at a clear, known, fixed price.

1. So who's who in a shared ownership purchase transaction?

2. How do I instruct a solicitor and when do I need to do it?

1. Email shared-ownership@humphreys.co.uk for a detailed quotation. If you accept the quotation you can instruct us by email attaching copies of certified ID documents and evidence of address dated within the last 3 months, with client information form which we will supply to you.
2. You need to do this as soon as you have been advised by the Housing Association that you have secured a property.
3. Call our Accounts Department on **0207 183 8840 /0117 929 2662** to pay money on account.

Now we can set up a file.

3. What happens next?

1. Pass our contact details to the housing association/ estate agent and your mortgage broker.
2. We, your solicitors, will receive a memorandum of sale setting out contact details for seller's/ housing association's solicitors.
3. The legal work can now begin. This includes, amongst other things, ordering and reviewing searches and mortgage offer, raising enquiries of the seller's solicitors and reviewing thereplies in order to draft the report on title, which will contain the documents for your signature.

Humphreys & Co. are specialist shared ownership solicitors with a long track-record in handling shared ownership purchase, sale, lease extension and staircasing transactions. We offer reliable fixed charge figures which will enable you to budget with a sense of certainty.

For more information, or to request a detailed quotation, email: **shared-ownership@humphreys.co.uk**, call Humphreys & Co. on **0207 183 8840 / 0117 929 266** or visit our website at: **www.humphreys.co.uk**

THE LAW SOCIETY ACCREDITED Conveyancing Quality

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Humphreys & Co. SOLICITORS

Juliet, first time buyer at L&Q at Ridgeway Views

Shared Ownership: A more affordable route to owning a home

With a well-documented increase in cost of living across the UK, for many, saving for a deposit to buy a home may feel further away than ever.

Providing an alternative route to home ownership is Shared Ownership - the government-backed part-buy, part-rent scheme that supports first-time buyers to purchase a percentage share of their home and pay rent on the remaining portion. Over time, purchasers can increase the portion of the home they own through a process called 'staircasing', until they own their home outright – making home ownership more achievable.

As the purchaser only needs a mortgage for the share they own, the amount required for a deposit is much lower compared to purchasing outright.

Building homes and growing communities across the UK, from London to Warwick and over to Kent, L&Q is a proud advocate and pioneer of the scheme, witnessing first-hand how much it can help buyers purchase their dream home. Last year, L&Q built half the affordable homes in London, making the housing provider one of the leading Shared Ownership providers in the UK.

This year, L&Q launched an exciting new resource for prospective shared ownership buyers – an online guide to Shared Ownership. Aptly named 'Our Complete Guide to Shared Ownership', the digital booklet details the ins-and-outs of the scheme, from eligibility criteria to life as a Shared Owner, so buyers can make an informed decision on whether it's the right scheme for them. It's available to view on lqhomes.com.

Juliet's Shared Ownership experience.
One purchaser who recently used Shared Ownership to get on to the property ladder is Juliet Aitken, who bought a 25% share of a one-bedroom apartment at L&Q at Ridgeway Views following years of renting and a lockdown spent with no access to outdoor space.

She explained, "My initial search started and ended fairly abruptly – I kept getting turned down due to affordability. It seemed like you either had to be making more than the average person or have a joint income, and I just wondered how are single people supposed to buy homes?"

Living and working in West London, Juliet was keen to move further north to be closer to family – an area she recognises is not known for its affordability. Encouraged by a family friend, she started her property hunt again in the new year.

"When I decided to view L&Q at Ridgeway Views, I had a feeling this was the one. It was an amazing sunny day and when I stepped out of the train station, I just knew this was it. But I was trying to buy when there were still very few mortgage options, I really struggled to find a mortgage with a reasonable interest rate - all the big banks were just saying no to me and the smaller building societies had really high interest rates, it meant it didn't make financial sense.

"After seeing what my options were and comparing, I went direct to my bank who I've been with for years and years – they were so helpful and helped me see that a bigger deposit (which I'd earmarked for furnishings) would make a big difference to the interest rate."

Eligibility Explained
An important step in the Shared Ownership process is understanding the eligibility requirements. These are in place to ensure the scheme is used by those who need it most. To be eligible for Shared Ownership, purchasers must:

- Have a combined annual household income under £80,000 to be eligible for studio, 1 or 2 bedroom home or £90,000 to be eligible for a 3 or 4 bedroom home in London.
- Not own a property, or part of a property, at the time of completing on your purchase.
- Be at least 18 years old.

Additional eligibility criteria might apply for specific developments, such as a requirement to already live or work in the area the development is located in. Minimum household income values also apply for each property, to ensure that purchasers can afford the monthly outgoings.

To find out your eligibility for an L&Q Shared Ownership property, buyers must complete the application form on LQHomes.com. This includes questions about household income and savings, financial commitments, and current living arrangements. Once your eligibility has been confirmed you can arrange to book viewings and reserve a property.

L&Q's latest developments

L&Q is currently marketing a breadth of new developments both in and outside of London, available through Shared Ownership. Some highlights include...

East London

New Union Wharf, located on the banks of the Thames, and a short walk from buzzing Canary Wharf, with deposits for one and two-bedroom Shared Ownership apartments starting from just £10,500.

L&Q at New Union Wharf

Designed with first-time buyers in mind, the homes come with integrated appliances, built-in storage, sleek chrome fixtures in the bathroom, and a private balcony or terrace. With green space, such as Mudchute Park and Farm, a short walk away, and numerous riverside restaurants and bars nearby, residents have plenty to explore on their doorstep. Moreover, the short walk to Cross Harbour DLR or Canary Wharf Tube Station makes commuting easy, enabling quick routes across London. Prices at New Union Wharf start from £105,000 for a 25% share of a one-bedroom Shared Ownership apartment (FMV: £420,000).

Reading

L&Q at Huntley Wharf is situated in the heart of Reading, just under 30-minutes from the capital, where its newest collection of one and two-bedroom apartments launched this summer. The homes form part of a buzzing new first-time buyer destination,

L&Q at Huntley Wharf

which will include a restaurant, local store, landscaped outdoor space, and a gym on-site.

With Reading City Centre nearby, the development benefits from plenty of independent coffee shops, bars, and eateries, giving residents plenty to do on their doorstep. Located a short walk from Reading train station, a train journey into London Paddington will take just 25 minutes, via National Rail and the Elizabeth Line. Prices at L&Q at Huntley Wharf start from £71,875 for a 25% share of a one-bedroom Shared Ownership apartment (FMV: £287,500).

West London

Finally, L&Q at Hayes Village is situated on the site of the former Nestle Factory, with an exclusive collection of studios, one, two, and three bedroom homes, available to purchase via Shared Ownership. A gym planned on-site and speedy transport links across the city make this the ideal development for first-time buyers who are eager to climb the West London property ladder. When complete, the neighbourhood will provide a multitude of outdoor activities, with a 200m running track and outdoor exercise equipment planned, as well as footpaths along the Grand Union Canal. Prices at L&Q at Hayes Village start from £57,500 for a 25% share of a Shared Ownership studio apartment (FMV: £230,000).

L&Q at Hayes Village

To find out more about Shared Ownership with L&Q come and meet the team at the show

For more information on L&Q's latest developments and to read the housing association's brand-new resource, **Our Complete Guide to Shared Ownership visit: lqhomes.com**

VISIT US ON STAND 9

LONDON LIVING

Made possible with Notting Hill Genesis

As one of London's leading housing associations, we at Notting Hill Genesis are committed to providing modern, high-quality homes for sale, including Private Sale and Shared Ownership* – our years of experience make us an expert in the service we provide.

LAUNCHING AUTUMN 2022

Kidbrooke Square

Discover this contemporary collection of 1 & 2 bedroom Shared Ownership apartments with fast connections to Central London, the City and Canary Wharf. With miles of green space and Greenwich nearby, this could be the perfect place to call home.

Register your interest today!
kidbrookesquare.co.uk

"I KNEW STRAIGHT AWAY THAT SHARED OWNERSHIP WAS RIGHT FOR ME – I COULDN'T HAVE GOT ONTO THE PROPERTY LADDER WITHOUT IT"

First-time buyer finds a home in North London at Notting Hill Genesis' Heron Quarter at Woodberry Down

Ryan had grown tired of nearly a decade of renting in Kentish Town and decided that now was the time to put down roots in north London and purchase his own home. "My brother told me about Shared Ownership, and I got to researching straight away – I wondered why I hadn't gone down this route years ago! Notting Hill Genesis really stood out to me, and Heron Quarter at Woodberry Down quickly became the obvious choice as I wanted to stay in North London."

Ryan's one-bedroom apartment is centred around modern open-plan living, with high-quality features throughout. Ryan's favourite part of his new home, however, is his private outdoor balcony, complete with panoramic views of the expansive green space.

***"The layout of the development is so well done – I love going for runs around Finsbury Park too, which takes less than five minutes** for me to reach."*

LONDON AND BEYOND ON HIS DOORSTEP

Ryan, a facilities manager for a chartered accountancy, commutes into his office at Chancery Lane every day. Finding a home with quick links into the City was top of his priority list."

*"I love living in North London because of the transport connections. Manor House station is walking distance, then I'm on the Piccadilly line for about 30 minutes** in total, which is perfect."*

Having previously called Kentish Town home, Ryan is also enjoying exploring the diverse range of independent shops and cafés in North Hackney.

BUYING WITH NOTTING HILL GENESIS

As a first-time buyer, Ryan credits the Notting Hill Genesis' sales team for their great customer service, and straightforward guidance on Shared Ownership.

"The sales team were brilliant and so patient with me with all my questions. They were completely honest about the specifics of Shared Ownership and the process of buying through the scheme – I had the space I needed to make the decision on whether it was right for me."

Homes at Heron Quarter at Woodberry Down are available through Shared Ownership.

Prices for a two-bedroom apartment start from £155,000 for a 25% share.*

For more information speak to the sales team on

020 3813 5175 or visit **nhgsales.com**

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Notting Hill Genesis

SHARED OWNERSHIP WITH SO resi

Stepping onto the property ladder with Shared Ownership.

Earlier this summer, SO Resi's second annual report into the status of Shared Ownership in England revealed two-thirds of the 2,000 18–30-year-olds surveyed said they knew nothing about the process of buying a house, let alone the option of Shared Ownership being available as an affordable alternative. Amidst the current cost of living crisis where recent house price rises have exceeded that of the average salary, Shared Ownership is an opportunity for those to own a home without compromising on size, location and value.

Titled 'Housing Aspirations: Homeownership for the Next Generation', the report found a vast lack of awareness of Shared Ownership as an opportunity to get onto the property ladder. Once made aware of its affordability and accessibility, interest in schemes available jumped to as much as 50%. A resounding indication of the crucial need for greater education on housing options for young people looking to settle down and invest in their future.

Across its developments, SO Resi offers a diverse range of properties both in London and of the capital. This summer saw SO Resi launch the UK's first operationally net zero carbon development in Stanford-le-Hope, Essex, offering buyers affordable and greener properties, often seen as an unattainable combination.

CRYPTO CURRENCY HELPS FLIGHT ATTENDANT SECURE DREAM HOME IN EALING

Travelling the world as a flight attendant, Silvio Fialho de Aliferis has enjoyed spending time in some of the world's most sought-after destinations, but it was only when he bought an apartment in Ealing that he finally felt at home.

After a few years of commuting to Heathrow from his rented property in Newcastle, Silvio decided to make the move to somewhere with more central transport links to cut down on time spent living out of his suitcase. Located only 13 minutes away with Crossrail from the airport and just three stops to the heart of London, SO Resi Ealing was ideal with

its instant access to lively eateries, cosmopolitan shopping and international connections.

Silvio said: "My commute is going to be amazing, when you are tired after a long flight the last thing you want to do is spend hours travelling before you can have a shower and go to bed. You can also be put on standby for a flight and instead of living out of a suitcase in an airport hotel I can be relaxing at home instead.

"It will be so easy to get to the centre of London for nights out too. All of my friends are very jealous!" Silvio was in the fortunate position of already having a £40,000 deposit, which he had saved up from profits from investing in crypto currency and trading on E-bay. He said: "I have always had a keen eye for an investment and have dabbled in crypto coins and various stocks and shares.

"I also made a lot of money selling goods I bought while working on transatlantic flights – I sold everything from the latest in demand items from Abercrombie & Fitch and Hollister to limited edition American magazines about Lady Gaga and Madonna and Super Bowl memorabilia."

Kush Rawal, Director of Residential Development at SO Resi comments: "The latest research from Savills shows that annual rental growth in prime London reached 11.1 per cent in the first quarter of the year – the first time it has seen double digit growth in a decade. It is becoming harder and harder for people to manage their monthly outgoings, especially with spiralling energy costs.

"Shared Ownership is an affordable way for buyers to get out of the rental market and start investing in the future."

Silvio adds, "I just fell in love with the apartment straight away, I loved everything about it. I have some really big pieces of furniture, including a super king size bed and I could tell everything would fit perfectly.

"I knew I wanted an apartment with exactly the same layout and fortunately they had one available with a balcony with great views of the area." Silvio adds, "The beauty of a new build property is that everything is very energy efficient. My apartment has an excellent ventilation system and all the integrated appliances have a low rating which helps keep the bills down."

However, the path to his new future did not go smoothly, as a contract worker he was deluged with paperwork from his mortgage provider in order to borrow the £115,000 he needed to buy a 25% share of the property, which would have cost £572,000 to buy outright.

After growing tired of negotiations with the lender, his partner Keith came to the rescue and agreed to share the mortgage with him and the couple picked up their keys on 16th February.

Silvio said: "When we finally moved into the apartment, it was everything I dreamed about! My parents came over from Portugal to stay for a fortnight to help us decorate and they loved it too!"

SO resi®

Here are examples of our **Shared Ownership homes**

To find out more
call 0208 607 0550
or visit
sharedownership.co.uk

SO Resi Farnham
1 & 2 bedroom apartments
from £85,500 for a 30% share
in a one-bedroom apartment
(full market value: £285,000)
5% deposit from £4,275

SO Resi Hope Green
2 bedroom apartments and
2, 3 & 4 bedroom houses
from £88,500 for a 30% share
for a two bedroom house
(full market value: £295,000)
5% deposit from £4,425

SO Resi Ealing
1 & 2 bedroom apartments,
from £105,625 for a 25% share
in a one-bedroom apartment
(full market value: £432,500)
5% deposit from £5,281

SITESALES PROPERTY GROUP

Exciting new Shared Ownership Homes in Canning Town

Working on behalf of One Housing part of Riverside, SiteSales Property Group are excited to bring to the market Makers Yard, E16.

MAKERS YARD, E16

Makers Yard, E16 offers an exciting new collection of 1, 2 & 3 bedroom apartments and 2 & 3 bedroom duplexes for shared ownership with a small selection coming soon for shared equity.

Spit across two blocks and surrounding landscaped communal gardens, the 245 homes will be available to move in from Spring 2023.

Each apartment includes a high quality specification throughout, brand name appliances, light interiors and private outside space in the form of a balcony or terrace.

Canning Town has seen much regeneration in recent years and now finds itself home to several new shops, restaurants and amenities. Part of the larger new development of Hallsville Quarter, Makers Yard is at the heart of an exciting future, transforming the historic London Docklands. The £3.7bn regeneration is producing one of London's most exciting districts to live in.

Perfectly located on the doorstep to Canning Town Station (on the DLR and Jubilee line) which offers a five minute commute to Canary Wharf and Stratford, whilst The City, London Bridge and Westminster can all be reached in fifteen minutes or less. London City Airport is only six minutes via the DLR and the highly anticipated Elizabeth Line will be available from Custom House. This is located less than a mile's walk and you'll be able to board brand new trains providing the fastest connections to Central London, The West End and beyond to Heathrow.

PRICES STARTING FROM

1 bedroom apartments - £139,000 for a 40% share
2 bedroom apartments - £197,000 for a 40% share
3 bedroom apartments - £229,000 for a 40% share
2 & 3 bedroom duplexes - £TBC - to be released early 2023

ABOUT MAKERS YARD

- Moments away from Canning Town Station
- Outside space to each property
- High quality specification throughout
- Part of Canning Town's exciting £3.7 Billion regeneration project

Please contact a member of the sales team for more information

www.makersyard-e16.co.uk

0344 892 0124 / makersyard@site-sales.co.uk

Developed By

One Housing

Part of Riverside

Selling Agent

SITESALES PROPERTY GROUP

*Based on a 40% minimum share of the lowest FMV property available at the time of press. Shared Ownership Terms and Conditions Apply.
Prices are correct at time of print. Computer generated images and photography are indicative only.

LOCATION IS KING FOR FIRST TIME BUYER COUPLE

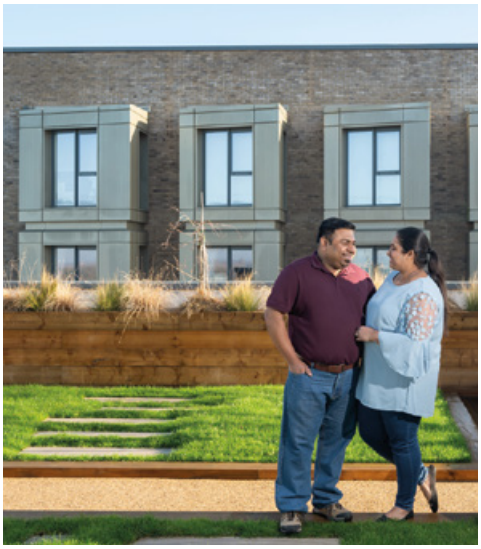
Since Lavitha (29) moved from India to join her husband Hubert (33) three years ago, the couple had been living in a rented two- bedroom house in Staines. But, as they started to plan their long-term future in the UK, Hubert, a customer care assistant and Lavitha who works in the NHS as a nurse, decided it was time to step on the property ladder and look for a starter home which they could call their own.

A key priority for the couple's new home was to remain in the Staines area where the couple had established routines, commuting to their individual workplaces via public transport and driving. Their search initially began over 6 months ago when they started looking into buying a house. However, they quickly discovered that their budget wouldn't stretch as far as the asking price for a house in Staines. This led the couple to change direction and look into new build apartments, available through a more affordable route.

Hubert explains: Even after changing our minds about buying a house and looking for an apartment, we struggled to find a home that would suit us. We looked at a shared ownership development in nearby Ashford but couldn't envision it as the 'one'. We then discovered Ascot House and were impressed with the development and location. We just knew this was the right place for us.''

In October, the couple then viewed a two- bedroom second floor apartment at Ascot House in Staines and after deciding that it was indeed the right home for them, they proceeded to reserve the apartment a week later. The purchase process took around two months to complete and Hubert and Lavitha were able to move into their new home on the 1st December.

Purchasing a shared ownership apartment has been life changing for the couple, who were able to purchase a 15% share of a new- two-bedroom



apartment using their life savings along with some financial help from their parents. Hubert was very impressed by the shared ownership scheme and has recommended the buying option to one of his close friends, who is now also considering a move to Ascot House.

Since moving, Hubert and Lavitha have been enjoying the comfort of their own home which has literally everything on their doorstep. The High Street is a mere 5 minutes' walk away which makes food shopping an easy feat whilst cultural comfort shopping from nearby Hounslow is just a 10-minute drive away. The easy connection from Ascot House, which includes a bus station just five minutes from their home, has made Lavitha's daily commute much easier.

Discussing their future at Ascot House, the couple plan to stay in the apartment long-term, with a view to staircasing and owning a higher share, if the future allows.

Prices at Ascot House start from £73,625 for a 25% share of full market value £294,500 and rent per month from £366. For more information, visit the Latimer website or call 0333 363 8269.

Union Walk, Southall

Modern studio, one and two bedroom apartments with outdoor space and fantastic local amenities a short walk from Southall station, part of the Berkeley regeneration of The Green Quarter. **Prices from £66,500 for a 25% share with a full market value of £266,000**

The Waterline, Alperton

A striking collection of canal-side one, two and three bedroom apartments with shared ownership where residents will be able to take advantage of the new amenities including a supermarket and café to the canal front. **Prices from £86,750 for a 25% share with a full market value of £347,000**

Brunswick House, Brent

One, two and three bedroom apartments less than a 5 minute walk from Neasden tube station. **Prices From £135,625 for a 35% share with a full market value of £387,500**

About Latimer

Latimer is the development arm of Clarion Housing Group. We exist to build homes and create communities, playing our part in tackling the housing crisis by building high quality homes and creating sustainable and thriving communities. The profits from Latimer schemes are reinvested into Clarion Housing Group to build more affordable homes, improve and maintain existing homes and support communities through the Group's charitable foundation, Clarion Futures.

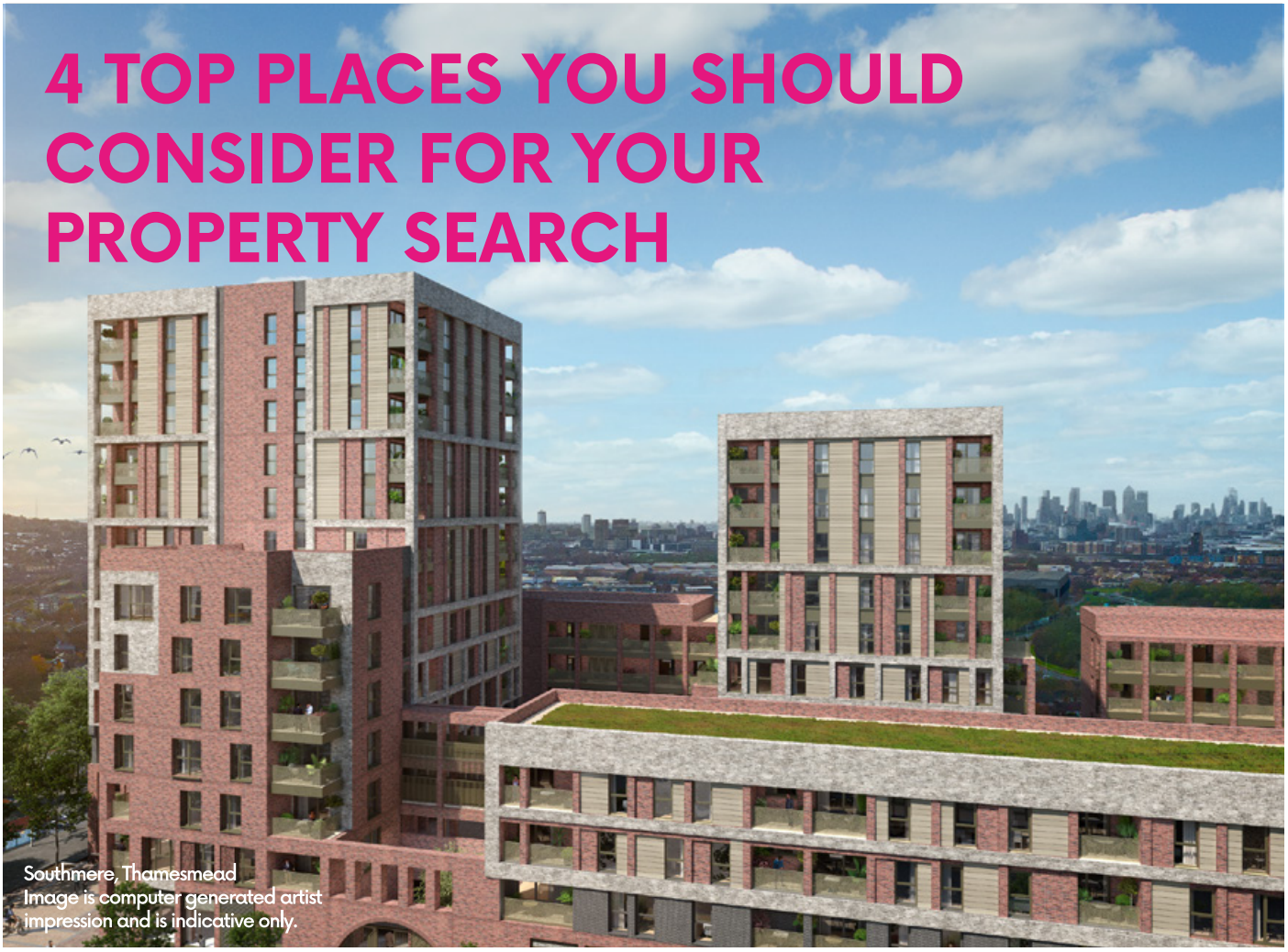
What sets Latimer apart is our long-term commitment to the people who live in our homes. Our model is not to build and then move on to the next site. We are long-term stewards of place, committed to building sustainable and thriving communities.

www.latimerhomes.com 0300 100 0309

LATIMER
by Clarion Housing Group

*Computer generated images are indicative only. Terms and conditions for our Shared Ownership homes apply. Prices correct at time of print. August 2022.

4 TOP PLACES YOU SHOULD CONSIDER FOR YOUR PROPERTY SEARCH



Southmere, Thamesmead
Image is computer generated artist impression and is indicative only.

Homeownership in a vibrant area of the capital beginning to feel like an unachievable pipe dream?

Think again; leading housing associations Peabody and Catalyst have a diverse collection of new homes in one of the world's most exciting cities.

Having merged with Catalyst earlier this year, **Peabody** and **Catalyst** now form one of the most prominent providers of Help to Buy and Shared Ownership homes, delivering sought-after new developments in exciting locations across the capital and beyond. With more than 160 years of history and experience, the housing association has helped thousands of people onto the property ladder through Shared Ownership, with many first-time buyers staircasing to 100% homeownership.

Lisa Crush, Sales Director at Peabody comments, "We know from speaking to our customers that getting onto the property ladder is still top of their priority list, but many feel it's unachievable, especially in a sought-afer location in the capital. Shared Ownership is one of the best ways to support those who may feel priced out of the property market onto the housing ladder. We're delighted to be offering such a variety of high-quality new homes in some really exciting locations across London, all of which boast something special to offer the buyer."

Making home ownership across the capital more achievable, Peabody and Catalyst are offering a variety of developments available to purchase through the Shared Ownership scheme.

Thamesmead: Contemporary 2 and 3-bed homes at Southmere

Homes at **Southmere** are set in a vibrant lakeside setting with Peabody offering a collection of 2 and

3-bed apartments at this award-winning developmentin Thamesmead, South East London*. Within reach of Crossrail at Abbey Wood station (11 minutes from Canary Wharf†), residents can enjoy an exclusive podium garden and on-site amenities including a concierge service, residents' lounge, meeting rooms and workspaces, opening early next year. These facilities are so rarely found in Shared Ownership developments and offer value for money for those living here.

Prices start from £118,500 for 30% share (FMV £395,000).

Bow Creek: Waterside 1, 2 and 3-beds at Three Waters

A brand-new development in Bow Creek, East London, **Three Waters** is a stylish collection of 1, 2 and 3-bed Shared Ownership apartments, crafted with residents' well-being in mind. A vibrant waterside location within the city's fastest growing area, with some apartments overlooking the intersection of the three waters; Bow Creek, the River Lea and Limehouse Cut. On top of contemporary apartments, the development features raised gardens, a roof terrace and private balconies. In addition all residents benefit from the 24-hour concierge, state-of-the-art screening room and exclusive social space. With the Tube and DLR close by, you'll be in the City or Canary Wharf in as little as 12 minutes†.

Prices start from £115,500 for a 30% share (FMV £385,000).

Wimbledon: Stylish 2 and 3-beds in the South West sporting hub at The Switch

The Switch is part of a landmark joint venture with Galliard Homes delivering 633 homes alongside new retail and leisure space set around a new 9,000-seat stadium for AFC Wimbledon. Catalyst is now offering the final remaining 1 and 2-bed apartments. Between Earlsfield and Wimbledon, residents have green spaces, cultural and entertainment opportunities, and great transport connections all on the doorstep.

Prices start from £140,000 for a 25% share (FMV £535,000).

Wandsworth: Sophisticated 1 and 2-beds city dweller pads at Willow Walk

Make this thriving London neighbourhood your home in the heart of historic Wandsworth, just moments from the River Thames. Peabody's collection of high specification 1 and 2-bed apartments at **Willow Walk**, available through Shared Ownership, is located in one of South West London's most sought-after areas. Shared Owners can enjoy swift access into the city via the Uber Boat, just a one-minute walk from the development, or catch the 14-minute train into Waterloo from Wandsworth Town†. Wandsworth Park is minutes away, providing 20 acres of greenspace.

Prices start from £130,625 for a 25% share (FMV £522,500).

*

Come see Peabody and Catalyst at stand 6 Britten Room, or visit peabodysales.co.uk or catalyst.homes to find a home that is more than just a place to live.

*Awarded Best Regeneration Project at Evening Standard New Homes Awards 2021. † Travel times taken from TfL and Google Maps. Prices correct as at 11/08/2022

Looking for a smarter way to buy your dream home?

Southern Home Ownership is dedicated to providing stylish, high quality and contemporary new homes for sale through Shared Ownership.

From picturesque towns in the South East to inner-city London neighbourhoods, we have something for everyone.

The benefits of buying with Shared Ownership

- **SMARTER** Buy your new home with a smaller deposit and manageable mortgage repayments
- **FASTER** Saving for a smaller deposit takes less time, meaning you can move quicker into a wide range of stylish new homes
- **CLOSER** The most desirable locations in the area you want to live

Southern Home Ownership
Fleet House, 59-61 Clerkenwell Road, London EC1M 5LA
t: 0300 555 2171 / w: shosales.co.uk

Take a look at our new homes available through Shared Ownership

GRAND AVENUE, HOVE

1 & 2 BEDROOM APARTMENTS

Prices start from just **£134,750** for a 35% share

GRAND AVENUE

VODION, HACKNEY WICK

AN EXCLUSIVE DEVELOPMENT OF 1, 2 & 3 BEDROOM APARTMENTS

Prices start from just **£140,875** for a 35% share

VODION
HACKNEY | E3

ROSE GARDEN, CRANLEIGH

1 BEDROOM APARTMENTS AND 3 BEDROOM HOUSES

Prices start from just **£94,500** for a 35% share

OCKFORD PARK, GODALMING

1 & 2 BEDROOM APARTMENTS

Prices start from just **£105,000** for a 35% share

LONGCROSS, CHERTSEY

2 BEDROOM APARTMENTS

Prices start from just **£140,000** for a 35% share

SOUTHWOOD MEWS, FARNBOROUGH

2 & 3 BEDROOM HOUSES

Prices start from just **£129,500** for a 35% share

COMING SOON!

CORNER PLACE, BETHNAL GREEN

A STUNNING DEVELOPMENT OF 1, 2 & 3 BEDROOM APARTMENTS

CORNER PLACE

ROSEMARY HOUSE, ESHER

A SELECTION OF 1 & 2 BEDROOM APARTMENTS

ROSEMARY HOUSE
ESHER

ARCADIA VIEW, HACKNEY

1, 2 & 3 BEDROOM APARTMENTS

ARCADIA VIEW

These details and images have been prepared with due care, however the information contained therein is intended as a preliminary guide only. Terms and conditions apply, an income criteria applies and all applicants are subject to a financial assessment.
Southern Home Ownership Ltd is a part of Southern Housing Group. Industrial & Provident Societies no: 1852R Registered Office: Fleet House 59-61 Clerkenwell Road London EC1M 5LA.

Life's great when you're in the right place

Prices correct at time of going to print *Prices based on a share of full market value. Eligibility criteria apply.

Southern Home Ownership

SQUARE ROOTS

CREATING YOUR ROOTS

INTRODUCING SQUARE ROOTS, THE NEW PROVIDER OF TOP QUALITY SHARED OWNERSHIP HOMES ACROSS LONDON

A first-time buyer striving for the dream of buying a home in London may feel that their quest is hopeless. The average price for an apartment in London is currently £513,807, according to Zoopla. With a deposit that can stack up to around £50,000, plus stamp duty and other upfront costs, rising rents, stagnant wages and the sheer lack of affordable housing, home ownership might seem completely out of reach.

This where Square Roots comes in, a developer with a mission to offer hope to young families, couples, singles and any aspirational home-seeker. They believe that everyone who wants to live and work in the Capital should be able to buy a home there too and create their roots.

Square Roots provides homes for shared ownership, which is not a new idea, but one which Square Roots approaches in a new way. Its aim is to "shake up the shared ownership market" MD Barbara Richardson states. She goes on to say: "the sector needs to be more creative with shared ownership products to attract more potential homeowners". She also feels that the sector "doesn't make it clear enough what options are available to certain groups trying to access shared ownership products".

Uniquely Greater London

Square Roots specialises in the Greater London area, a region they know well. They understand the unique challenges of buying in this great city and believe that shared ownership buyers deserve the same as other buyers. As they say "we build homes that we would want to live in" and that means not having to make a sacrifice - a sacrifice for space, location, quality and liveability.

An illustrious pedigree

Although independent, Square Roots has the backing of the hugely successful premium developer London Square and have adopted their award-winning standards and skills. This includes their expertise in placemaking; developing homes that can transform locations, communities and people's lives. Every Square Roots home is built to the same stringent standards.

Locations people want to live in

Each location is carefully chosen by the team, employing a bespoke approach to architecture, design, and residential needs to embrace the character and history of the neighbourhood and promote a sense of belonging. They are places where people will want to stay, not move on when they can afford something better.

Square Roots is able to build in places where, quite simply, other housing associations do not. At present Square Roots has planning to deliver nearly 700 affordable homes, 400 of which are now under construction. The first will be launching in 2023 and there are more to come, as many as 3,500 homes are forecasted to be built over the next six years.

With Square Roots up and running, it seems that the future looks brighter for shared ownership in Greater London.

"Square Roots has developments lined up to deliver over 700 homes to support the need for quality affordable housing and deliver on the dreams of any aspirational home-seeker with ambitions to own a home in Greater London".

Computer generated image of Square Roots Kingston, indicative only

OUR PROPERTIES LAUNCHING SOON:

KINGSTON

1, 2 and 3 bedroom apartments all with private outdoor space. Located in a peaceful tree-filled neighbourhood, just an 11-minute walk to Norbiton train station and a 6-minute walk to Richmond Park.

LEWISHAM

1, 2 and 3 bedroom apartments and 3 bedroom duplexes. Riverside public realm with landscaped gardens, play areas and a communal terrace. Excellent transport links to Canary Wharf and the City.

HENDON

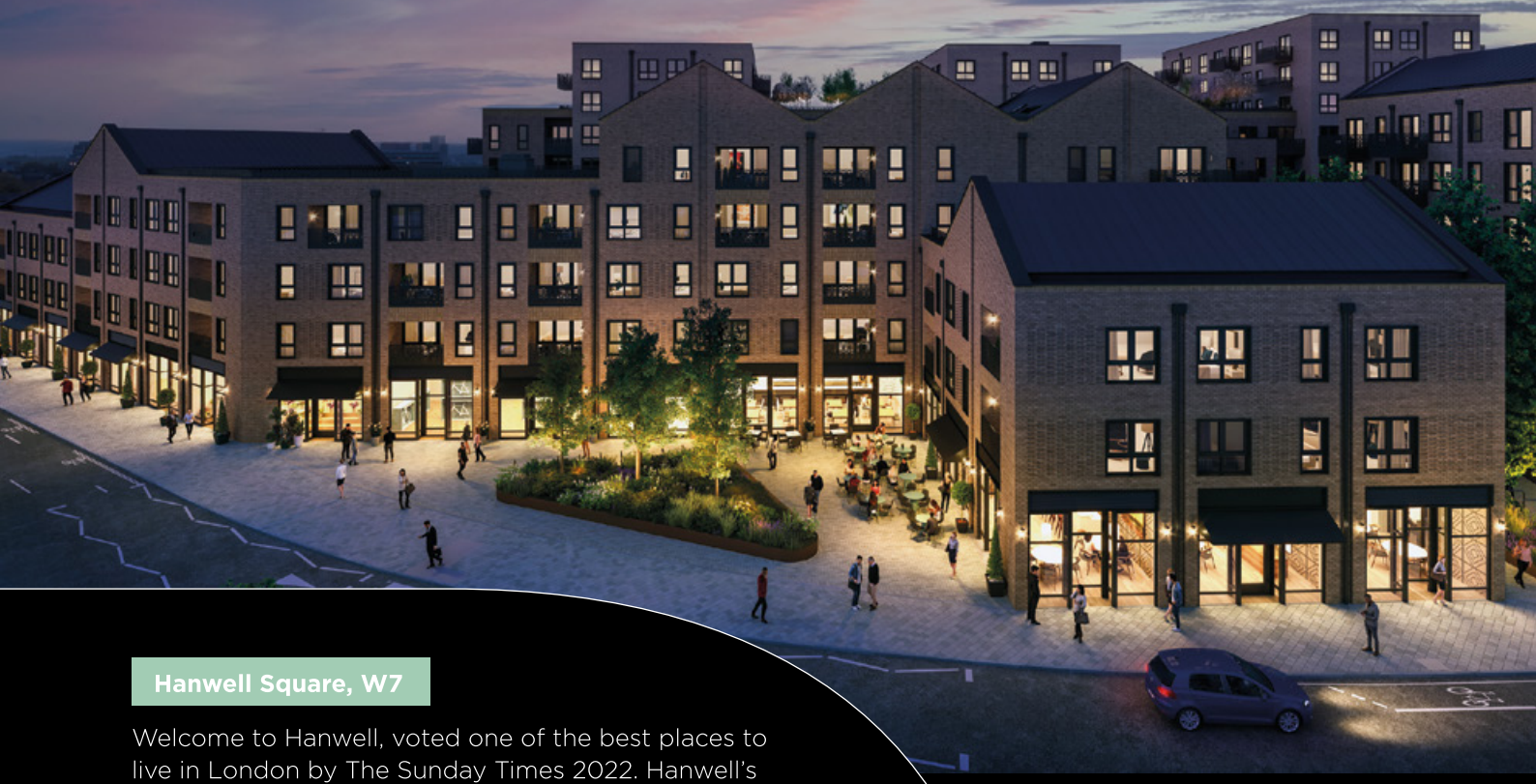
Studios, 1, 2 and 3 bedroom apartments. Easy access to central London from two stations. Hendon train station is a 15-minute walk away while Colindale underground station can be reached in 10 minutes by bike.

Computer generated imagery is indicative only.
All travel times are approximate only. Source: Google Maps

@SQUAREROOTSHOMES | SQUAREROOTS.CO.UK

PRIDE IN EVERY DETAIL IS WHAT WE LIVE BY.

FABRICA is part of an award-winning property business, building thoughtfully designed homes in carefully considered locations. From apartments of striking urban architecture to houses with a more rural intimate charm, every FABRICA development reflects our dedication to high-quality, sustainable living and exceptional customer service.



Hanwell Square, W7

Welcome to Hanwell, voted one of the best places to live in London by The Sunday Times 2022. Hanwell's community has recently welcomed Hanwell Square, a collection of studio, 1 and 2 bedroom apartments. These elegant homes have an excellent range of on-site amenities, ample green space, and fast links to the city with the new Elizabeth Line only a 9* minute walk away. This development is fast becoming West London's most popular place to live.

Available to move in from early 23.

Help to Buy

Prices from £325,000**

FABRICA

Brooklands Park, TW15

Take your first step on the property ladder, with only 5% deposit required. Situated in bustling Ashford, overlooking beautiful green space, Brooklands Park offers countryside living whilst only 38* minutes to London Waterloo. Studio, 1 and 2 bedroom apartments available with Shared Ownership.

Available to move in from Winter 22.

Prices £142,500**
for a 50% share

Cavendish Gardens, TW4

Nestled between Beaversfield Park and Hounslow West station is Cavendish Gardens, a collection of 93 Shared Ownership 1, 2 and 3 bedroom apartments. Tucked away from vibrant Hounslow, our residents benefit from beautifully landscaped gardens, children's play areas and rooftop terraces providing views of the expansive local green space.

Move in ready now.

Prices from £277,500**
for a £11,000 share

The Westlinks, UB6

Introducing The Westlinks, a collection of 1 and 2 bedroom design-led apartments in Perivale, Ealing. Set around a leafy landscaped courtyard, just minutes walk away from the Central line and within easy reach of shops, bars and restaurants, your new home is perfectly positioned.

Available to move in from Autumn 22.

Prices from £134,000**
for a 40% share

Get in touch today to talk to one of our team about homes available through Help to Buy and Shared Ownership in London and the South.

Visit us on Stand 12
sales@fabrica.co.uk
www.fabrica.co.uk | 020 3991 4473

Computer generated images and figures are used for illustrative purposes only.
*Source: tfl.gov.com and Google Maps.**Prices subject to change.

FABRICA
by A2Dominion

HELP TO BUY

The Help to Buy scheme enables purchasers to buy a new build property with the assistance of an equity loan, also known as shared equity.

Help to Buy

Backed by HM Government

OVERVIEW

The government provides a loan of up to 20% (or 40% in London) of the home, so you only need to raise a 5% deposit, with a 75% mortgage (or 55% in London) making up the rest. As the equity loan counts towards your deposit, you may be able to take out a mortgage where you might otherwise struggle.

Please note that the Help to Buy equity loan will come to an end on March 31st, 2023. The scheme will close to new applicants on October 31st, 2022.

ELIGIBILITY

The Help to Buy equity loan is a government-backed scheme which helps buyers who can't quite afford to buy a property outright. To be eligible, you must meet certain criteria:

- You are at least 18 years old.
- You are a first time buyer, meaning you have never owned another home in the UK or abroad.
- If you are buying with another person, you must both meet the definition of a first time buyer.
- You have at least a 5% deposit of the full purchase price of the home.
- You are buying a home that meets the regional price caps for Help to Buy.

REGIONAL CAPS

Buyers can only use the Help to Buy scheme to purchase a home costing no more than 1.5 times the average first time buyer property price in their region. The regional price caps for Help to Buy are as follows:

- London: £600,000
- South East: £437,600
- East of England: £407,400
- South West: £349,000
- East Midlands: £261,900
- West Midlands: £255,600
- Yorkshire and the Humber: £228,100
- North West: £224,400
- North East: £186,100

REPAYMENTS

The Help to Buy equity loan is interest free for five years. After this five year period, you would pay an annual fee of 1.75% on the amount of the outstanding loan; this fee will increase each year with inflation.

As the owner, you will have to pay back the Help to Buy equity loan when you sell your home or at the end of your mortgage period – whichever comes first. However, you can also pay back some of the equity loan without selling your home; you can pay back either 10% or 20% of the total amount, so long as the loan is worth at least 10% of the value of the home.

SITESALES
PROPERTY GROUP

GETTING ON THE PROPERTY LADDER IS EASIER THAN YOU THINK WITH SITESALES

ACER APARTMENTS

White City W12
1 & 2 bed apartments
Shared Ownership
from **£126,500***

SKYLINE

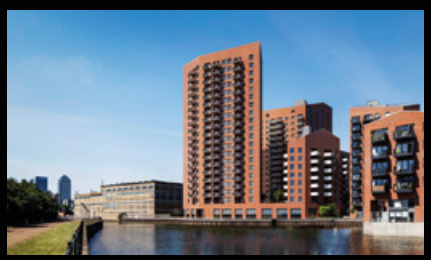
Walthamstow E17
1, 2 & 3 bed apartments
Private Sale & Shared Ownership
from **£96,250***

HOME10

Leyton E10
1, 2 & 3 bed apartments & 3 bed maisonettes
Help to Buy & Private Sale
from **£367,500**

MAKERS YARD

Canning Town E16
1 & 2 bed apartments and 2 & 3 bed duplexes
Shared Ownership & Shared Equity
from **£141,000***



THREE WATERS

Bow E3
1, 2 & 3 bed apartments
Shared Ownership
Coming Soon

GRANVILLE GARDENS

Cricklewood NW2
1 & 2 bed apartments and 2, 3 & 4 bed houses
Private Sale & Shared Ownership
from **£91,500***

We Are SiteSales. Welcome Home.

site-sales.co.uk 020 8502 5758

*Shared ownership prices show the minimum share possible of the lowest FMV property available at the time of press and other purchasing costs are applicable. Shared Ownership Terms and Conditions Apply. Help to Buy available on selected plots only, Terms and Conditions Apply. Prices are correct at time of print. Computer generated images and photography are indicative only.

Help to Buy
Backed by HM Government

LONDON LIVING RENT

Available to eligible renters within the capital, London Living Rent homes are available to middle-income households who currently rent and are aiming to build up savings to eventually buy a home through Shared Ownership or private sale.

OVERVIEW

London Living Rent homes are offered on tenancies of three years minimum with a below-market value rent, however this can be extended to a maximum of 10 years.

Landlords are expected to encourage their tenants into homeownership within a decade with tenants being given support to save, and offered the option to buy the home on a Shared Ownership basis during the period of your tenancy. You would also be given extra priority for other Shared Ownership homes across London.

REPAYMENTS

The amount of rent you pay will vary according to where you live in the capital. The Mayor of London publishes benchmark London Living Rent levels for every neighbourhood on a yearly basis; these are based on a third of average local household incomes and adjusted for the number of bedrooms in each home. To ensure family-sized London Living Rent properties are affordable, the rent for a three bedroom home will be set at no more than 10% above the two bedroom rent.

ELIGIBILITY

To be eligible for London Living Rent, you must meet certain criteria:

- You must live or work in London. Please note that priority will generally be given to those who live or work in the borough where the property is located.
- You must have a formal tenancy, or live in an informal arrangement with family or friends as a result of struggling with housing costs.
- Your household income must not exceed £60,000.
- You must not already own another home.
- You must be unable to currently buy a home in your local area, including through Shared Ownership.

To speak with housing providers who are offering this scheme at today's event, please check out our Exhibitor Information (Page 10). For more information on London Living Rent, you can visit sharetobuy.com.

RENTAL & BUYING OPTIONS

Buying your first home is one of the biggest decisions you'll ever make, so it's important that you know all of the options available to you. As well as Shared Ownership and Help to Buy, there are plenty of other affordable rental options and home-buying schemes that can help you onto the property ladder.

INTERMEDIATE RENT

Designed to help first time buyers who can't yet afford to buy a home, but want the chance to save for a deposit to purchase a property within the next five years. This option offers you the opportunity to rent a brand new or refurbished home at a subsidised rate, usually 20% lower compared to a similar home in the local area.

RENT TO BUY

Working households are able to rent a new build home on an Intermediate Rent basis. The property will be let at up to 80% of the equivalent market rent (a 20% subsidised rate) with a fixed rate of inflation. You can then go on to make an offer to purchase the property on a Shared Ownership basis when you can afford to; this can be done at any time during the outlined tenancy as long as you are still eligible for the scheme.

DISCOUNT FULL OWNERSHIP

You purchase 100% of the property at a discounted rate of at least 20% compared to local market prices. Unlike Shared Ownership, this means that there is no equity retained by the developer or local authority, no rent to pay and no staircasing required.

DISCOUNT MARKET SALE

Also known as Council Shared Equity or a reduced market value scheme, this is a low-cost homeownership product where a new build property is purchased at a discounted price, meaning that housing costs are significantly reduced. This discount is usually around 20%, with the scheme aiming to help low and middle earners who live or work in the borough to get onto the property ladder.

OLDER PERSONS SHARED OWNERSHIP

Available to buyers aged 55 and over, OPSO enables purchasers to part-buy part-rent a purpose-built home. This scheme works in a similar way to Shared Ownership, meaning that you would buy a share in a property – usually between 25% to 75% – through a mortgage or savings, and pay a subsidised rent to a housing association on the remainder.

To find out more about these affordable rental options and alternative home-buying schemes, please visit sharetobuy.com

Sage Homes

Available Now

Colindale Gardens

1 & 2 bedroom apartments
with Shared Ownership in Colindale

More from Sage Homes

Heart of Hale
Tottenham

1-3 bed apartments

Launching Autumn 2022

Bluenote Apartments
Hayes

2 & 3 bed apartments

Prices from £98,750
For a 25% share*

Maybrey Works
Lower Sydenham

2 & 3 bed apartments

Prices from £115,000
For a 25% share*

Uplands Park
Hailsham, East Sussex

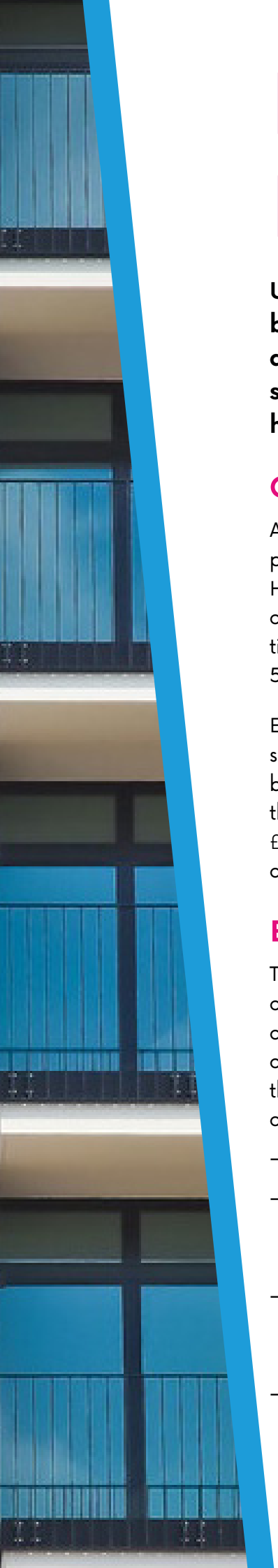
2-4 bed houses

Prices from £157,500
For a 50% share*

Buy a bit, Rent a bit.

Visit sagehomes.co.uk/sales

Terms & Conditions: Sage Homes terms and conditions apply. Images are indicative and for illustrative purposes only. Prices are correct at the time of print. *Shared Ownership - Terms and conditions apply. This scheme is subject to status and meeting the criteria. Minimum and maximum share values will apply and rent is payable on the unsold share. Price based on purchasing the minimum share of 25% share (scheme dependent) with a 5% deposit. Other costs will apply such as service charge. Prices based on the lowest price of the minimum bedroom type available for sale (scheme dependent). Please speak to a member of our Sales Team for details. August 2022.



FIRST HOMES DISCOUNT

Under a new government-backed scheme, eligible first time buyers are able to purchase a new build home with a 30% to 50% discount. Initially announced in February 2020, the First Homes scheme gives budding buyers in England the chance to buy a home in their local area for less than the market price.

OVERVIEW

As a buyer, you can look for new properties available through the First Homes scheme in your local area, with developers offering these homes to first time buyers with a discount of 30% to 50% of the market value of the property.

Each home is valued by an independent surveyor to make sure the discount is based on actual market value, and these homes cannot cost more than £250,000 – or £420,000 in London – after the discount has been applied.

ELIGIBILITY

The scheme aims to help people in areas of high demand who would be unable to afford to buy a home locally without the discount. In order to buy a home through the First Homes scheme, you must meet certain eligibility criteria:

- You must be at least 18 years old.
- Your household income must be no more than £80,000 (or £90,000 in London).
- You must be a first time buyer, meaning you have never owned another home in the UK or abroad.
- You must be able to get a mortgage for at least half the price of the property.

PRIORITISATON

The local council may have additional eligibility conditions. For example, some councils may prioritise giving First Homes discounts to:

- Essential workers.
- People who already live in the area.
- Those on lower incomes.

However, buyers may be exempt from some or all council conditions if they are:

- A member of the armed forces.
- A veteran who left the armed forces in the last five years.
- The divorced/separated spouse or civil partner of a member of the armed forces.
- A widow or widower of a deceased member of the armed forces (if their death was caused wholly or partly by their service).

For more information on the First Homes discount, please visit **sharetobuy.com**.

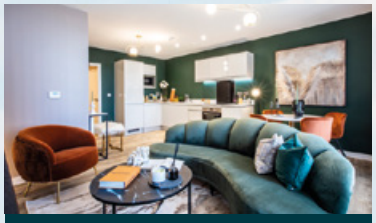
HELP TO BUY ENDS 31ST MARCH 2023*

WE'VE HELPED THOUSANDS OF PEOPLE BUY WITH HELP TO BUY.

(Still room for a few more!)

WE STILL HAVE HELP TO BUY AVAILABLE ON THESE SIX STUNNING DEVELOPMENTS.

COME AND VISIT US ON STAND 30. WE'D LOVE TO HELP YOU GET ON THE LADDER



NEW HAYES

HAYES, UB3 3NB

1 & 2 bedroom apartments from £290,000

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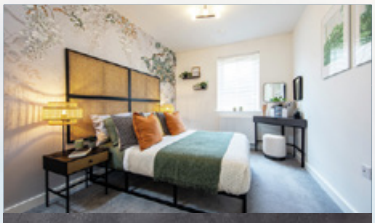

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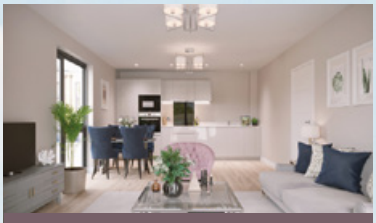

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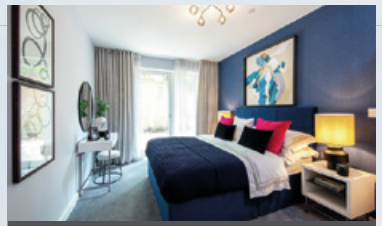

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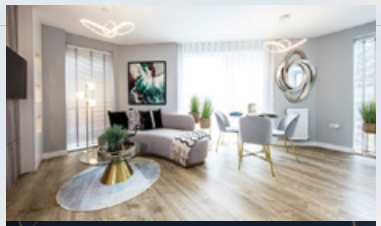

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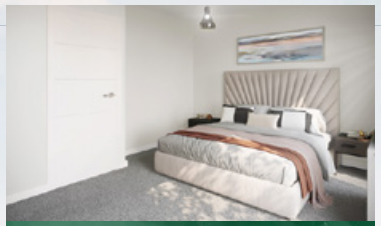

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If you're planning on purchasing a part-buy part-rent home, you'll need to take out a Shared Ownership mortgage. On Share to Buy, we offer a range of handy guides and free tools to help you understand what's available!

Our online **Mortgage Comparison tool** can help you to compare Shared Ownership mortgages from across the market. All you have to do is complete our short form and you will be shown the different mortgages available to you based on your individual circumstances. The tool is completely free to use and there is no obligation to apply for any of the products you see.

To work out if lenders are likely to consider the mortgage you want to be affordable, you can also check out our **Mortgage Calculator**.

If you're buying your first home through Shared Ownership, a specialist mortgage broker could also help you understand how much you can afford to borrow and guide you through each step of the process. On Share to Buy, you can contact **Censeo Financial**, a specialist firm with over 15 years' experience in the affordable housing sector.

For more information regarding Shared Ownership mortgages including our interactive tools, explainer guides, FAQs and broker partner, please visit **sharetobuy.com/shared-ownership-mortgages**

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For budding buyers who wish to purchase a Shared Ownership property, a solicitor or conveyancer will be required to handle all of the legal aspects of buying your new home.

On Share to Buy, we offer a panel of specialist solicitors who have experience in part-buy part-rent sales and can help you progress with purchasing your first home.

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YOUR HOMEOWNERSHIP JOURNEY WITH SHARE TO BUY

RoxAnne – Shared Owner, Lambeth

FINDING A PROPERTY

Share to Buy is the nation's biggest and best established affordable homeownership property portal, making it the ideal website for first time buyers looking to take that first step onto the property ladder.

You can start the search for your new home today by registering on **sharetobuy.com** – it only takes a couple of minutes! By using our property filters, you can search for homes based on your own individual criteria, whether that be location, number of bedrooms, monthly outgoings or deposit amount. You can even set up alert preferences so you'll be notified when new properties that meet your search requirements are announced by email!

FINDING A MORTGAGE

Dedicated entirely to comparing mortgages available to Shared Ownership buyers, visiting **sharetobuy.com/mortgage-comparison** can help you find the mortgage that's right for you!

All you have to do is complete a short form and you will be shown the different mortgage options available to you based on your individual circumstances. The tool is completely free to use and there is no obligation to apply for any of the products you see.

BUYING MORE SHARES

For existing shared owners who are considering buying more shares in their property, Share to Buy offers a staircasing calculator which can be accessed at **sharetobuy.com/staircasing-calculator**. As a current owner, this tool enables you to see whether you're likely to have enough equity in your home to purchase your desired share, and also provides an estimate of how much your new mortgage may cost.

Whether you're just starting your journey to homeownership, have found your dream home and want to know more about your next steps, or are a current owner looking to buy more shares, Share to Buy can help you every step of the way!

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HomeViews	homeviews.com
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Share to Buy	sharetobuy.com

SHARED OWNERSHIP SUCCESS STORIES

If you're looking to take that first step onto the property ladder, it's only natural that you'll want to hear from other buyers first. Check out a selection of testimonials from real-life purchasers who bought Shared Ownership homes!

"From the moment I bought my first share, I knew that I wanted to staircase. A year after I moved in, I staircased to 75% and now I own my home 100% outright. I really do recommend Shared Ownership as a fantastic way to get into the housing market."

Sandra - Shared owner in Croydon, South London

"We were delighted when our application was successful, we moved in a few months later and settled in really quickly. It definitely feels different now we are homeowners. It's so satisfying knowing we own this place – the apartment is ours, so we can paint the walls and really make our mark on the property."

Terry & Ashley – Shared owners in Newham, East London

"The landlord at our old place kept threatening to sell up and leave us in the lurch, which produced a lot of anxiety. Now we've got a stake in something, we aren't at the mercy of someone else - it's a good feeling. Shared Ownership has been a perfect solution."

Jenny & David - Shared owners in Gillingham, Kent

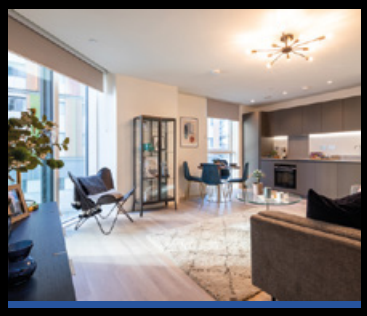
To hear more from other Shared Ownership buyers, check out our collection of case studies on sharetobuy.com/success-stories

NEWLON LIVING NEW HOMES SHOW

Find Your Perfect Shared Ownership Home with Newlon Living

20th September 2022, 12:00pm - 8:00pm

Reserve on the day to take advantage of our exclusive offers only available at the event



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