

# Shared Ownership.

**Part-Buy – Part-Rent.**  
**A more affordable way to buy.**

## Why Shared Ownership?

- 1 An affordable way to get onto the housing ladder
- 2 Provides security of home ownership
- 3 Benefit from any increase in property prices
- 4 Flexibility to sell and move at any time
- 5 Ability to increase the level of ownership at any time

## How it works on a £150K home

Property value	<b>£150,000</b>
50% share value	<b>£75,000</b>
10% Deposit	<b>£7,500</b>
Mortgage (3.5% Interest Rate)	<b>£67,500</b>
Monthly mortgage payments	<b>£341</b>
Monthly rent	<b>£172</b>
Monthly combined cost	<b>£513</b>
Minimum household income required (subject to lenders' requirements)	<b>£20,000</b>