

Shared Ownership:

Part-buy – Part-rent

A more affordable way to buy

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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, subject to terms and conditions.

How it works on a £150K home:

10% deposit	
50% share value	£75,000
10% deposit	£7,500
Mortgage (3.5% Interest Rate)	£67,500
Monthly mortgage payments	£303
Monthly rent	£172
Monthly combined cost	£475

5% deposit	
50% share value	£75,000
5% deposit	£3,750
Mortgage (3.5% Interest Rate)	£71,250
Monthly mortgage payments	£320
Monthly rent	£172
Monthly combined cost	£492

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Contact the Sales and
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Figures above are based on a 30 year repayment mortgage and a Shared Ownership lease with an initial rent of 2.75% on the unpurchased property value increasing in accordance with RPI each year. Your home may be repossessed if you do not keep up repayments on your mortgage or shared ownership lease. Additional service charges may be payable on properties with communal facilities or services. You will also need to consider the responsibilities and associated costs involved in owning a home (such as insurance and maintenance).