

Osman



Homeowner at City Angel, EC1.



Richard Taylor
Sales Executive



Joshua Taylor
Sales Executive



A man and a woman are seen from behind, embracing each other in front of a large window. The man is on the left, wearing a dark sweater, and the woman is on the right, wearing a red top with leopard print sleeves. They are looking out at a brick wall. The scene is brightly lit, suggesting a sunny day.

More than just a place to live

We at Peabody have a proud legacy
of helping generations of homebuyers
and residents find their place in
thriving neighbourhoods, communities
and homes for over 160 years.

 Peabody

A decorative graphic in the top-left corner consisting of several overlapping teal-colored leaf or petal shapes arranged in a circular pattern.

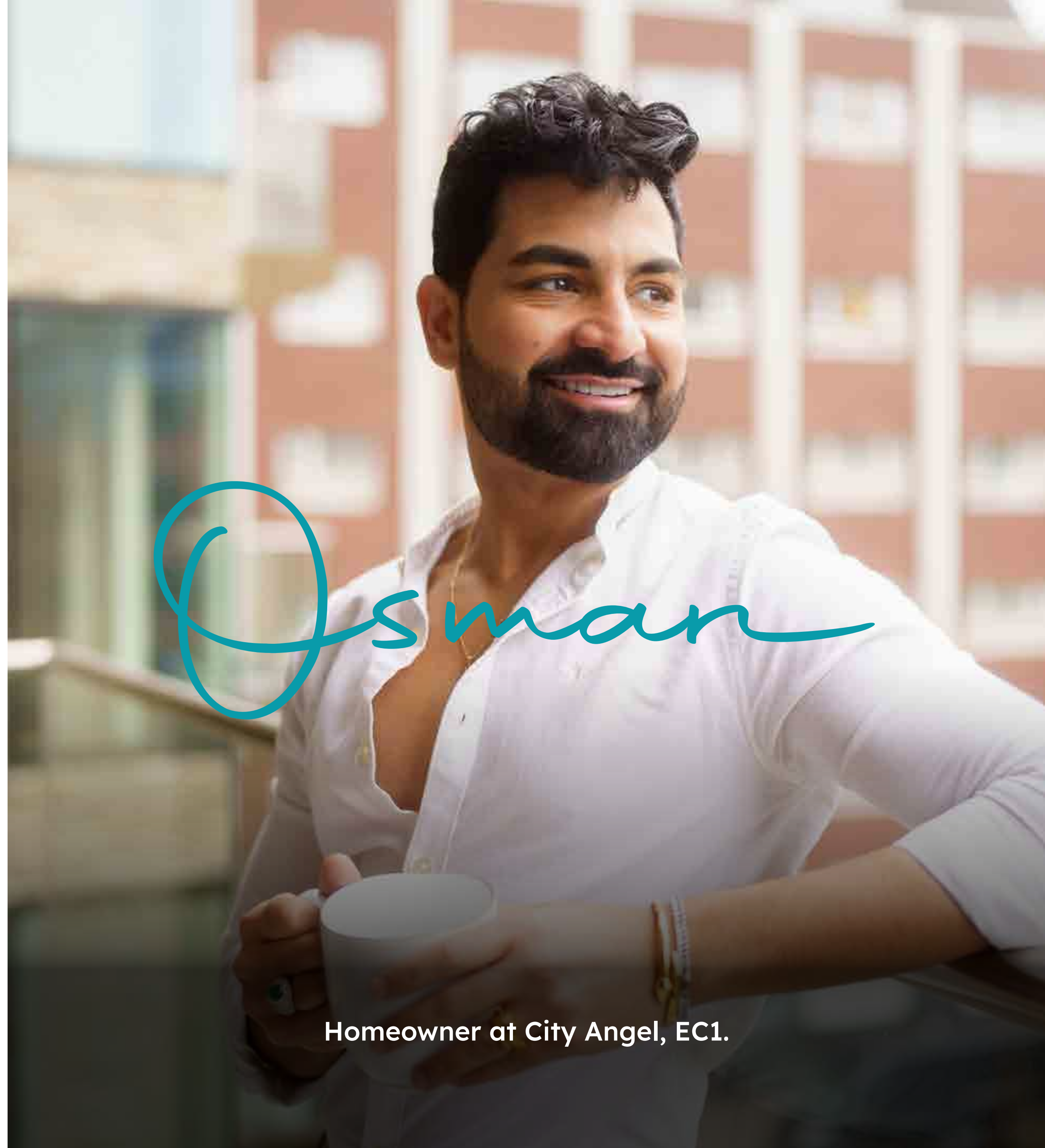
Do you really understand

Shared
Ownership?

Shared Ownership

helps get you on the
property ladder with
a low deposit

But how much do you
really understand it?



Homeowner at City Angel, EC1.



TRUE

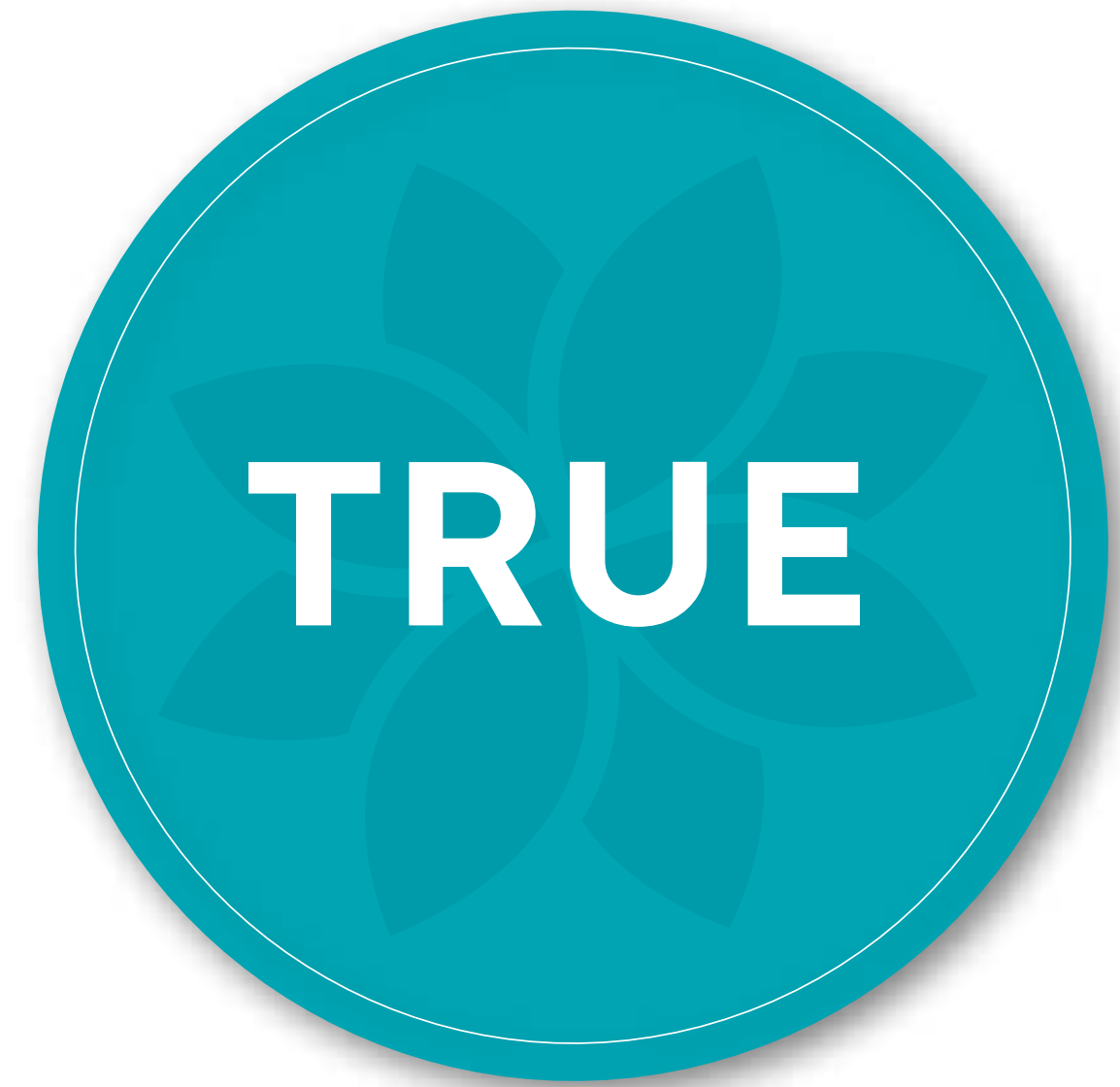
or



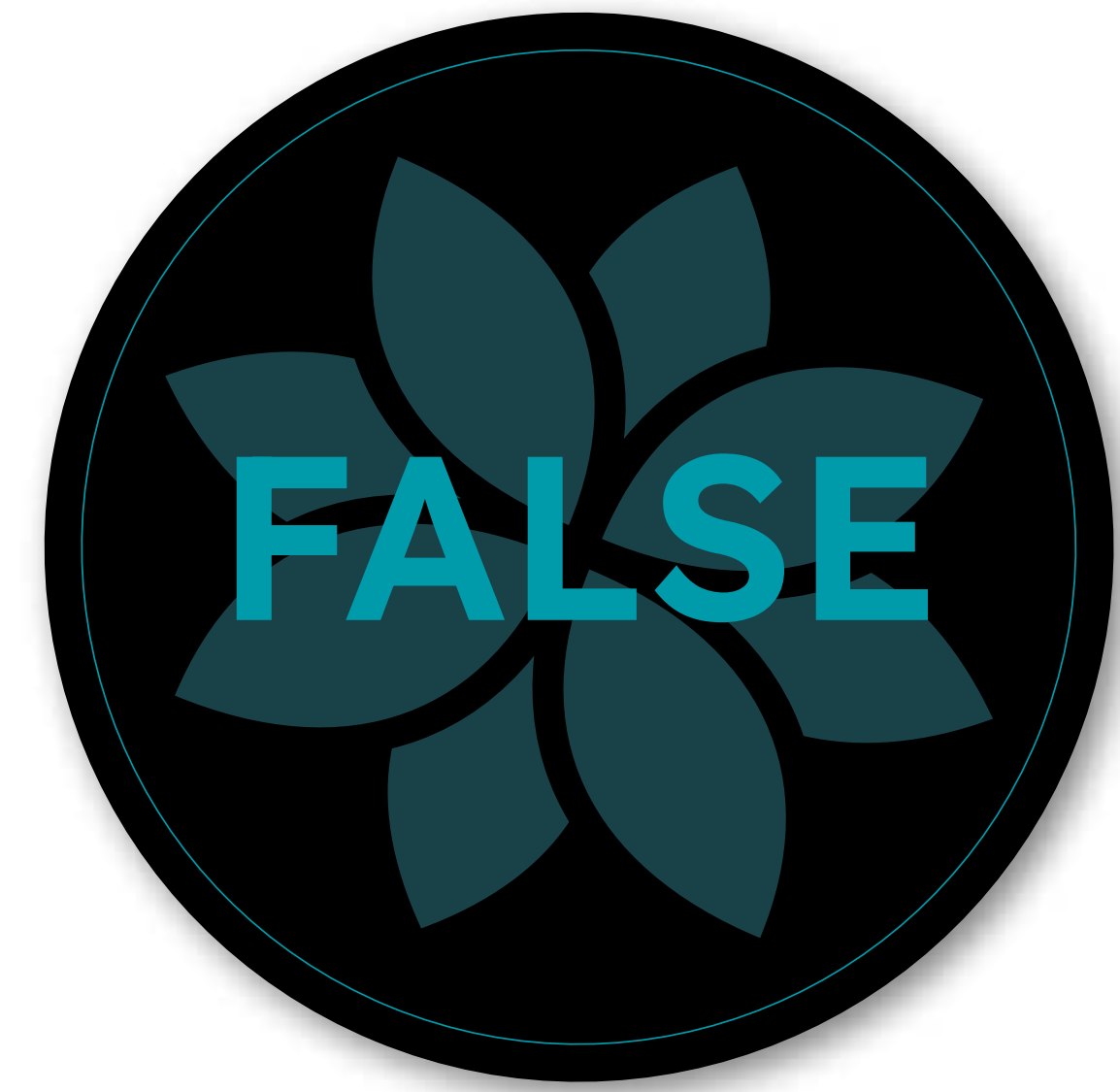
FALSE

One

**Shared Ownership
involves living
with a complete
stranger**



or





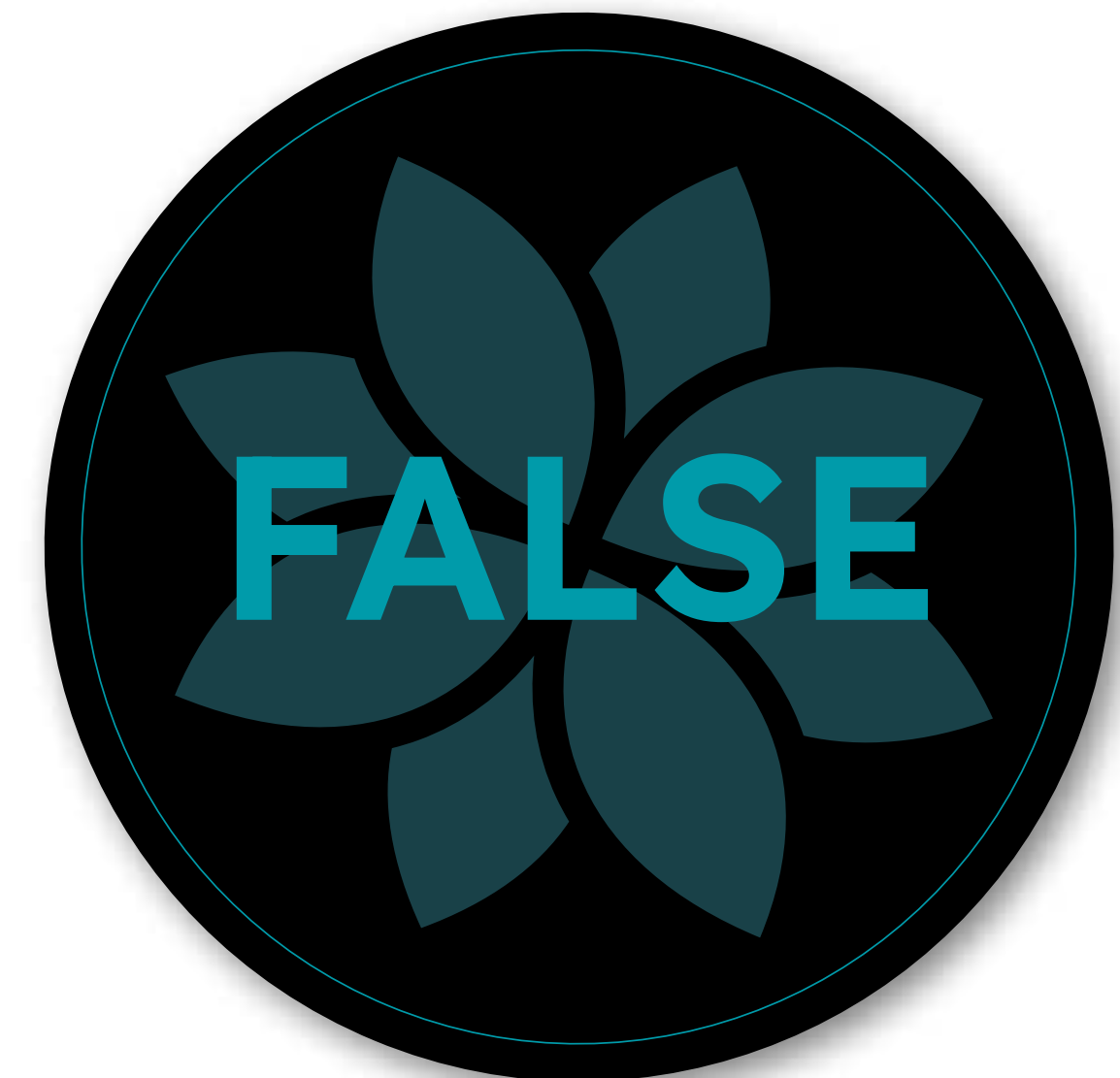
FALSE

Two

**Shared Ownership
is only available for
first-time buyers**



or





FALSE

Who is eligible for *Shared Ownership?*

You must be aged 18 or older

Your annual household income if buying in London must be no more than £90,000 or £80,000 for outside of London

You'll be a first-time buyer, or in the process of selling your home. Previous homeowners are eligible too.

You must be able to show you are not in rent or mortgage arrears

You must be able to demonstrate that you have a good credit history and can afford the costs and regular payments involved in buying a home

Three

Estimated additional costs for buying a Shared Ownership home are between £2k - £4k

TRUE

or

FALSE

A teal magnifying glass with a white outline and a drop shadow. The word "TRUE" is written in white, bold, uppercase letters in the center of the lens. The handle of the magnifying glass is a solid teal bar extending downwards and to the right. In the bottom-left corner, there is a faint, light blue graphic of a plant with several leaves.

TRUE

Cost of buying through *Shared Ownership*

**COST OF
YOUR HOME
£400,000**



OTHER ESTIMATED COSTS £1,384-£4,000

£500 Reservation fee

£700 Solicitors fee

£600 Legal disbursements

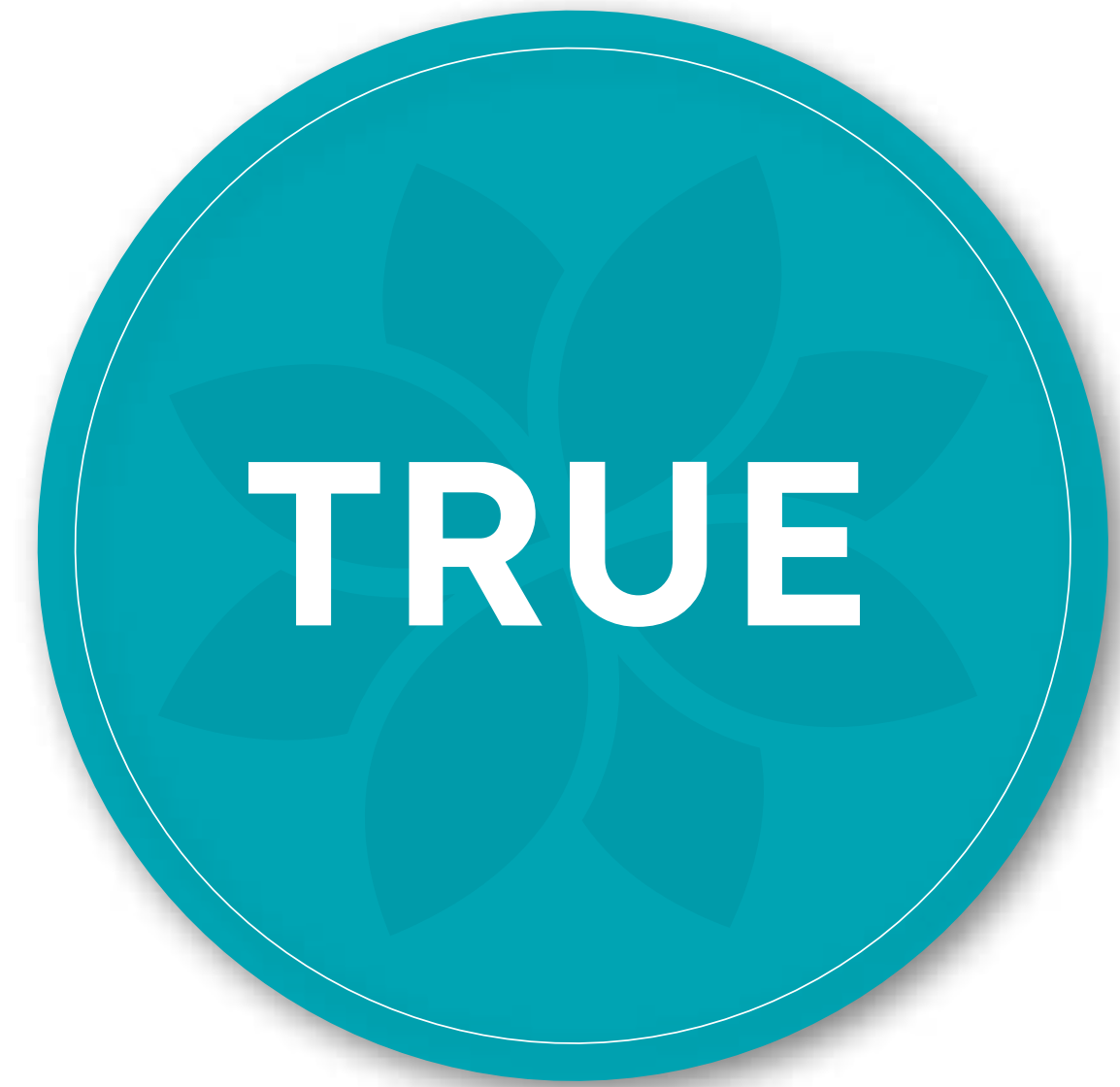
£400 Mortgage advisor fee

£0-£800 Mortgage valuation fee

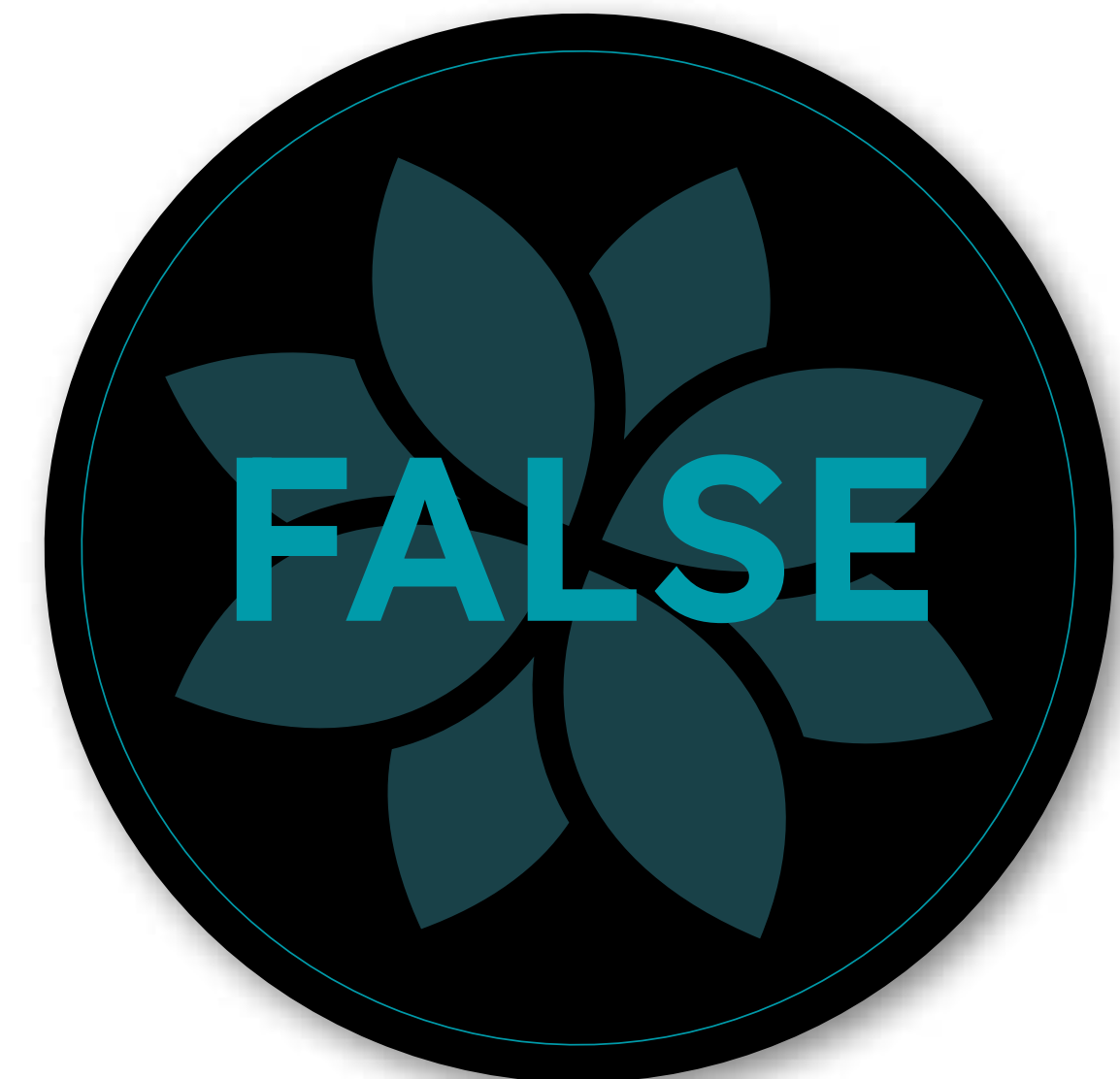
£0-£999 Mortgage arrangement fee

Four

**The deposit you
need is based on
the full market
value**



or





FALSE

Deposit for buying through *Shared Ownership*



COST OF
YOUR HOME
£400,000



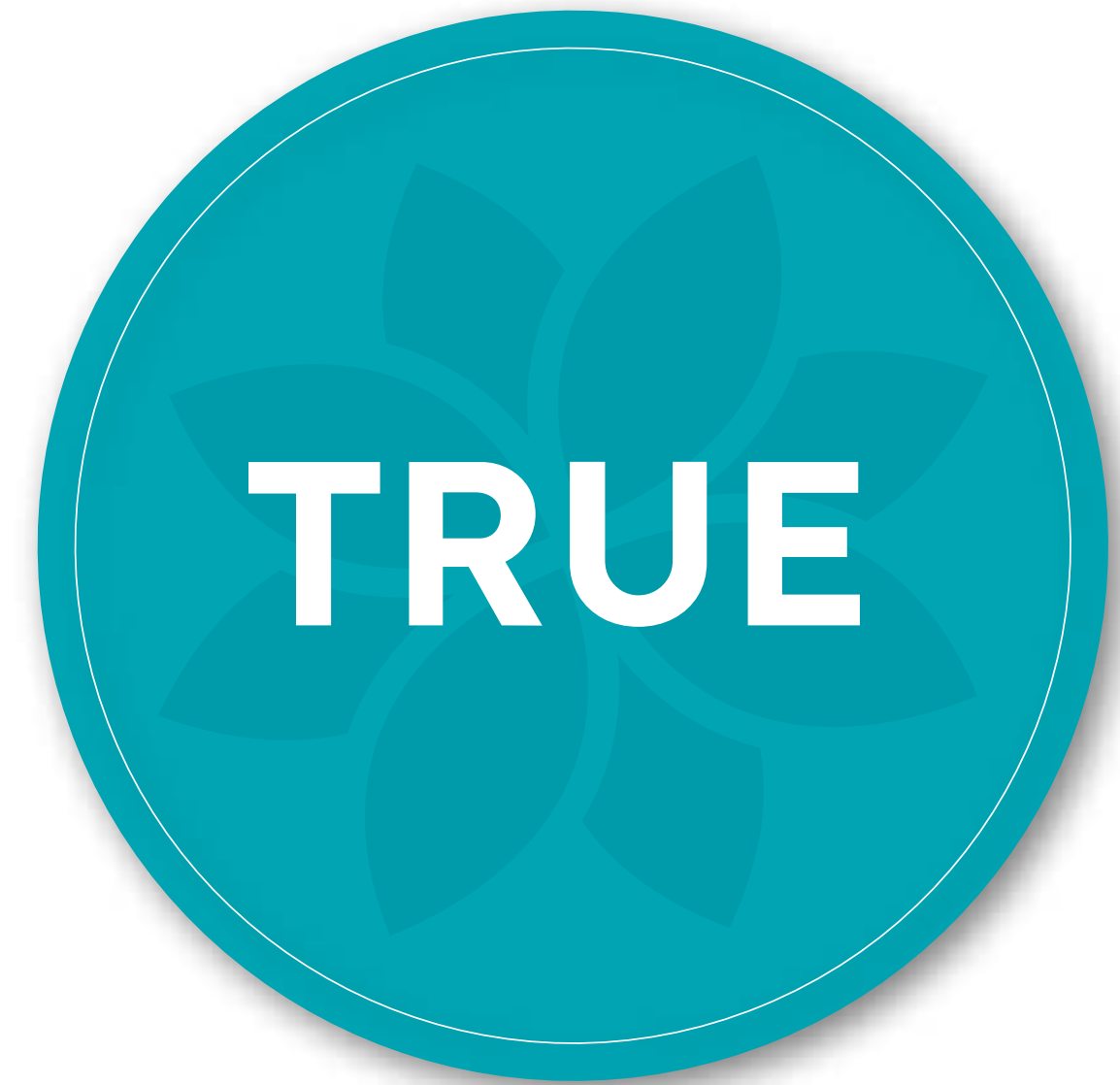
YOUR DEPOSIT
£10,000

Based upon a 10% deposit with an
annual household income of £76,564

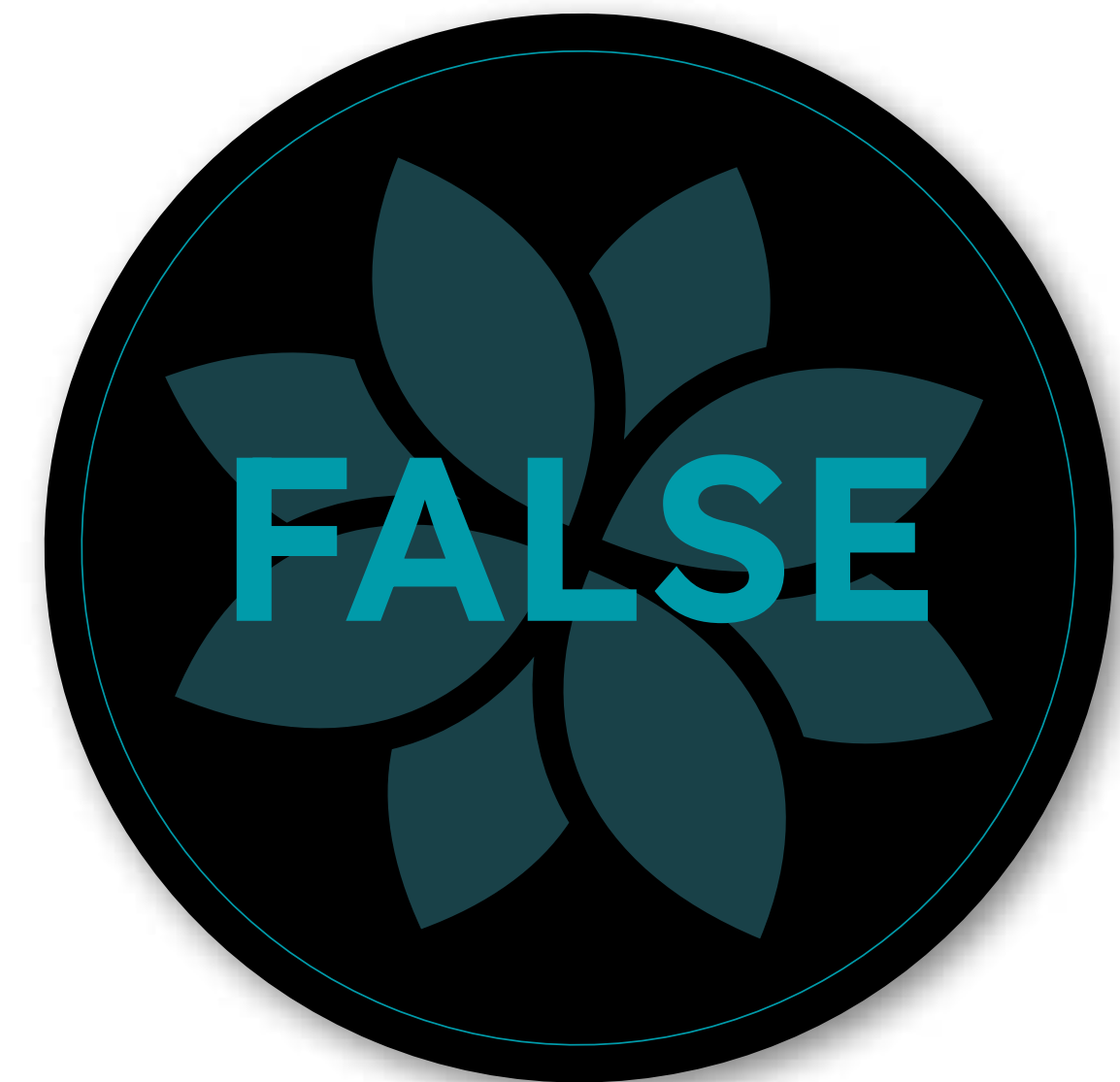


Five

**You only have to
pay stamp duty on
the share you are
purchasing**



or

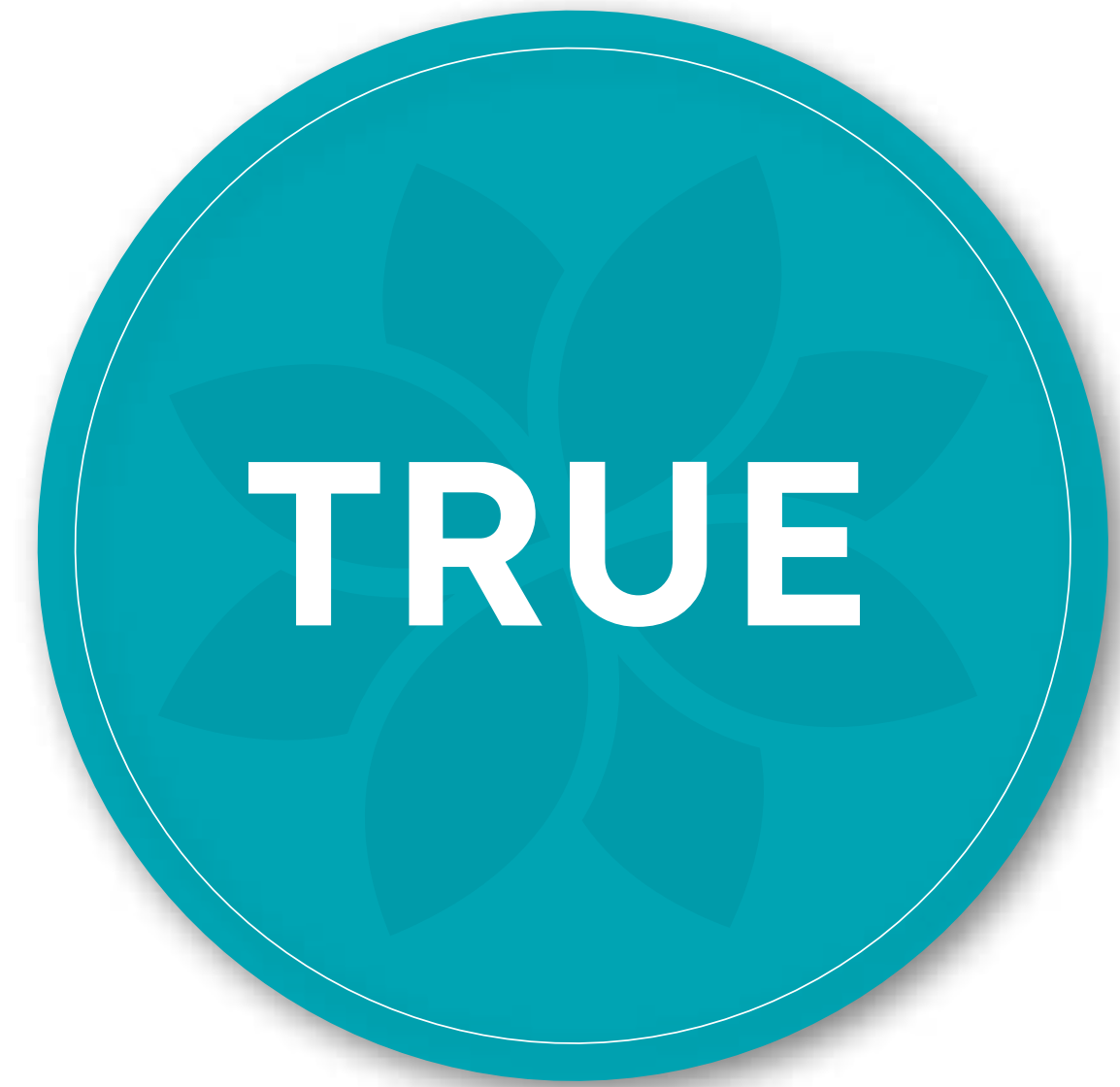


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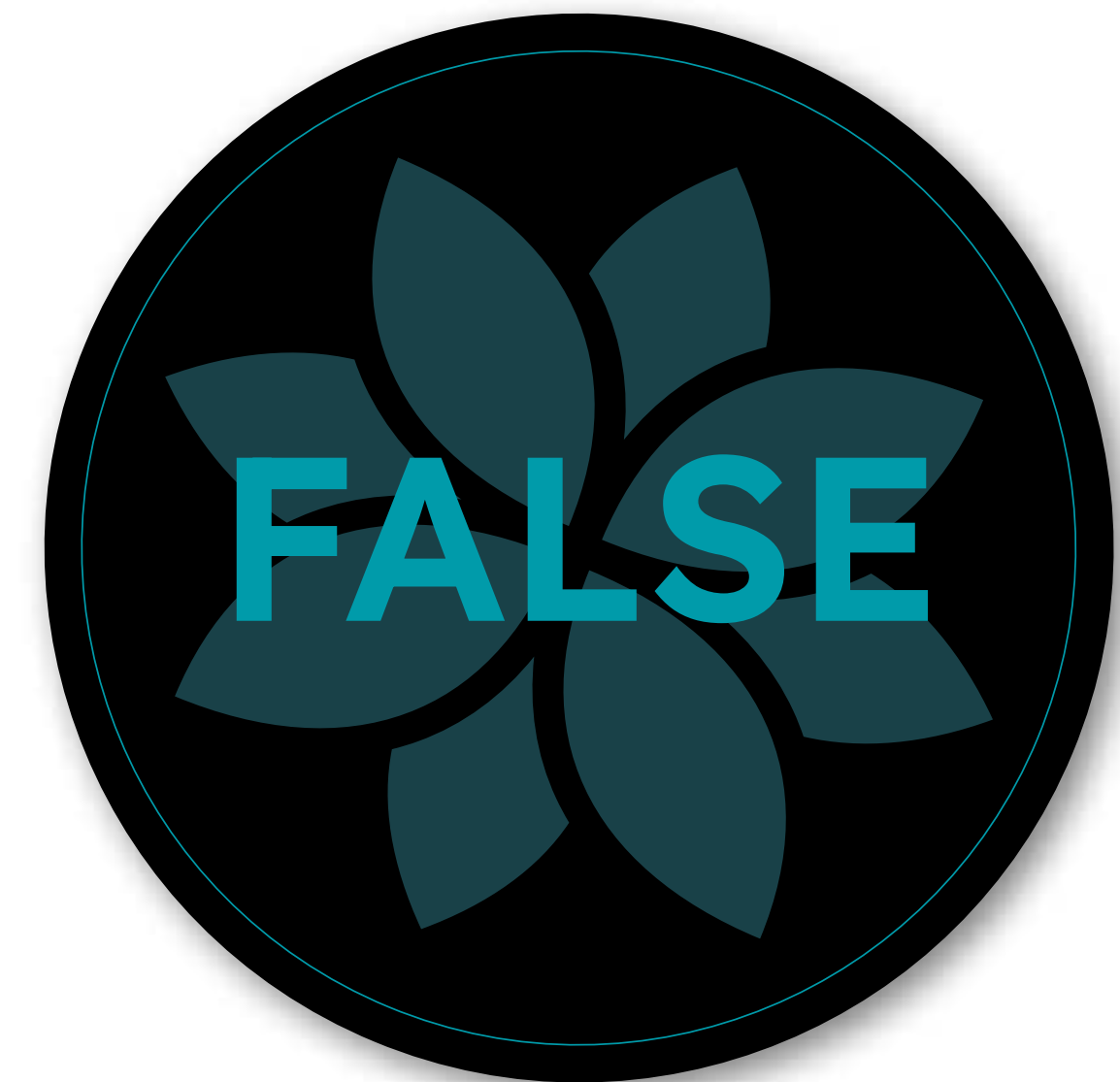
TRUE

Six

**The rent you pay
is the same as
renting privately**



or





FALSE

Seven

**You will never
own 100% of
the property**



TRUE

or



FALSE



FALSE

What are the benefits of *Staircasing?*

Reduce your rent

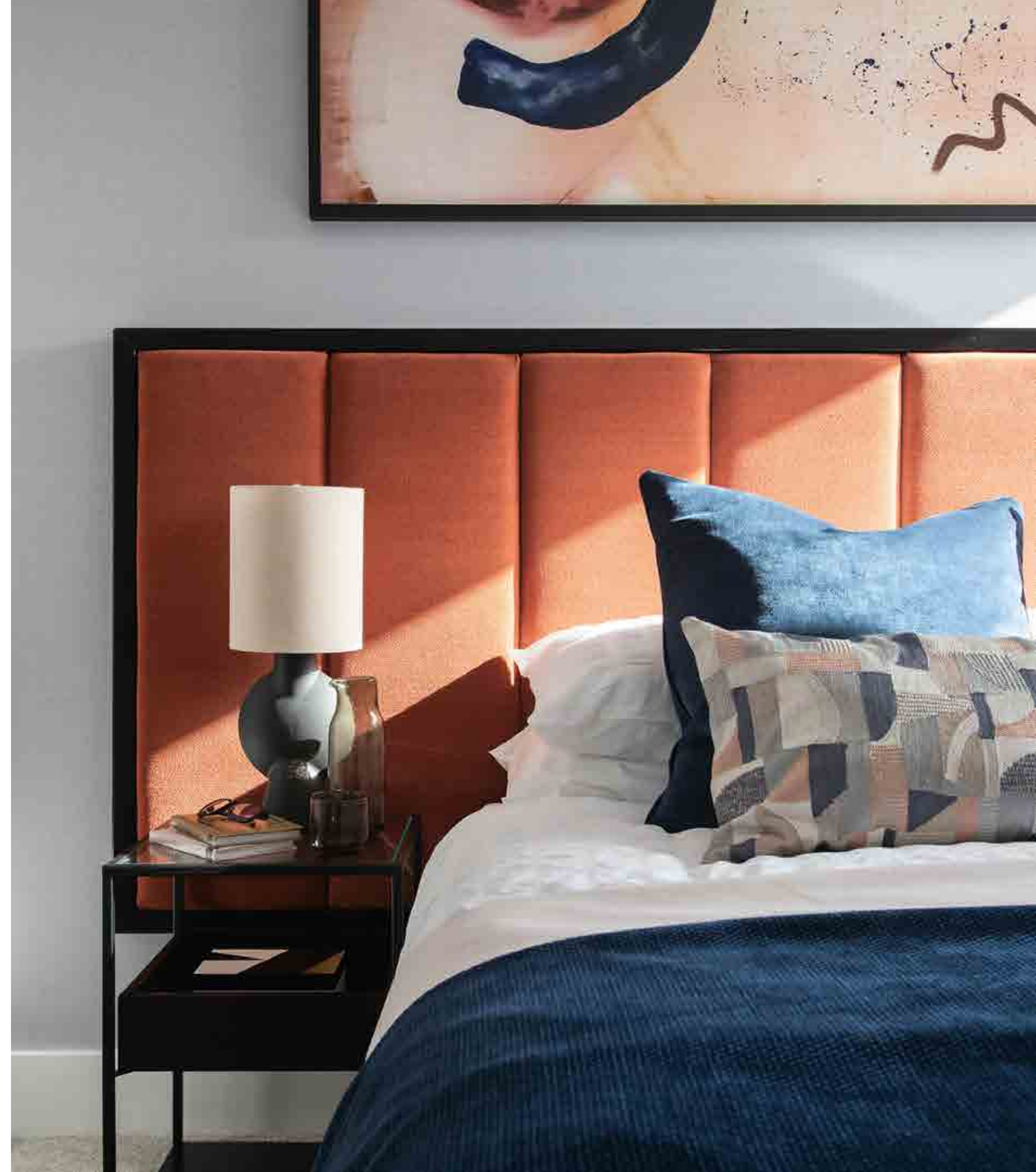
The greater the share you own in your home, the less rent you pay to Peabody

Own 100%

Eventually buy all the remaining shares in your home, and become the outright owner, paying no rent

Benefit from any increase if you decide to sell

If the value of your home increases over time, the value of your shares will too



Eight

**You can't sell your
Shared Ownership
home**

TRUE

or

FALSE



FALSE

Here's how selling a Shared Ownership home works...

Step

One

Intention to sell

Let us know you would like to move on and request a valuation to find out how much your home is worth



Here's how selling a Shared Ownership home works...

Step

One

Intention to sell

Let us know you would like to move on and request a valuation to find out how much your home is worth

Step

Two

Peabody will help you market your home and sell your share

We will help prepare everything you need and get your home on the market

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Step

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Let us know you would like to move on and request a valuation to find out how much your home is worth

Step

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Step

Three

Finding a buyer

We will arrange viewings, approve applications, allocate a buyer, liaise with all parties and progress the sale to completion

Nine

**You can only own one
Shared Ownership
property at a time**

TRUE

or

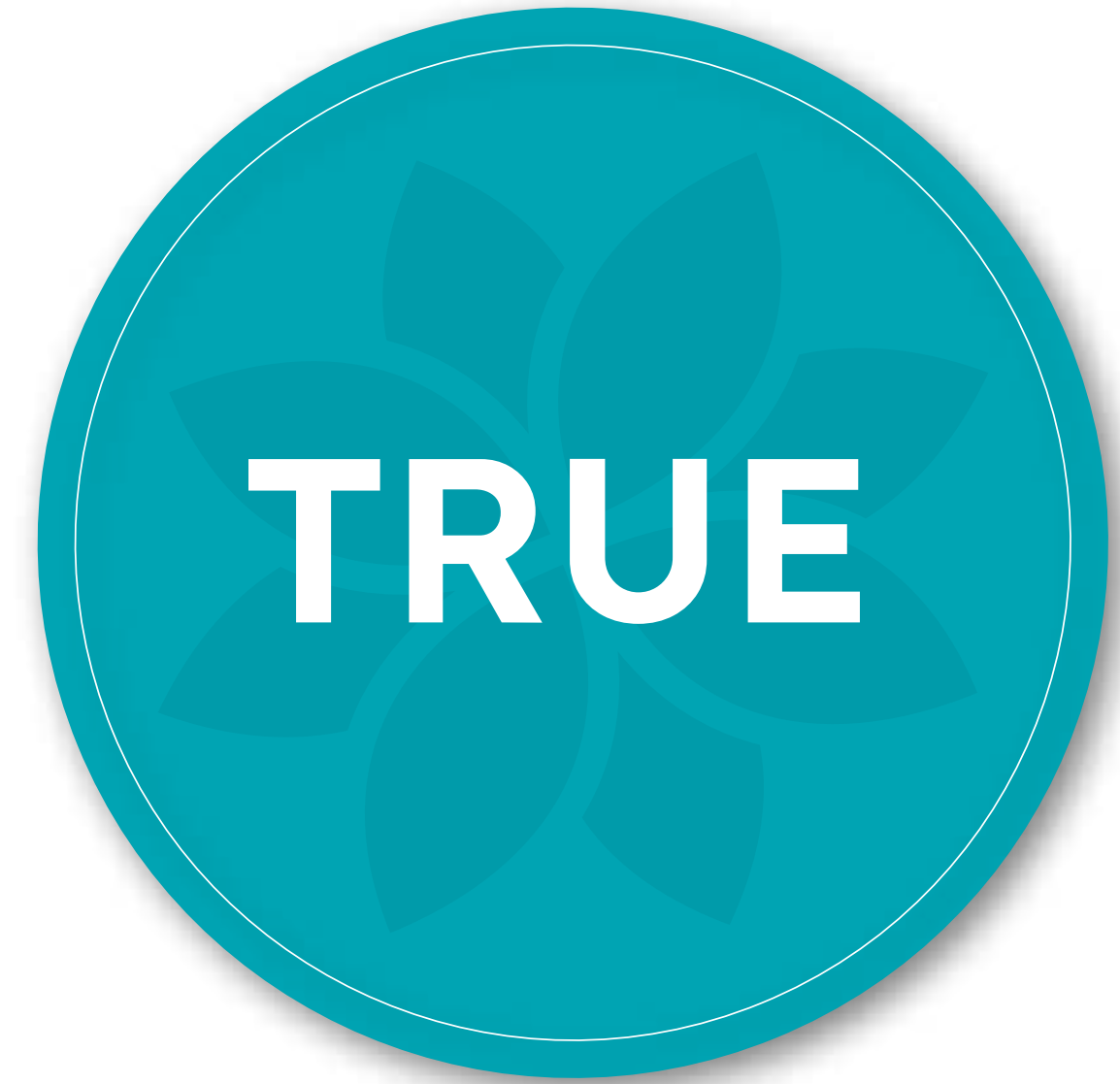
FALSE

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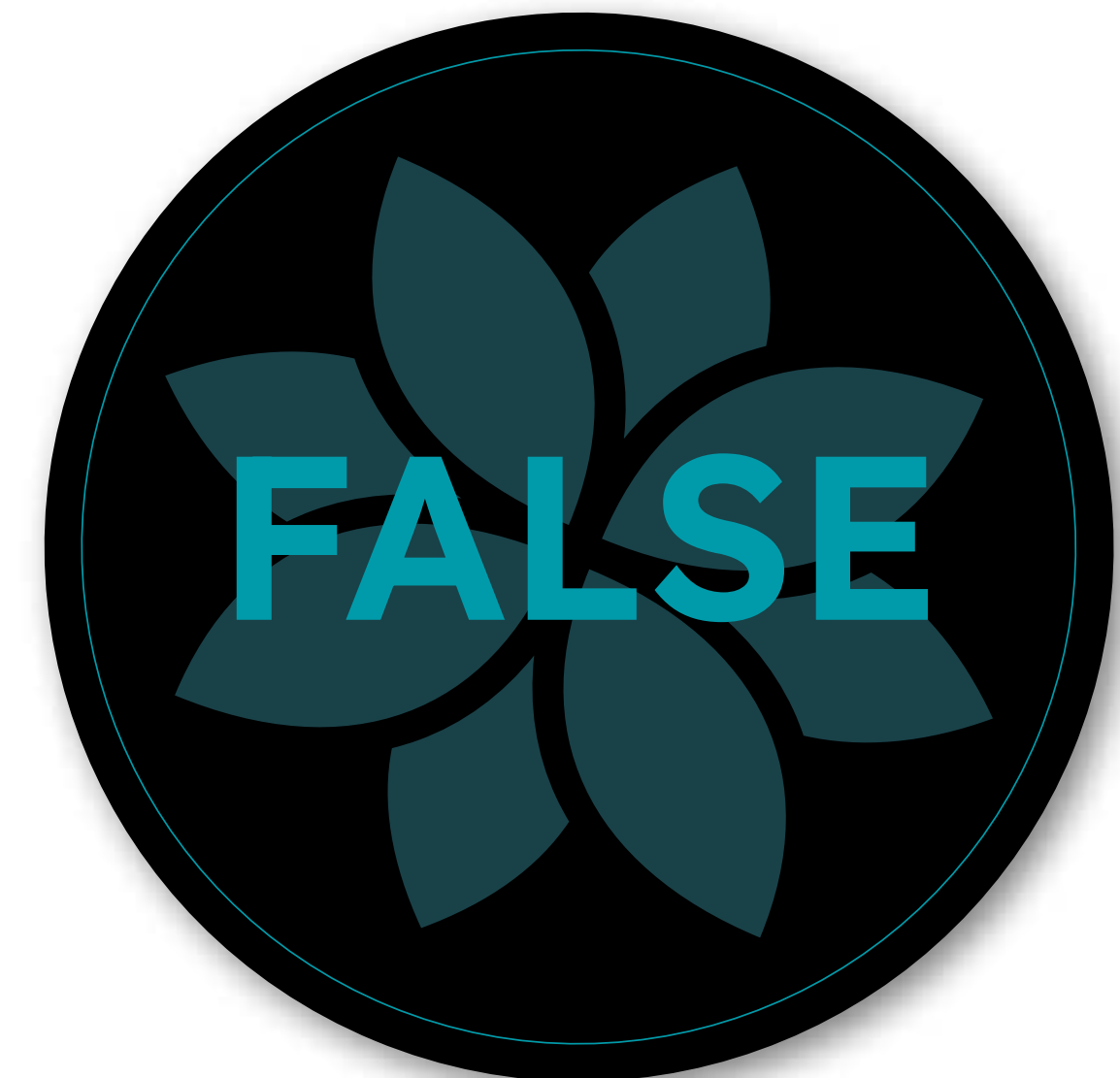
TRUE

Ten

**Shared Ownership
is only available on
new build properties**



or





FALSE

Resale Properties

Homes that were previously purchased through Shared Ownership and now the current owner is looking to sell.

When purchasing a Resale property, the **minimum** share you can buy is the **amount the current leaseholder owns**. You can purchase a **bigger** share if you're able to.

With new build Shared Ownership homes, priority often goes to people who already live or work in the area. With resale properties, this is usually not the case, giving you more flexibility on where you can buy.

With a Resale property you don't have to wait for the development to be finished and most Resale homes are situated within an **already established neighbourhood**.

Top tips when looking at *Shared Ownership*

Tip one

Finances

Make sure you understand your financial position and mortgage options so you know what you can afford.

Tip two

Location

Think about the kind of area that suits your lifestyle — whether that's being close to work, good schools, transport links, or a lively high street.

Tip three

Wish List

Make a wishlist of what matters most to you — such as parking, private outdoor space, or nearby amenities — to help narrow down your search.

Tip four

Viewing

Go and view some developments. Get a feel for the location and check travel connections. See the area at different times of day. View a few types of property with different layouts and finishes.

Tip five

Future-thinking

Now that you're in your new home, you might be thinking about the future— whether that's buying a bigger share or saving for a move. Shared ownership keeps things affordable, giving you the flexibility to choose what's right for you.

Any

Questions?





a place to discover



Map not to scale and locations are approximate.



Thank you for listening
Visit us at stand 6 in Britten Room
or find your place at
[peabodynewhomes.co.uk](https://www.peabodynewhomes.co.uk)

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