



Places for People



Breaking the Renting Cycle:
*Shared Ownership as the Modern Route to
Buying.*

The Reality of Renting



Paying someone else's mortgage every month



No **Ownership**,
No **Equity** built up
No **Security** of Tenure

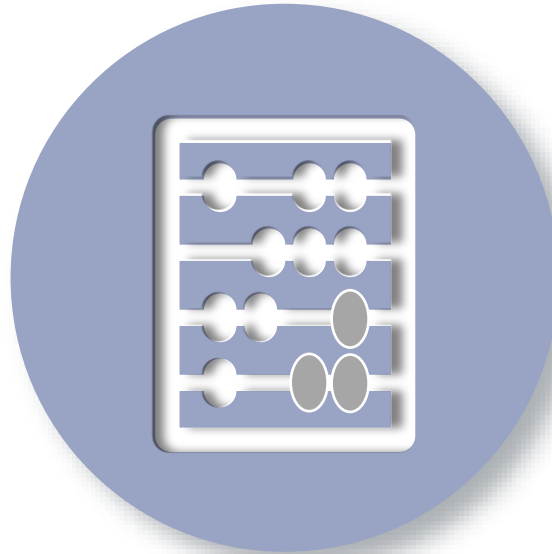


Rising Rent Prices
feeling like you're stuck?

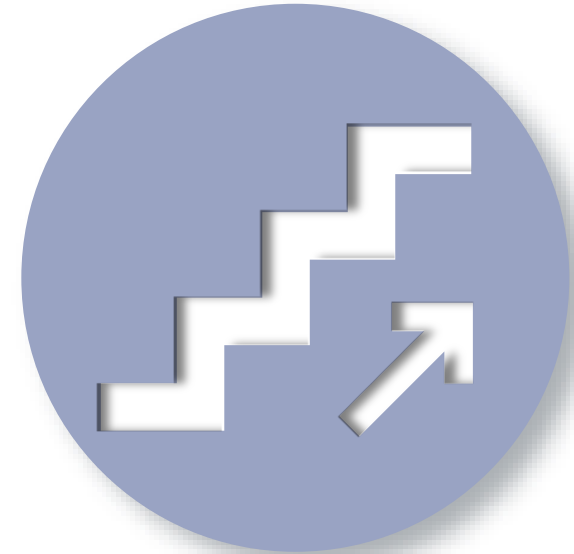
What is Shared Ownership



Own a percentage of a home and pay rent on the remainder



Your deposit is based on the initial percentage you purchase, so a **smaller deposit** is required than buying on the Open Market



Over time you can **increase the percentage** you own through a process know as staircasing.

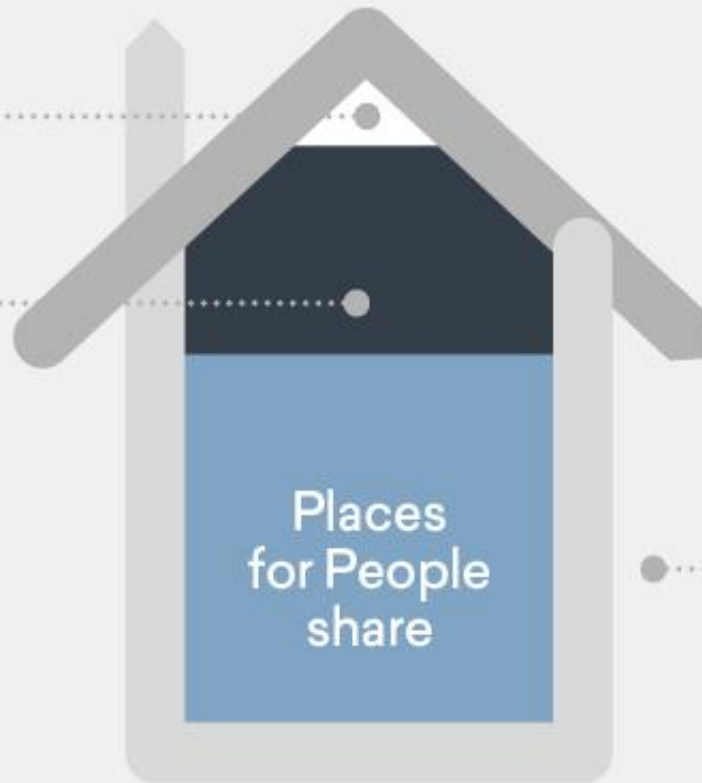
The example home has a £395,000 market value

5%

£4,938 deposit

20%

£79,000 mortgage



75%

Places for People share

Buy these shares at any time with staircasing

Shared Ownership Vs. Renting

Cost Saving

- 66% of SO buyers reported saving money compared to renting, meaning monthly costs (mortgage + rent on the remaining share) were often lower than private rental prices.

Lower Deposit Requirements

- Shared ownership buyers needed significantly smaller deposits, making it easier to get onto the property ladder.

Stability & Security

- Unlike renting, where tenants can face eviction, SO buyers have greater housing security since they own part of their home.

Potential for Long-Term Ownership

- While renters keep paying indefinitely, SO buyers can gradually increase their ownership stake over time, ultimately reaching full homeownership.

What to Consider



Rent Paid on the unowned Portion



The Majority of New Build Developments come with **Service Charges**.



Shared Ownership currently works using a **leasehold** structure.

How to Begin



Speak to an Independent
Financial Advisor.



Find Your Home!



Ask all of the questions!

→ Our regional reach



Our reach spans the UK — from city centres to rural villages, new towns to regeneration projects. We work in close partnership with landowners, local authorities and developers to unlock opportunities that others can't.

Our approach is scalable and responsive. Operating across five regions, and supported by a national strategic land division, our teams bring national capability and local insight, allowing us to deliver developments that are innovative, inclusive and commercially sound.



1 Transforming an architectural icon into a thriving, modern Community — Park Hill, Sheffield.



2 Poundbury, a pioneering urban extension of Dorchester.



- Scotland
- Central and North
- South East
- South West
- Greater London



Beaufort Park, North London

A stylish development of 1 and 2-bedroom apartments, featuring high-quality finishes and on-site amenities. Ideally located just 10 minutes from Colindale Tube Station, offering easy access to central London.

Available through Shared Ownership.
£2,500 towards legal fees 2 bed

Prices from £98,750 for a 25% share

[View our show apartment today!](#)



Ascots Green, Welwyn Garden City

A charming collection of traditionally inspired 1 & 2 bedroom apartments and 2, 3, 4, and 5-bedroom homes nestled in 47 acres of open space. Perfect for families and first-time buyers looking for a well-connected yet peaceful place to call home.

Available through Shared Ownership and Open Market Sale.

Prices from £365,000

[Visit our marketing suite today! suite today!](#)



Greenwood Gardens at Lower Herne Village, Kent

A stunning collection of 1 and 2-bedroom apartments available to move into this summer! Includes flooring package and a contribution towards legal fees*.

Available through Shared Ownership.

Prices from £22,250 for a 10% share

[Find out more today!](#)



Abbeville Park, Burgess Hill

Located in the vibrant town of Burgess Hill, this stunning new release offers excellent transport links and access to local amenities.

Available through Shared Ownership.

Prices from £115,000 for a 30% share

[Visit our marketing suite today!](#)

For those struggling with

High Rental Costs or saving a **Large Deposit,**

Shared Ownership offers a more

Affordable, Stable & Sustainable

way to start homeownership compared to renting indefinitely.



**If you are interested in learning more or
ready to get started
and sign up today.**

www.placesforpeople.co.uk/new-homes/

