



Comparison Table

This table assumes a full market value of £150,000 for a 2 bedroom property:

| Scheme | Percentage purchased | Minimum deposit required | Mortgage required | Mortgage costs pcm | Rent/interest charge pcm | Approx total costs pcm |
|------------------------------|----------------------|--------------------------|-------------------|--------------------|----------------------------|------------------------|
| Outright purchase | 100% | 10% (£15,000) | £135,000 | £738* | n/a | £738 |
| Shared Ownership and Resales | 25% | 5% (£1,875) | £35,625 | £216** | £291 | £508 |
| Shared Ownership and Resales | 50% | 5% (£3,750) | £71,250 | £433** | £192 | £624 |
| Help to Buy | 80% | 5% (£7,500) | £112,500 | £545*** | None for the first 5 years | £545 |
| Rental Scheme | n/a | 1 months rent | n/a | n/a | £600 | £600 |

* Based on a 25 year mortgage at an interest rate of 4.34%. Rates and deposits will vary depending on the lender.

** Based on a 25 year mortgage at an interest rate of 5.49%. Rates and deposits will vary depending on the lender.

*** Based on a 25 year mortgage at an interest rate of 3.19%. Rates and deposits will vary depending on the lender.

**Examples are indicative and costs may vary.
Your home is at risk if you do not keep up payments.**

If you would like further information on any of these schemes, contact us at info@helptobuysouth.co.uk