



Your Guide to Shared Ownership

A flexible way to buy a home that fits your life



What Is Shared Ownership?

Buying a home doesn't have to feel overwhelming. For many people, owning a home feels close - but not quite within reach.

Shared Ownership is designed to help bridge that gap. It gives you the opportunity to buy a share of a home and pay rent on the rest, making home ownership more accessible and manageable.

You usually buy between **10% and 75%** of a home and take out a mortgage on that share. Because your deposit is based only on the share you're buying, it can often be as low as **5%** (subject to affordability). You then pay rent on the remaining share, plus a service charge where applicable.

Over time, you can choose to buy more shares if and when it feels right for you.

Designed for real people, real lives.

Shared Ownership works for people who want stability without overstretching themselves.

It can offer:

- A lower deposit compared to full ownership
- Monthly costs that can feel more manageable
- A way to get onto the property ladder sooner
- Flexibility as your circumstances change

It's not about rushing to own everything straight away - it's about taking a confident first step.



How Shared Ownership Works

Shared Ownership is designed to be flexible and transparent.

- You buy a share of a new-build or resale home
- You take out a mortgage on the share you own
- You pay rent on the remaining share
- You pay a service charge (where applicable)

Shared Ownership homes are leasehold, so it's your space to live in, look after and make your own - from choosing the furniture to adding the finishing touches that feel like you.

Example

You are buying a **25% share** in a **£200,000** home.

Your deposit and mortgage are based on **£50,000**.

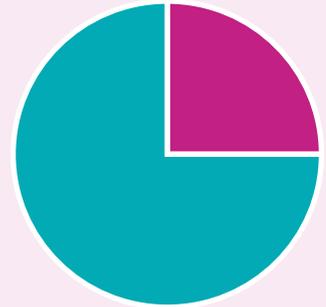
You then pay rent on the remaining **75%**, making ownership more manageable.

Figures shown are for illustration only and may vary depending on the home, share purchased and individual circumstances.



Property value:
£200,000

Value of 25% share:
£50,000



Value of remaining share (75%):
£150,000



Monthly rent
(2.75% of the remaining share):
£343.75





Flexible now. Options for the future.

Shared Ownership is designed to adapt as your life changes - giving you choice at every stage.

Buying more shares

You can choose to buy more shares in your home at any time. This is known as **staircasing**.

- Additional shares are usually available in **minimum amounts of 1%**
- The price is based on the **market value at the time**
- As your share increases, the **rent you pay reduces**

Most Shared Ownership homes allow you to staircase up to **100% ownership**. Once you own your home outright, you **no longer pay rent**.

Staircasing is optional - you don't have to buy more shares unless you want to.

Selling your home

You can sell your Shared Ownership home at any time.

You're free to sell through an estate agent or another route, and we can support by sharing your home on our website to help reach potential buyers.



Who can Apply?

Shared Ownership is designed to help more people access home ownership.

You're likely to be eligible if **your household income is £80,000 a year or less**, and you are:

- A first-time buyer
- A former homeowner, for example following a relationship breakdown
- An older person who already owns a home but is looking for something more suitable for your needs

Eligibility is assessed on a case-by-case basis, taking your circumstances into account.

Am I Eligible?

The easiest way to find out is to have a conversation.

Our team can talk you through how Shared Ownership works, answer your questions and help you understand whether it could be right for you - with no pressure and no obligation.



Shared Ownership, Without the Pressure

At HomesHub, we understand that buying a home is one of life's biggest decisions.

That's why we:

- Explain things clearly and honestly
- Support you at every stage
- Answer questions without jargon
- Never rush your decisions

Take the next step, when you're ready.

Explore homes available now or learn more at: www.plusdane.co.uk/find-a-home/homes-to-buy/



Buying a home shouldn't feel rushed. It should feel right.



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