



An affordable
Home ownership
Scheme

A more affordable way to ownership of Your Keep Home

Your Keep Home - a more affordable way to home ownership

Designed for buyers who want to own their home outright but can't quite do it just yet. We will help you to buy Your Keep Home using one of our intermediate affordable housing products. You can buy the remaining share over time through a mechanism called staircasing as your budget allows. Here are the differences between buying Your Keep Home and other affordable housing products:

- **No rent - We never charge rent on the share you don't own.**
- **Cost share** - Service charges are billed to owners based on their percentage ownership. E.g., if you own 60% of the property, you will pay 60% of the costs and Keep Homes will pay the rest.
- **Easy staircasing** - Buy more shares in your property in a simple and easy way for as much or as little as you can afford, as many times as you like.

And there is more when you buy a Keep Home...

- 250 year + minimum lease.
- No ground rents.
- Homes professionally managed.
- All our homes are SMART enabled.
- Owners are also offered a quick sale option whereby Keep Homes will purchase the home, avoiding agent fees and other costs of marketing.

YOUR KEEP HOME - AN AFFORDABLE HOME OWNERSHIP SCHEME		
	Your Keep Home	Traditional Shared Ownership
Monthly Rent on remaining share	£0	2.75% = £114.58
Annual Rent on remaining share	£0	2.75% = £1375
Service Charges at 75% ownership per month*	£82.01	£109.35
Service Charges at 75% ownership per year*	£984.08	£1,312.11
Total monthly costs excl. mortgage	£82.01	£223.93
Total annual costs excl. mortgage	£984.08	£2,687.11

* Based on a 1 bedroom with prices from £200,000 full market value



CRESTA HOUSE

**Now available. SMART
enabled apartments
in Luton with our
new affordable Home
ownership schemes.**

A superb collection of brand new apartments in the sought-after area of Luton town centre, brought to you by Keep Homes a provider of affordable homes with an amazing affordable difference.

Prices from £150,000 for 75% share.

**Call haart Luton today on
01582 249709 or email
luton@haart.co.uk
to register your interest now.**

haart  **Keep
Homes**
LAND & NEW HOMES



Smart home technology

What makes Your Keep Home even more special and unique is that we have partnered with a smart home technology company to make the home you purchase smart enabled. Avande Select offers you state of the art tailor made smart technology to suit your individual lifestyle. Once you purchase your home, you will get unique access to the Select Portal specifically designed for You Keep Home where you can effortlessly access the latest smart technology solutions be it heating, lighting, audio visual, security or home cinema and much more to suit your taste and budget.

It doesn't end there, your home's smart tech Select portal is constantly updated with the latest technology, designed for your home, ensuring your home is smart tech ready today and for the future.

For further information go to <https://avandeselect.com/> and click onto "homeowners"

AVANDE  SELECT

THE FUTURE OF SMART LIVING

haart
LAND & NEW HOMES

in partnership with



**Keep
Homes**

Your Keep Home - a more affordable way to home ownership