

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership**.

Shared ownership model	Older model	Standard model	New model shared
	shared ownership	shared ownership	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for a
	were issued for 99	minimum of 99 years	minimum of 990
	years from new	from new but typically	years from new
		at least 125 years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

This key information document is to help you decide if shared ownership is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. This document 'Key information about the home' is a summary and you should consider the information in 'Summary of costs' and 'Guide to shared ownership' before making a decision.



Address	Ashlawn Rise, Plot 202, 8 Fern Green Close, CV22 5FB		
Property type	2 Bedroom House		
Scheme	Shared ownership	Shared ownership	
Full market value	£245,000		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 40% share, the share purchase price will be		
	£98,000 and the rent will be £337 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.		
	Share	Share Purchase Price	Monthly rent
	25%	£61,250	£421
	30%	£73,500	£393
	40%	£98,000	£337
	50%	£122,500	£281
	60%	£147,000	£225
	70%	£171,500	£168
	75%	£183,750	£140
	The percentage shadepending on the alworked example aft Your annual rent is share of the full mar	mount you can affor er a financial assess calculated as 2.75%	d. You'll receive a sment. of of the remaining
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:		
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£9.33 ent £0.00	£31.00
Reservation fee	£500	-	

Eligibility	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 28 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable. To assess your eligibility, you'll need to register with a Help to Buy agent. You can apply to buy the home if both of the following apply: • your household income is £80,000 or less • you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs One of the following must also be true: • you're a first-time buyer • you used to own a home but cannot afford to buy one now • you're forming a new household - for example, after a relationship breakdown • you're an existing shared owner, and you want to move • you own a home and want to move but cannot afford to buy a new home for your needs If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase. As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain
Tenure	the rental and mortgage payments. Leasehold
Lease type	Shared Ownership House Lease
Lease term	990 Years From Completion Date
Lease tellii	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.
Maximum share you can own	You can buy up to 100% of your home.
Transfer of freehold	At 100% ownership, the freehold will transfer to you.

Landlord	London & Quadrant, 29-35 West Ham Lane, Stratford, London, E15 4PH
	Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 8 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 8 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You can keep pets at the home. https://www.lqgroup.org.uk/contact-us/webforms/pet-dog-registration-form
Subletting	You can rent out a room in the home, but you must live there at the same time.
	You cannot sublet (rent out) your entire home unless you either:
	 own a 100% share; or have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document)
	and
	have your mortgage lender's permission if you have a mortgage



There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership**.

Shared ownership model	Older model	Standard model	New model shared
	shared ownership	shared ownership	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for a
	were issued for 99	minimum of 99 years	minimum of 990
	years from new	from new but typically	years from new
		at least 125 years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

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Address	Ashlawn Rise, Plot 203, 10 Fern Green Close, CV22 5FB		
Property type	2 Bedroom House		
Scheme	Shared ownership	Shared ownership	
Full market value	£245,000		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 40% share, the share purchase price will be £98,000 and the rent will be £337 a month. If you buy a larger share, you'll pay less rent. The table		
	below shows furthe	r examples.	
	Share	Share Purchase Price	Monthly rent
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	30%	£73,500	£393
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	50%	£122,500	£281
	60%	£147,000	£225
	70%	£171,500	£168
	75%	£183,750	£140
	depending on the a worked example aft Your annual rent is	are and rent amount mount you can affor er a financial asses calculated as 2.75% rket value owned by	d. You'll receive a sment. of of the remaining
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:		
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£9.33	£31.00
Reservation fee	£500		

Eligibility	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 28 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable. To assess your eligibility, you'll need to register with a Help to Buy agent. You can apply to buy the home if both of the following apply: • your household income is £80,000 or less • you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs One of the following must also be true: • you're a first-time buyer • you used to own a home but cannot afford to buy one now • you're forming a new household - for example, after a relationship breakdown • you're an existing shared owner, and you want to move • you own a home and want to move but cannot afford to buy a new home for your needs If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase. As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain
Tenure	the rental and mortgage payments. Leasehold
Lease type	Shared Ownership House Lease
Lease term	990 Years From Completion Date
Lease tellii	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.
Maximum share you can own	You can buy up to 100% of your home.
Transfer of freehold	At 100% ownership, the freehold will transfer to you.

Landlord	London & Quadrant, 29-35 West Ham Lane, Stratford, London, E15 4PH
	Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 8 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 8 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You can keep pets at the home. https://www.lqgroup.org.uk/contact-us/webforms/pet-dog-registration-form
Subletting	You can rent out a room in the home, but you must live there at the same time.
	You cannot sublet (rent out) your entire home unless you either:
	 own a 100% share; or have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document)
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Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
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Address	Ashlawn Rise, Plot 204, 12 Fern Green Close, CV22 5FB		
Property type	2 Bedroom House		
Scheme	Shared ownership		
Full market value	£245,000		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 40% share, the share purchase price will be £98,000 and the rent will be £337 a month.		
	If you buy a larger s below shows furthe	share, you'll pay less r examples.	s rent. The table
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Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:		
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£9.33	£31.00
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Eligibility	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 28 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable. To assess your eligibility, you'll need to register with a Help to Buy agent. You can apply to buy the home if both of the following apply: • your household income is £80,000 or less • you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs One of the following must also be true: • you're a first-time buyer • you used to own a home but cannot afford to buy one now • you're forming a new household - for example, after a relationship breakdown • you're an existing shared owner, and you want to move • you own a home and want to move but cannot afford to buy a new home for your needs If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase. As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain
Tenure	the rental and mortgage payments. Leasehold
Lease type	Shared Ownership House Lease
Lease term	990 Years From Completion Date
Lease tellii	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.
Maximum share you can own	You can buy up to 100% of your home.
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Tenure	the rental and mortgage payments. Leasehold	
Lease type	Shared Ownership House Lease	
Lease term	990 Years From Completion Date For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.	
Maximum share you can own	You can buy up to 100% of your home.	
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Landlord	London & Quadrant, 29-35 West Ham Lane, Stratford, London, E15 4PH
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