

Shared ownership week

Homes & Property

Graphic designer Suzie Lambert was able to buy in her favourite Camberwell

Record numbers of Londoners are applying to buy super-cool flats and family homes across all zones

Our complete guide to buying your new home

Why your best move could be to stay put

Micro boom for shared ownership as record numbers apply to stay in the capital, says **Anna White**

DEMAND for shared ownership homes rocketed 167 per cent when the market reopened after the lockdown, with wannabe homeowners determined to get on the ladder in the capital.

The highest number of inquiries were recorded in Enfield, Croydon and Sutton, according to the portal Share to Buy, as buyers looked to the outer boroughs for bigger floor plans and outdoor space at a lower price.

Much has been made of the post-pandemic exodus of London, but new research from Hamptons

BEST OF BOTH WORLDS

Rectory Park in Northolt, Ealing, offers the best of both worlds. The one- and two-bedroom apartments by Network Homes are surrounded by parkland and cycle paths but are a short bus ride to Northolt underground station and Ealing Broadway. A new community centre is being built in the centre of the complex. Prices start from £106,000 for 40 per cent of a one-bedroom home (full market value would be £265,000). Visit networkhomessales.co.uk.

International revealed that there is a micro boom in the capital, too — and shared ownership is a big part of it.

“Throughout the period of lockdown, we have experienced a strong demand from purchasers keen to tap into the financial benefits of shared ownership. We can mainly attribute this to the affordable nature of the scheme and a period of calm [during the lockdown] allowing first-time buyers to refocus their home-buying goals,” says Kush Rawal, director of residential developments at Metropolitan Thames Valley and SO Resi. The affordable housing scheme

requires a deposit of between five and 10 per cent of the share of the property, therefore, on average, the deposit for a shared-ownership home in London sits at £12,935. That’s £58,700 less than mainstream deposit requirements.

This whopping discount can unlock a home with a garden or access to green space in London, giving buyers a reason to stay in the capital rather than head to the commuter belt.

Woodberry Down in Hackney is a residential development built around restored wetlands and nature reserves and overlooks a series of reservoirs. Heron’s Quarter — the aptly named shared ownership complex — faces West Reservoir, where residents and locals sail and swim.

There are three nearby parks: Finsbury Park, Spring Park and the 55-acre Clissold Park, with tennis courts, a café and a paddling pool.

Prices at Heron’s Quarter start from £108,125 for a 25 per cent share of a one-bedroom apartment — the full market value would be £432,500.

Woodberry Down is nestled among green and blue space, but is also in walking distance of Michelin-starred restaurant the Clove Club and Lyle’s in Shoreditch. Manor House Tube station on the Piccadilly Line is only a five-minute walk away.

There are one- and two-bedroom apartments left in the BRX scheme in Brixton, with its thriving day and night life. All homes have a balcony and access to communal gardens, and are a three-minute walk from Brixton underground station and the Victoria Line. Prices start from £120,000 for a 25 per cent stake in a one-bedroom flat that would normally be valued at £480,000. Call 020 7650 5125.



Grab a share: above and far left, Woodberry Down is a modern complex surrounded by green and blue space; left, BRX in Brixton is close to the Tube station



GRAHAM CARLOW

‘There’s lots going on, and it’s really well connected’

FOR 31-year-old graphic designer Suzie Lambert, shared ownership allowed her to stay in the beating heart of the capital’s art scene.

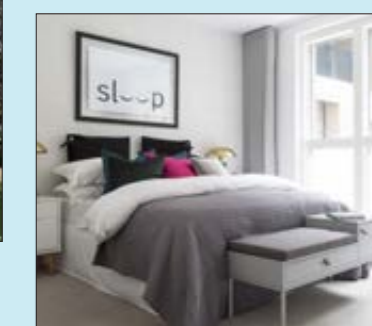
After renting in south London for eight years she inherited some money which helped her buy in Camberwell.

The vibrant area boasts the College of Arts dating back to 1898 around which galleries have sprung up including the South London Gallery housed in the Grade II-listed former Peckham Road Fire Station. The newest gallery is Sim Smith, in a

Georgian townhouse, which exhibits work of up-and-coming artists.

“I love living in south London, so that’s where I looked, mainly. I was living in Stockwell and wanted to live in Camberwell because there’s lots going on and it is well connected, so I can get to work easily. But it’s about what becomes available, so I was really lucky to find the development Wing in Camberwell.”

All homes are sold out at the Wing, but check out hydenewhomes.co.uk for more shared ownership schemes across town.



Where it’s at: graphic designer Suzie Lambert says she was lucky to find the Wing development in Camberwell, allowing her to stay close to the beating heart of the arts scene

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From £106,000: the Rectory Park complex in Ealing is surrounded by parkland and cycle paths, and a new community centre is being built

So... what exactly is shared ownership?

Young Londoners struggle to save for a deposit. But **Anna White** explains how it's now possible to buy a new home

FOR growing numbers of Londoners shared ownership is the first step out of renting and on to the property ladder.

It was conceived in the 1970s and designed to help key workers, the military and low-income households, but in the face of catapulting house prices over 20 years its take-up has ballooned with more young professionals and families tapping into the scheme.

Shared ownership allows the purchase of between 25 and 75 per cent of a property for a deposit of five to 10 per cent of that share, with rent paid on the remainder to the housing trust.

It is designed to help those with a steady income but a relatively small cash deposit.

That all sounds sensible right? It has, however, been overshadowed by the Government's Help to Buy shared equity scheme and its purported complexity can be off-putting.

Here's how it really works.

ARE YOU ELIGIBLE?

Eligibility varies and is based on an assessment of need. For some schemes, in Croydon for example, local residents get priority.

Households with an income of under £90,000 should only apply.

ARE THERE HIDDEN COSTS?

Monthly costs will consist of a mortgage, on the percentage share you own; rent, on the share you don't own; and usually a service charge.

The amount you will pay towards your mortgage will be dependent on the value of the share you purchase, the deposit you put down, the remaining length of your mortgage term and the interest rate.

"Rent is usually set at around three per cent of the unsold part of the property, however this does vary, so always make sure you have the exact figures when you enquire," advises Jade Turnstill of Share to Buy. Service charges will also vary. "You will have to undergo a financial assessment as



Top marks: A+ at The Assembly is set within a new mansion block development in Hounslow, west London

well, designed to make sure your income will cover your monthly outgoings and will tell you exactly what you can afford," she explains.

Check out the Share to Buy Mortgage Calculator before embarking on the process.

WHAT IS STAIRCASING?

Staircasing is the process of purchasing greater shares of the property up to 100 per cent.

There are, however, limits on how quickly you can do this, which vary from scheme to scheme. Staircasing

can also be affected by house price fluctuation. If the value of your home increases you will need to pay more for the new share. But, in the long run, it means you will be rent free.

CAN I SELL MY SHARED OWNERSHIP HOME?

If house prices have gone up since you bought your shared ownership home you may be in a position to sell and move into the mainstream market.

However, there are restrictions on the sale of the property to ensure it

remains available to people in need of affordable housing. The procedure will be set out in your lease and will include requirements such as notifying your housing association (HA) that you wish to sell and getting a new valuation on the property. The HA will sell it on your behalf to a buyer of its choice.

HOW WILL COVID IMPACT SHARED OWNERSHIP?

In his emergency summer budget, and in order to increase home sales, the Chancellor announced a stamp



Dream move: Diego Negherbon and Terry Harvey bought a 25 per cent share in a two-bedroom apartment in So Resi Ealing

duty holiday on all homes worth up to £500,000. This means that the majority of shared ownership buyers will not pay any stamp duty. The holiday ends in March 2021.

Craig Hall, of the Legal & General Mortgage Club, attributes a direct rise in the uptake of shared ownership to the pandemic. Swamped with demand, many of the major high street lenders have withdrawn high loan-to-value products designed for first-time buyers, he explains.

As people face financial uncertainty and potentially a stifling of wage

growth, shared ownership may become even more important in a post-pandemic housing market.

HOW TERRY AND DIEGO DID IT

Terry Harvey had been renting in Ealing for 18 years. He loves the swathes of green space and the varied nightlife. It's his home and he and his partner Diego Negherbon were loathed to leave.

But the average deposit in Ealing is £60,000 and the couple were desperate to get on the ladder. So they turned to shared ownership in order

to buy their first property together in their home borough.

Terry and Diego, who work for Transport for London and Avanti West Coast Trains respectively, saved a £14,000 deposit and used it to buy a 25 per cent share in a two-bedroom apartment in So Resi Ealing.

So Resi Ealing is close to Ealing Broadway and each home comes with three years free membership to a car club, fitted blinds and balconies or communal gardens. There are a few apartments left.

Visit soresi.co.uk.



Prices TBC: Regency Heights, Park Royal, Acton, L&Q

Take a virtual tour of one-, two- or three-bedroom apartments that will be launching soon at L&Q's Regency Heights building in Park Royal, Acton. This new scheme is part of the £26 billion regeneration of Old Oak and Park Royal in West London. Visit lqhomes.com.



From £120,000: A+ at The Assembly, central Hounslow One- and two-bedroom homes are available at A+ at The Assembly, in central Hounslow. Each apartment has a private balcony, communal gardens and a children's playground. Prices start from £120,000 for a 40 per cent share of a one-bedroom apartment worth £300,000. Visit networkhomessales.co.uk.

EXPLORERS WHARF
LIMEHOUSE E14

A selection of 1, 2 and 3 bedroom apartments available for shared ownership with Newlon Living

These contemporary apartments are designed around pretty landscape gardens and walkways with direct access to Limehouse Cut, London's oldest canal. Our new residents will have access to a concierge service, gym, bike store and river views from the roof garden.

The Limehouse Cut and Regent's Canal both offer lots of ways to unwind, from morning runs to longer cycle rides all the way to the Queen Elizabeth Olympic Park. It's also very well connected, with Canary Wharf right on the doorstep and the West End a short hop on the tube. There's always something new to explore.

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It's time for your family to get a share

You might think that in London, owning a three- or four-bedroom property is out of the question — but that has all changed, says **Anna White**

SHARED-OWNERSHIP homes have become a lifeline for families shut out of London's pricey property market.

Nearly 70 per cent of applicants for shared ownership homes since January have been families, while 20 per cent were couples, according to exclusive data from the search website Share to Buy.

The under-provision of family homes in the capital is a problem spanning 60 years. Residential towers became a popular solution as London was rebuilt after the Second World War. This trend continued, and in the housing booms before and after the 2008 financial crisis, studios, starter pads and luxury apartments dominated the development landscape.

The lack of new homes with three or more bedrooms and back gardens, pushed up prices of the typical Victorian terrace, putting them out of reach for many families.

This has been exacerbated by the Covid-19 pandemic. New data from the Land Registry shows that the price of the average detached house in London has rose 10 per cent this spring and summer to £971,142, as those who could afford to upsize their homes after the lockdown. The cost of a semi-detached house climbed 5.6 per cent to £602,377 and the price tag of a terrace has increased 4.3 per cent to £511,058.

It's hardly surprising that more families, eager to stay in London, are turning to shared ownership — the affordable housing scheme introduced in the 1970s that allows a buyer to purchase a 25 to 75 per cent stake of a property with a housing association. The homeowner only needs a five per cent deposit of their share on which they pay a mortgage, and rent the rest. The idea is that they buy more of the property over time.

Gradually, local councils and planners have recognised the importance of housing families in the capital and mixed-use developments are rising out of disused brownfield land — particularly in travel zones three to six and along the banks of the Thames and canal networks. These schemes include homes for private sale, shared ownership homes and social housing as well as community amenities, parkland and gardens and, in some cases, new schools.

Barking Riverside is one such example. When complete the new

mini town will deliver 10,800 homes along a stretch of the Thames on the site of two former power stations, with shops, restaurants, sports facilities, health centres and 11 schools.

Jade Henry and Theo Jones have bought a two-bedroom apartment with a balcony in the Parkside neighbourhood at Barking Riverside, built by L&Q. Henry, a stay-at-home mother, and Jones, a sports marketing executive, were renting a one-bedroom flat in the Royal Docks but needed to find a permanent place to call home with their baby Nyla.

"We thought we were going to have to leave London to get on the property ladder when we discovered shared ownership," says Henry. "We realised it was the only financially viable way we could afford to buy in the capital."

The couple bought a 25 per cent share worth £80,000 of a £320,000

THE COST OF THREE-BEDROOM SHARED OWNERSHIP HOMES...

Average full market value price: **£541,295**
Average five per cent deposit of a 50 home: **£6,766.19** (based on a 25 per cent share)
Average 10 per cent deposit of a 50 home: **£13,532.38** (based on a 25 per cent share)

... AND FOUR-BEDROOM

Average full market value price: **£608,250**
Average five per cent deposit of a 50 home: **£7,603.13** (based on a 25 per cent share)
Average 10 per cent deposit of a 50 home: **£15,206.25** (based on a 25 per cent share)
Source: Share to Buy

flat. Their monthly rent is £726, monthly service charge is £161 and the monthly mortgage cost is £235. In total that's £1,122 on housing costs per month. The average rent in London (not including service charge) is £1,755, according to Hamptons International.

Larger homes can be found at the Greenway development in Beckton. The shared ownership complex, by housing association-cum-developer Peabody, has three-bedroom homes with private or communal gardens. There are good and outstanding schools on the doorstep, including Vicarage and Brampton primaries, and Newham City Farm is nearby. The homes are being built next to Beckton District Park which has a playground, lake and sports facilities. Visit peabodysales.co.uk.



HAKAN YAZICI

First steps: Theo Jones, Jade Henry and baby Nyla got on the housing ladder at Parkside, Barking Riverside by L&Q

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Bigger and better: main, the Greenway development in Beckton, which has larger homes, bottom left; a living area in a home at Parklands at Barking Riverside; bottom right, a master bedroom in a three-bed duplex in Greenway



PIRANHA PHOTOGRAPHY

Good move: Luisa Tatoli and her teenage sons Frederico and Matteo love their home at Stonelea Gardens

'The boys love it here – we have so much space'

LUISA TATOLI moved from Islington to Leyton during the lockdown with her sons Frederico, 16, and Matteo, 15, in search of more space.

She purchased a 30 per cent share of a three-bedroom townhouse in Peabody's Stonelea Gardens, which has given the Italian-born mum a brand new and bigger kitchen to indulge her passion for cooking.

Luisa works from home and could experiment with setting up in different parts of the house to see where suited her best.

The scheme sits between the Queen Elizabeth Olympic Park, Hackney Marshes and the funky streets of Walthamstow.

"The boys initially had reservations about moving away from Islington, as they felt they would be losing out from being in such a central location," says Luisa. "But after being here for one day, they loved it. We



have so much space." All the townhouses are sold, but one-bedroom apartments are still available, with a 30 per cent stake costing £94,500. Go to peabodysales.co.uk.

Room for improvement: Townhouses at Stonelea Gardens are spacious, above, and the scheme sits between the Queen Elizabeth Olympic Park, Hackney Marshes and Walthamstow



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*Terms and conditions apply. Offer ends on Friday 23rd October
**Information accurate at time of printing. [^]Full market value
~Times sourced from google.com/maps



Making your home work better for you

While structural changes may be out of the question, there's a lot you can do with effective decor, says **Anna White**

ONE of the greatest joys of buying a property is the chance to put your own stamp on it, especially after living with the design constraints that go with a rental place.

But a shared ownership home comes with its own complexities and there are restrictions on what can be done. Structural changes such as extensions, new kitchens or adding bi-fold doors all need written permission from the housing association or developer.

Cosmetic changes are down to the individual and, like all other homeowners coming out of the lockdown, shared ownership buyers will be focused on creating a calm working-from-home space and maximising outdoor areas.

Carving out a study may be top of the DIY to-do list, however, you need to consider the whole household before diving in, says interior designer Sam Pye of Echlin studio. "The kitchen table may be the nicest space to set up a laptop; but is

KILN WORKS



One- and two-bedroom homes are available at the Kiln Works, newly launched by Notting Hill Genesis, in Lime House. Prices start from £101,875 for a 25 per cent share of a £407,500 one-bedroom home. Visit www.nhgsales.com for a virtual tour.



Calm and composed: Valley House, near North Greenwich Tube station, above, features neutral tones, while the RemixHelix in Harlesden, right, offers a blank canvas



someone in your home going to want to spend all afternoon making banana bread? Look for the quiet and underused corners of your home, and measure out whether a desk will fit," Sam advises.

During the spring lockdown 'balcony' rocketed into the top 10 search terms on Rightmove as cooped-up flat owners longed for some outside space.

The majority of new-builds in

London have large glass doors from the living areas onto the outside space, says Sam, so shared ownership buyers need to think about looking at their balcony all year around.

"There are some great led-wireless lamps available now from brands such as Marset and Menu which look great inside and can be carried outdoors when needed," he says.

With more people working-from-home fashions are swinging from

block colour back to nude paint schemes. It's easy to get bored staring at the same brightly coloured walls.

"Rigid colour schemes can be restrictive," says Sam. "I prefer a plain or calm backdrop."

One-, two- and three-bedroom apartments are due to launch at Valley House this autumn close to North Greenwich Tube station. The Peabody homes have sleek kitchens with Silestone worktops and

balconies that face Canary Wharf. Register interest at www.peabodysales.co.uk.

One- to four-bedroom homes are available at the RemixHelix, built by Hyde Homes, in Harlesden are painted with a white Matt emulsion throughout, wood-effect flooring and splashes of coloured wallpaper. It's £196,000 for a 40 per cent stake of a £490,000 two-bedroom home. Call 0800 002 9580.

RICHARD EATON



Eclectic feel: David White and Mark Russell have designed their apartment at Manor Place with a mixture of vintage finds and modern furnishings

Wall art and furniture add pops of colour

DAVID WHITE, 30, and Mark Russell, 32, were renting in Tooting when they spotted the chance to get on the property ladder in Zone 1's Elephant and Castle.

The couple, who both work in marketing and PR, put down a 20 per cent deposit and bought a 30 per cent share of a two-bedroom apartment that is worth £570,000 in Manor Place.

They have views from their balcony of old clock towers, chimneys and the Shard.

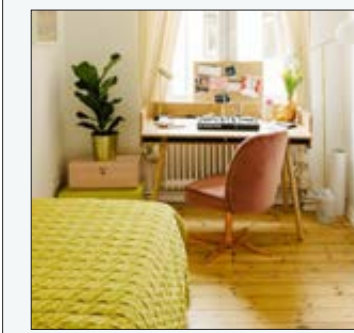
"We can see both new and old London," says Mark. They furnished the apartment themselves.

"The design is eclectic mid-century with a modern twist," says David. The Scott orange sofa comes from Made.com, the rug is from LaRedoute and the dining table and

floating shelves are from IKEA. Other items come from Urban Outfitters, Loaf, Eve, charity shops and vintage markets.

They have used wall art and furniture to add colour but are considering panelling with a dark statement colour in the hallway. Follow their decor decisions on Instagram on their design blog @forwardfeatures.

OUR TOP PICKS FROM MADE.COM



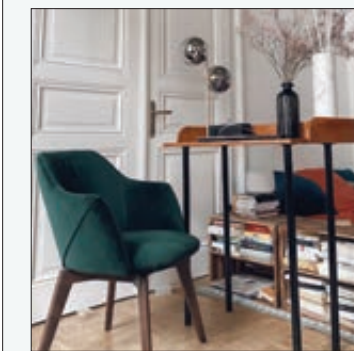
Edelweiss desk, oak and white. £249
Keira office chair, cloud grey and copper. £149
Ogilvy table lamp, £69 (out of stock, but green and pink are available)

Faye Floor Lamp, brass and marble. £139
Margot Office Chair, blush pink velvet and copper. £199
Daven set of 2 Trunks, pink and yellow. £85

DESIGN HACKS

Sam Pye, of Echlin Design Studio, has the following tips to kit out your home:

- 1 Think outside the box**
Use furniture (such as drawers) listed in the bathroom sections of websites and department stores as the proportions are much smaller so great for tight spaces.
- 2 Help your shelf**
Good-looking shelving brackets from shops like Trouva are really helpful. You can then buy plain shelf board from DIY stores and paint them with chalk paint.
- 3 Score second hand**
Buying second-hand storage is a great way to get a more luxurious look for less, go to Vinterior (@vinterior.co).



Lule office chair, pine green velvet. £199
Globe table lamp, brass and smoked glass. £38

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SHARED OWNERSHIP WEEK
17-23 Sept 2020

Don't take any notice of the rumour mill

Anna White debunks the myths around shared ownership to help you make an informed decision

SO, you've heard of shared ownership but been deterred by the property market rumour mill. Common misconceptions include: there are no family homes, just starter flats in high rise buildings; it means taking a mortgage out with another home owner; and shared ownership homes are dingy ex-council flats tucked away around the back of a development. In this article *Homes & Property* separates myth from fact.

MYTH: There are no family homes, just starter flats.

FACT: Shared ownership homes account for an increasingly large proportion of developers' affordable housing contribution (otherwise known as section 106).

There is a huge shortage of affordable family homes in London and shared ownership is one way of fixing this. In fact, local councils and their planning departments see the provision of shared ownership family homes to encourage parents to bring their children up in the capital.

A fifth of all shared ownership homes listed on the Share to Buy portal are three- or four-bedroom homes and the largest proportion of enquiries since January on Share to Buy have been made by families (67.9 per cent). A fifth were made by couples and 10.3 per cent by an individual buying alone.

As the Government's shared equity loan scheme Help to Buy shuts for all bar first-time buyers from March, shared ownership for families will become even more important.

CASE STUDY: David and Toni Glennon have bought a three-bedroom house in the L&Q development Beaulieu, 10 minutes outside Chelmsford in Essex.

Crossrail manager David and his wife Toni, who is a healthcare assistant, had been renting until their landlord sold the property.

"We'd fallen foul of the rental trap a few times. We used to rent a house and then one day the landlord told us that he'd sold it and we had a month to get out. Once Samuel was born, we knew wanted to find somewhere more permanent, where we could put down roots and not worry about moving," says David. "We looked at buying on the open market originally but saving for a deposit with a newborn baby and Toni on maternity leave pay seemed insurmountable."

Shared ownership enabled the Glennons to stay in Chelmsford. The couple put down a £20,000 deposit for

a 25 per cent stake of a three-bedroom house with a garden and a drive. One- and two-bedroom apartments are launching at Beaulieu in the autumn. Visit www.lqhomes.com.

MYTH: Shared ownership means buying with another individual.

FACT: The shared aspect of the scheme is because you're sharing ownership of your home with a housing association. Buyers will purchase a share in a property, paying a mortgage on the share they own and rent on the remainder to their provider; you don't have to buy or live in your home with anyone that you don't want to. In most cases, you can also choose to purchase more shares in your property until you own 100 per cent through a process known as staircasing. See our shared ownership explainer on page 3.

MYTH: Shared ownership is more expensive on a monthly basis than renting.

FACT: In many cases, the monthly payments for a shared ownership property is less than renting privately. If you buy bigger shares in your home over time the rental payments will decrease but your mortgage payments will increase. Kyri Ntaountakis says: "My rent is £666, the monthly service charge is £150 and my monthly mortgage payment is £400. I am now paying less per month than I was when I was renting and I am finally on the property ladder." This scheme is Reynard Mills in Brentford but is now sold out.

MYTH: Shared ownership flats are second-class homes tucked away around the back of luxury apartments.

FACT: This has certainly been true in the past. However, more developments being built now are what's known as tenure blind. In a responsibly built residential scheme an onlooker should not be able to identify a council house, from a rental property, from a pad for private, from a shared ownership home. Although this is not always the case planning departments are getting hotter on it.

EXAMPLE SCHEME: The Patchworks by Peabody in Finsbury Park is a modern brick building and stylish nod to London's Victorian factories. Brightly decorated inside with Zanussi kitchens, it's a short stroll from the vibrant Upper Street in the centre of Islington. Prices start at £139,500 for a 30 per cent share of a one-bedroom apartment. Visit www.peabodysales.co.uk.



Putting down roots: David and Toni Glennon had fallen foul of the rental trap a few times before putting down a £20,000 deposit for a 25 per cent stake in a three-bedroom house in Chelmsford



High standard: The Patchworks in Finsbury Park features brightly decorated rooms — a far cry from second-class homes tucked away around the back of luxury apartments



Yes, you do get shared ownership outside London

MYTH: There are no shared ownership homes in rural schemes, just in urban tower blocks.

FACT: The housing affordability crisis is not limited to London, there are plenty of rural communities in the pricey south-east where local people who have grown up there cannot afford to get on the ladder. The flow of buyers moving out of London props up house prices in the countryside. Therefore, shared

ownership is essential in villages too and well deployed across the home counties.

EXAMPLE SCHEME: The Waterfront is a mixed private sale and shared ownership scheme in Shoreham-by-Sea in East Sussex. It's an hour on the train from London Victoria to the seaside town which sits beneath the South Downs. One-bedroom apartments cost £111,000 for a 30 per cent share via www.sharetobuy.com.



By the seaside: The Waterfront is a mixed private sale and shared ownership scheme in Shoreham-by-Sea, East Sussex





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17-23 Sept 2020

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WEBINARS

WHAT IS SHARED OWNERSHIP AND ARE YOU ELIGIBLE?

Powered by Share To Buy
Thursday 17th September

WHY AND HOW? THE BENEFITS & THE PROCESS OF SHARED OWNERSHIP

Powered by First Time Buyer Magazine
Friday 18th September

HOW MUCH DOES SHARED OWNERSHIP ACTUALLY COST?

Powered by Share To Buy
Monday 21st September

ASK THE EXPERTS: MORTGAGE & LEGAL ADVICE

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Tuesday 22nd September

ASK THE EXPERTS: MYTH BUSTING Q&A WITH JOHNNY IRWIN AND MORE

Live Q&A with panel of property experts
Wednesday 23rd September

ARTICLES

3 BEDS FOR FAMILIES, BOROUGHES YOU THOUGHT YOU COULDN'T AFFORD!

Evening Standard
Thursday 17th September

SAVING, LEGAL & MORTGAGE INFORMATION

First Time Buyer Magazine
Friday 18th September

LONDON'S HOTSPOTS AND BEST COMMUTER LOCATIONS

Metro
Tuesday 22nd September

LOVE YOUR LOCAL: EXPLORE AREAS WHERE SHARED OWNERSHIP IS AVAILABLE

TimeOut London
Thursday 17th – Wed 23rd September

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