

# METRO PROPERTY EXTRA

## HOW TO GET ON THE LADDER FOR LESS

AS SHARED OWNERSHIP WEEK BEGINS, **ANDREA DEAN** PASSES ON A FEW TIPS TO HELP GET YOU THE KEYS TO YOUR OWN HOME

**A**LTHOUGH life's slowly returning to normal, changes in working arrangements mean that many of us are spending far more time at home than before the pandemic. All well and good if you love where you live – but if you're stuck in an overpriced and overcrowded rental with flatmates who get on your nerves, few things will appeal more than having a place and space of your own.

Once you've made the decision to buy, don't let the prospect of sky-high property prices and deposit requirements destroy your dream – with the help of shared ownership, you could be getting the keys to your first home sooner rather than later.

Shared Ownership allows people to buy a share in a home, while paying rent on the rest. This can frequently work out cheaper than renting an equivalent property and, of course, you'll have a proper stake in it. You will also have the option to buy more shares as and when you can, and the deposit is a fraction of what you'd pay when buying on the open market.

Around 202,000 households now live in shared ownership homes, including 43-year-old Laura Lucas, an NHS business manager. As a single parent she thought that she'd never be able to buy but after years in social housing she found out about the scheme and bought a share of a three-bed house at L&Q's Saxon Reach in Milton Keynes.

'Once you're in the council system, you don't want to get out and lose your place, so I was really nervous about giving up my home, but I'd managed to save up a deposit for a shared ownership property and started to think that maybe owning a house was something I could achieve,' she says.

'I registered online. The sales team were absolutely brilliant and talked me through everything and really reassured me and I came away thinking "this really is something I could do", so I went for it.

'I never imagined I'd be able to own my own home and want to stay here for the long term.'

This year's Shared Ownership Week starts today and this special Property supplement looks at how the scheme works, homes in and

around London that you can buy with really low deposits – starting at just £3,325 – and developments that are perfect for post-pandemic lifestyles.

We also meet a range of buyers who've used shared ownership to step on to the ladder. If you're inspired by their stories, check it out for yourself and you could be joining their ranks before you know it.

■ [sharedownershipweek.co.uk](https://sharedownershipweek.co.uk)

**SHARED OWNERSHIP SPECIAL**

**New chapter:** Shared ownership meant single parent Laura Lucas could buy after spending years in social housing

**INSIDE: How SO worked for us ● Homes to buy with a four-figure deposit ● Your route to full ownership >>>**



**SHARED OWNERSHIP WEEK 2021**  
23 - 29 September

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# METRO PROPERTY EXTRA

SHARED OWNERSHIP SPECIAL

# ‘We did it – you can too!’

THANKS TO SHARED OWNERSHIP, THESE BUYERS FROM VERY DIFFERENT WALKS OF LIFE HAVE TAKEN THEIR FIRST STEPS ON TO THE PROPERTY LADDER, SAYS **ANDREA DEAN**

## THE SINGLETON

Fed up with forking out a small fortune in rent every month, Domnita Ghita, 46, made up her mind to buy. She works for the NHS as a social prescriber – referring patients to non-medical services such as local community groups – and was desperate for a place of her own.

‘I’d been in a two-bed flat in Crystal Palace for three years and was tired of spending so much money on rent,’ she says. ‘Given my age, I felt it was important to get onto the property ladder sooner rather than later but my rent was so expensive that saving became incredibly difficult.’

‘Before buying I stayed with my sister for a little while, meaning I could set aside a decent amount of money for a deposit. I saved around £22,000, which proved to be more than enough, thanks to shared ownership.’

Domnita focused on buying in Southall, as it was convenient for her sister’s home and her job, and she’d

fallen for its lively atmosphere. ‘On a sunny afternoon I was walking through Southall Broadway and was struck by all the amazing food smells – I felt like I was on holiday!’ she adds.

Domnita bought off-plan having discovered Evolution by Network Homes. ‘I felt confident it was right for me, and signed the contract. When I saw the apartment in real life, I knew I’d made the correct choice. It felt much larger, particularly the bedroom, which is separate to the rest of the property, despite being a studio, and it has a huge balcony which I’m looking forward to dressing with plants.’

Domnita is full of praise for shared ownership. ‘I looked into a few home-buying schemes, but shared ownership seemed the best choice,’ she says. ‘The chance to begin my home-ownership journey with a relatively low deposit was a huge pull for me as a solo buyer; and I pay less now than when I lived in Crystal Palace.’

*One, two and three-bed shared ownership apartments are available at*

*Evolution, from £76,875 for a 25 per cent share of £307,500, requiring a minimum deposit of £3,844, [networkhomessales.co.uk](http://networkhomessales.co.uk)*

## THE FAMILY

Novalyn Anonuevo, 42, and her husband Ernani, 44, relocated from the Philippines to London in 2002. They originally lived north of the river but moved to Lewisham after their twin boys, now eight, were born.

‘This was partly based on the fact that I work at Lewisham hospital, but also because there is a very strong Filipino community here,’ says Novalyn, a nurse. ‘Saving for this was tough, because we have commitments to our family back in the Philippines. When you pair these outgoings with London rental prices, saving becomes incredibly difficult. All in all, it took us five years to save for our first home so we were excited to start our journey once we had enough money.’ The family had been renting a two-bed flat before purchasing a 35 per cent share



**Going it alone:**  
Shared Ownership  
helped Domnita’s  
money stretch further



in a two-bed new-build at Lucent Point, a Peabody development in Lewisham. ‘Our home is much bigger than our rented accommodation, which is great for our boys as they’re young and energetic!’

‘We love its contemporary feel compared to where we were before – the specification is amazing, the kitchen and bathrooms are sleek and hassle free, and we have a balcony with amazing views of London.’

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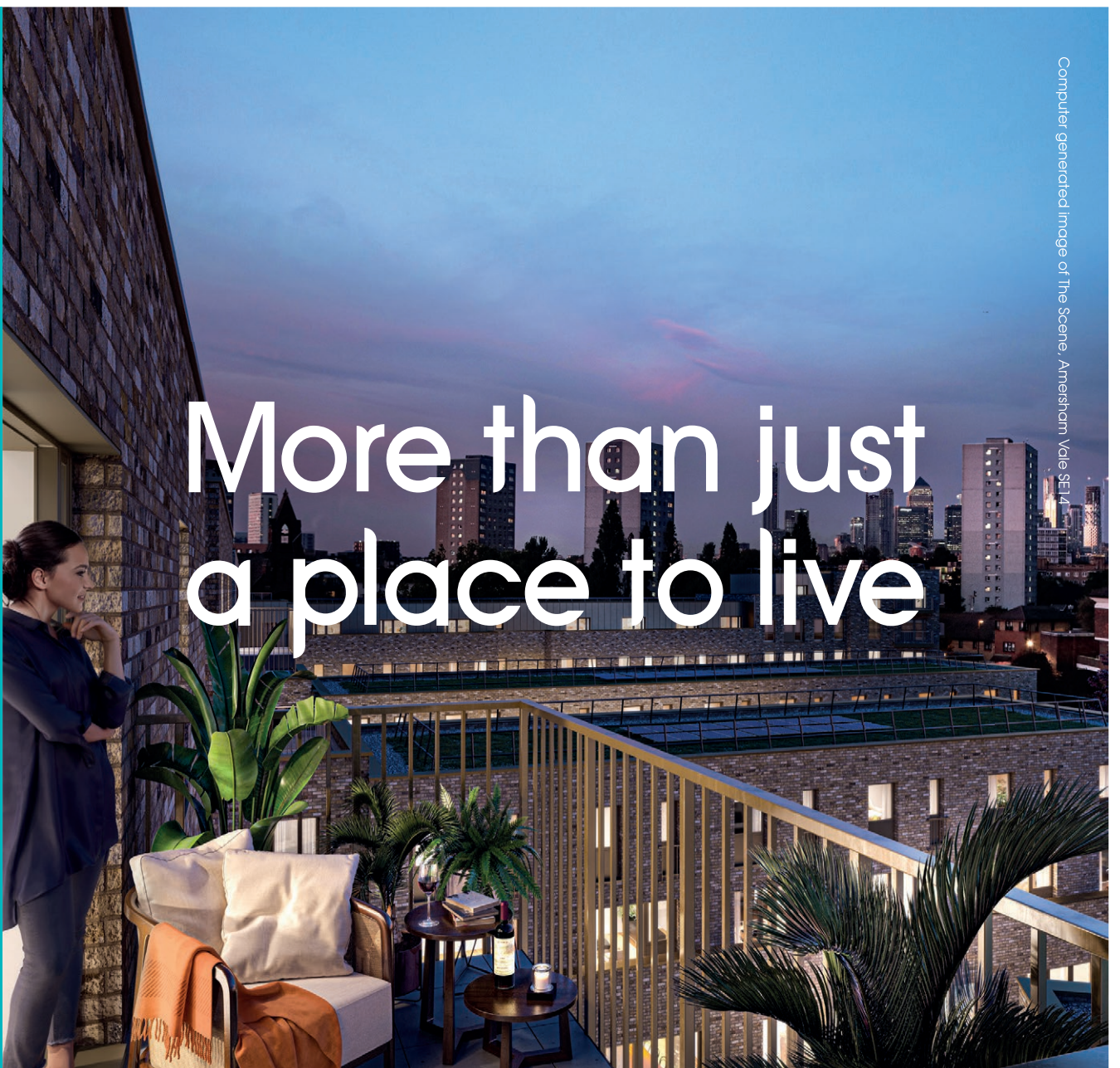
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# More than just a place to live



Computer generated image of The Scene, Amersham Vale S612



SHARED OWNERSHIP SPECIAL

# METRO PROPERTY EXTRA



**Size matters:** Novalyn and her family's new home is much bigger than their old rented flat

'We plan on staircasing after two or three years, which should give us sufficient time to save. Our outgoings are fairly similar compared to what we were paying before; anything extra goes towards our mortgage and

therefore our future.' *Lucent Point has sold out but shared ownership apartments are on offer at Peabody's The Scene, also in Lewisham, starting from £120,000 for a 30 per cent share of a £400,000 flat, peabodysales.co.uk*

## FRIENDS

Meeting in the staff room at work was fortuitous for Emma Shulton, 25, and Rebecca Hart, 30, as they quickly became firm friends and just one year later started looking for somewhere to buy together.

'It was just before the start of the first lockdown, we got on instantly and quickly realised that it could be a fantastic opportunity to get onto the property ladder. Buying individually was going to be a stretch,' says Emma.

'We had both been saving but didn't have enough for a deposit on our own and didn't want to waste money on rent,' adds Rebecca. So the friends, both croupiers, began their property search in August last year.

Choosing their home boiled down to two priorities: location and bedroom sizes. They needed equally-sized bedrooms and a bathroom each and also wanted a reasonable commute, but discovered most two-bed homes they viewed had one large master bedroom and one much smaller room.

They eventually found exactly what they were looking for at Liberty Wharf in Alpertown, from Latimer by Clarion Housing, which also came with two parking spaces. They bought a 25 per cent share of their roomy apartment, contributing £10,000 each, and moved in this March.

'Shared ownership was a great option for us as it was proving impossible to do it alone,' says Rebecca. 'Using the scheme meant we could hold back a cushion within our savings which we were really thankful



**Two's company:** Rebecca and Emma are paying less than when renting

for, especially when lockdown happened and we were furloughed.

'We pay less than we would if we were renting, even with the bills and service charge.

'It's quite strange that we haven't known each other very long, but it works brilliantly and we're enjoying having our own place to call home.'

*One, two and three-bed shared ownership apartments at Liberty Wharf start from £83,250 for a 25 per cent share of £333,000, which would require a minimum £4,163 deposit, liberty-wharf.co.uk*

## HOW SHARED OWNERSHIP WORKS

THIS part-buy, part-rent scheme lets you purchase a share in a new-build or resale property from a housing association. It is covered via a mortgage and you pay discounted rent on the rest.

Share sizes range from 25-75 per cent of the value at the moment, but next year the minimum share is dropping to ten per cent on new-builds delivered through the Affordable Homes Programme.

Shared ownership is available to first-time buyers, existing shared owners wanting to move, and people who've owned before but don't have the budget to buy outright. To be eligible, your total household income can't exceed £90,000 in London, or £80,000 elsewhere in England.

You'll have the option to buy more shares if you want to, and the deposit is a fraction of what you would pay on the open market. As an example, for a private sale flat costing £400,000, you'll require a minimum ten per cent deposit of £40,000. With shared ownership, you only have to find a deposit for the share you buy. So, when purchasing a 25 per cent share of a £400,000 home, your ten per cent deposit works out at £10,000.

## FIND YOUR DREAM LOCATION WITH SHARED OWNERSHIP



With stylish new homes available to own in sought-after London locations, we can help you find the ideal place to call home.

Take a look at our developments and find out how Shared Ownership\* can help make your dream home a reality.



### WALTHAMSTOW, E17



### COACHMAKERS YARD

**1, 2 & 3 BEDROOM APARTMENTS**  
FROM £90,000 for a 25% share

3 minute walk\*\* to Blackhorse Road  
Zone 3

### ROYAL ALBERT WHARF

**1, 2 & 3 BEDROOM APARTMENTS**  
FROM £78,750 for a 25% share

4 minute walk\*\* to Gallions Reach  
Zone 3

### ROYAL DOCKS, E16



### WILLESDEN, NW10



### OAKLANDS RISE

**2 BEDROOM APARTMENTS**  
FROM £108,250 for a 25% share

12 minute walk\*\* to Willesden Junction  
Zone 2/3

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**SHARED OWNERSHIP WEEK 2021**  
23 - 29 September



Notting Hill Genesis terms and conditions apply. Images used for illustrative purposes only. Images include optional upgrades at additional cost. Prices correct at time of going to press. \*Shared Ownership - Shared Ownership affordability and eligibility criteria apply. Price illustrations are based on the share value, not the full market value of the homes advertised. Please see a Sales Executive for further details. \*\*Walking times taken from www.google.co.uk/maps and are approximate only. September 2021.



# METRO PROPERTY EXTRA

SHARED OWNERSHIP SPECIAL

# THE FOUR-FIGURE DEPOSIT

A LOW DEPOSIT IS NOT A BARRIER TO BUYING – WITH SHARED OWNERSHIP YOU CAN GET ON THE LADDER FOR AS LITTLE AS £3,325 SAYS **ANDREA DEAN**

**F**EWER opportunities to spend over much of the past 18 months have led to nearly half of first-time buyers saving more than usual, according to research by Yorkshire Building Society. But they still face an average four-year wait to get a foot on the property ladder, and – with Halifax reporting that the average first-time buyer deposit is now £58,986, and an eye-watering £132,685 in London – many are looking at far longer delays.

However, a huge advantage of shared ownership is that, as you only need a deposit for the stake you're buying, deposits are much lower than when buying on the open market. All these properties can be purchased with a down payment of less than £10,000, putting home ownership within your grasp.




**MINIMUM DEPOSIT: £3,325**

**UNION WALK AT THE GREEN QUARTER, SOUTHALL UBI, FROM £66,500 FOR A 25% SHARE OF £266,000**  
Only a five-minute walk from Southall station, these one and two-bed homes are finished to a high standard, featuring smart kitchens complete with integrated Bosch appliances. Each has a spacious balcony and many enjoy spectacular views over West London. [unionwalk.com](http://unionwalk.com)



**MINIMUM DEPOSIT: £3,563**

**L&Q AT HUNTLEY WHARF, READING RG1, FROM £71,250 FOR A 25% SHARE OF £285,000**  
One and two-bed apartments in a scenic location on the River Kennet and under ten minutes' walk from Reading station. They have light-filled, open-plan layouts, flooring fitted throughout, and eateries, a gym, podium gardens and waterside walkways will be on the doorstep. [lqhomes.com](http://lqhomes.com)



**MINIMUM DEPOSIT: £3,875**

**A+, HOUNSLOW TW3, FROM £77,500 FOR A 25% SHARE OF £310,000**  
The place to live if you want to be in the heart of the action, as these one and two-bed apartments are right by the high street – which is set to be transformed into a vibrant hub as part of a multi-million pound regeneration. Each has a balcony overlooking a quiet road or playing fields. [networkhomesales.co.uk](http://networkhomesales.co.uk)




**When you purchase a new home with L&Q during our Annual Homebuyer Week, we will give you up to £5,000.\* What you do with it is up to you!**

Reserve between **21<sup>st</sup> – 25<sup>th</sup> September** to qualify. 1, 2 & 3 bedroom apartments available with Shared Ownership. **Prices start from £60,625** for a 25% share.\*

To find out more visit:  
**[lqhomes.com/londonoffers](http://lqhomes.com/londonoffers)**

**L&Q**

\*Please visit [lqhomes.com/londonoffers](http://lqhomes.com/londonoffers) for full terms and conditions. Prices are correct at time of print, based on a 1 bedroom apartment at Barking Riverside, full market value at £242,500.



SHARED OWNERSHIP SPECIAL

# METRO PROPERTY EXTRA



**UNION SQUARE, PERIVALE UB6**, FROM £83,125 FOR A 25% SHARE OF £332,500

A mix of one, two and three-bed apartments in a well-connected development with a village feel. They're moments from shops and bus stops, within walking distance of Piccadilly and Central Line stations and convenient for the A40 and North Circular. [networkhomesales.co.uk](http://networkhomesales.co.uk)

**MINIMUM DEPOSIT: £4,156**

**NEXUS 2, ENFIELD EN3**, FROM £87,000 FOR A 30% SHARE OF £290,000  
With contemporary kitchens and integrated appliances, sleek bathrooms and balconies, these one and two-bed apartments have been designed to maximise space, light and storage. Open spaces and play areas, and Ponders End station, are all nearby. [nexus-enfield.co.uk](http://nexus-enfield.co.uk)



**ELECTRIC QUARTER, BRIXTON SW9**, FROM £106,250 FOR A 25% SHARE OF £425,000

There's no time to waste if you want to put down roots in buzzy Brixton, as these one and two-bed homes are shifting fast. The station, Brixton Village, the O2 Academy and numerous pubs, clubs and eateries are within easy reach. [guinnesshomes.co.uk](http://guinnesshomes.co.uk)

**MINIMUM DEPOSIT: £5,300**

**MOTION, LEA BRIDGE, E10**, FROM £110,000 FOR A 25% SHARE OF £440,000  
Part of a flourishing new east London neighbourhood, these two and three-bed apartments are set around a landscaped courtyard and ideally positioned for Lea Bridge Overground station and the mini-Holland cycle and pedestrian routes. [peabodysales.co.uk](http://peabodysales.co.uk)

**MINIMUM DEPOSIT: £5,500**



**MERRIELANDS, DAGENHAM RM9**, FROM £112,875 FOR A 25% SHARE OF £322,500

Spacious two-bed apartments close to a retail park and transport links, in an up-and-coming and increasingly desirable area. Each includes a large open-plan kitchen, a decked balcony or paved terrace. [merrilands.co.uk](http://merrilands.co.uk)

**MINIMUM DEPOSIT: £5,644**

**PATCHWORKS, FINSBURY PARK N7**, FROM £113,750 FOR A 25% SHARE OF £455,000

Getting around is easy from this gated, retro-inspired scheme as it's in Zone 2 and a short walk from both Arsenal and Finsbury Park stations. The two-bed apartments feature white kitchen units and large windows and there's a rooftop garden. [peabodysales.co.uk](http://peabodysales.co.uk)

**MINIMUM DEPOSIT: £7,562**



**ROYAL ALBERT WHARF, ROYAL DOCKS E16**, FROM £80,000 FOR A 25% SHARE OF £320,000

Every type of household is catered for here, as the 1,856 homes range from one-bed apartments to three-bed duplexes, all with private outside space and some overlooking the Thames. A concierge, Indian restaurant and arts hub with studios and event space are all on-site. [nhgsales.com](http://nhgsales.com)

**MINIMUM DEPOSIT: £8,000**

## HALE WORKS LONDON N17

Newlon Living has partnered with Anthology to offer 44 high specification shared ownership homes in a new 32 storey tower – Hale Works. With a selection of one and two-bedroom apartments available, you can now get a foot onto the property ladder in London's next new property hotspot.

This captivating building offers spectacular panoramic views of London and the surrounding areas from the stunning communal sky garden. As a resident of Hale Works, you will also be able to take advantage of a 24-hour concierge – offering round the clock services.

Hale Works is just a two-minute walk to Tottenham Hale Station, which will undergo a transport revolution with millions of pounds invested in a new tube, rail and bus station all right on your doorstep. From there you can get a train into Liverpool Street in just 15 minutes, or connect with the express train to Stansted Airport. Alternatively, you can board the Victoria Line tube, which will get you to Kings Cross in 10 minutes or Oxford Street in just 15 minutes.

Priority for these Shared Ownership homes goes to buyers who live or work in Haringey. Maximum income levels apply.

For further information, scan the QR code below.



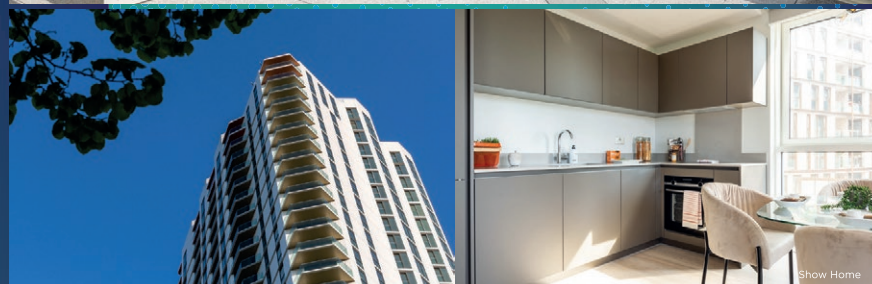
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## ELEVATED MODERN LIVING





# METRO PROPERTY EXTRA

SHARED OWNERSHIP SPECIAL

## GREEN SPACES AND DEDICATED WORK AREAS ARE THE NEW FOCUS FOR BUYERS, SAYS ANDREA DEAN

LIVING through the lockdowns has made us appreciate our homes all the more – and changed our priorities when buying. Proximity to a station becomes less important if we're only commuting part-time, but a dedicated work area is now a must-have for many, as is outside space.

A survey by Share To Buy and Peabody has highlighted that 50 per cent of first-time buyers are even keener to purchase than before the pandemic, and that they now value local parks and other green spaces, room to WFH and a private balcony or terrace more than being close to public transport.

As well as providing an affordable way on to the housing ladder, shared ownership can give you everything on your home-buying wish-list, as these amazing homes demonstrate.

### WFH WONDERERS

Stuck for ideas on how to incorporate an office into your home? Then visit Beam Park near Rainham where L&Q is showcasing how you can use the second bedroom as a flexible live/work



# THE PRIORITIES THEY A

space by decking it out with a stylish desk and a daybed/sofa. Two-bedroom apartments start from £83,750 for a 25 per cent share of £335,000, [lqhomes.com](https://lqhomes.com).

At Peabody's **Valley House (1)** in Greenwich, all the one, two and three-bed apartments can easily accommodate a home working area –

whether in the bedroom, living room or spare room.

Prices start from £101,125 for a 25 per cent share of £405,000, [peabodysales.co.uk](https://peabodysales.co.uk).

Selected apartments at Newlon's **Hale Works (2)** in Tottenham Hale include office space and, for a change of scenery, you can always shift

yourself and your laptop to one of the work stations in the lobby or the 11th floor sky lounge – though it's hard not to be distracted by the views.

One and two-beds start from £92,500 for a 25 per cent share of £370,000, [haleliving.london/building/hale-works](https://haleliving.london/building/hale-works).

**Oaklands Rise (3)**, from Notting Hill

Genesis, is at the centre of the £26billion Old Oak and Park Royal regeneration. There will be a dedicated concierge service so you won't be interrupted by deliveries, and a residents-only work hub.

Two-bed apartments are from £108,250 for 25 per cent of £433,000, [nhgsales.com](https://nhgsales.com).

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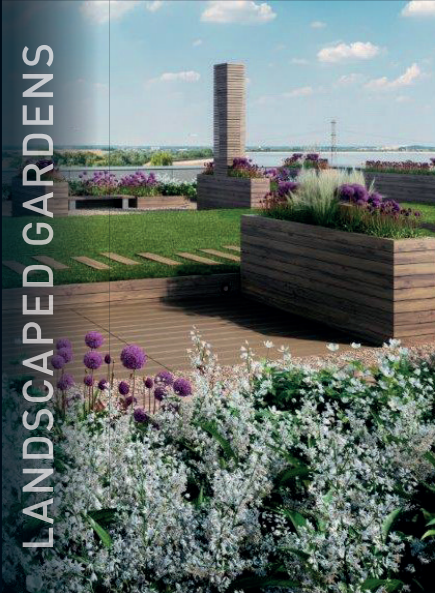
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AMPLIFY, SALFORD QUAYS



MERRIELANDS, DAGENHAM



ASCOT HOUSE, STAINES-UPON-THAMES

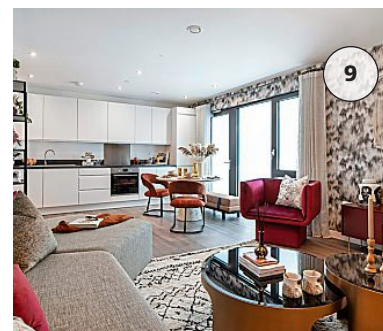
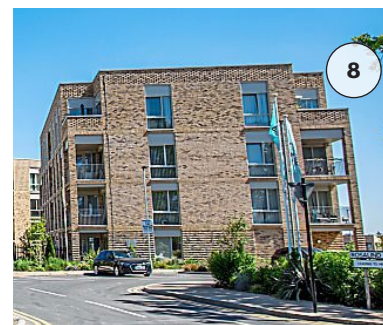
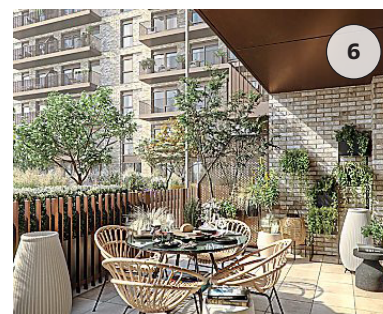
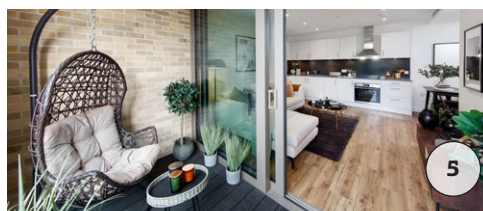


SHARED OWNERSHIP SPECIAL

# METRO PROPERTY EXTRA



**Hot property:** 1. Valley House; 2. Hale Works; 3. Oaklands Rise; 4. Ascot House; 5. Windsor Apartments; 6. Pontoon Reach; 7. Leaside Lock; 8. Ridgeway Views; 9. Park Royal



For impressive river views, head to Peabody's **Pontoon Reach** (6) in Royal Docks, as it features a spectacular rooftop garden gazing out over the Thames. The one and two-bed homes all have a private balcony or terrace, from £105,750 for 30 per cent of £352,500, [peabodysales.co.uk](http://peabodysales.co.uk).

Part of East London's biggest regeneration project since the Olympics, **Leaside Lock** (7) in Bromley-by-Bow, from Guinness Homes, is located next to another river – the Lea – and includes a courtyard garden and riverside park. One and two-bed apartments are from £83,150 for a 25 per cent share of £332,500, [leasidelock.com](http://leasidelock.com).

## PET-FRIENDLY PADS

If you're one of the 3.2million households who've acquired a pet since the start of the pandemic – or can't wait to get one – make sure you pick a development that welcomes your furry friend with open arms. There are plenty of places to walk the dog close to L&Q at **Ridgeway Views** (8) in green and leafy Mill Hill where one and two-bed apartments start at £83,750 for 25 per cent of £335,000, [lqhomes.com](http://lqhomes.com). And Acton Works in **Park Royal** (9) is set around communal gardens and a short walk from a park.

One, two and three-bed apartments are from £85,000 for a 25 per cent share of £340,000, [networkhomessales.co.uk](http://networkhomessales.co.uk).

# RE A-CHANGING...

## AWESOME OUTSIDE SPACE

While balconies, terraces, communal gardens and roof terraces are fairly commonplace, some shared ownership developers have gone above and beyond in their provision of al fresco areas. Each of the studio, one and two-bed apartments at **Ascot House** (4) in Staines-upon-Thames, from

Latimer by Clarion Housing, comes complete with a spacious balcony, and residents have use of lush communal gardens and a roof terrace with views of Windsor Castle. Prices are from £76,250 for a 25 per cent share of a studio apartment priced at £305,000, [ascothousestaines.co.uk](http://ascothousestaines.co.uk). Landscaped green spaces and

generously sized balconies can also be found at the same housing association's **Windsor Apartments** (5) at Prince of Wales Drive in Battersea, which will have direct pedestrian access to neighbouring Battersea Park. One- and two-beds are from £156,250 for a 25 per cent share of £625,000, [windsorapartments-sw11.co.uk](http://windsorapartments-sw11.co.uk).

# Love where you live

We're here to improve people's lives and create possibilities for them and we're proud to deliver high-quality homes across England. With homes available to purchase outright, though the Help to Buy: Equity Loan\* scheme or Shared Ownership\*\*, home ownership could be more affordable than you think.



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# Full ownership is just a staircase away

LITTLE BY LITTLE, YOU CAN INCREASE HOW MUCH OF YOUR HOME YOU OWN, SAYS **ANDREA DEAN**

ONE of the benefits of shared ownership is that it's very flexible, giving you the opportunity to buy extra shares if you want and can afford to, through a process called staircasing.

Data from the Mayor of London's office shows that nearly 1,400 shared owners in the capital staircase to 100 per cent ownership every year, and once they own their home outright, there's no rent to pay.

Your lease will state how often you can staircase and the number of extra shares you can buy, typically ten per cent initially then in multiples of five per cent, though under the government's new shared ownership model the minimum increment is dropping to just one per cent.

You'll need to fund the new shares through remortgaging your home, unless you have sufficient savings, so contact your mortgage lender or an independent financial adviser for an affordability assessment.

Once you have the green light, your home will be valued as the cost of the new shares depends on how much it's worth. Don't forget to budget for valuation and legal fees, and possibly stamp duty.



Happy home:  
Gina and Tom

## 'You get a great sense of pride in it being yours'

FOLLOWING the breakdown of her marriage, 37-year-old PA Gina Stephens had to start again with her son Tom, then 18-months-old.

Her ultimate aim was to buy, but spending so much on rent made it virtually impossible to save.

'We rented a house for ten years and although it was lovely, I was unable to save money for a deposit to buy,' she says. 'I started looking for smaller rental properties but couldn't find anything suitable and, although I had around £10,000 in savings left to me when my grandmother passed away I never thought that would ever be enough to buy somewhere! Then I found a website about shared ownership, and once I learned more about it I felt that owning a home of my own was actually more achievable than I'd first thought.' Gina purchased a 45 per cent stake in her flat in 2016,

and has since bought the remaining shares in two stages, funding the purchase by extending her mortgage each time. She now owns her home outright, having staircased to full ownership, and so doesn't have to pay any rent.

'Initially I didn't have plans to staircase - it was more important to find somewhere that my son and I could call home and wouldn't have to move out of again,' she says.

'Part-rent, part-buy is a great way of owning a home - you get the great sense of pride in it being yours, and knowing that staircasing is an option really helps that feeling. If someone had told me five years ago that I'd own my home outright, I never would have believed it!'

Both new and resale shared ownership homes are available from Peabody throughout London, [peabodysales.co.uk](http://peabodysales.co.uk).



## Our new homes offer you a warm welcome.

At Network Homes we believe that good homes make everything possible.

With over 45 years' experience in housing and a range of Shared Ownership properties; we can help you find a new home that will meet your needs.

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