

10 pages of **Shared Ownership content** from our partners inside!

# Shared Ownership Week<sup>is</sup> **BACK** for **2024**

Whatever your **motivation**  
for wanting to part-own  
your own place is...

**Do it for  
the Future**

Do it with **Shared  
Ownership.**

**SHARED  
OWNERSHIP  
WEEK 2024**



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PEOPLE**

To find out more visit  
[sharedownershipweek.co.uk](https://sharedownershipweek.co.uk)

Don't forget  
to **book your  
place** at the

**LONDON  
HOME SHOW**

**28/09/2024**

FIRST TIME  
*buyer*

PRESENTS

# NATIONAL HOME BUYING WEEK

24-28 FEBRUARY 2025

A WEEK LONG CAMPAIGN TO EDUCATE  
AND INSPIRE FIRST TIME BUYERS

#UNLOCKTHEDOOR



Headline partner



Find out more at

[nationalhomebuyingweek.co.uk](https://nationalhomebuyingweek.co.uk)

Supporting partner



# WELCOME!

A welcome letter from [Lynda Clark](#), Editor of *First Time Buyer* magazine

Getting a foot on the property ladder is often difficult, especially at the moment with the cost of living and ever-increasing rents. Help is at hand though, through shared ownership – the part-buy, part-rent Government-backed scheme which is a very affordable way to buy your first dream home. One big advantage of shared ownership is that it enables households to access homeownership with a much lower deposit. You only need to get a mortgage for the percentage you are buying, which means a much lower deposit is needed, and pay a subsidised rent on the part you don't own, making it much more accessible to many first time buyers. Shared ownership has been around since the 1980s and has helped thousands of first time buyers get a foot on the ladder.

To highlight the scheme, Shared Ownership Week runs from 25 September to 1 October. Go to [sharedownershipweek.co.uk](https://sharedownershipweek.co.uk) and sign up to get exclusive access to the full week of shared ownership content including your free tickets to the London Home Show and more.

This supplement is packed with easy-to-understand information about how shared ownership works that will guide you through the process and an informative feature on why to consider a new build home – we hope you find them useful. Plus, there are also some very affordable shared ownership homes featured, which we hope will inspire you to get the keys to your first front door!



Lynda Clark,  
Editor, *First Time Buyer* magazine

# LIFE COULD BE

# SO...

\*SHARED OWNERSHIP

# MUCH SWEETER

Places for People started more than 50 years ago and today we're building happy, healthy and inclusive Communities right across the country. Our spacious and thoughtfully-designed Shared Ownership homes are the perfect choice for living life your way.

## Discover our New Homes



### East Wick and Sweetwater

*London*

A dynamic new neighbourhood located on the iconic Queen Elizabeth Olympic Park.

1,2,3 bedroom apartments.

**Open Market Sale**

Prices from **£485,000**

[eastwickandsweetwater.co.uk](http://eastwickandsweetwater.co.uk)



### Cable Wharf

*London*

**Open day event 5/10.**

2-bedroom apartments and 3, 4 bedroom houses.

**Shared Ownership**

Prices from 25% share  
**£73,750**

[www.placesforpeople.co.uk/new-homes/cable-wharf](http://www.placesforpeople.co.uk/new-homes/cable-wharf)



### Whistle Wood

*Hampshire*

**Visit our show home!**

3-4 bedroom houses.

**Open Market Sale**

Prices from **£395,000**

[www.placesforpeople.co.uk/new-homes/whistle-wood](http://www.placesforpeople.co.uk/new-homes/whistle-wood)



**COMING SOON**

### Ascots Green

*Welwyn Garden City*

**Launching this Autumn.**

2, 3, 4 and 5 bedroom homes launching later this year.

**Shared Ownership & Open Market Sale**



...or scan here



# WELCOME!

A welcome letter from headline sponsor **Places for People**, explaining how – amid rising private rents and ongoing cost of living pressures – shared ownership is the best solution for unlocking the benefits of homeownership

With houses in England now costing an average of 8.3 times the average income<sup>1</sup> and private rents rising by 8.7% in the year to May 2024<sup>2</sup>, stepping on to the property ladder – and saving up for a deposit – is more challenging than ever.

Shared ownership – the Government-backed scheme that helps first time buyers to buy a percentage share of a new build property with a much lower deposit, while paying a subsidised rent on the remainder – might not be a perfect fit for everyone. But in an economically tough climate, for the vast majority of people keen to start their homeownership journey, shared ownership is an achievable, affordable and highly effective solution.

At Places for People, we have a genuine passion for community creation and building high-quality homes that work for everyone, so it's a huge privilege to sponsor Shared Ownership Week, through which we can help aspiring homeowners to start living life their way.

## BREAKING DOWN MISCONCEPTIONS

There's still a lot of confusion surrounding shared ownership and it's important not to let the various misconceptions and myths detract from the benefits of the scheme.

For instance, you might have heard negative stories about leaseholds, however it is important to note that shared ownership leases are approved by the Government's housing agency, Homes England, and are there to facilitate the part-buy, part-rent nature of the scheme. With shared ownership, there's often the potential to increase your share over time to 100%, so that one day you do own the freehold.

If you're looking to buy your first home you might also be worried about management charges, but this annual fee – now applicable for most new build homes, not just shared ownership ones – buys you the peace of mind that your property and the surrounding areas will be well maintained so that your community thrives for years to come.

As a customer, it's important to know that we have your homeownership interests at heart, which is why we remain committed across the sector to helping you navigate your shared ownership journey, supporting you with first-class service throughout and delivering an excellent homebuying experience.

## CAPITALISE ON THE BENEFITS

Along with confusion, apathy is another reason shared ownership isn't as popular as it should be, with research by property website Zoopla citing that four in 10 under-40s have given up entirely on becoming homeowners!

But this is a missed opportunity for many, since renting with shared ownership is often a much better option than renting privately. Because if you're prepared to rent, why not explore gaining a foothold on the property ladder with a much lower deposit at the same time?

This is exactly what shared ownership offers, along with the many benefits that come with investing in a place of your own, including a sense of belonging, the freedom to create the home of your dreams, and the security of knowing you're laying down foundations for the future.



**David Hnyda,**  
Group Sales & Marketing Director,  
Places for People

## LOOK TO YOUR FUTURE

Plus, when you consider the potential for your share's capital value to grow over time (which you can accelerate by staircasing) and how that translates to your future aspirations – such as moving to a bigger home to start a family or downsizing to retire rent and mortgage-free – you can see just how much shared ownership has to offer.

Buying a place of your own means you can finally adopt that furry friend, invite family over, create your perfect outdoor space – ultimately, put down roots and live the life you choose. And there's never been a better time to start your homeownership journey.

## DO IT FOR THE FUTURE – DO IT WITH SHARED OWNERSHIP!

To find out more about shared ownership, check your eligibility and browse our available properties, head to [placesforpeople.co.uk/sharedownership](https://placesforpeople.co.uk/sharedownership).

<sup>1</sup> Housing affordability in England and Wales – Office for National Statistics ([ons.gov.uk](https://ons.gov.uk))

<sup>2</sup> Private rent and house prices, UK – Office for National Statistics ([ons.gov.uk](https://ons.gov.uk))

# SHARED OWNERSHIP EXPLAINED

Shared ownership is the most affordable way to take a first step on to the housing ladder.

[Kay Hill](#) looks at how the scheme works

**Shared ownership is a Government-backed scheme that helps first time buyers take a first step on the housing ladder.** Established over 40 years ago, around 202,000 households already live in shared ownership homes, and the scheme is growing rapidly in popularity as rising interest rates have made it harder for many first time buyers to purchase on the open market.

## WHAT IS THE SCHEME?

Shared ownership helps lower income individuals and families take a first step on to the housing ladder by buying a share of the leasehold of a house or apartment from an accommodation provider such as a housing association and paying a controlled rent on the other portion. The amount they are able to buy varies according

to the household income, the home and the provider, but starts from as little as 10% of the full market value of the property in the latest schemes. Over time, buyers can purchase additional shares in the property, in a process known as “staircasing”, which means they can ultimately own the whole home and no longer pay rent.

## WHAT IS THE ADVANTAGE?

The biggest barrier to homeownership for many households is saving up the deposit. According to the Halifax House Price Index,

the average house price in July 2024 was £291,268, which for a family buying on the open market with a 90% mortgage would mean a £29,127 deposit.

Buying 25% of the same house using shared ownership, however, would require a minimum 5% deposit of just £3,640, putting it within reach of far more potential buyers. For buyers in London, the difficulty of saving a deposit is even more acute, with the average £536,052 home requiring £53,605 for a 10% deposit, while a 25% shared ownership share could be accessed with a deposit of £6,701.

Many buyers also struggle to borrow enough money from mortgage providers to buy on the open market – with shared ownership you only need a mortgage for up to 95% of the share you are buying, reducing the income that is required.



## HOW IS IT DIFFERENT TO RENTING?

With shared ownership, as well as paying your mortgage, you also pay rent on the percentage of the property that you haven't bought yet, as well as a service charge; but there are significant differences to just renting.

- You have complete security; as long as you pay your mortgage and rent, the only time you will have to move is when you choose to – not when a landlord decides to sell.
- You have a stake in the value of your home, which may increase in worth over time (although this is not guaranteed).
- The rental part of the payment is controlled, so rises are predictable, rather than at the whim of a landlord. The vast majority of shared ownership leases started since October 2023 are only permitted to have a rent increase once a year, which can be no more than the Consumer Prices Index (CPI) plus 1%. Housing providers are free to charge less than this, and rents cannot be increased at all if CPI is minus 1% or lower. Some affordable housing that was already in development at this time may be subject to an older-style lease agreement, so do check carefully.
- Unlike renting, in most cases as a shared owner you are responsible for repairs and maintenance to your home, either through paying yourself (such as replacing a leaking tap) or paying service charges (for maintaining communal areas). However, the latest shared ownership model lease introduced an "initial repair period", which means that the housing provider is responsible for essential repairs to the outside of the building and walls, floors, ceiling and stairs inside your home for the first 10 years. During this period, you can also claim back up to £500 a year for repairing or replacing faulty boilers, radiators, sinks, baths or pipes, but you must have your boiler serviced every year.
- There are fewer restrictions. If you rent from a private landlord you may not

even be allowed to put up a picture hook, but with shared ownership the home is yours to decorate as you please – so you can paint, wallpaper, put up shelves, add fitted wardrobes etc. However, you will need permission for structural changes such as a conservatory, extension or loft conversion, and there may be restrictions on hard flooring if you live in an apartment. Replacing a kitchen or bathroom may need permission from some housing associations.

- Many housing associations allow pets, but you will usually need permission.

## WHO CAN USE THE SCHEME?

Households must have a combined income of not more than £80,000 or £90,000 in London to use the scheme.

Shared owners can be first time buyers, people who have sold a previous home and are unable to buy on the open market (perhaps because of a relationship breakdown or a divorce), or those who are selling and cannot afford the kind of home they need (to accommodate a larger family for example) on the open market.

Buyers need to be over 18, with no rent arrears or bad debts, and must be able to afford the legal and other costs involved in buying a home, and the ongoing costs of mortgage, rent and service charge. It helps to have a good credit history, but some providers are more accepting than others of poor credit as long as you are still able to get a mortgage for your share.

## WHAT TYPE OF HOMES ARE AVAILABLE?

Shared ownership is available right across England on purpose-built new homes, and on secondhand homes known as "resales". Property types tend to reflect the surrounding area – in Greater London, apartments outnumber houses 33 to 1, but in central and northern England the position is reversed with more than four out of five properties being houses. All shared ownership properties are sold as leasehold, although houses (but not flats) can usually

be converted to freehold if you eventually staircase to own them outright.

## WHAT'S THE BUYING PROCESS?

You can find shared ownership homes via Homes for Londoners, SharetoBuy.com or direct from housing associations' websites. You may need to fill in a registration form to check your eligibility. When you find a home you like the look of, contact the provider and arrange a viewing. If you want to go ahead, the provider will ask for a reservation fee of up to £500 to hold the property for you while you have a full financial assessment, which will look at your income, savings and outgoings and will set the percentage of the home that you are able to buy. You will need to provide proof of your identity and detailed financial information at this stage, so make sure you have everything ready. If all goes well at the assessment you can then arrange a mortgage and instruct a solicitor to handle the conveyancing.

## EVOLVING SHARED OWNERSHIP

The Government has made changes to shared ownership which are designed to widen access to the scheme, but as the old scheme is being phased out gradually until 2026, you will need to check whether a home you are considering falls under the old scheme or the new one. These recent changes include:

- With the new scheme, buyers can purchase as little as 10% of a property, instead of the previous minimum of 25% (although you must buy the largest amount that the financial assessment says your income can sustain).
- The standard lease length on the new scheme is 990 years, up from 125 years.
- Buyers can increase their share in 1% increments for the first 15 years without a new valuation (rather than the previous 10% minimum staircasing and requirement for a survey).
- Providers must contribute towards some essential repairs and maintenance for the first 10 years.

# PLACES FOR PEOPLE

See what **Places for People** has to offer



We are Places for People, the UK's leading social enterprise. We change lives by creating and supporting thriving communities. Our business consists of complementary companies that are market leaders in homes and communities, regeneration and development, investment management, property management and leisure. We own or manage more than 245,000 properties that are the homes to around 500,000 customers right across the UK. We operate 100 leisure facilities that support the health and wellbeing of our customers with an average of 1.9 million visits a month. Using the power of partnership and working collaboratively, almost 11,600 colleagues in more than 20 specialist companies create communities and provide people with opportunities and choice in a way that few organisations can match.

What sets us apart from other organisations, is that beyond providing housing or leisure opportunities, we have a genuine commitment to improving people's lives and communities as a whole. Through our social impact work, we use our precious resources to make a real and lasting difference through schemes that offer support with employment, health and wellbeing, finances, homelessness prevention and more. In 2022, our social impact work delivered £272m in wellbeing value to communities and £300m in 2023.

**David Hnyda, Group Sales & Marketing Director, Places for People**

## CABLE WHARF Northfleet

Cable Wharf is a development featuring two bedroom apartments, alongside three and four bedroom

houses, available exclusively via the shared ownership scheme. Set against the stunning backdrop of ancient chalk cliffs and the River Thames, Cable Wharf is the perfect riverside location for modern living within easy reach of the city.

Our stunning apartments with secure underground parking boast spacious balconies and floor-to-ceiling windows allowing natural light to flood in, while our generously sized three and four bedroom houses with allocated or driveway parking, offer flexible family living. This community benefits from attractive features, including plenty of landscaped green spaces.

Part of the regeneration plans at Ebbsfleet Garden City, Cable Wharf is located at the gateway to the Garden of England, on the banks of the River Thames between Northfleet and Gravesend. Stroll to the local amenities of Gravesend on foot, plus Gravesend railway station is just 0.7 miles away, connecting you to St Pancras in 23 minutes. Bluewater, a modern shopping centre with cinema, restaurants and more, is only a 10-minute drive away.

[placesforpeople.co.uk/new-homes/find-a-new-home/cable-wharf](https://placesforpeople.co.uk/new-homes/find-a-new-home/cable-wharf)



FROM  
£88,500\*

## WHISTLE WOOD Bordon, East Hampshire

Whistle Wood is a stunning collection of traditionally built two and three bedroom modern country homes in Whitehill

and Bordon. With a focus on sustainability, this up-and-coming area is fast transforming into a well-connected and growing community.

These beautiful homes have been built to a high specification, with a spacious, flexible layout with good-sized, turfed gardens, ensuring you can comfortably work, relax or entertain. They also feature efficient heating systems and energy-saving technology, which means you'll use less energy and spend less on utility bills.

Whitehill and Bordon is an exciting new town that offers the opportunity to have a healthy and fulfilling lifestyle, supported by an abundance of open green spaces including a designated nature reserve at nearby Woolmer Forest, play areas, skate park, footpaths, cycleways and even allotments!

With superb transport links making this a well-connected town, Whitehill and Bordon is a growing hub for jobs and businesses. Winchester and Guildford are only 20 miles away, London 50 miles.

[placesforpeople.co.uk/new-homes/find-a-new-home/whistle-wood](https://placesforpeople.co.uk/new-homes/find-a-new-home/whistle-wood)



FROM  
£91,250\*

\*Based on a 30% share with a full market value of £295,000

\*Based on a 25% share with a full market value of £365,000

## CASE STUDY

With the shared ownership scheme helping first time buyers take the life-changing step on to the property ladder, Dominion by Places for People has been popular among those starting their homeownership journey.

This was the case for **Adam Lambert**, 35, who purchased an impressive 67% share of a two bedroom home, has monthly outgoings of less than £550 and has already started saving to purchase another 10% share.

Adam, a retail manager at Deichmann, found himself in a position where he needed to find somewhere to live quickly, following the breakdown of his relationship. He comments, "When I started looking for a house for myself, I thought a new build home would be a great option as I could move quickly and not worry about relying on other people's chains. I had heard of the shared ownership scheme as my friend bought a home using it and I felt it would work well for me. Also, the price point of shared ownership properties in Doncaster gave me an extra £30,000 to work with than if I was to buy privately. I was keen to stay in the area and needed a home which also suited my Bedlington Parson Russell terrier, Lunè, and my two cats."

During his property search, Adam discovered Dominion, which met his needs and budget. "I was impressed with the standard of the specification as it was higher quality than other shared ownership homes I had seen. The idea of a blank canvas was exciting to me as I knew I needed to buy all new furniture, so being able to start fully afresh in a brand new home was the perfect option. I also loved the modern conveniences available, especially the fully furnished kitchen and energy-efficient features. I've also enjoyed decorating to add my own style and really like the large windows which allow natural light to flood in. Lunè and I both enjoy spending time in the garden, especially as we get lots of sunlight each day, and I'm looking to add an area of patio and an outhouse in the future."

On the financial details of his home, he comments, "My home was £174,500 and I purchased 67%, mainly because I wanted to own the majority so that I had more control. I put down £10,000 deposit and my monthly bills come to less than £550. I pay £368 on my mortgage and £180 on rent which includes service charge. I am aiming to staircase to 100% outright ownership and I am currently in the process of saving to increase my share by 10%, which will be a great step forward."

Dominion is just 10 minutes away from Adam's previous home and he said, "I'm so happy to still live in the City of Doncaster, as it perfectly suits my lifestyle. The local area is quiet and peaceful and I have an easy commute to work in Rotherham on the tram and train and it's perfectly placed within a five-minute walk from Tesco and Morrisons. The shared ownership scheme has made buying this home possible and I look forward to my future living here at Dominion."



Places for People started more than 50 years ago and today we're building happy, healthy and inclusive Communities right across the country.

Our spacious and thoughtfully-designed Shared Ownership homes are the perfect choice for living life your way.

**SO... why not book an appointment now to find out more?**

...or scan here



# HYDE NEW HOMES



Great homes for everyone

See what **Hyde New Homes** has to offer



Hyde New Homes offers high-quality new homes for shared ownership and outright sale across London, Kent and Sussex. We understand the challenges of buying a home, so to ease the financial burden, many of our spacious homes come with modern integrated appliances, flooring, built-in wardrobes, parking and private outdoor spaces—all included at no extra cost.

Our dedicated in-house sales consultants ensure a smooth, enjoyable homebuying experience from your initial enquiry to handing over the keys. Available both in person and online, our friendly and knowledgeable team is here to assist you every step of the way and help you find the homebuying option that's right for you.

We are proud that over 96% of our customers would recommend us to friends and family, earning us the In-house Gold Award for 11 consecutive years. Additionally, we've received the Outstanding Achievement Award for customer satisfaction, with 72% of our customers rating us nine or 10 out of 10 on the Net Promoter Score® scale, highlighting their likelihood to recommend Hyde New Homes to others.

**Minnie Dando, Head of Marketing, Hyde New Homes**



**FROM**  
**£86,500\***

## EASTMAN VILLAGE

Harrow

Eastman Village, located in the heart of Harrow, presents expertly designed, sustainable homes. Each of the one bedroom apartments features a terrace or balcony, with additional communal podium gardens for relaxation. High-end features such as fitted wardrobes, open-plan storage, integrated kitchen appliances and premium flooring enhance their appeal. Part of this regeneration project sees the iconic chimney from the former Kodak factory being transformed into a new energy centre. Residents can enjoy sustainable living with ample cycle storage and electric car charging points, and commuters benefit from direct rail services from Harrow & Wealdstone station, reaching Euston in 19 minutes and Paddington in 29 minutes. This growing community will eventually include over 2,000 homes with on-site amenities including a gym, supermarket, cafe and restaurant. The option of shared ownership makes getting on the property ladder more accessible. A 25% share of a one bedroom apartment with a full market value of £346,000 is £86,500, requiring a minimum deposit of £8,650.

[hydenewhomes.co.uk/shared-ownership-at-eastman-village](https://hydenewhomes.co.uk/shared-ownership-at-eastman-village)

\*Based on a 25% share with a full market value of £346,000

## RIVERSIDE SQUARE

Canterbury

Positioned next to the River Stour, Riverside Square residents have the choice of one to three bedroom apartments and three bedroom houses set within a vibrant new pedestrianised neighbourhood with a wealth of amenities including cafes, bars, restaurants, a cinema and a public square. Each home features contemporary interiors including a fully fitted kitchen with integrated appliances. Private outdoor space, be it a balcony, a terrace, or a beautiful garden complete with a patio and turf, also enhances every home here. Houses come with allocated parking and an electric car charging point, while apartments share communal facilities for parking and charging. Canterbury, just a five-minute walk away, is known for its stunning and historically important cathedral, its riverside setting and its bustling community. Canterbury provides easy access to London, with the A2 a short drive away and the M25 less than an hour's drive away. Several idyllic Kent coastal towns, such as Whitstable, Deal and Herne Bay, are also within easy driving distance. Train access to the capital is convenient, with Javelin high-speed services taking 55 minutes from Canterbury West to London St Pancras.

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[hydenewhomes.co.uk/riverside-square](https://hydenewhomes.co.uk/riverside-square)

\*Based on a 25% share with a full market value of £335,000

## CASE STUDY



Car fanatics **Matt Abela** and **Holly Whyatt** spent their 20s having fun and indulging in their hobby. Now both 31, they decided it was time to switch gears and take a step on to the property ladder. For Matt and Holly, this meant selling one of their beloved vehicles and using this money to put down a deposit on a two bedroom house at Spring Acres by Hyde New Homes in Sittingbourne. Using the £10,000 from the sale as a deposit, they purchased a 55% share of their first home through shared ownership. Matt explains, "At one point, we owned as many as five cars. However, it was time to put some roots down and invest in our own space. Our new home is incredibly spacious inside and out and compared to the other new build homes we viewed, this one definitely stood out."

After both living with Holly's parents in Maidstone, the couple and their beloved dog Luna are settling into their new life. Located in a country park setting surrounded by countless dog walking routes, with rolling countryside which stretches all the way to the beautiful Kentish coastline, Spring Acres has provided them with an idyllic lifestyle as well as a home to call their own. Holly explains, "Matt moved in with me and my parents at the start of the first lockdown and basically didn't move out again. We began our search thinking that we wanted to stay in the area, but when we discovered Spring Acres, our minds were opened to something else. We are surrounded by beautiful green space and a huge choice of walks."

With long work hours and busy jobs as a Senior Sales Administrator for Hyundai (Holly) and a Maintenance Engineer for McLaren Automotive (Matt), a new build home felt like the right option. Matt explains, "Coming home after a long day at work and having to fix a leak or spend our weekends plastering is my idea of hell! I just want to be able to relax when I'm at home. The peaceful setting coupled with the brand new home, freshly painted walls and two-year defects cover are just what we need."

The modern market town of Sittingbourne is just a short drive from their new home and Holly and Matt find all they need along its historic high street. On the whole experience of moving, Holly concludes, "Swapping a car for a deposit and a new home has been life-changing and incredibly freeing. It's even better than we thought it would be. We can't imagine not being here now and we are planning to staircase and own our home entirely. We had too many cars anyway and I've inherited one of Matt's now, so it was a very small price to pay!"

## Thrive *with* Hyde

Your first step to homeownership

AT HYDE NEW HOMES DISCOVER OUR SHARED OWNERSHIP\* APARTMENTS AND HOUSES IN COASTAL, COUNTRYSIDE AND CITY LOCATIONS ACROSS LONDON AND THE SOUTH EAST

Brighton, Canterbury, Nr Chichester, Croydon, Greenwich, Harrow, Rochester, Shoreham, Sittingbourne and Whitstable.



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Hyde New Homes terms and conditions apply. \*Shared ownership - terms and conditions apply, subject to availability and eligibility criteria. September 2024.

SHARED  
OWNERSHIP  
WEEK 2024

Hyde  
New Homes

# LEGAL & GENERAL

See what **Legal & General Affordable Homes** has to offer



Legal & General Affordable Homes (LGAH) is one of the leading private providers of affordable housing in the UK – drawing upon Legal & General's 20-plus years of housing experience.

LGAH is committed to improving people's lives and ensuring everyone has access to a safe and secure home to call their own, whether that's through shared ownership or homes to rent.

That commitment to our customers doesn't stop at the front door – we also create thriving, sustainable communities perfect for first time buyers, young couples, growing families or older purchasers.

We build high-quality, affordable homes in the places that people want to live, complemented by top-class customer service and a passion for doing things differently.

The homes we build are finished to the highest standard, with modern living front of mind – we focus on great design, energy efficiency, dedicated places to work from home and private outdoor spaces for you to enjoy.

Our rapidly growing selection of homes available through shared ownership can be found up and down the country, from the beaches on the south coast and bustling streets of London, through to the rolling hills and beautiful scenery of northern England.

**Denise Stewart, Director of Sales and Marketing, Legal & General Affordable Homes**



**FROM  
£53,750\***

## CAVALIER COURT

Gillingham, Kent

Well connected by road and rail, Cavalier Court is perfect for commuters looking for easy access into London or across Kent. With a range of properties available – from one and two bedroom apartments to three bedroom townhouses, Cavalier Court caters to a range of needs and lifestyles, whether you're a first time buyer, downsizing, or a family looking for space to grow. You'll be spoilt for choice with a plethora of open and green spaces – for walking, cycling and escaping the busyness of everyday life – just a stone's throw away. Homes will benefit from a new waterfront boulevard and a new landscaped residential park area, and Great Lines Heritage Park is just a six-minute drive and boasts spectacular views of The Medway. You'll also be in close proximity to a local pub and restaurant, a supermarket and other local amenities including schools and local shops.

[landgah.com/shared-ownership/properties/cavalier-court](https://landgah.com/shared-ownership/properties/cavalier-court)

\*Based on a 25% share with a full market value of £215,000



**FROM  
£96,875\***

## EAST RIVER WHARF

Newham

Homes at East River Wharf put you at the heart of one of London's most exciting regenerations. Vibrant and bursting with charm, surrounded by thoughtfully landscaped gardens and established parkland, East River Wharf is a great place to get on the property ladder. Located directly on the River Thames and in between West Silvertown and Pontoon Dock DLR stations, homes here are perfect for commuting – with access to Bank in less than 20 minutes – as well as exploring. Whether it's morning coffee, al fresco lunch, evening drinks or simply an afternoon stroll, there's plenty to do along the riverbank at Royal Wharf. Residents benefit from a range of amenities including an indoor swimming pool, state-of-the-art gym, hydrotherapy spa and well-equipped fitness studio. There's also a sky lounge on the 16th floor, offering a space to socialise and soak up the amazing views of the city skyline.

[landgah.com/shared-ownership/properties/east-river-wharf](https://landgah.com/shared-ownership/properties/east-river-wharf)

\*Based on a 25% share with a full market value of £387,500

## CASE STUDY

**Jamie and Jody** used shared ownership with Legal & General Affordable Homes to buy their first home together – purchasing 40% of a three bedroom house at Carleton Grange, Poulton-le-Fylde, Lancashire.

After a period of private renting, Jamie and Jodie were eager to have a place to call their own.

"We figured that we had spent enough time paying off someone else's mortgage, so we wanted to get on to the property ladder for ourselves."

Rising house prices meant that the couple looked at schemes that might make property ownership for first time buyers a little easier.

"We came across shared ownership and when we looked at the numbers it seemed too good to be true. However, we realised that there was a lot of potential there. The thing that stood out most was how it made the path to homeownership, which was starting to seem quite impossible, very much possible."

Through shared ownership, buyers can purchase a home by buying a share of a property's full market value and paying a subsidised rent on the remaining share. In doing so, they can purchase a home with a much lower deposit than if they were to buy the property outright, enabling more people to get a foot on to the property ladder.

"Shared ownership turned out to be very affordable for us. We already had the required amount of money saved up so could start the process of getting our first home immediately, rather than waiting for years."

Jamie and Jody are both from the Blackpool area, and finding a home at Carleton Grange means they are able to remain close to their roots. "Our families are both only about 10 minutes away, so it's quite nice. Much of our social circles are here too and it's very convenient to have our friends and family all near us."

As first time buyers, Jamie and Jody credit the Legal & General Affordable Homes' sales team for providing great customer service and support throughout the move. "They guided us through the entire process – advised us, sent us helpful recommendations on mortgage advisers, and in the end it was a quick and easy process."



## Get on the property ladder in London with Shared Ownership

Explore our range of 1, 2 & 3 bedroom Shared Ownership apartments across the capital, available from just £1,465 a month\* with an exclusive 5% contribution towards your deposit!

Start your journey today at [landgah.com/london](https://landgah.com/london)

Scan to find out more



T&Cs apply. Subject to status and eligibility criteria. Monthly amounts based on 10% deposit of the 25% share price, a 25 year mortgage with a 5.25% interest rate, a monthly rental charge of 2.75% of the unowned share, and a monthly service charge fee. Details and prices are correct at the time of print, September 2024.



See what **L&Q** has to offer



L&Q is one of the UK's leading housing associations and developers. Social purpose is at the heart of everything we do. All the money we make is reinvested into new and existing homes, creating successful communities and providing excellent services. The safety of residents is our top priority. We are an early adopter of the Government's building safety proposals and have committed £250m to implementing the recommendations from Dame Judith Hackitt's review of building safety. We own and manage more than 110,000 homes nationwide, and we are actively involved in the communities we help build, staying locally based and responsive. We listen to our customers and make sure they have a strong and influential voice throughout every part of the business. We hope to build aspiration, opportunity and confidence among residents through our community foundation and skills academy. Last year, the Foundation awarded £5.7m in grants to good causes, including grassroots initiatives to tackle social issues like gang violence and homelessness. L&Q Living provides care and support services to people with a wide range of needs, including older people, those with learning difficulties and mental health needs, and people dealing with homelessness. Committed to helping first time buyers take their first steps on to the property ladder, we were awarded the Affordable Housing Provider of the Year accolade at the First Time Buyer Readers' Awards 2023.

**Claire Brenlund, Sales & Marketing Director, L&Q**

## L&Q AT VICTORIA RIVERSIDE Manchester

A contemporary collection of 128 one and two bedroom shared ownership apartments, L&Q at Victoria Riverside is situated within The Green Quarter and is part of the Red Bank neighbourhood within the wider Victoria North project (a joint venture between Far East Consortium and Manchester City Council, ultimately delivering 15,000 new homes alongside improved transport links and community facilities). Contemporary in design and offering resident access to the on-site gym, concierge service and co-working space, apartments are walking distance from a selection of independent restaurants, bars, cafes and shops. The development also benefits from fantastic transport connections across the city. Manchester Victoria station is a short walk from the apartments, offering regular services to Liverpool in less than 40 minutes, Leeds in 55 minutes and Manchester City airport in 30 minutes. Nearby trams and buses also provide effortless connections across Manchester, while several local shopping and cultural destinations can be reached on foot.

[lqhomes.com/victoriariverside/find-a-home/](https://lqhomes.com/victoriariverside/find-a-home/)



**FROM  
£86,625**

*\*Based on a 35% share with a full market value of £247,500*

## EXCALIBUR Catford, south east London

L&Q is offering one and two bedroom homes at Excalibur, Catford, for sale and through shared ownership. Homes at Excalibur are finished to a

modern specification and benefit from a private balcony or terrace. Boasting green credentials, homes feature heating provided by an on-site district heating system, low energy LED downlights and dual flush plates in all bathrooms for water efficiency. Excalibur is within walking distance of a number of local bus routes, connecting residents to nearby Catford Bridge and Catford railway stations. These stations offer speedy services direct to central London, allowing commuters to reach London Bridge in just 12 minutes and London Blackfriars in 23 minutes. An increasingly vibrant area, Catford town centre is currently undergoing a multi-million-pound regeneration programme, which includes the redevelopment of Catford Shopping Centre to create retail and community space for all. These new homes form part of a long-term regeneration project of the Excalibur Estate, in partnership with Lewisham Council.

[lqhomes.com/excalibur/](https://lqhomes.com/excalibur/)



**FROM  
£77,250\***

*\*Based on a 25% share with a full market value of £309,000*

## CASE STUDY



**Lisa Harber**, 49, a medical secretary supervisor, spent over 20 years renting in East Ham before deciding to take her first steps on to the property ladder. "I was ready for my own space," she explains. "Sharing your home with other people is fine, but everyone starts to get on your nerves after a while! I wanted a place that I could call my own." Set on staying in the east of the capital, Lisa felt priced out of buying a property on the open market. "I was working in the NHS at the time and had no chance of saving the kind of deposit needed to buy a home in the traditional way. I found out about shared ownership via a quick Google search, and knew it was the way to go for me."

Lisa booked a viewing for a one bedroom shared ownership apartment at L&Q at Beam Park, on the border of Barking and Dagenham and Rainham. This east London development is fast emerging as a vibrant neighbourhood with supporting amenities and facilities, including the Beam Park Health Centre, Central Park and multi-use outdoor games area including a five-a-side football pitch, basketball court and table tennis tables. A cafe, gym and multi-faith centre are coming soon.

In October 2022, Lisa moved into a one bedroom apartment at L&Q at Beam Park, after purchasing a 30% share with just a £6,408 deposit with a full market value of £262,500. She added, "The development feels very peaceful. It's quiet and calm, with plenty of green space, but still within easy access of all the amenities I need. It's east London, but without the hustle and bustle. It's so fantastic to have my own space, and somewhere that really feels like mine. I know this is where I want to be, and eventually would like to staircase to 100% ownership of my home. I'm very happy here!"

Lisa's monthly mortgage repayments are about £429, her rent on the share she doesn't own is around £470 and her service charge is £150, so her monthly outgoings including bills comes to £1,547.

## Stylish spaces For moments that matter

Find your perfect home for  
life's best moments through  
Shared Ownership, London  
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Make your  
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**L&Q**



# NEWLON LIVING

See what **Newlon Housing Trust** has to offer



Newlon Housing Trust is a charitable, not-for-profit housing association, founded in Hackney in 1968. Today we provide 8,400 affordable homes in a range of boroughs in north and east London. We are a major provider of new affordable housing in London, including high-quality shared ownership homes for people taking their first step on the property ladder through our specialist Newlon Living brand. We are proud of our record of developing sustainable communities and have been partners in award-winning regeneration programmes at Hale Village in Haringey and the Arsenal Regeneration project in Islington. Other recent landmark developments include providing new high-specification shared ownership homes at the heart of Tottenham Hale. This is currently one of London's most exciting regeneration projects, with a revitalised urban centre set around a central square with new housing, leisure, health and retail facilities nearing completion. Colleagues in our dedicated in-house sales team have long-term experience of assisting people to find shared ownership homes that meet their needs and can support prospective buyers at each step of their journey. You can find out more about shared ownership with Newlon at [newlonliving.co.uk](http://newlonliving.co.uk) or for more information about us visit [newlon.org.uk](http://newlon.org.uk).

**Qammer Hussain, Assistant Director, Property Sales & Marketing, Newlon**

## NEXUS Enfield

A vibrant north London suburb on the edge of rolling Hertfordshire countryside, less than 20 minutes from central London, Enfield brings



FROM  
£88,500\*

you the best of both worlds. In the heart of this welcoming and evolving neighbourhood sits Nexus, a landmark development of stylish one and two bedroom apartments. Each of the apartments has been carefully designed to provide the best possible space, light and storage with fitted kitchens, modern bathrooms and balconies. With Ponders End station a two-minute walk away, journey time into Liverpool Street is just 17 minutes, with Enfield town centre just a short distance away. Westfield Stratford City is only 30 minutes away. Here you'll be spoilt with over 300 shops, 50 places to dine and an 11-screen cinema. Westfield Stratford City is one of the largest inner-city shopping malls in Europe and a top lifestyle destination for east London.

[newlonliving.co.uk/properties/nexus-phase-3/](http://newlonliving.co.uk/properties/nexus-phase-3/)

\*Based on a 30% share with a full market value of £295,000

## MILLSTREAM TOWER Tottenham Hale

Millstream Tower comprises one and two bedroom apartments in one of north London's most eclectic cultural districts. Over the past few years, changes have seen this diverse



FROM  
£88,125\*

area grow into a ground-breaking artistic hub. While Tottenham was previously known for its array of restaurants and colourful markets, it's now also home to a new community of artists, musicians, venue owners, brewers and baristas mapping out its creative future. Tottenham Hale is within easy reach of all of London's boutiques, markets and other fashion hubs, with many a short walk away. Tottenham Hale station is a two-minute walk away, from where Victoria Line services reach King's Cross in 10 minutes or Liverpool Street in 15 minutes. Apartments are built to a high specification and include a modern bathroom, kitchen with integrated appliances, fitted carpets in the bedrooms, ample storage space and balconies to selected apartments.

[newlonliving.co.uk/properties/millstream-tower/](http://newlonliving.co.uk/properties/millstream-tower/)

\*Based on a 25% share with a full market value of £352,500

## CASE STUDY

Millstream Tower is one of Newlon's newest developments. Set in the heart of Tottenham Hale, it offers a premium selection of homes within a vibrant neighbourhood. One of its most recent residents, 21-year-old **Oscar**, explains how becoming a young first time homeowner has had a positive impact on his life.

"After graduating with a maths degree from the University of Southampton, I moved back home to Basingstoke. I was lucky enough to secure my first graduate role as a Data Scientist for the Expedia Group based in Angel, London. However, this also came with an hour and 40 minute commute and so I set about finding a place to live that was closer to my office. It was my grandparents who suggested I look into shared ownership and from that moment on, I found purchasing my first home a very straightforward process. My search started in June 2022 when I viewed several properties across different areas of London, but it was Millstream Tower in Tottenham Hale with its location, facilities and ongoing redevelopment in the vicinity that appealed to me. A few months after viewing, I moved in.

"Buying a new build property in Millstream Tower meant that my apartment was ready for me to move straight in to. It was already decorated and came with flooring, a high-specification kitchen complete with appliances and a stylish bathroom. I sometimes work from home so it was important that my apartment could accommodate this, but there's more than enough room to house a desk. I really like the overall feel of my apartment, it's so light and spacious, with plenty of storage and a private balcony. I also get to enjoy the sky garden on the seventh floor with its stunning views of the surrounding area.

Tottenham Hale has everything I need from the retail park for shopping, to the vast green spaces of Tottenham Marshes and the Walthamstow Wetlands for when I want to explore the outdoors. But what really makes it a fantastic location is just how well connected it is. Having a major transport interchange on my doorstep means that my commute has been reduced to under 30 minutes and getting to other parts of the capital are simple.

"Once I found out that shared ownership through Newlon could be better value than renting privately, I knew that I was ready to become a homeowner. I've always been fairly sensible with money and so through savings and advice from the Mortgage Warehouse, I quickly secured my first mortgage. Buying a shared ownership home has meant that I've already got a foot on the property ladder at a young age. I'm proud to say that I now partly own a property in London and not many people my age can say that. I would encourage anyone wanting to own their own home to look at shared ownership through Newlon. It's more affordable than you think and through every step of the process, you are well supported. Newlon has been helpful and responsive and even when there was an issue with the heating, it was sorted out straight away. It was a real bonus to get help with conveyancing fees and a year's gym membership as part of the buying process too.

"I've always wanted to live in London with its city vibe and high rise buildings, and by owning an apartment in Millstream Tower, I've done just that. I'm enjoying my independence and knowing that this apartment is mine means I feel settled and can concentrate on creating a new life for myself in the capital."



**NEWLON**  
LIVING

## London is for Living

Newlon Living offers high specification homes for Shared Ownership in excellent locations across north and east London.

Our experienced sales team will support you through every stage of the buying process, helping you find and settle into your new home.

**CASSIA**  
OAKWOOD N14

AVAILABLE NOW



ENFIELD

1 & 2

Cassia is a collection of contemporary one and two bedroom homes in Oakwood.

Available from £1,275 per month (one bedroom)

**NEXUS**  
ENFIELD EN3

AVAILABLE NOW



ENFIELD

1 & 2

Nexus is a collection of stylishly presented one and two bedroom homes a short walk from Ponders End Station.

Available from £1,080 per month (one bedroom)

**MILLSTREAM TOWER**  
TOTTENHAM N17

AVAILABLE NOW



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1 & 2

A collection of beautifully designed one and two bedroom homes available in Tottenham Hale.

Available from £1,270 per month (one bedroom)



0800 058 2544 | [NewlonLiving.co.uk](https://www.NewlonLiving.co.uk)

# NHG HOMES

See what **NHG Homes** has to offer



NHG Homes is part of Notting Hill Genesis group, one of the UK's leading housing associations, with over 40 years of experience in building high-quality homes and vibrant, sustainable communities.

For too many Londoners, the current housing crisis means a quality home is out of reach. Notting Hill Genesis is a not-for-profit organisation with more than 60,000 homes across London and South East England and 8,000 more in the pipeline. Founded in the 1960s, it is now one of London's largest charitable housing associations, as well as a leading advocate and a trusted partner to local councils and the Government.

Across its portfolio, NHG Homes offers homes to purchase with shared ownership or through private sale, supporting residents all the way through the homebuying process and beyond.

NHG Homes' mission is to help first time buyers choose London by offering a more accessible route to purchasing the home they deserve, in the city they love. From groundbreaking regeneration projects to conversion schemes that protect the heritage of existing buildings, NHG Homes is committed to providing spacious new homes in locations across the capital with flexible buying options and quality design that embraces modern living.

To find out more, visit [nhghomes.com](https://nhghomes.com).

**Diana Alam, Director of Sales and Marketing, NHG Homes**

## HEYBOURNE PARK Colindale

Nestled in the heart of north west London is Heybourne Park, where urban living meets suburban charm. Part of a 15-year regeneration project in partnership with Barnet Council, the development offers one, two and three bedroom apartments available to buy with shared ownership. High-quality, contemporary homes have sleek, simple interiors that buyers can make their own, featuring integrated kitchen appliances and a freestanding breakfast bar, giving flexibility to the spacious kitchen and living areas.

A 15-minute walk from Colindale underground station, residents at Heybourne Park are well connected to central London via the Northern Line, with the buzz of the capital reachable in less than half an hour. Homes are surrounded by an abundance of green open spaces including Heybourne Park, and nearby Colindale Park and Watling Park, perfect for a jog or a dog walk along tree-lined paths.

Built on the grounds of the former Hendon Aerodrome – established in 1908 – the long-standing history of the local community is at the heart of NHG Homes' revitalisation of the neighbourhood.

[nhghomes.com/developments/heybourne-park#shared](https://nhghomes.com/developments/heybourne-park#shared)



FROM  
£88,125\*

## KIDBROOKE SQUARE Kidbrooke

Modern London living starts at Kidbrooke Square – a collection of one, two and three bedroom apartments located in a vibrant new neighbourhood in the Royal Borough of Greenwich. The community feel, proximity to the City and ample green space nearby make Kidbrooke Square a sought-after location for first time buyers.

Spacious homes are centered around a new village square, and feature open-plan living areas, built-in wardrobes, integrated appliances and private outdoor space. The up-and-coming area has plenty of options for food and drink, including local cafes, restaurants and bars and a farmers' market on the first Saturday of every month.

On the doorstep, Kidbrooke station provides quick and efficient transport links into central London, with trains to London Bridge in 16 minutes. Residents at Kidbrooke Square are also within easy reach of leafy, open green space such as Cator Park, winner of the David Attenborough Award for enhancing biodiversity, as well as the meadows of Sutcliffe Park.

[nhghomes.com/developments/kidbrooke-square#shared](https://nhghomes.com/developments/kidbrooke-square#shared)



FROM  
£91,875\*

\*Based on a 25% share with a full market value of £352,500

\*Based on a 25% share with a full market value of £367,500

## CASE STUDY

Like many Londoners, **Austin Winton** had found the challenge of saving the amount needed for a house deposit in the capital impossible. He was previously renting in Clapham before moving back in to his family home in west London to help save money.

Austin purchased a two bedroom shared ownership apartment at The Perfume Factory in North Acton with NHG Homes. His decision was made after speaking with friends, family and the NHG Homes sales team, and he moved into his home in January 2024.

"I got a lot of advice about buying in London from my dad. After speaking to him about shared ownership, he agreed it was a wise investment decision and gifted me the £25,000 needed for a deposit, allowing me to make that first step on to the property ladder."

With shared ownership, first time buyers can purchase a home in sought-after parts of London with deposits as low as four figures. For parents looking to help their children start their homeownership journeys, this scheme provides a more accessible and manageable route than buying on the open market.

Situated two minutes from North Acton station with access to the Central Line and less than a 15-minute walk away from the Elizabeth Line at Acton Main Line station, residents at The Perfume Factory are well connected to locations across the capital.

"The transport links here are amazing. I work in Blackfriars and can be in the office in less than 45 minutes. It's great living slightly further out of London without having to compromise on convenience."

For those looking to stay closer to home, the area surrounding The Perfume Factory and wider west London offers a vibrant community filled with numerous shops, restaurants and other amenities, as Austin has found. "The area is buzzing and lively and there's something always going on somewhere."

Since moving in, Austin has enjoyed making the apartment his own and doesn't see himself moving anywhere else in the near future. "The quality of the property is great, as I expected it to be with NHG Homes. It's so light and bright with floor-to-ceiling windows and it's amazing to have my own private outdoor area. The space is really good for hosting – I love getting my friends together at the flat and introducing them to my new area."

Sleek interiors include white satinwood flush doors, smooth-finished ceilings and Nordic oak strip wood-effect floors. Each home has underfloor heating with digital room controls and integrated Bosch kitchen appliances.

"I would recommend shared ownership to anyone looking to buy. It's helped me get my foot on the property ladder and given me the independence I was looking for."



# CHOOSE London



CHOOSE LONDON

**Find out how little you could pay for shared ownership in London using our helpful cost calculator.**



Let's make your home ownership dream a reality.

**nhghomes.com**

Shared ownership involves purchasing a percentage of the property and paying rent on the remaining portion.



# PEABODY

See what **Peabody** has to offer



Now, 160 years after it was established, Peabody is one of the oldest and largest not-for-profit housing associations in the UK.

We're proud to have been around for generations and to help people find their place in new homes, communities and neighbourhoods across London and the Home Counties.

Responsible for over 107,000 homes and 220,000 residents, it is now more important to us than ever to continue our mission to help people flourish by getting closer to our residents and providing quality homes that are more than just a place to live.

We are relentlessly committed to creating great places and building sustainable new homes that stand the test of time. With significant development, placemaking and regeneration expertise, we proudly invest in communities for the long-term.

[peabodynewhomes.co.uk/about-us/](https://peabodynewhomes.co.uk/about-us/)

**Lisa Crush, Sales Director, Development, Peabody**

## NEW MANSION SQUARE

**Battersea**

Part of Battersea Power Station – one of London's most iconic and historic landmarks as well as one of

the most prominent new neighbourhoods in the UK – New Mansion Square is a beautiful collection of light-filled, dual aspect one bedroom shared ownership homes by Peabody New Homes.

This exciting new Zone 1 retail, dining and leisure destination is now prized by savvy Londoners seeking to get on to the property ladder and into the heart of this south west London community.

Living here is a lifestyle choice; a new tube station and heaps of amenities to enjoy against the backdrop of a buzzing riverside setting are all but moments away.

Spacious, well-designed homes with space to live, work, relax and play showcase excellence and craftsmanship from the composite stone grey kitchen worktops right through to the high-quality bedroom carpets. The development is set around a landscaped communal central garden square that introduces pockets of soothing greenery, while private balconies to each home create a retreat to soak up the sun above the hustle and bustle of Battersea. Regular free events at Battersea Power Station mean residents can enjoy the best Battersea has to offer, while Battersea Park is within walking distance.

[peabodynewhomes.co.uk/developments/new-mansion-square/](https://peabodynewhomes.co.uk/developments/new-mansion-square/)



**FROM  
£146,250\***

## CITY ANGEL Islington

City Angel is a collection of studio and one bedroom apartments in the heart of Zone 1. Just a stone's throw from both the high street and the picturesque waterways of

Regent's Canal, the development connects leafy, lively Islington with the tech start-ups, bars and restaurants of Old Street. All homes feature a contemporary kitchen, along with underfloor heating throughout. The spacious living areas are connected to private outside space, with the majority overlooking the landscaped communal podium garden. Residents can enjoy access to The Regents Club, a suite of exclusive on-site amenities including gym, sauna, swimming pool and yoga studio, with a games room and cinema room due to open later this year.

Commuting is made easy with the development being just a 12-minute walk from both Angel underground station and Old Street station. From Angel, King's Cross can be reached in just two minutes, while high-speed connections on the Elizabeth Line can reach Farringdon in four minutes. London Bridge is only seven minutes from Angel, providing further choice for commuters. Angel has a vibrant social scene, meaning residents at City Angel can enjoy everything from vintage boutiques in Camden Passage to classic British pubs and artisan cafes in Upper Street.

[peabodynewhomes.co.uk/developments/city-angel/](https://peabodynewhomes.co.uk/developments/city-angel/)



**FROM  
£115,000\***

*\*Based on a 25% share of the full market value of £585,000*

*\*Based on a 25% share of the full market value of £460,000*

## CASE STUDY

With the lease ending on her rental home in Balham, **Olivia Adams**, 26, decided to explore the opportunities to fly solo and enjoy her own space and freedom. After experiencing the challenges of renting and navigating increasing rental costs since moving to London in 2021, Olivia was excited to break free from the insecurity and constraints of renting and invest in her first home in the city. Olivia purchased a share of a one bedroom apartment at Peabody New Homes' development New Mansion Square.

Explaining her decision to buy in Battersea, Olivia said, "I loved living in Balham but was keen to explore somewhere new. I still wanted to live somewhere central with a cosmopolitan feel to it, so Battersea ticked a lot of boxes. I was determined to have my own space, but when I looked at one bedroom rental properties in the area a lot of them were really expensive and I can imagine that I'd be looking at a minimum of £3,000 to rent somewhere nice in the area. Buying through shared ownership means I am investing in a space of my own, in a location I love."

Olivia continues, "When I first moved to London from Edinburgh, I didn't really visit Battersea, but since everything has opened up it has definitely become the place to be. Since moving to New Mansion Square, I have no doubt that this is where I am supposed to be. Location for me was always top of my list, so I knew I needed to find somewhere I felt comfortable. There are

so many amenities on my doorstep. It's great to be able to walk across the road to the bars, restaurants and shops at Battersea Power Station. On my lunch break, I can walk in the park with my friends and there are lots of little coffee shops around. I bought a beautiful one bedroom apartment and although I bought the apartment on my own, my partner often stays and there is never any issue with overcrowding thanks to the large open-plan living, kitchen and dining area. I bought a south-facing apartment, which is great because I get lots of natural light and I'm making the most of the generous balcony too."

Olivia works in financial services, and commutes to her office near Embankment two or three times each week. "Battersea Power Station underground is just a five-minute walk away and thanks to the Northern Line extension, I can spend just 12 minutes on the tube in the morning and I'm also finding that I can walk to more places than I had expected. I had been saving for a deposit for a while and shared ownership gave me the opportunity to invest that into somewhere I could really call home. Buying my initial share at New Mansion Square is really just the start. I would like to staircase over the next few years so that I own 100% of my home."



a place to  
make your own

New Shared Ownership homes ready to move into, across London's most desirable neighbourhoods

Find your place at  
[peabodynewhomes.co.uk](https://peabodynewhomes.co.uk)

Mary, homeowner at The Reach, SE28

More than just a place to live



# SNG

See what Sovereign Network Group has to offer



SNG (Sovereign Network Group) is one of the largest housing associations, providing over 84,000 homes in areas facing some of the most acute housing need across London and the South of England, with an ambition to build an additional 2,500 homes a year by 2026. It was formed on 1 October 2023 through the bringing together of Sovereign Housing Association and Network Homes.

SNG is a leading builder of affordable homes, including for social rent, and it has a clear pathway to maximise its social and environmental sustainability through its ambitious Homes and Place Standard alongside its planned £100m Community Foundation. Everything SNG earns it reinvests, so that customers – now and in the future – have a sustainable home in a thriving community.

SNG is a member of the G15 group of London's largest housing associations. The G15 is the collective voice of some of the leading organisations in the housing sector. Its members house one in 10 Londoners and are the largest providers of affordable homes in the capital, building a quarter of all London's new homes, and owning or managing more than 600,000 homes.

Sovereign Network Homes is a charitable organisation and a subsidiary of Sovereign Network Group.

**Kalumba Musambachime, Head of Sales and Build to Rent, Sovereign Network Group**

## TREESIDE Loughton, Essex

Sovereign Network Group's latest collection of shared ownership homes at Treeside in Loughton presents aspiring homebuyers with the opportunity to put down roots in a growing

community. Located within easy reach of bustling amenities, speedy transport links and abundant greenery, this west Essex development is an unmissable opportunity for those refusing to compromise on convenience. Expertly designed to complement 21st century lifestyles, each home demonstrates a contemporary specification as standard.

From sleek kitchens complete with a wide range of high-quality integrated appliances, to light-filled living areas, homes provide plenty of room to enjoy time with family and friends. Spacious bedrooms create a peaceful haven to unwind in at the end of a busy day, with each apartment featuring private outdoor space in the form of a terrace or balcony. With a range of one, two and three bedroom apartments and two, three and four bedroom houses available at the pet-friendly development, there are options for a variety of prospective buyers from young professionals and couples to growing families.

[networkhomessales.co.uk/find-your-new-home/treeside-phase-2/](https://networkhomessales.co.uk/find-your-new-home/treeside-phase-2/)



**FROM  
£88,750\***

## ICON Burnt Oak

A stunning collection of 75 new homes ranging in size from one bedroom apartments to three bedroom duplexes, ICON is located to

the south of Burnt Oak station in the London Borough of Barnet and is situated a short walk from the historic Watling Avenue and Burnt Oak Broadway interchange. Expansive open-plan living spaces ensure plenty of room to relax, entertain or work from home. Creating a calming retreat, bedrooms feature soft wool-mix carpeting, while contemporary bathrooms set sleek tiling alongside stylish sanitaryware.

Providing further space to enjoy, projecting balconies and terraces provide space for alfresco dining, catching up with friends or creating a mini kitchen garden, while beautiful communal outdoor areas are the ideal spot to meet neighbours. Forming a destination for the wider community, the development also features designated commercial space and is located just moments from an array of local shops and handy convenience stores. Silk Stream Park is within a five-minute walk from your new home; this is a large open space with recreation facilities and the Silk Stream waterway running through it. This green area leads directly into Montrose Playing field, another extensive open parkland.

ICON is just a five-minute walk from Burnt Oak underground station, offering Northern Line services towards Battersea Power Station and Edgware; central London can be reached in as little as 24 minutes.

[networkhomessales.co.uk/find-your-new-home/icon-at-burnt-oak/](https://networkhomessales.co.uk/find-your-new-home/icon-at-burnt-oak/)



**FROM  
£78,750\***

\*Based on a 25% share with a full market value of £355,000

\*Based on a 25% share with a full market value of £315,000

## CASE STUDY



**Daniel Teixeira**, 33, and wife **Djuly-ane**, 31, have lived in four countries in the past eight years, moving between a series of studios, rented rooms, shared houses and apartments. Speaking on behalf of the couple, Daniel explains how they have finally been able to put down roots, thanks to SNG's (Sovereign Network Group's) shared ownership development Arc in Wembley.

The couple purchased a 28% share of a two bedroom apartment, with a balcony providing views over London, at a value of £115,000, with a deposit of around £8,000. Daniel explains, "Our apartment at Arc is filled with natural light. We have lots of windows that fill the home with light from sunrise to sunset – that was why we chose this particular apartment. It also has a very comfortable, open feel. It felt familiar and homely as soon as we saw it." The couple now pay around £650 per month for their mortgage, approximately £700 for rent on the remaining share of the home and a service charge of nearly £290 per month. They are free to purchase additional shares in the apartment, up to full ownership, on whatever timescale they choose, through SNG's staircasing process.

Prior to moving into their new home, Daniel and Djuly-ane were renting in a shared house in East Acton. They were paying £1,100 for their room and

felt keenly that they wanted their own place. Daniel comments, "Renting is just burning money, so we knew we should look for opportunities to get on to the property ladder. We saved up for about three years to get our deposit and calculated what we could afford to save each month."

Daniel and Djuly-ane spent a couple of months trying to find the perfect home. They were drawn to the Wembley area in particular, with its great transport links and extensive recent redevelopment.

"Wembley feels very new and safe. It's an amazing place to spend time and it's great having Wembley Stadium so close to home and I've been to a few events there so far." Commuting is also easy for Daniel, who works as a Production Manager. His bicycle ride from the development to his work takes just 10 minutes. Residents also benefit from a free two-year car club membership, offering further options to get out and about.

"It was a very smooth, easy process," Daniel says. "It took just three to four months from our first contact with SNG to having the keys to our home. We were very organised and read about the shared ownership process first and made sure we had everything we needed in terms of paperwork. Then it was simply a matter of completing the different stages of the process. It's certainly worth doing for anyone who would not otherwise be able to afford to buy a home in London."



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# SO RESI

See what **SO Resi** has to offer



SO Resi is the award-winning shared ownership brand of Metropolitan Thames Valley Housing, one of the largest housing associations in the country. We are a non-profit organisation that has been helping people own good-quality homes for over 60 years.

Since pioneering shared ownership in the 1970s, we've helped tens of thousands of people become homeowners all over London and the South East. We've shaped the market ever since, so you can trust the expertise behind everything we do.

## Our mission

We work in partnership with a wide range of organisations – from private investment funds to local authorities – to help make homeownership possible for more people. Our expertise and experience, combined with the diverse strengths of our partners, means we are now helping even more people in more places than ever, creating more communities that people are happy to call home.

**Kevin Sims, Director of Sales and Marketing, SO Resi**

## SO RESI WEMBLEY PARK

Wembley Park

Discover a desirable new collection of 79 high-quality one, two and three bedroom homes in two landmark new buildings, offering stunning views and an inspiring lifestyle. With private outdoor space for every home, the stylish, energy-efficient apartments at SO Resi Wembley Park set a new high in contemporary living, at the heart of north west London's latest cultural hotspot. Step outside into peaceful gardens, with world-class entertainment, restaurants, shopping, sport, culture and over 1,000 acres of nature close by.

Central London is just a 12-minute connection from nearby Wembley Park station, with fast links to the Elizabeth Line. Perfectly placed, these homes are ideal for those looking for the warm embrace of a local neighbourhood, with all the advantages of the city life at hand. Vibrant, diverse Wembley Park has been transformed into a world-class destination, offering a booming cultural and leisure scene, great shopping choices, international fine dining and a rich nightlife, all set among peaceful, re-energising open green spaces and gardens.

[soresi.co.uk/so-resi-wembley-park](https://soresi.co.uk/so-resi-wembley-park)



FROM  
£TBC

## SO RESI CANNING TOWN

Canning Town

Discover the epitome of modern urban living with these one, two and three bedroom apartments available for sale in Canning Town. Each residence boasts a private balcony, providing a serene outdoor space perfect for relaxation and enjoying the cityscape. Inside, the apartments are adorned with high-end fitted appliances that seamlessly blend style and functionality, while the carpeted bedrooms offer a plush and cosy retreat.

Residents will appreciate the beautifully landscaped communal garden, a tranquil oasis in the heart of the city. Conveniently located within walking distance of Canning Town station, these apartments offer unparalleled connectivity and access to the vibrant local amenities.

Residents can embrace a lifestyle of comfort and sophistication in these exceptional homes. Canning Town is a vibrant and dynamic area teeming with points of interest that cater to a variety of lifestyles. Just a short walk away is the bustling ExCeL London, a premier exhibition and convention centre hosting a myriad of events year-round.

[soresi.co.uk/so-resi-canning-town](https://soresi.co.uk/so-resi-canning-town)



FROM  
£98,125\*

*\*Based on a 25% share with a full market value of £392,500*

## CASE STUDY

When **Louise Edwards**, 31, and her partner **Adam Spicer**, 33, began saving up to buy a house, they couldn't have imagined the challenges that the property market would throw at them in the years to come. The couple spent years trying to keep up with house prices and surging mortgage rates, while living at home with Louise's mum to save. Eventually, the pair chose a more affordable route, and purchased a two bedroom apartment at SO Resi Bracknell using shared ownership.

Louise said, "When we initially went to the bank back in 2020 to find out how much we could borrow, they calculated that with our budget, we'd need to build a 5% deposit of £20,000. It's a lot of money but achievable with a bit of hard work. Then the mortgage rates started to go up, products were getting pulled, and in 2022 when we were finally ready to buy the bank said we'd need a minimum 10% deposit – £40,000. To have the rug pulled from under us like that, it was devastating. We thought we had no hope of keeping up financially because the goalposts kept changing."

When it became clear that mortgage rates weren't coming down any time soon, the couple began to look at other options to afford their first home together. "My mum bought her house using shared ownership 31 years ago but we didn't know very much about the scheme. We were a bit anxious initially, but the more research we did, the more we felt like it would be a good fit for us, especially as we could staircase to full ownership eventually." Adam's regular overtime earnings couldn't be included in the mortgage calculations, but with shared ownership, the couple realised that his extra income would be the key to helping them to buy more shares in their home in the long term.

"We've already signed up for SO Resi Plus, which allows us to purchase an extra 1% share each year with no fees, and we're going to start saving to buy additional shares over the next few years. This isn't a starter home for us – we plan to stay for the next 10 to 20 years, so for us it makes sense financially to try to own as much of our home as possible."

Using shared ownership, the couple purchased a 25% share of a two bedroom apartment worth £80,000 (full market value: £320,000), putting down a 5% deposit of just £4,000 – only a 10th of their initial calculation at the bank.

Louise concludes, "Without shared ownership, we'd still be living at my mum's house, still trying to meet our £40,000 (and growing) savings target. Now we're officially on the property ladder and couldn't be happier, with a real and achievable plan to achieve full ownership in the future."



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Making home ownership possible



# THERE'S NOTHING LIKE NEW

Kay Hill looks at the top 10 reasons to choose a brand new property for your first home

**There's a lot to think about when you are becoming a homeowner for the very first time** – but at least when you buy a brand new home, working out how to combat rising damp or get rid of rodents doesn't have to be on your worry list! If you want to make the transition to being a homeowner as smooth and simple as possible, then a new build home has many advantages:

## 1 WARM AND ECONOMICAL

It's easy to be seduced by the thought of a thatched cottage with roses round the door or a Georgian townhouse, but the reality is that the older the home you buy, the more likely it is to be cold, draughty and miserable in the winter – and your first electricity or gas bill could bring with it a very nasty surprise.

New homes are proven to be considerably cheaper to run thanks to improvements in Building Regulations over the years – homes sold today will have better insulation, more thermally efficient doors and windows and more efficient appliances than similar properties built even a couple of decades ago. You can get a good idea of how energy efficient a home will be by looking at the energy performance certificate (EPC) that every home that goes on sale (with a few exceptions such as historic buildings) must have. The EPC rates properties from A (the best) to G (the worst). In 2022, 84% of new build properties were given an EPC rating of an A or a B, compared with just 4% of existing homes. In fact, 85% of older homes that were assessed received a rating of C or D, 9% scored an E and the rest an F or G<sup>1</sup>.

This translates directly into how expensive the home will be to run. According to the Watt a Save report from the Home Builders Federation<sup>2</sup>, those who live in brand new homes can expect to save 55% or £1,628 a year on their energy bills, paying around £1,318 a year instead of the £2,946 average annual bill paid by those in older properties, alongside reducing their carbon emissions by 60%.

Upgrading an older home with energy saving measures like cavity wall insulation, double glazing and loft insulation can

work out very expensive, and more serious improvements, such as flooring insulation or cladding can be very disruptive, so it's good to know that when you move into a new build it will meet the very latest standards and bills will be much lower.

## 2 PEACE OF MIND

New builds come with a 10-year warranty, which will protect you from any major structural defects. The first two years are normally covered by the developer, who will respond to any complaints about snagging. After that, an insurance-backed warranty covers a wide variety of problems that might occur if the builder failed to follow the correct technical standards. Various parts of the building are covered, such as roofs, flues and chimneys, external walls, stairs, windows, doors and foundations, giving you additional peace of mind.

## 3 NOT IN THE CHAIN GANG

When you buy a secondhand property you are likely to be trying to move in on the same day as the owner moves out (and into their new home, currently occupied by someone else who needs to move out and into a new home – and so on). This is called a chain, and it can be one of the most stressful aspects of moving house.

You might have all your finances ready and your boxes packed, but all it takes is for the solicitor of the third house along to find a problem, or someone's mortgage to fall through, and everyone grinds to a halt. With a new build home, the only people involved are you and the developer, so there's no chain to worry about. Sometimes new builds might be delayed a little, because of bad weather, for example, but you should know in plenty of time when your moving date will be.

## 4 CHOICES, CHOICES

Depending on the developer, and at what stage of construction you put down a deposit, you are quite likely to be able to customise your new home. So, no avocado bathroom suite – unless, of course, you really want one! With a new build you



are often able to choose a colour scheme, flooring, kitchen colour or style, bathroom cabinet colour and other variables, especially if you are buying off-plan. You might also have the opportunity to upgrade from the standard finishes.

## 5 SQUEAKY CLEAN

One of the best things about buying a new build is the fact that everything is indeed new, so you won't have to scrape someone else's pizza crumbs out of the oven, scrub grime from the bathtub or extract pet hair from the carpet. Instead, you will move in to a fresh, blank canvas, with clean tiling, paintwork, kitchens and bathrooms. There will be no rush to decorate, you can simply move in, unpack and take your time as everything will look perfect just as it is.

## 6 EXTRAS INCLUDED

It depends on the developer, but in many cases you will find a whole host of extras are included with your new home. Few developers these days hand you a property



with splintery floorboards and bare concrete; instead, you are likely to find carpets, tiles and hard flooring provided to make you comfortable from day one. It's standard to find an oven, hob and extractor, and you could find that your home comes with dishwasher, washing machine, tumble dryer, fridge and freezer as well, saving you all the expense of having to buy these when you first move in.

## 7 SECURITY AS A PRIORITY

New homes also come with higher levels of security. Windows will have locks, and doors will all have up-to-date locking systems that meet the latest requirements from insurance companies, often bringing down the cost of your contents insurance. In apartment buildings you might even find CCTV, a security-conscious concierge or even a sophisticated keyless entry system.

## 8 SAFE AS HOUSES

If you buy a secondhand home, especially an older one, you definitely need to get an

electrician to check that your wiring is safe, otherwise you could be at risk from faults and even fires.

With a brand new home, you not only have the latest quality in wiring, but also fire-resistant materials and smoke alarms to keep you and your family safe, as well as circuit breakers to protect you while you are cutting the grass.

## 9 MODERN LIVING

Older homes reflect the way of life that was prominent at the time – for example, in a Victorian home you might have a series of small, dark rooms, including the “front parlour” that was only used for guests, the “morning room” that was more like a family room, and a dining room used for only an hour or so a day.

Each room in an older property like this tended to have only one purpose, so families were separated by geography. Most new build homes, however, have egalitarian, family friendly open-plan layouts with break-out areas, so multiple tasks from cooking to homework can take place in

a communal, sociable space, facilitating conversation and creativity.

Developers are also aware of the importance of having a home working space, so you are bound to find somewhere to put a desk.

Some new builds also have shared spaces and services such as a gym or concierge, cinema room, bookable working areas or meeting spaces so even the smallest apartment can have great facilities (although there will be management charges to cover these extras).

## 10 BOOSTED BUYING POWER

Finally, some Government schemes are only available on new builds, including First Homes, Rent to Buy, Discounted Sales and shared ownership (although shared ownership resales are available).

<sup>1</sup> [gov.uk/government/statistics/energy-performance-of-building-certificates-in-england-and-wales-july-to-september-2022/](https://gov.uk/government/statistics/energy-performance-of-building-certificates-in-england-and-wales-july-to-september-2022/)

<sup>2</sup> [hbf.co.uk/documents/12662/Watt\\_Energy\\_Efficiency\\_New\\_Homes\\_finalv2.pdf](https://hbf.co.uk/documents/12662/Watt_Energy_Efficiency_New_Homes_finalv2.pdf)

# ON THE MARKET...

Check out the latest shared ownership homes for sale

Prices correct at time of going to print

## BECKLEY PLACE

Oxford

FROM  
£140,000

Beckley Place is an exciting development located in Headington, a leafy suburb of the historic city of Oxford, giving homebuyers the opportunity to put down roots in an established thriving community and enjoy the dual benefit of great doorstep amenities as well as plenty of nearby green space.

The development includes the stylish Trinity house type, a three-storey, three bedroom terraced or end-terrace home that is perfect for first time buyers and growing families. Downstairs it features a spacious combination family room and dining area opening to the rear garden, along with a separate kitchen and a WC/utility room. The first floor has a separate living room, a family bathroom and a generous bedroom, while the top floor is home to the main bedroom with en suite, and a third, single bedroom that could also be used as a home office or playroom. The energy-efficient new homes are beautifully finished, with stylish kitchen units, integrated appliances, tiled bathrooms and turfed gardens. One and two bedroom apartments are coming soon.

[placesforpeople.co.uk/new-homes/find-a-new-home/beckley-place/](https://placesforpeople.co.uk/new-homes/find-a-new-home/beckley-place/)



\*Based on a 25% share with a full market value of £560,000

FROM  
£66,875\*

## BLUEBELL HEIGHTS

Brighton



Set alongside the stunning Stammer Park Nature Reserve and defined by rural views and lush communal gardens, the one, two and three bedroom apartments at Bluebell Heights complement its beautiful setting, ensuring the homes feel connected to nature and the community of Coldean. In fact, several homes boast incredible views over Coldean and the South Downs from their balconies. As well as their own outdoor space and allocated parking, each home features a contemporary kitchen with integrated appliances, high-quality flooring, chrome ironmongery and quality sanitaryware. Bluebell Heights was designed with family life in mind, with a brand new children's play area and an abundance of activities just a stone's throw away. The development offers incredible transport links, with a bus route from Coldean to Brighton, as well as access to the A23 and A27 towards London, Chichester and Eastbourne. Train connections to Brighton are available from Falmer station, with the journey taking just nine minutes. One bedroom apartments start from £66,875, based on a 25% share of a full market value of £267,500, requiring a minimum deposit of £6,688.

[hydenewhomes.co.uk/bluebell-heights](https://hydenewhomes.co.uk/bluebell-heights)

\*Based on a 25% share with a full market value of £267,500

## TRENT PARK

Enfield

FROM  
£110,625\*

Surrounded by nature, one of the beauties of living in Trent Park are the sights, sounds and the peace and quiet of the surrounding 413 acres of parkland. Most of it comprises ancient woodland and natural grassland dotted with lakes and ponds and several historic monuments – offering endless opportunities for exploring on your doorstep.

Yet within walking distance of this green oasis are the boutiques, local shops, restaurants and cafes on Cockfosters high street. Only a little further are some outstanding nursery, primary, secondary and independent prep schools – making it the perfect place for families to put down roots. Oakwood tube station is also easily reachable by foot, which provides access to King's Cross in less than 30 minutes – striking the ideal balance of country and city living.

[landgah.com/shared-ownership/properties/trent-park/](https://landgah.com/shared-ownership/properties/trent-park/)



\*Based on a 25% share with a full market value of £442,500

## L&Q AT BANKSIDE GARDENS

Reading

L&Q at Bankside Gardens combines tranquil lakeside surroundings with convenient transport links into the heart of Reading and London. Tucked away among a cluster of lakes and 22 acres of vast open parkland, new buyers can expect plenty of green space in the immediate area.

L&Q's one and two bedroom shared ownership homes at L&Q at Bankside Gardens provide a modern specification and a cool, contemporary design. Each apartment comes ready to move into, with flooring in all rooms and a contemporary fitted kitchen featuring a range of integrated appliances, as well as communal heating, making them the ideal first home. Plus, residents all benefit from secure cycle storage, parking and private outdoor space to every home. A rare offering with shared ownership homes, the on-site Residents' Club 51 is home to a gym, cinema room and co-working spaces. Journeys into central Reading take just six minutes from Reading Green Park station, which is located within a three-minute walk from the homes. From Reading station, London can be reached in just 24 minutes.

[lqhomes.com/banksidegardens](https://lqhomes.com/banksidegardens)

FROM  
£71,250



*\*Based on a 25% share with a full market value of £285,000*

## CASSIA

Oakwood, N14

Set in the desirable neighbourhood of Oakwood, Cassia offers a collection of one and two bedroom apartments. Bordered by the leafy north London suburbs of Southgate and Winchmore Hill, surrounded by rolling countryside, stately manor houses, cycling trails and golf courses, Oakwood is one of the capital's little secrets where it's easy to feel at home. Just a short stroll takes you to Chase Side high street, where you'll find cafes and brasseries alongside patisseries and restaurants. Both Oakwood and Southgate underground stations are close by and offer direct routes into central London via the Piccadilly Line, meaning you can get to the West End in only 30 minutes. These apartments come with sleek design elements, ensuring both comfort and aesthetics. Each apartment features Amtico wood-look LVT flooring to the living room, hallway and kitchen, with wool mix carpets to bedrooms, a modern bathroom and a balcony.

[newlonliving.co.uk/properties/cassia-oakwood-n14/](https://newlonliving.co.uk/properties/cassia-oakwood-n14/)

FROM  
£105,000\*



*\*Based on a 30% with a full market value of £350,000*

## GADWALL QUARTER

Woodberry Down, London N4

Set within the urban nature oasis of Woodberry Down, homes at Gadwall Quarter offer a true haven of green in the heart of north London. The one, two and three bedroom homes have been designed with contemporary living in mind, benefiting from versatile, open-plan layouts complete with floor-to-ceiling windows and sleek fixtures and fittings including walk-in showers, built-in storage and integrated kitchen appliances.

All homes include private outdoor space and the development – part of an award-winning regeneration project – is nestled within 15 acres of parkland with 42 acres of open water on the doorstep. The established community benefits from numerous convenient amenities including a pub, gym, supermarket and Post Office. Residents in this Zone 2 location are also well-connected to destinations across the capital, with Manor House underground station and the Piccadilly Line only a few minutes' walk away.

[nhghomes.com/developments/gadwall-quarter#shared](https://nhghomes.com/developments/gadwall-quarter#shared)

FROM  
£120,000\*



*\*Based on a 25% share with a full market value of £480,000*

## THE VERDEAN

Acton

The Verdean offers a limited new collection of vibrant one and two bedroom shared ownership apartments in Acton, W3. Located in one of London's greenest boroughs, The Verdean is surrounded by open green spaces while also being just moments from the Elizabeth Line for links to central London and beyond. Providing further space to enjoy, beautifully landscaped communal gardens have been expertly designed in partnership with Royal Botanic Gardens, Kew. A range of exceptional on-site amenities make it even easier to work, live and play without leaving home, including a residents' screening room and a gym and cycle hub powered by Peloton. Providing a customisable experience, shared ownership buyers can choose to opt into these amenities. The Verdean also benefits from a strong sense of community, making these apartments feel like home.

[peabodynewhomes.co.uk/developments/the-verdean/](https://peabodynewhomes.co.uk/developments/the-verdean/)

FROM  
£161,200\*



*\*Based on a 40% share with a full market value of £403,000*

FROM  
£81,250\*

## EDGWARE

Edgware Parade

Edgware Parade is a collection of one and two bedroom apartments and three bedroom duplexes. At the heart of the development's four distinct blocks, a spacious podium garden creates a new hub for residents to meet and socialise, and offers children a safe space to play outdoors. Inside, the apartments provide thoughtfully designed, contemporary chic interiors. Most apartments feature private balconies, while homes on higher levels reward owners with spectacular views across the abundant greenery of Edgware and the broader London skyline. Set in a prominent location on Edgware's Station Road, Edgware Parade is ideally placed for those looking to make the most of the town's assorted restaurants, cafes, shops and leisure facilities. The apartments are also just a four-minute walk from Edgware station, with Northern Line services to Euston taking as little as 24 minutes. For buyers who prefer to travel on their own two or four wheels, Edgware Parade provides parking spaces to selected properties and on-site cycle storage is available to all residents.

[networkhomessales.co.uk/find-your-new-home/edgware-parade/](https://networkhomessales.co.uk/find-your-new-home/edgware-parade/)

*\*Based on a 25% share with a full market value of £325,000*

## SO RESI HENLEY-ON-THAMES

Henley-on-Thames

Designed with comfort in mind, the 43 one and two bedroom apartments at SO Resi Henley-on-Thames are spacious and energy efficient and offer the advantages of low maintenance and contemporary living to buyers. Henley itself offers all the charms of a historic market town, with a range of shops, restaurants and cultural pursuits on offer, including art galleries, theatres and museums – alongside the Royal Regatta! This development is spectacularly located on the edge of Marsh Meadows, a communal green area on the bank of the River Thames, and just a short walk from the railway station. All apartments come with a dedicated space in the parking court, private balconies, and access to communal space. Ground floor apartments include their own terrace enclosed with landscaping.

[soresi.co.uk/find-a-property/so-resi-henley-on-thames](https://soresi.co.uk/find-a-property/so-resi-henley-on-thames)

FROM  
£81,250\*



*\*Based on a 25% share with a full market value of £325,000*

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