



Part of Places for People

Help to Buy

Buy your dream home with just a

5% deposit



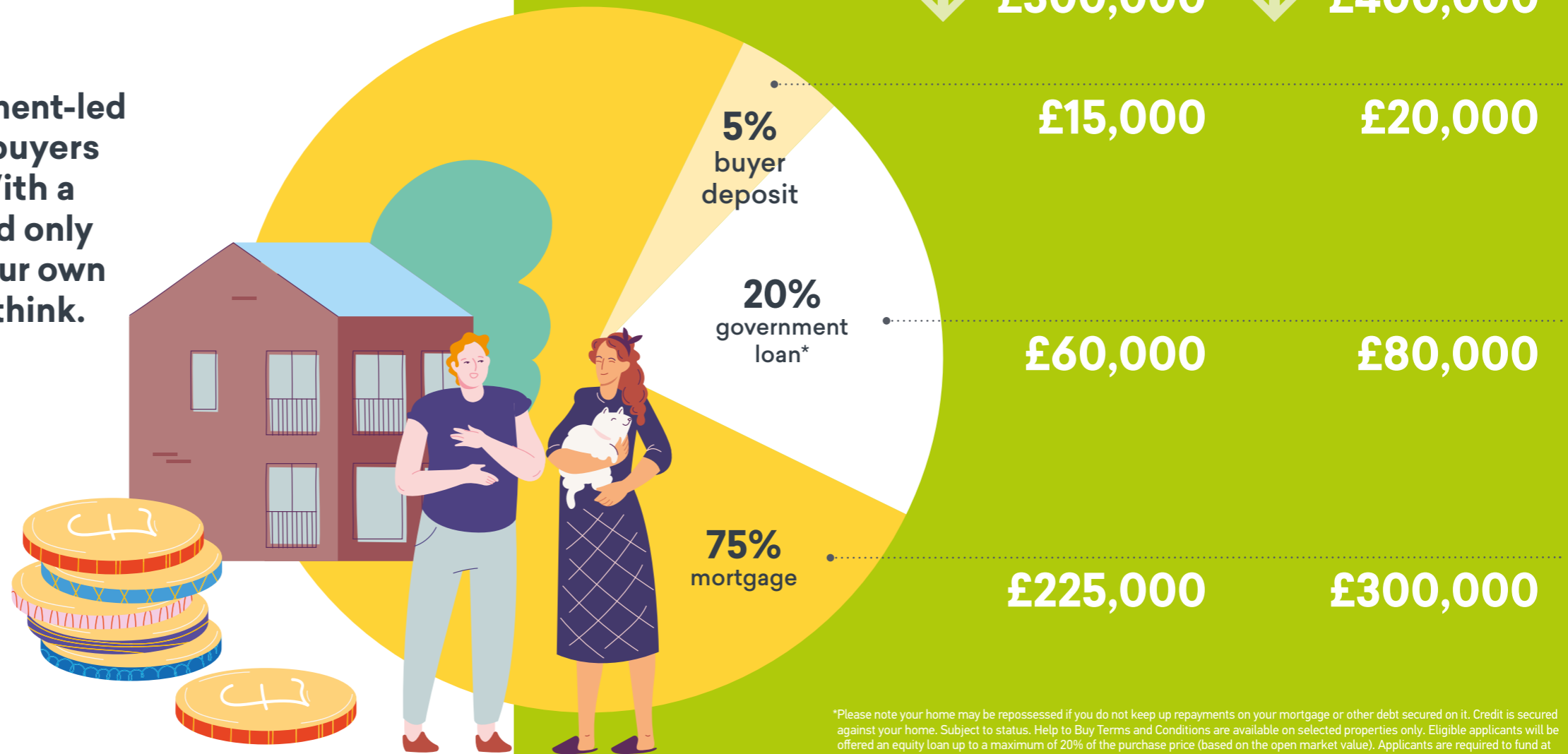
Backed by
HM Government

An easy way to buy your dream home

Help to Buy is a fantastic, government-led scheme which helps first-time buyers purchase a brand-new home. With a government loan of up to 20% and only a 5% deposit to pay, a home of your own could be yours sooner than you think.

Key features

- Available to first-time buyers only
- Applicable to new-build homes
- You'll need a minimum 5% deposit
- Get a 20% equity loan from the government*
- Top up with a 75% mortgage
- Maximum property values apply
- Scheme runs to 2023



How it works

With Help to Buy, there are price thresholds depending on your region. Using these thresholds, we've provided a couple of examples to illustrate what you could expect to pay.



Buying in the South West?
The price threshold for new homes in this region is **£349,000**.

Buying in the South East?
The price threshold for new homes in this region is **£437,600**.

Here's how Help to Buy would work for a new home valued at

↓ **£300,000**

Here's how Help to Buy would work for a new home valued at

↓ **£400,000**

*Please note your home may be repossessed if you do not keep up repayments on your mortgage or other debt secured on it. Credit is secured against your home. Subject to status. Help to Buy Terms and Conditions are available on selected properties only. Eligible applicants will be offered an equity loan up to a maximum of 20% of the purchase price (based on the open market value). Applicants are required to fund at least 80% of the purchase price by means of a conventional mortgage, savings/deposit where required. The equity loan is provided by the HCA and held as a second charge. This offer is not available in conjunction with any other promotion. Full details will be provided on request.

Secure your dream home in five easy steps:



1
Our sales team will guide you through Help to Buy and purchasing your dream home.



2
Pre-qualify to access a loan of up to 20% of the price of your new home.



3
Confirm you have a minimum 5% deposit.



4
Pay your reservation fee to secure your new home.



5
Look forward to adding your personal touches and moving in.

Useful links

More information about Help to Buy — including a list of FAQs — is available on our website www.zeroc.co.uk/helptobuy

You can also find out more at www.helptobuy.gov.uk

For more information please ask one of our Sales Executives

www.zeroc.co.uk

