



Help to Buy

In partnership with HM Government

Buy now with just a 5% deposit and a 75% mortgage!*

5%
DEPOSIT

20%
INTEREST-FREE
GOV. LOAN

75%
MORTGAGE

100%
OWNED BY YOU

Help to Buy – Government backed scheme making mortgage repayments more affordable!

Help to Buy makes the aspiration of new home ownership a reality for more people and is now available on new Seddon homes.

The key benefits:

- Minimum 5% deposit required
- Available to all new Seddon home buyers
- The Government will lend you 20% of the value of your new Seddon home through an equity loan, which can be repaid at any time or on the future sale of your home*
- You only need a 75% mortgage!
- Available on Seddon homes up to £600,000



Typical Example (based on 80% / 20%):

Purchase a typical Seddon Home priced at £130,000. You pay just 80% of the value at time of purchase, made up of a minimum 5% deposit (£6,500) and an arranged mortgage of up to 75% (£97,500). The Government will lend you up to 20% (£26,000) of the value of your property through an equity loan, which can be repaid at any time or on the sale of your new home*.

*The Help to Buy equity scheme from Seddon Homes has specific terms and conditions and is subject to affordability criteria as prescribed by the Homes and Communities Agency. Scheme currently not available in Wales. Not to be used in conjunction with any other purchase assistance scheme, offer or promotion. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT. Please ask your Seddon Homes Sales Advisor for further information

Seddon Homes Limited

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Seddon Homes.co.uk

Help to Buy

...your questions answered



Q. What is Help to Buy?

A. Help to Buy is an “equity loan” where the Government will loan you up to 20% of the value of your new Seddon home.

Q. Why has the Government set up this scheme?

A. The Government wants to help more people across the country make the aspiration of home ownership a reality.

Q. Can I buy a Seddon home using Help to Buy?

A. If you have a 5% deposit and want to buy a new Seddon home, the Help to Buy equity loan scheme has been available since from 1 April 2013.

Q. What if I don't have a deposit – can I still get a mortgage?

A. To access a Help to Buy product, buyers will need a minimum 5% deposit.

Q. Am I guaranteed to get a mortgage? Are there any criteria I need to meet?

A. Borrowers will need to meet appropriate criteria to ensure they can pay back the mortgage, as well as passing their chosen lender's credit and affordability checks.

Q. How much can I borrow?

A. Subject to meeting the eligibility criteria and affordability checks, you'll be able to use the Help to Buy scheme to purchase a new Seddon home with a value up to £600,000.

Q. Can existing homeowners access the scheme?

A. Yes. The scheme is available to home movers as well as first-time-buyers, subject to meeting the relevant eligibility criteria.

Q. Can I get an interest only mortgage using Help to Buy?

A. Help to Buy is only available on capital repayment mortgages.

Q. How do I go about accessing these schemes?

A. Help to Buy equity loan has been available since 1 April 2013. Buyers are able to access this through Seddon Homes.

Q. How can I find out if I can afford it?

A. Speak to your Sales Advisor who will pass your details to an Independent Mortgage Advisor. They will advise you if you can afford it. Your Sales Advisor will also put you in touch with a team of recommended solicitors.

Our Sales Advisors are on hand to answer any further questions you may have.
‘Help to Buy’ could be just what you need to get you moving on to, or further up, the property ladder.

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