

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

Help to Buy makes the aspiration of new home ownership a reality for first-time buyers and is now available on a number of new Seddon Homes.



Backed by
HM Government

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



THE KEY BENEFITS

- Minimum 5% deposit required
- Available to eligible first-time buyers
- The Government will lend you up to 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 selected Seddon homes only

Typical Example (based on 80% / 20%)

Purchase a typical Seddon home priced at £200,000. You pay just 80% of the value at time of purchase, made up of a minimum 5% deposit (£10,000) and an arranged mortgage of up to 75% (£150,000). The Government will lend you up to 20% (£40,000) 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*.

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
onto the property ladder.



5%
Deposit



20%
Interest-free*



75%
Mortgage



100%
Owned by you

Seddon Homes Limited

Birchwood One Business Park, Dewhurst Road,
Birchwood, Warrington, Cheshire WA3 7GB

Tel: 01925 839500

Seddon Homes.co.uk

*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. We've been awarded a three-star rating by the Home Builders Federation in their 2020 survey.



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Your questions answered

Q. What is Help to Buy?

A. Help to Buy is an “equity loan” where the Government could 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, you may be eligible for the new Help to Buy equity loan scheme. Speak to one of our Sales Advisors!

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 - value subject to regional price cap.

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Q. Can existing homeowners access the scheme?

A. No. The new scheme is available to first-time buyers only, 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.

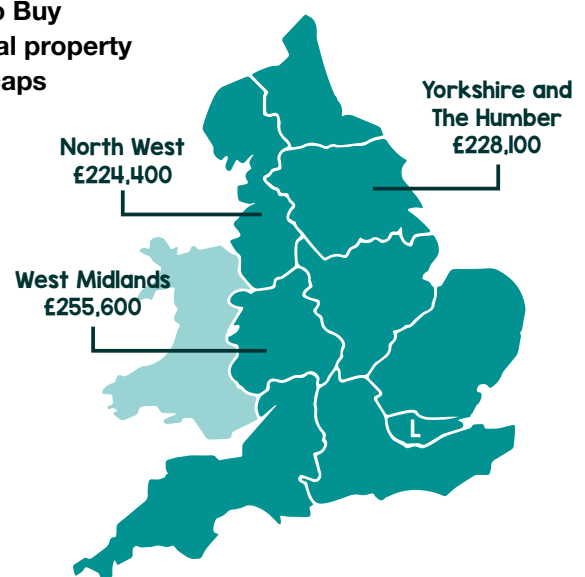
Q. How do I go about accessing these schemes?

A. The Help to Buy equity loan scheme is available for new homes ready to move in from 21st April 2021 meeting the regional caps and criteria.

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.

Help to Buy regional property price caps



Seddon Homes.co.uk