There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
	ownership		ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
	were issued for 99	minimum of 99 years	a minimum of 990
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

This key information document is to help you decide if shared ownership is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. This document 'Key information about the home' is a summary and you should consider the information in 'Summary of costs' and 'Guide to shared ownership' before making a decision.

This does not form part of the lease. You should carefully consider the information and the accompanying lease and discuss any issues with your legal adviser before signing the lease.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 76, Flat 4, Diarmid Road, Whetstone, Barnet, N20 9FE		
Property type	2 Bedroom Apartment		
Scheme	Shared ownership		
Full market value	£552,500.00		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £138,125.00 and the rent will be £ 949.61 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.		
	Share	Share Purchase Price	Monthly rent
	25%	£138,125.00	£ 949.61
	30%	£165,750.00	£ 886.30
	40%	£221,000.00	£ 759.69
	50%	£276,250.00	£ 633.07
	60%	£331,500.00	£ 506.46
	70%	£386,750.00	£ 379.84
	75%	£414,375.00	£ 316.54
	The percentage shadepending on the a worked example aft	mount you can affor er a financial asses	d. You'll receive a sment.
	share of the full ma	rket value owned by	the landlord.
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:		
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50 ent £ 10.83	£ 110.69
Pagametica for			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Reservation fee	£250.00		

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent. You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 77, Flat 3, Diarmid Road, Whetstone, Barnet, N20 9FE		
Property type	1 Bedroom Apartment		
Scheme	Shared ownership		
Full market value	£400,000.00		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £100,000.00 and the rent will be £687.50 a month.		
	If you buy a larger s below shows furthe	share, you'll pay less r examples.	s rent. The table
	Share Purchase Monthly rent Price		
	25%	£100,000.00	£ 687.50
	30%	£120,000.00	£ 641.67
	40%	£160,000.00	£ 550.00
	50%	£200,000.00	£ 458.33
	60%	£240,000.00	£ 366.67
	70%	£280,000.00	£ 275.00
	75%	£300,000.00	£ 229.17
	depending on the a worked example aft Your annual rent is	are and rent amount mount you can affor er a financial assess calculated as 2.75% rket value owned by	d. You'll receive a sment. of of the remaining
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:		
	Reserve fund paym	£ 12.50	£ 104.03
Reservation fee	£250.00		
Reservation fee	1,200.00		

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

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- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 78, Flat 2, Diarmid Road, Whetstone, Barnet, N20 9FE		
Property type	1 Bedroom Apartment		
Scheme	Shared ownership		
Full market value	£400,000.00		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be		
	£100,000.00 and the rent will be £ 687.50 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.		
	Share	Share Purchase Price	Monthly rent
	25%	£100,000.00	£ 687.50
	30%	£120,000.00	£ 641.67
	40%	£160,000.00	£ 550.00
	50%	£200,000.00	£ 458.33
	60%	£240,000.00	£ 366.67
	70%	£280,000.00	£ 275.00
	75%	£300,000.00	£ 229.17
	The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment.		
	Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.		
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:		
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50 ent £ 9.75	£ 104 03
		excluding rent	£ 10 1 .00
Reservation fee	£250.00		

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

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Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 79, Flat 1, Diarmid Road, Whetstone, Barnet, N20 9FE		
Property type	1 Bedroom Apartment		
Scheme	Shared ownership		
Full market value	£405,000.00		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £101,250.00 and the rent will be £ 696.09 a month. If you buy a larger share, you'll pay less rent. The table		
	below shows further		Tone. The table
	Share Purchase Monthly rent Price		
	25%	£101,250.00	£ 696.09
	30%	£121,500.00	£ 649.69
	40%	£162,000.00	£ 556.88
	50%	£202,500.00	£ 464.06
	60%	£243,000.00	£ 371.25
	70%	£283,500.00	£ 278.44
	75%	£303,750.00	£ 232.03
	The percentage shadepending on the alworked example after Your annual rent is share of the full man	er a financial assess	d. You'll receive a sment.
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:		
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50 ent £ 9.75	£ 104.03
Reservation fee			
Reservation fee	£250.00		

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

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The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

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Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 80, Flat 9, Diarmid Road, Whetstone, Barnet, N20 9FE		
Property type	2 Bedroom Apartment		
Scheme	Shared ownership		
Full market value	£555,000.00		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £138,750.00 and the rent will be £ 953.91 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.		
	Share	Share Purchase Price	Monthly rent
	25%	£138,750.00	£ 953.91
	30%	£166,500.00	£ 890.31
	40%	£222,000.00	£ 763.13
	50%	£277,500.00	£ 635.94
	60%	£333,000.00	£ 508.75
	70%	£388,500.00	£ 381.56
	75%	£416,250.00	£ 317.97
	depending on the a worked example aft Your annual rent is	are and rent amount mount you can affor ter a financial asses calculated as 2.75% rket value owned by	d. You'll receive a sment.
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:		lly payment to the
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50 ent £ 10.83	£ 110.69
Reservation fee	£250.00		

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

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Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 81, Flat 8, Diarmid Road, Whetstone, Barnet, N20 9FE		
Property type	1 Bedroom Apartment		
Scheme	Shared ownership		
Full market value	£402,500.00		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £100,625.00 and the rent will be £ 691.80 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.		
	Share	Share Purchase Price	Monthly rent
	25%	£100,625.00	£ 691.80
	30%	£120,750.00	£ 645.68
	40%	£161,000.00	£ 553.44
	50%	£201,250.00	£ 461.20
	60%	£241,500.00	£ 368.96
	70%	£281,750.00	£ 276.72
	75%	£301,875.00	£ 230.60
	The percentage shadepending on the a worked example after Your annual rent is share of the full man	mount you can afforter a financial asses calculated as 2.75%	rd. You'll receive a sment.
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:		
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50 ent £ 9.75	£ 104.03
Reservation fee	£250.00		

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 82, Flat 7, Diarmid Road, Whetstone, Barnet, N20 9FE			
Property type	1 Bedroom Apartment			
Scheme	Shared ownership			
Full market value	£402,500.00			
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £100,625.00 and the rent will be £691.80 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.			
	Share	Share Purchase Price	Monthly rent	
	25%	£100,625.00	£ 691.80	
	30%	£120,750.00	£ 645.68	
	40%	£161,000.00	£ 553.44	
	50%	£201,250.00	£ 461.20	
	60%	£241,500.00	£ 368.96	
	70%	£281,750.00	£ 276.72	
	75%	£301,875.00	£ 230.60	
	The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment. Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.			
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:			
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50	£ 104.03	
Reservation fee	£250.00			

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.	
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.	
	You can apply to buy the home if both of the following apply:	
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs 	
	One of the following must also be true:	
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to 	
	 move you own a home and want to move but cannot afford to buy a new home for your needs 	
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.	
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.	
Tenure	Leasehold	
Lease type	Shared Ownership Flat Lease	
Lease term	990 years	
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.	

Maximum share you can own	You can buy up to 100%% of your home.		
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.		
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.		
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.		
Pets	You may be able keep pets at your home with permission from the landlord		
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage		

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 83, Flat 6, Diarmid Road, Whetstone, Barnet, N20 9FE				
Property type	1 Bedroom Apartment				
Scheme	Shared ownership				
Full market value	£407,500.00				
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £101,875.00 and the rent will be £ 700.39 a month. If you buy a larger share, you'll pay less rent. The table				
	Share Share Purchase Monthly rent Price				
	25%		C 700 20		
		£101,875.00	£ 700.39		
	30% £122,250.00 £ 653.70				
	40% £163,000.00 £ 560.31 50% £203,750.00 £ 466.93				
	60%	£244,500.00	£ 373.54		
	70% £285,250.00 £ 373.54 £285,250.00				
	75% £305,625.00 £ 233.46				
	The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment. Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.				
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:				
	Service charge £ 41.40 Estate charge £ 30.83 Buildings insurance £ 9.55 Management fee £ 12.50 Reserve fund payment £ 9.75 Total monthly payment excluding rent £ 104.03				
Reservation fee	£250.00				

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 84, Flat 5, Diarmid Road, Whetstone, Barnet, N20 9FE			
Property type	1 Bedroom Apartment			
Scheme	Shared ownership			
Full market value	£407,500.00			
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £101,875.00 and the rent will be £ 700.39 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.			
	Share Purchase Monthly rent Price			
	25%		£ 700 30	
	25% £101,875.00 £ 700.39 30% £122,250.00 £ 653.70			
	40%	£163,000.00	£ 560.31	
	50%	£203,750.00	£ 466.93	
	60%	£244,500.00	£ 373.54	
	70% £285,250.00 £ 280.16			
	75% £305,625.00 £ 233.46			
	The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment. Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.			
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:			
	Service charge £ 41.40 Estate charge £ 30.83 Buildings insurance £ 9.55 Management fee £ 12.50 Reserve fund payment £ 9.75 Total monthly payment excluding rent £ 104.03			
Reservation fee	£250.00			

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

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The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 85, Flat 14, Diarmid Road, Whetstone, Barnet, N20 9FE				
Property type	2 Bedroom Apartment				
Scheme	Shared ownership				
Full market value	£557,500.00				
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £139,375.00 and the rent will be £ 958.20 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.				
	Share Purchase Monthly rent Price				
	25%		£ 058 20		
	25% £139,375.00 £ 958.20 30% £167,250.00 £ 894.32				
	40%	£223,000.00	£ 766.56		
	50%	£278,750.00	£ 638.80		
	60%	£334,500.00	£ 511.04		
	70%	£390,250.00	£ 383.28		
	70% £390,250.00 £ 383.28 75% £418,125.00 £ 319.40				
	The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment. Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.				
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:				
	Service charge £ 45.91 Estate charge £ 30.83 Buildings insurance £ 10.62 Management fee £ 12.50 Reserve fund payment £ 10.83 Total monthly payment excluding rent £ 110.69				
Reservation fee	£250.00				

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

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The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 86, Flat 13, Diarmid Road, Whetstone, Barnet, N20 9FE			
Property type	1 Bedroom Apartment			
Scheme	Shared ownership			
Full market value	£405,000.00			
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £101,250.00 and the rent will be £ 696.09 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.			
	Share Purchase Monthly rent Price			
	25%	£101,250.00	£ 696.09	
	30%	£101,230.00	£ 649.69	
	40%	£162,000.00	£ 556.88	
	50%	£202,500.00	£ 464.06	
	60%	£243,000.00	£ 371.25	
	70%	£283,500.00	£ 278.44	
	75% £303,750.00 £ 278.44			
	The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment. Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.			
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:			
	Service charge £ 41.40 Estate charge £ 30.83 Buildings insurance £ 9.55 Management fee £ 12.50 Reserve fund payment £ 9.75 Total monthly payment excluding rent £ 104.03			
Reservation fee	£250.00			

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 87, Flat 12, Diarmid Road, Whetstone, Barnet, N20 9FE				
Property type	1 Bedroom Apartment				
Scheme	Shared ownership				
Full market value	£405,000.00				
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be				
	£101,250.00 and the rent will be £ 696.09 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.				
	Share	Share Purchase Price	Monthly rent		
	25%	£101,250.00	£ 696.09		
	30%	·			
	40%				
	50% £202,500.00 £ 464.06				
	60%	£243,000.00	£ 371.25		
	70%	£283,500.00	£ 278.44		
	75%	£303,750.00	£ 232.03		
	The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment.				
	Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.				
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:				
	Service charge £ 41.40 Estate charge £ 30.83 Buildings insurance £ 9.55 Management fee £ 12.50 Reserve fund payment £ 9.75				
	Total monthly payment excluding rent £ 104.03				
Reservation fee	£250.00				

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 88, Flat 11, Diarmid Road, Whetstone, Barnet, N20 9FE				
Property type	1 Bedroom Apartment				
Scheme	Shared ownership				
Full market value	£410,000.00				
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £102,500.00 and the rent will be £ 704.69 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.				
	Share Purchase Monthly rent Price				
	25%		£ 704 60		
	25% £102,500.00 £ 704.69 30% £123,000.00 £ 657.71				
		·	1		
	40% £164,000.00 £ 563.75				
	50% £205,000.00 £ 469.79				
	60% £246,000.00 £ 375.83 70% £287,000.00 £ 281.88				
	75% £307,500.00 £ 281.88				
	The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment. Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.				
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:				
	Service charge £ 41.40 Estate charge £ 30.83 Buildings insurance £ 9.55 Management fee £ 12.50 Reserve fund payment £ 9.75 Total monthly payment excluding rent £ 104.03				
Reservation fee	£250.00				

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Address	So Resi Whetstone, Plot 89, Flat 10, Diarmid Road, Whetstone, Barnet, N20 9FE			
Property type	1 Bedroom Apartment			
Scheme	Shared ownership			
Full market value	£410,000.00			
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £102,500.00 and the rent will be £ 704.69 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.			
	Share	Share Purchase Price	Monthly rent	
	25%		£ 704.69	
	30%	£102,500.00 £123,000.00	£ 657.71	
	40%	£164,000.00	£ 563.75	
	50%	£205,000.00	£ 469.79	
	60%	£246,000.00	£ 375.83	
	70%	£287,000.00	£ 281.88	
	75%	£307,500.00	£ 234.90	
	The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment. Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.			
Monthly payment to the landlord	In addition to the rent above, the monthly payment to the landlord includes:			
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50 ent £ 9.75	£ 104.03	
Reservation fee	£250.00			

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.			
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent. You can apply to buy the home if both of the following apply:			
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs 			
	One of the following must also be true:			
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to 			
	 move you own a home and want to move but cannot afford to buy a new home for your needs 			
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.			
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.			
Tenure	Leasehold			
Lease type	Shared Ownership Flat Lease			
Lease term	990 years			
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.			

Maximum share you can own	You can buy up to 100%% of your home.		
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.		
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.		
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.		
Pets	You may be able keep pets at your home with permission from the landlord		
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage		

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
mode.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

Property Details

Address	So Resi Whetstone Whetstone, Barnet,		armid Road,
Property type	2 Bedroom Apartment		
Scheme	Shared ownership		
Full market value	£560,000.00		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £140,000.00 and the rent will be £ 962.50 a month.		
	If you buy a larger s below shows furthe	share, you'll pay less r examples.	s rent. The table
	Share	Share Purchase Price	Monthly rent
	25%	£140,000.00	£ 962.50
	30%	£168,000.00	£ 898.33
	40%	£224,000.00	£ 770.00
	50%	£280,000.00	£ 641.67
	60%	£336,000.00	£ 513.33
	70%	£392,000.00	£ 385.00
	75%	£420,000.00	£ 320.83
	depending on the all worked example aft Your annual rent is	er a financial assess	d. You'll receive a sment.
	share of the full ma	rket value owned by	the landlord.
Monthly payment to the landlord	In addition to the relandlord includes:	nt above, the month	ly payment to the
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50 ent £ 10.83	£ 110 69
		Cit GACIGAING FEIR	£ 110.03
Reservation fee	£250.00		

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

Key information about the home

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
ouo.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

This key information document is to help you decide if shared ownership is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. This document 'Key information about the home' is a summary and you should consider the information in 'Summary of costs' and 'Guide to shared ownership' before making a decision.

This does not form part of the lease. You should carefully consider the information and the accompanying lease and discuss any issues with your legal adviser before signing the lease.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

The costs in this document are the costs as at the date issued. These will increase (typically on an annual basis) and you should take financial advice on whether this will be sustainable for you.

Property Details

Address	So Resi Whetstone Whetstone, Barnet,	, Plot 91, Flat 16, Di N20 9FE	armid Road,
Property type	1 Bedroom Apartment		
Scheme	Shared ownership		
Full market value	£407,500.00		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £101,875.00 and the rent will be £ 700.39 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.		
	Share	Share Purchase Price	Monthly rent
	25%	£101,875.00	£ 700.39
	30%	£101,873.00	£ 653.70
	40%	£163,000.00	£ 560.31
	50%	£203,750.00	£ 466.93
	60%	£244,500.00	£ 373.54
	70%	£285,250.00	£ 280.16
	75%	£305,625.00	£ 233.46
	depending on the a worked example aft Your annual rent is	are and rent amount mount you can affor ter a financial asses calculated as 2.75% rket value owned by	d. You'll receive a sment.
Monthly payment to the landlord	In addition to the re landlord includes:	nt above, the month	lly payment to the
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50	£ 104.03
Reservation fee	£250.00		

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage

Key information about the home

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the **standard model shared ownership.**

Shared ownership model	Older model shared	Standard model shared ownership	New model shared
ouo.	ownership	onaroa o mioromp	ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases	Leases are for a	Leases will be for
_		minimum of 99 years	
	years from new	from new but	years from new
		typically at least 125	
		years	
Initial repair period	No	No	Yes
Buying more shares -	10% or 25%	10%	5%
minimum purchase			
1% share purchase	No	No	Yes
Landlord's nomination	8 weeks or 12	8 weeks	4 weeks
period	weeks		

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

This key information document is to help you decide if shared ownership is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. This document 'Key information about the home' is a summary and you should consider the information in 'Summary of costs' and 'Guide to shared ownership' before making a decision.

This does not form part of the lease. You should carefully consider the information and the accompanying lease and discuss any issues with your legal adviser before signing the lease.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

The costs in this document are the costs as at the date issued. These will increase (typically on an annual basis) and you should take financial advice on whether this will be sustainable for you.

Property Details

Address	So Resi Whetstone Whetstone, Barnet,	, Plot 92, Flat 15, Di N20 9FE	armid Road,
Property type	1 Bedroom Apartment		
Scheme	Shared ownership		
Full market value	£407,500.00		
Share Purchase Price and Rent Examples	The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £101,875.00 and the rent will be £ 700.39 a month. If you buy a larger share, you'll pay less rent. The table below shows further examples.		
	Share	Share Purchase Price	Monthly rent
	25%	£101,875.00	£ 700.39
	30%	£101,873.00 £122,250.00	£ 653.70
	40%	£163,000.00	£ 560.31
	50%	£203,750.00	£ 466.93
	60%	£244,500.00	£ 373.54
	70%	£285,250.00	£ 280.16
	75%	£305,625.00	£ 233.46
	depending on the a worked example aft Your annual rent is	are and rent amount mount you can affor er a financial asses calculated as 2.75% rket value owned by	d. You'll receive a sment.
Monthly payment to the landlord	In addition to the re landlord includes:	nt above, the month	lly payment to the
	Service charge Estate charge Buildings insurance Management fee Reserve fund paym Total monthly paym	£ 12.50 ent £ 9.75	£ 104.03
Reservation fee	£250.00		

	You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. The reservation fee secures the home for 5 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.
Eligibility	To assess your eligibility, you'll need to register with a Help to Buy agent.
	You can apply to buy the home if both of the following apply:
	 your household income is £80,000.00 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs
	One of the following must also be true:
	 you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to
	 move you own a home and want to move but cannot afford to buy a new home for your needs
	If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.
	As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.
Tenure	Leasehold
Lease type	Shared Ownership Flat Lease
Lease term	990 years
	For more information, see section 2.5, 'Lease extensions', in the 'Key information about shared ownership' document.

Maximum share you can own	You can buy up to 100%% of your home.
Transfer of freehold	At 100% ownership, the leasehold title remains in your name but your shared ownership obligations fall away.
Landlord	Metropolitan Thames Valley The Grange 100 High Street London N14 6PW Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.
Landlord's nomination period	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You may be able keep pets at your home with permission from the landlord
Subletting	You can rent out a room in the home, but you must live there at the same time. You cannot sublet (rent out) your entire home unless you either: • own a 100% share; or • have your landlord's permission which they will only give in exceptional circumstances (see section 1.5 in 'Key information about shared ownership' document) and • have your mortgage lender's permission if you have a mortgage