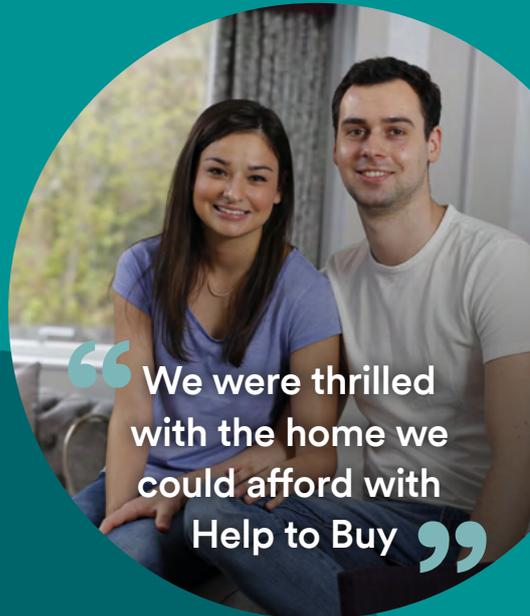




“ Without combining Help to Buy and Forces Help to Buy we wouldn't have been able to afford to move at all. We now feel like we're part of a real community ”



“ We were thrilled with the home we could afford with Help to Buy ”

## Your guide to Help to Buy

Bridge the gap to your perfect Hodson Developments' home, with just a 5% deposit required



Backed by  
HM Government



“ Thanks to Help to Buy, suddenly we were able to buy an amazing property! ”

All Hodson Developments' customers

# What is Help to Buy?

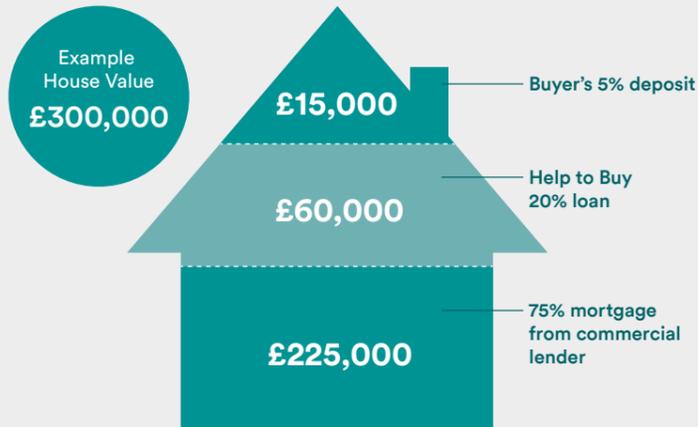


Backed by HM Government

The Help to Buy scheme is a Government-backed scheme, helping you buy your dream Hodson Developments' home with just a 5% deposit.

## How does it work?

Called the Equity Loan scheme, Help to Buy means that the Government will give you a 20% loan that's interest-free for 5 years, allowing you to buy the home you've always dreamed of with a smaller deposit.



Did you know?

The Help to Buy scheme is not just for first-time buyers – it's available to everyone who doesn't currently own their own home.

Help to Buy helped new parents Ryan and Jen buy their dream apartment at The Fitzroy Collection by Hodson Developments in Old Bracknell, Berkshire.

*Thanks to Help to Buy, we were able to buy a far superior home than we otherwise would have been able to without it, meaning we have been able to start life as a new family in a home of our own. It's great to feel like we are finally making an investment into the future for our own family.*

Help to Buy was a dream come true for us!

# At Hodson Developments, we are here to help!

As an award-winning housebuilder who is committed to delivering exceptional customer service, Hodson is proud to lend a helping hand to our buyers wherever we can.

Each and every property we build under the value of £600,000 is eligible for Help to Buy, and our expert Sales Consultants are on-hand to help you choose the home that's perfect for you. We can also help you find the right mortgage and assistance for your application, giving you peace of mind that you can afford the home you've always dreamed of.

At Hodson Developments, we are with you every step of the way.

## Next Steps

If you'd like to use Help to Buy to purchase your perfect Hodson home, that's great news!

A Help to Buy purchase is very similar to any other house purchase, but we would advise using a solicitor who is familiar with Help to Buy property purchases to ensure there is no unexpected delays in the exchange process.

Hodson Developments has a panel of recommended independent expert solicitors and financial advisors for you to choose from, each chosen for their in-depth knowledge of the ins and outs of Help to Buy purchases.

One of our Sales Consultants will be happy to give you more information.

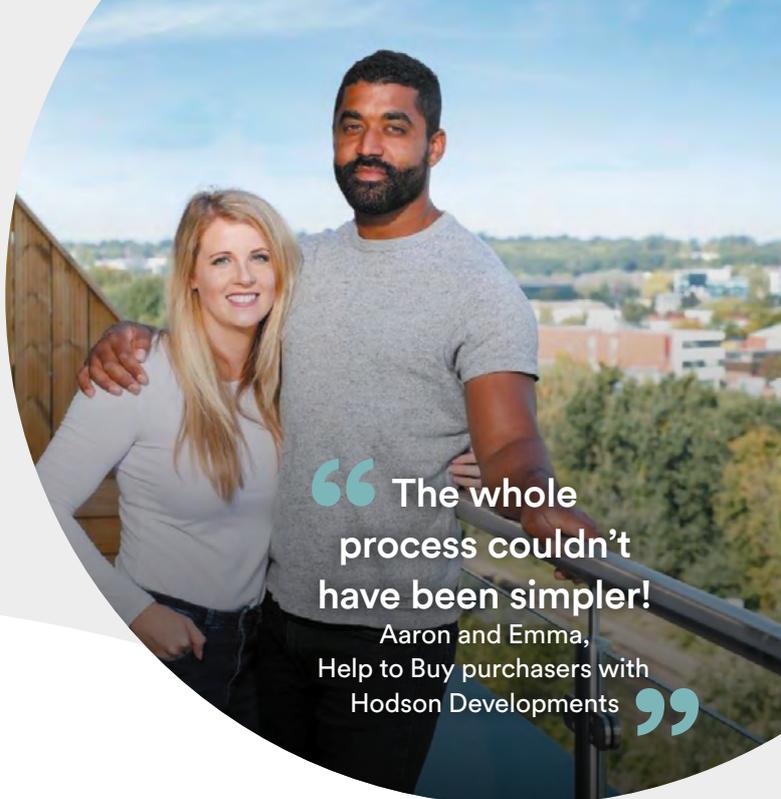
At Hodson Developments, we aim to make your journey to homeownership as simple and as easy as possible.

Find out more about Help to Buy and view all our developments at [www.hodsondevelopments.com](http://www.hodsondevelopments.com) or call us on 01233 225 700



# Your questions answered

Own a new Hodson Developments' home with just a 5% deposit



“ The whole process couldn't have been simpler!  
Aaron and Emma,  
Help to Buy purchasers with  
Hodson Developments ”

## Am I eligible for the Equity Loan scheme?

Help to Buy is available to anyone looking to buy a new home with Hodson Developments that is valued at £600,000 or below.

You don't have to be a first-time buyer to qualify, but you must be able to provide a deposit of 5% of the value of the new home and be able to get a conventional mortgage for up to 75% (with the Help to Buy Equity Loan covering the remaining 20%).

## Can I use Help to Buy with the Help to Buy Forces Loan?

Yes, it is possible to combine the Government's Help to Buy Scheme, with the Forces Help to Buy Scheme. For further information please get in touch.

## Are there any restrictions on the type of mortgage I have to use in conjunction with Help to Buy?

No, you can apply for a mortgage with any conventional high street bank or building society.

To help make mortgages easier and to make sure you get the best advice, Hodson Developments' Sales Consultants are ready and waiting to help you.

## How do I repay the loan?

Your Equity Loan is interest-free for 5 years and you can pay it off at any time up to 25 years.

After the first 5 years, your loan will be subject to a small amount of interest, which is currently 1.75%.

## If you'd like more information about Help to Buy, why not get in touch?

Phone: **01233 225 700**

Email: **chilmington@hodsondevelopments.com**

Website: **www.hodsondevelopments.com**

Help to Buy is subject to status, and is decided on application directly to Help to Buy. In order to secure an Equity Loan on a Hodson property, you must be able to pay the reservation fee to secure your home, Stamp Duty where applicable, and all associated costs that go alongside a conventional home purchase (legal fees, survey fees etc). Your new home must be your primary place of residence, and subletting or renting out your home is strictly prohibited while you have an outstanding Equity Loan on the property.

Please note – all facts and figures in this document are correct at the time of print (March 2019) and may be subject to change. The contents of this document do not count as a binding contract, nor should they be used in lieu of expert financial advice. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY DEBT SECURED ON IT.

