

Securing your new home is easier than you think

With Help to Buy, you can buy a new Shanly home with just 5% deposit - whether you're a first-time buyer or you're moving on from your existing home.

The Government lends you up to 20% of the cost of your newly built home, so you'll only need a 5% cash deposit and a 75% mortgage to make up the rest.

The Help to Buy: Equity Loan is interest-free for 5 years and can be repaid at any time or on the sale of the home.

Help to Buy

How it works

Typical example:

Cost of your new Shanly home	£400,000
5% deposit	£20,000
20% equity loan	£80,000
75% mortgage	£300,000

If the Shanly home in the example above sold for £400,000, you'd get £320,000 (80%, from your mortgage and the cash deposit) and you'd pay back £80,000 on the loan (20%). You'd need to pay off your mortgage with your share of the money.

