

Unlock more opportunity in Affordable Housing.



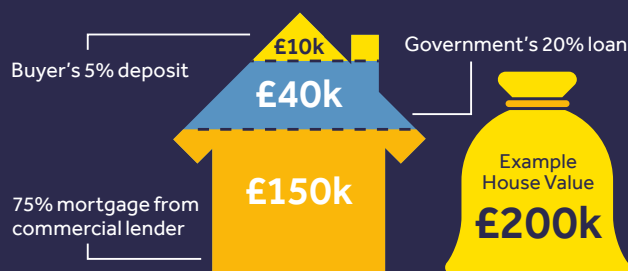
Help to Buy Equity loan schemes explained

Help to Buy Equity Loan first launched on the 1st April 2013 in England and was later launched by the Scottish and Welsh Governments closely followed by Help to Buy London which was designed to help borrowers with rising London house prices. Each scheme is operated by its own government, with individual rules and funding. At present each scheme is due to stop accepting new applications in 2021.

Open to both first time buyers and home movers who are purchasing a new build home, loans can be repaid either partially or fully during the term of the loan, or when the property is sold. The buyer's repayment figure will be based on the value of the property at the time it's sold, rather than at the time they initially received the loan.

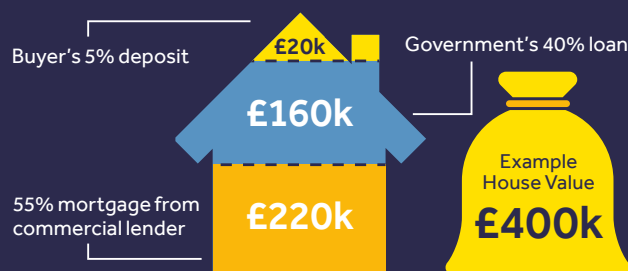
Help to Buy Equity Loan England

- A minimum equity loan of 10% and a maximum equity loan of 20%, interest free for the first five years
- Maximum purchase price £600,000
- After the first five years they will pay an additional fee as interest of 1.75%, rising annually by the increase (if any) in the Retail Price Index (RPI) plus 1%



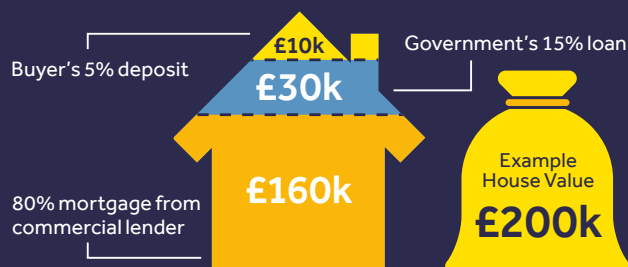
Help to Buy London

- A maximum equity loan of 40%, interest free for the first five years
- Maximum purchase price £600,000
- After the first five years they will pay an additional fee as interest of 1.75%, rising annually by the increase (if any) in the Retail Price Index (RPI) plus 1%



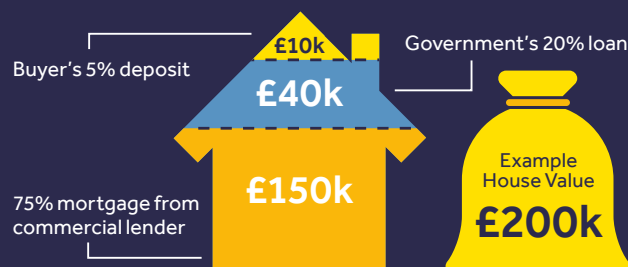
Help to Buy Scotland Affordable New Build Scheme

- A maximum equity loan of 15%, which is interest free.
- Maximum purchase price £200,000.
- Unlike the other Help to Buy schemes there are no fees to pay after 5 years.



Help to Buy Wales

- A maximum equity loan of 20%, interest free for the first five years.
- Maximum purchase price £300,000.
- After the first five years they will pay an additional fee as interest of 1.75%, rising annually by the increase (if any) in the Retail Price Index (RPI) plus 1%.



For more information visit www.leedsintroducer.co.uk.

This information is for use by FCA authorised intermediaries only and must not be distributed to potential borrowers.

Leeds Building Society for Intermediaries

@LBSIntermediary

leedsintroducer.co.uk