

@home

BRINGING THE HOME YOU ALWAYS PROMISED
YOURSELF WITHIN YOUR REACH

From renting while you save for a deposit, through 'part-buying' an equity share in your new home, to owning your own apartment or house outright with a bespoke mortgage, **@home** offers real choice and flexibility.

With @home, it's easy to turn dreams into reality

At Places for People, we're not just here to help you find the home you always promised yourself, we're committed to making it as easy as possible for you to turn the dream into reality. That's why we created **@home**, which brings together a broad range of financial options that can be tailored to create a made-to-measure package perfectly suited to your individual circumstances.

From renting while you save for a deposit, through 'part-buying' an equity share in your new home, to owning your apartment or house outright **@home** offers real choice and flexibility. A solution that suits you now, and can be adapted as your needs change over the years.

We also offer you our own range of mortgages and financial services to help make that step onto, or up, the property ladder even closer than you may have thought possible.

And whichever route you follow on your journey to home ownership, our Buy-Back Guarantee provides the reassuring knowledge that your investment is protected, whatever ups and downs may lie ahead in the property market. It's all part of our long term commitment to you, and the beautiful place you live.



Flexible Tenure: for maximum accessibility

This is simply our way of making home ownership accessible to as many people as possible, in these current difficult economic conditions.

If you can't afford to buy your new home outright straight away, **@home** gives you three main options:

- **You can part-buy-part-rent** – If you have a household income of less than £60,000 a year, this scheme represents an excellent opportunity to own the home you want, without over-stretching yourself financially. You can buy an equity share of anywhere between 25% and 75%; paying a modest rent on the remaining share. With an option to increase your share of the ownership in future, until you own your home outright. Think of this as the 'buy as you go' option.
- **You can rent, right now** – while you decide to buy, with your rent subsidised to just 80% of the market rate for up to three years, to help you manage your outgoings and save for a deposit. Renting as a first step to ownership, if you like. You can then choose from the full range of 'buy as you go' options.
- **Market rent** – If you want to keep your options open, you may decide to just rent your home from us, for however long you choose.

Interested in Flexible Tenure? Just choose the Places for People home you want, then talk to us about how the scheme can open the door for you.

Your Places for People mortgage: for greater flexibility

At Places for People, we know just how difficult it can be to buy a home right now. It's not just tough to get a mortgage; raising the necessary deposit may simply be impossible in the present climate.

That's why we have introduced our own mortgages, designed to offer the exceptional flexibility you need. We are even able to offer you the option of borrowing up to 100% of the price of your new home, which means you don't need a deposit – a huge bonus particularly for first time buyers.

Of course, if you can afford a deposit, then you can simply take out a Places for People mortgage for the remaining amount you need, with no valuation fees and no early redemption penalties.

Our mortgages can be available for both buying your home outright and our flexible tenure options and are just some of the financial products and services Places for People can offer you through this unique **@home** package.

Your Buy-Back Guarantee: for 3 years' peace of mind

At Places for People, our properties are built to last and to hold their value. So, as part of our long term commitment to the places we create and the people who live there, we are happy to offer this remarkable peace of mind guarantee.

If you decide to sell your home within the first three years and face a lower value than your purchase price, we'll buy it back at the price you paid for it.

Of course, like you, we hope that situation will never arise; but in an unpredictable property market, it's reassuring to know that your investment is protected.

First choose your home, then talk to us Excited by the thought of owning a fantastic new Places for People home? We're ready and waiting to help make it happen.

Just talk to one of our Customer Advisers, who will be happy to work with you to create the package that will turn your dream into a reality.

The home you want, available now: that, in a nutshell, is what **@home** is all about...



www.placesforpeople.co.uk

Mortgages are subject to status and to you satisfying our affordability criteria. They are available on a selected number of our properties. Legal costs and other fees will be payable. Under the buyback guarantee we offer to buy your property from you, at any time in the first three years after you buy it, at the same price you paid for it. The buyback offer is subject to you maintaining the property in good condition and being up to date with the repayments on your mortgage at the time of the buyback.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.