

Comparison Table

Want to know what it will cost to purchase a house through the different schemes? This table explains your options if a home is worth £250,000.

Scheme	Percentage purchased	Minimum deposit required	Mortgage required	Mortgage costs pcm	Rent/ interest charge pcm	Approx total costs pcm
Outright purchase	100%	10% (£25,000)	£225,000	£1,289*	n/a	£1,289
Shared Ownership and Resales	30%	5% (£3,750)	£71,250	£408*	£401.04	£966.46
Shared Ownership and Resales	50%	5% (£6,250)	£118,750	£680*	£286.46	£966.46
Help to Buy Equity Loan	80%	5% (£12,500)	£187,500	£1,073*	None for the first 5 years	£1,073
Rental Scheme	n/a	1 months rent	n/a	n/a	£950	£950

Based on a 25 year mortgage at an interest rate of *4.8%. Rates and deposits will vary depending on the lender. Examples are indicative and costs may vary. ^Average monthly rent for a 2 bed home. Your home is at risk if you do not keep up payments. Per calendar month (pcm).