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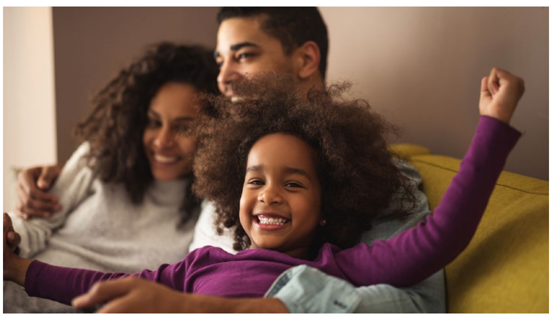
Sage Homes

A new independent report has been released by Leeds Building Society, which shows that shared ownership is a good long term decision – it provides housing security, saves you money and allows you to build a property 'nest egg'.

We've pulled out the key highlights below, and you can read the report in full by using the button at the bottom of this email.



1. Security

Unlike the private rented sector, your rent is strictly controlled and only increases in line with inflation, meaning it should be staying in line with your salary, and not suddenly increasing. Whereas, in the private rented market, you could suddenly be asked to pay a lot more, at your landlord's whim.

Leeds Building Society's report found that it was more affordable to be a shared owner than privately rent in 77% of all 294 local authorities in the country within the first year of living there – and this rose to 93% after 10 years, showing the power of shared ownership's controlled increases against the unregulated private market.

You're also more secure because no one can suddenly end your tenancy or ask you to leave. You have all the security of an owner, while still being supported by Sage.

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2. Saving money

The report found that after 10 years of living in a shared ownership home, rather than renting privately, you'll save on average £29,000. If you live in London, this could be as much as £42,000. This is thanks to the money saved from private rent, along with capital repayments and house price growth.

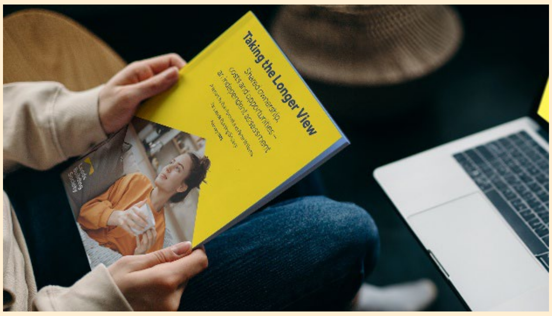
These savings are calculated before any 'staircasing' (you purchasing more shares of your home) is taken into account, and just go to show how much people end up paying in the rental sector. Every monthly mortgage payment goes towards your homeownership, rather than into the pocket of a private landlord. And while you do pay us rent too, you can decrease the amount you pay by staircasing to a greater level of ownership (right up to 100%).

3. Building your nest egg

Leeds Building Society's report states that shared owners truly benefit from house price appreciation, because if your home's overall value grows, so too will the value of your share. With a property market that has continually risen in price, the likelihood of your home's overall value increasing remains steady.

In addition to this, if you 'staircase' further, you'll benefit even more from any increase in house prices. The more of your home you own, the less rent you pay to us, and the more of your home's increased value you'll get, should you ever decide to sell and move on.

Read the report in full



Take the next step

We hope this reminds you of the reasons why you chose shared ownership. If you'd like to read more of the Leeds Building Society report, click the button below.

READ THE FULL REPORT >

If you're interested in staircasing, owning a greater share of your home, and reaping the benefits of its increased value, check out our handy information and guide.

MORE ABOUT STAIRCASING >

Making our services and communications work for you

If you need us to make reasonable adjustments so you can get the most from your home, our services or our communications, we want to help.

Do you need us to communicate in another language, larger print, or a different format? Maybe you need us to make a change because of a physical disability, or situation at home?

LET US KNOW WHAT YOU NEED >

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