

Our 75/25 shared equity scheme brings your dream home a little closer.

- On selected plots on each Beck Homes development, we give you the opportunity to own 100% of a new home, but only pay 75% at the time of purchase. Beck Homes will lend you the balance of 25% with no interest or rent to pay
- Example: a new Beck home costing £180,000 could be yours for only £135,000 dramatically reducing your mortgage payments.
- No deposit
- 10 Repayment Programme
Payment (25%) is either made at the 10 year point when you sell your home or redeem the mortgage, whichever is sooner. You can pay off lump sums during the 10 year period (the part sum must be 10% of the purchase price or £20,000, whichever is lower).
- When you repay the loan, it equals the relevant percentage of the 'applicable market value' of your home at the valuation date
e.g. new Beck home is purchased for £180,000. If the property is sold or transferred at £190,000, the 25% (£47,500) is repaid to Beck Homes. If the home is sold or transferred at £170,000, the 25% (£42,500) is repaid to Beck Homes.



Available on selected properties subject to status, terms and conditions and using Beck Homes nominated solicitor/financial advisors. A Shared Equity Scheme commitment fee of £500 is payable on reservation but is fully refundable on legal completion. Beck Homes will retain 25% equity share in the property for a period of up to 10 years. The repayment sum will reflect 25% of the market value of the property at the time of sale or valuation. Beck Homes cannot give you any financial advice. Your home may be repossessed if you do not keep up repayments on your mortgage.