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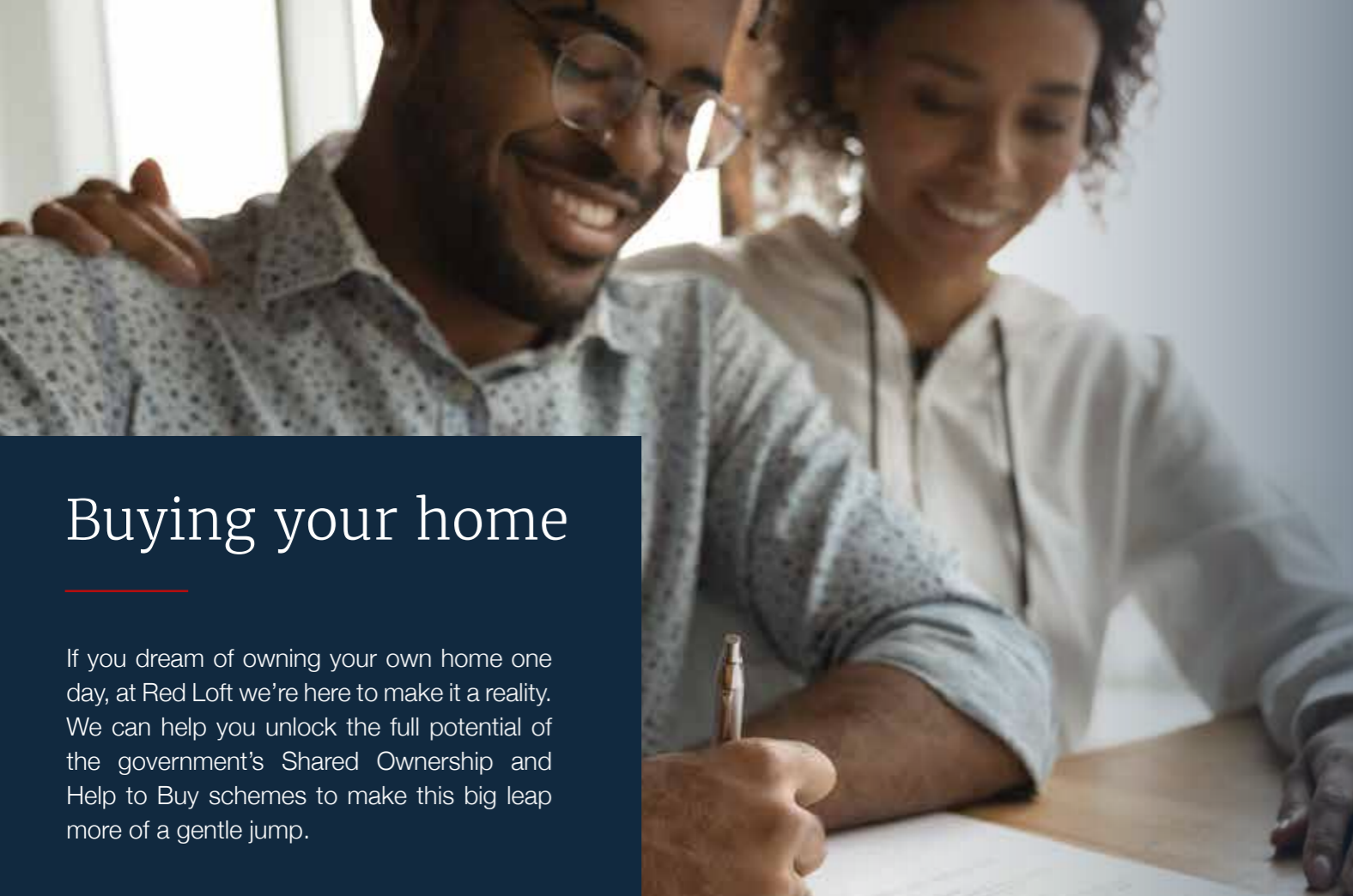
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Step onto the
property ladder
with Red Loft



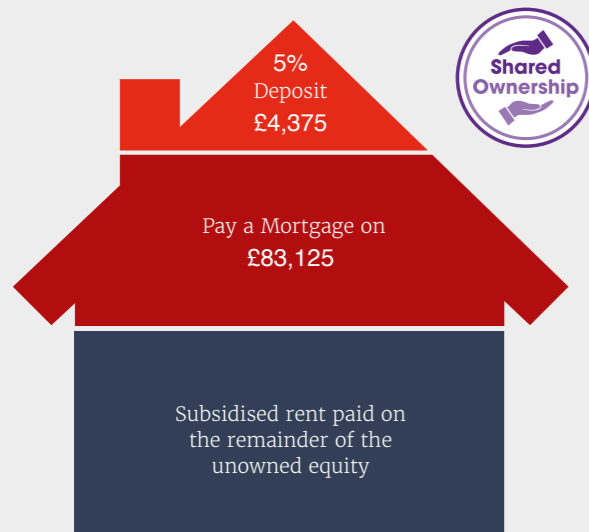
Buying your home

If you dream of owning your own home one day, at Red Loft we're here to make it a reality. We can help you unlock the full potential of the government's Shared Ownership and Help to Buy schemes to make this big leap more of a gentle jump.

What is Shared Ownership?

How Shared Ownership Works

Breakdown of a 25% share of a 1 bedroom apartment with a full market value of £350,000



Shared Ownership is an affordable home ownership scheme which makes it easier for first time buyers to get on the property ladder. Buyers purchase a share of a property, anything between 25%-75%, and pay a subsidised rent on the remaining share. As your circumstances change you can purchase more shares in the property (known as staircasing), or you can sell your share and move on to a new home. Shared Ownership has helped thousands of first time buyers onto the property ladder throughout England for over 40 years.

Eligibility for Shared Ownership

- ✓ Outside of London your annual household income must be less than £80,000
- ✓ In London your annual household income must be less than £90,000
- ✓ You should generally be a first time buyer, i.e. you don't already own a home. If you do already own, you must be in the process of selling it
- ✓ You should not be able to afford to buy a home suitable for your housing needs on the open market

What is a Help to Buy: Equity Loan?

As a first-time buyer searching for a newly built home, you may need a little financial help. With the government's Help to Buy: Equity Loan scheme, buying your own home could become a reality.

Help to Buy: Equity Loan

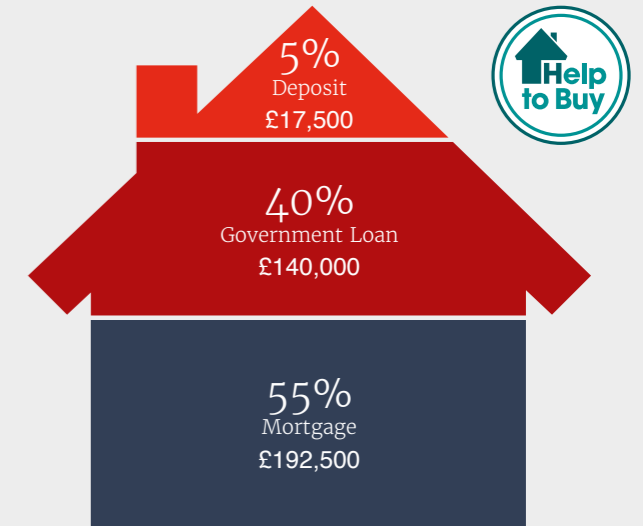
The Help to Buy: Equity Loan is where the Government will give buyers a loan of up to 20% (or 40% in London) of the price of the property the buyers want to purchase. This allows buyers to purchase the desired property without having to put down a large deposit.

During the term of the equity loan you only pay interest on the amount you borrowed.* You do not pay off any of the loan itself. But you can choose to pay all or part of it off at any time. If you sell your home, you will need to pay off all of your equity loan.

Help to Buy: Equity Loan closes to new applications on 31 October 2022. To be eligible for an equity loan, you must legally complete by 31 March 2023.

How Help to Buy Works

Breakdown of a 1 bedroom apartment with a full market value of £350,000



Eligibility for Help to Buy: Equity Loan.

In order to be eligible for a Help to Buy: Equity Loan, there are several general criteria you must meet.

- ✓ You must be a first-time buyer
- ✓ You must have at least a 5% deposit and pass a financial assessment carried out by an Independent Financial Advisor (IFA)
- ✓ The home you want to buy must be newly-built and cost no more than £600,000 in London (outside London, regional caps will vary)
- ✓ Not own, or have ever owned, a home or residential land now or in the past in the UK or abroad

What is London Living Rent?

London Living Rent homes are for households who currently rent and want to build up savings to buy a home in the future. This can be either through shared ownership or outright purchase. The homes will be offered on tenancies of a minimum of three years but can be extended to a maximum of 10 years. Tenants will be supported to save and given the option to buy their home on a shared ownership basis during their tenancy. They will also be given extra priority for other shared ownership homes across London.

Eligibility for London Living Rent.

In order to be eligible for a London Living Rent, there are several general criteria you must meet.

- ✓ Be renting in London
- ✓ Have a maximum household income of £60,000
- ✓ Be unable to currently buy a home (including through shared ownership) in your local area



*After five years you will be required to pay an interest fee of 1.75% of the amount of your Help to Buy shared equity loan at the time you purchased your property, rising each year after that by the increase (if any) in the Retail Prices Index (RPI) plus 1%. The loan itself is repayable after 25 years or on the sale of the property if earlier. **All affordable tenures are subject to eligibility and affordability which may be different from borough to borough. All prices and information correct as on September 2022. Location times provided by Google Maps.

Property Locations



Shared Ownership

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ELECTRIC QUARTER
PONDERS END

NORTH LONDON

Electric Quarter, Enfield



1 & 2 bedroom apartments

Prices from **£86,250** for a 30% share of 1 bedroom apartment



190 High Street, Enfield, EN3



Southbury Station 10 minutes walk or Ponders End Station 11 minutes walk

2 bedroom apartments **ALL RESERVED**

AVAILABLE NOW

Set to become a thriving new neighbourhood in North London, Electric Quarter in Ponders End, comprises a mix of one and two bedroom apartments offering excellent local travel connections and smart contemporary interiors. When complete Electric Quarter will provide a new community with facilities including shops, a library and nursery, as well as mature landscaping with pretty tree-lined avenues throughout the development.



NORTH LONDON

The Artisan, Barnet



1, 2 & 3 bedroom apartments

Prices from **£131,250** for a 25% share of 1 bedroom apartment



Ruscus Court, 4 Hermitage Lane, Barnet, NW2 2FT

Prices from **£182,500** for a 25% share of 2 bedroom apartment



Golders Green station 15 minutes walk. Cricklewood station 18 minutes walk

3 bedroom apartments **ALL RESERVED**

AVAILABLE NOW

The Artisan is a boutique development of 31 new homes, just minutes from the green expanse of Hampstead's famous Heath and the welcome of its established community. Immerse yourself in the heart and soul of North West London with a 1, 2 or 3 bedroom Shared Ownership apartment at this remarkable development.



NORTH LONDON

Arc at First Central, Brent



1, 2 & 3 bedroom apartments for resale

Prices from **£110,250** for a 35% share of a 1 bedroom apartment



Dan Court, 5 Lakeside Drive, Brent, NW10 7FU

Prices from **£115,625** for a 25% share of a 2 bedroom apartment



Park Royal and Hanger Lane stations are both within a 10 minute walk

3 bedroom apartments **ALL RESERVED**

AVAILABLE NOW

Arc at First Central is a stunning development of one, two and three-bedroom homes from Catalyst available through private sale and shared ownership resale. With a diverse array of amenities, retail, bars restaurants and cafés within easy striking distance, Arc offers fantastic homes for the Capital at accessible prices. Park Royal (Piccadilly Line) and Hanger Lane (Central Line) stations are both within 10 minute walk* of Arc. Services to both Central London and The City have journey times of approximately 30mins**.





MILLEN COURT
BRIGHTON ROAD
PURLEY

SOUTH LONDON

Millen Court, Croydon



1 & 2 bedroom apartments for Shared Ownership

Prices from **£76,250** for a 25% share of 1 bedroom apartment



129-131 Brighton Road, Purley, CR8



Reedham Station less than 5 minutes away

2 bedroom apartments **ALL RESERVED**

LAST FEW REMAINING

A collection of 1 & 2 bedroom homes available through Shared Ownership from a 25% share. Millen Court can be found less than 5 minutes away from Reedham Station and under 15 minutes from Coulsdon Town by foot. Purley offers all of the important things right on your doorstep. You will have a good choice of shops, including a large Tesco together with excellent local restaurants and bars.



ANGEL OAK POINT
SHELDON STREET, CROYDON

SOUTH LONDON

Angel Oak Point, Croydon



1, 2 & 3 bedroom apartments

Prices from **£78,750** for a 25% share of a 1 bedroom apartment



21-27 Sheldon Street, Croydon CR0 1SS

Prices from **£105,625** for a 25% share of a 2 bedroom apartment



East Croydon Station 14 minutes on foot

Prices from **£125,000** for a 25% share of a 3 bedroom apartment

AVAILABLE TO RESERVE NOW

A bold new building in Croydon, offering stylish new one, two, and three-bedroom apartments at affordable prices through Shared Ownership and available to reserve. Angel Oak Point offers a contemporary home to be proud of, built to reflect your urban lifestyle and within easy commuting distance of the centre of London. It's the perfect opportunity to put down roots and get onto the housing ladder. Stunning on the outside, beautiful on the inside.



Orchard Wharf
LONDON W1C 1LE

EAST LONDON

Orchard Wharf, Tower Hamlets



1 & 2 bedroom apartments

Prices from **£101,750** for a 25% share of a 1 bedroom apartment



Leamouth Road, Tower Hamlets, E14

Prices from **£130,625** for a 25% share of a 2 bedroom apartment



East India station 6 minutes walk and Canning Town station 11 minutes walk

INCENTIVES AVAILABLE

Orchard Wharf is a development of 338 homes and 43 Shared Ownership apartments which are ready to move into. Apartments available through Shared Ownership, ranging from the 2nd to 5th & 15th to 19th floor. These homes are finished to the highest specification with integrated appliances, built-in wardrobes to master bedrooms, and spacious winter gardens or balconies. Orchard Wharf is a short walk to East India DLR and Canning Town tube, DLR, and bus station. You can find yourself in Canary Wharf in just 4 minutes and London City Airport in under 10 minutes. Nearby you will find Bow Creek Ecological Park and Royal Docks the home to the Emirates Airline, ExCel London, stylish restaurants, and WakeUp Docklands.



EAST LONDON **Challingsworth House, Barking & Dagenham**



1 & 2 bedroom apartments



Block B, Cambridge Road, Barking, IG11 8TF



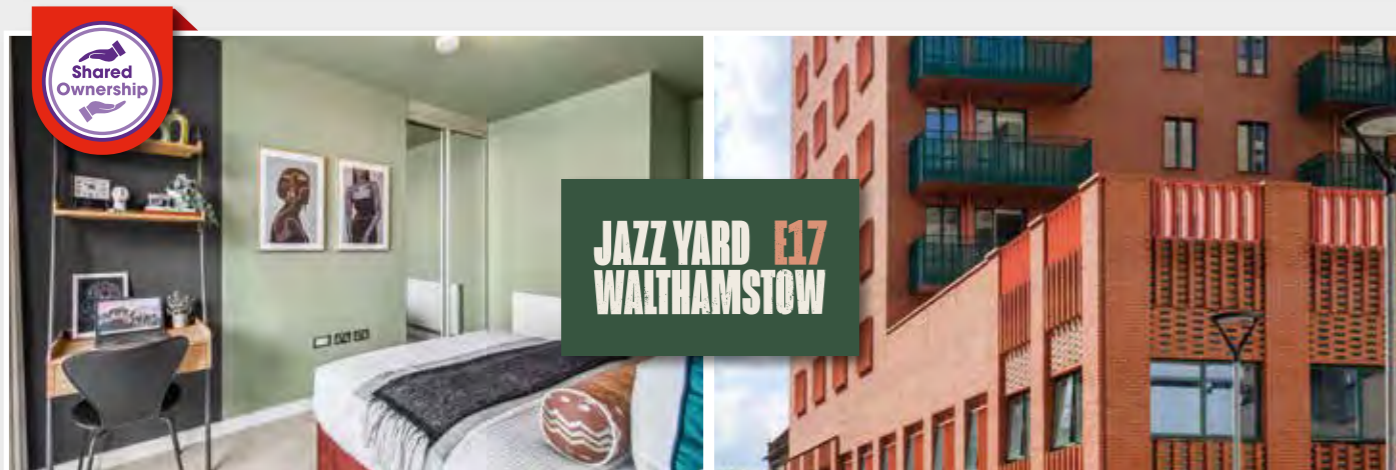
Barking & Dagenham station
3 minutes walk

Prices from **£75,000** for a 25% share of 1 bedroom apartment

Prices from **£97,500** for a 25% share of 2 bedroom apartment

AVAILABLE NOW

Challingsworth House is part of the wider regeneration initiative and is a collection of 56 Shared Ownership apartments; 40 one-bedroom and 16 two-bedroom apartments, available from a 25% share. These properties offer floor to ceiling windows, contemporary kitchens with integrated appliances* and open-plan living. Situated in an excellent town centre location, and just 0.2 miles from Barking station, Challingsworth House benefits from great transport links into London via the underground and overground. The travel times to Liverpool Street are 31 minutes via Fenchurch Street..



EAST LONDON **Jazz Yard, Waltham Forest**



1 & 2 bedroom apartments for Shared Ownership and Help to Buy



78 Brunner Road, Walthamstow, E17 7GB



St James Street station is around the corner

Prices from **£100,000** for a 25% share of a 1 bedroom apartment

Prices from **£117,500** for a 25% share of a 2 bedroom apartment

AVAILABLE NOW

Jazz Yard is part of a vibrant new neighbourhood offering one and two-bedroom apartments for sale through Shared Ownership / Help to Buy, complete with a health centre on the ground floor. Its architecture catches the eye for all the right reasons. A mixture of textured, glazed and coloured bricks creates a signature look while generously proportioned balconies add an extra touch of style.



WEST LONDON **Informer House, Richmond**



2 bedroom apartment



2 High Street, Teddington, Richmond upon Thames, EW11 8EW



Teddington Station
2 minutes walk

ALL RESERVED

ALL RESERVED

Informer House is a development of 22 one and two-bedroom apartments, available on Shared Ownership. All apartments feature open-plan living areas, contemporary kitchens with integrated appliances, and modern bathrooms. Informer House can be found on High Street, Teddington, and just a 2-minute walk away from Teddington Station where you can get to Waterloo in under 35 minutes. Teddington is full of small boutiques, local stores, restaurants, and cafes.



WEST LONDON **The Stylus, Hayes**



1, 2 & 3 bedroom apartments



16, Blyth Road, Hayes UB3 1BY



Hayes & Harlington station - 2 minutes walk

Prices from **£85,000** for a 25% share of a 1 bedroom apartment

Prices from **£106,250** for a 25% share of a 2 bedroom apartment

Prices from **£125,000** for a 25% share of a 3 bedroom apartment

AVAILABLE NOW

In one of Hayes' best locations, two minutes from the station and the picturesque paths of the Grand Union canal, The Stylus is a welcome addition to buying with Shared Ownership in Hayes, elevating the quality of apartments and bringing a sophisticated urban aesthetic to this part of West London. Choose from stylishly furnished studios, one, two and three-bed apartments, all complemented by balconies and the exclusive use of fantastic outdoor spaces.



OCKFORD
park

SURREY

Ockford Park, Godalming



1 & 2 bedroom apartments

Prices from **£90,000** for a 35% share of 1 bedroom apartment



Aarons Hill, Godalming, Surrey, GU7 2LG



Godalming Station 5 minutes walk

Prices from **£112,500** for a 35% share of 2 bedroom apartment



Allocated parking space

AVAILABLE

Ockford Park in Godalming, Surrey, is set within easy reach of the stunning Surrey Hills, an area of 'Outstanding Natural Beauty' and surrounded by beautiful countryside. This brand new development sits within a quintessential village location with an established local community. Only a mile from the picturesque market town of Godalming where you will find a real community hub offering a variety of pubs, restaurants, independent shops all steeped in history.



Rg ROSE GARDEN
CRANLEIGH

SURREY

Rose Garden, Cranleigh



3 bedroom houses for Shared Ownership

£78,750 for a 25% share of a 2 bedroom apartment



Horsam Road, Cranleigh, Surrey, GU6 8UB



Chilworth Station 19 minutes by car

£120,000 for a 25% share of a 3 bedroom house



Allocated parking space

LAST REMAINING

Rose Garden is a development of delightful, modern houses and apartments in Cranleigh, Surrey. Each of these homes offers the convenience of contemporary living in an idyllic and much sought-after location. Cranleigh is a town that's full of character and has lots to offer, whether you want to shop, eat, be entertained or keep fit and healthy. With peaceful country surroundings, fantastic transport connections and great schools you really get a perfect choice in this stunning patch of Surrey.



FARNBOROUGH
SOUTHWOOD
MEWS

SURREY

Southwood Mews, Farnborough



2 & 3-bedroom houses

Prices from **£129,500** for a 35% share of a 2 bedroom house



Alberta Close, Farnborough, Surrey, GU14 0FW



Farnborough station less than 15 minutes away

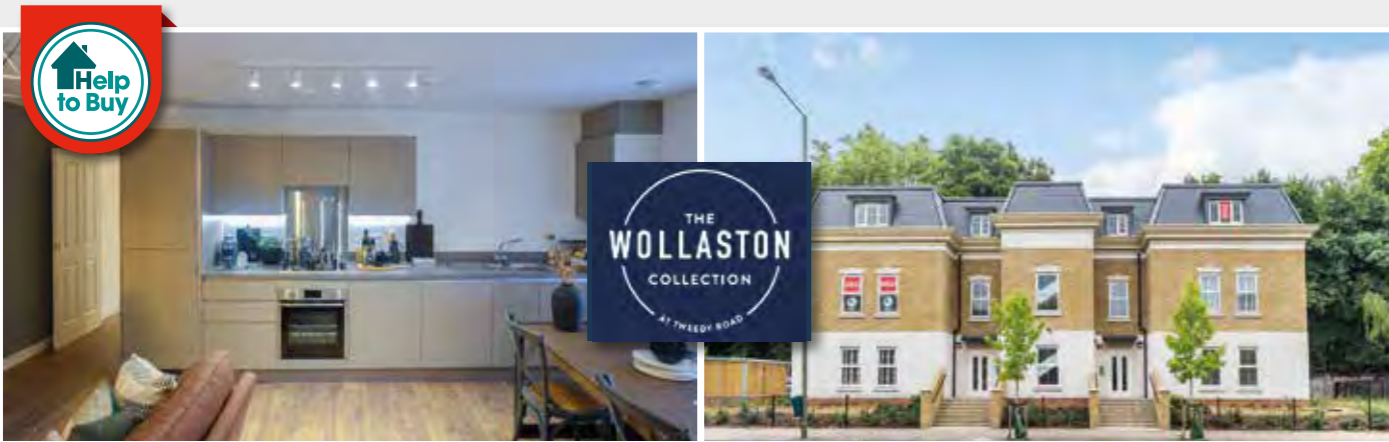
3 bedroom houses **ALL RESERVED**



Parking available

AVAILABLE TO RESERVE NOW

Southwood Mews is a beautiful selection of contemporary homes located on the outskirts of the historic town of Farnborough. With fantastic local amenities, tranquil green spaces and excellent links to London all just minutes away, there's something nearby to suit every lifestyle.



SOUTH LONDON

The Wollaston Collection, Bromley



2 bedroom apartment for Help to Buy



Columbium Court, 2 Tweedy Road, BR1 3FA



Bromley North station - 2 minutes walk



Allocated parking space

Priced at **£457,500** with Help to Buy

INCENTIVES AVAILABLE

This stunning new development is located on Tweedy Road and just a 2-minute walk to Bromley North station. A collection of 24 two bedroom apartments featuring open-plan living areas, contemporary kitchens with integrated appliances, and modern bathrooms. Additionally, all apartments benefit from allocated parking.



SURREY

Southwood Mews, Farnborough



2 & 3 bedroom houses



Alberta Close, Farnborough, Surrey, GU14 0FW



Farnborough station less than 15 minutes away



Parking space

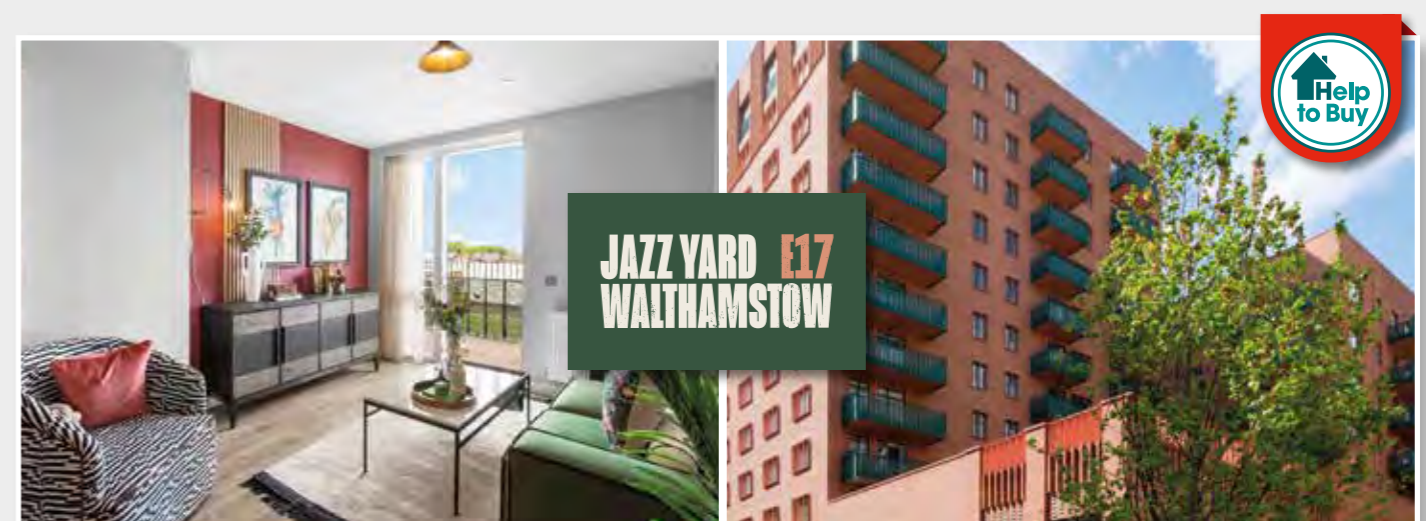
All 2-bedroom houses **ALL RESERVED**

£320,000 for a 2 bedroom flat above garage with Help to Buy

Prices from **£425,000** with Help to Buy for a 3 bedroom house

AVAILABLE NOW

Southwood Mews is a beautiful selection of contemporary homes located on the outskirts of the historic town of Farnborough. With fantastic local amenities, tranquil green spaces and excellent links to London all just minutes away, there's something nearby to suit every lifestyle. Reserve before the end of the Help to Buy applications deadline of 31st October 2022.



EAST LONDON

Jazz Yard, Waltham Forest



1 & 2 bedroom apartments



78 Brunner Road, Walthamstow, E17 7GB



St James Street station is around the corner

Prices from **£420,000** with Help to Buy for a 1 bedroom apartment

Prices from **£525,000** with Help to Buy for a 2 bedroom apartment

INCENTIVES AVAILABLE

Jazz Yard is part of a vibrant new neighbourhood offering one and two-bedroom apartments for sale through Shared Ownership / Help to Buy, complete with a health centre on the ground floor. Its architecture catches the eye for all the right reasons. A mixture of textured, glazed and coloured bricks creates a signature look while generously proportioned balconies add an extra touch of style.





WEST LONDON

South Place, Kingston-upon-Thames

		
1, 2 & 3 bedroom apartments	Kingswood Court, Surbiton, Kingston upon Thames, KT5 8FE	Surbiton Station 10 minute walk

Pricing and shares to be released

COMING SOON

Stylish and contemporary apartments at this elegant new development located within the Royal borough of Kingston Upon Thames. All homes feature a balcony or terrace and there is a communal courtyard, making this the perfect place to create new memories in your own home.

Surbiton is a friendly and vibrant neighbourhood that combines great rail links, shops, cafés, and restaurants with open green spaces and the nearby River Thames. South Place could be more affordable than you think, with 34 homes available to buy through Shared Ownership and 12 available through the London Living Rent scheme. Parking available to selected apartments.



WEST LONDON

Onslow Court, Hillingdon

		
1, 2 & 3 bedroom apartments	Onslow Court, UB7 7GH	West Drayton station 2 minutes walk

Pricing and shares to be released

COMING SOON

Onslow Court is located in West Drayton, a well-connected commutable location. Onslow Court consists of 24 one, two and three bedroom apartments for sale through Shared Ownership.

An exciting new development with landscaped communal garden and allocated, underground parking, these spacious apartments are the perfect place to land and create memories: whether you're looking for your first or forever home.



EAST LONDON

Toynbee Street, Tower Hamlets

		
2 bedroom apartments	25 Toynbee Street, London, E1 7NE	Aldgate East station 2 minutes walk

Prices from **£187,500** for a 25% share of a 2 bedroom apartment

COMING SOON

Stylish and contemporary two-bedroom apartments at this desirable new development.

A fantastic central London location, with immediate access to Aldgate, Spitalfields, Whitechapel, Brick Lane, and the City of London.



EAST LONDON

Violet Road, Tower Hamlets

		
1, 2 & 3 bedroom apartments	100 Violet Road, London, E3 3QH	Devons Road station 9 minutes walk

Pricing and shares to be released

COMING SOON

Violet Road is a collection of five one, two and three bedroom apartments. Set in the desirable area of Bow, the location is vibrant and diverse with a real sense of community.

Within easy walking distance, the property is served by Bromley-by-Bow (District and Hammersmith & City line) and Devons Rd (DLR) stations offering quick and easy access to The City and Canary Wharf.



SOUTH LONDON

Aytoun Road, Stockwell

		
1, 2 & 3 bedroom apartments	Aytoun Road, Stockwell, London SW9	Stockwell station 9 minutes walk

Pricing and shares to be released

COMING SOON

An exciting development is currently under construction in Stockwell SW9. A brand new collection of one, two and three bedroom apartments are going to be available for Shared Ownership.

There is a great choice of public transport with Stockwell tube station (Northern & Victoria Lines), Brixton Overground Station and Brixton tube station (Victoria Line) all within 10 minutes' walk.



Lucia's story



Lucia has 20 years' experience as a Personal Assistant and, when her workplace relocated to West London, she decided it was the right time to change location herself.

Lucia would have liked to buy through Shared Ownership but it wasn't really an option. Then everything fell into place, she found a flat at Acer Apartments with all the space she needed which is when she came across London Living Rent, which made living there an affordable option.

Red Loft made it all happen - they showed Lucia around and explained everything which made the whole process smooth and straightforward. Best of all, the Red Loft team were on hand to answer any questions and calm any nerves. Moiz and Madi, sales consultants at Red Loft were there with friendly expert guidance whenever she needed it.

Owning a home has been Lucia's dream. Now, Lucia is in a position to save for a deposit so she can own her home at Acer Apartments through Shared Ownership in the future.

* The name Lucia is being used for privacy reasons



Lucia's journey

Every journey with Red Loft is unique. Whether you're looking for a subsidised rent or an affordable way to get onto the housing ladder we'll help find your new home.

When Lucia found a potential new place to live she needed someone to help her make the move a reality.



Red Loft walked her through the new apartment, explained the process and helped her with the paperwork.



Lucia has moved in and loves her apartment. She now has a far shorter commute and is making plans for the future.



Would I recommend Red Loft to friends? 100%! 100%! You can see how happy I am!



Red Loft were really helpful. I was nervous of the process and all the application forms that needed to be completed, but Red Loft answered all my concerns, were really patient and helpful. They really did hold my hand and made the whole process really smooth... Buying my own home is my dream, London Living Rent will give me that opportunity.



Red Loft were the agents for Acer Apartments and couldn't have been more helpful.



For further information on London Living Rent visit [London.gov.uk](https://www.london.gov.uk) and search 'London Living Rent' www.london.gov.uk/what-we-do/housing-and-land/improving-private-rented-sector/london-living-rent



Joseph's story



Joseph had been sharing a London flat with friends for years and, when the tenancy came to an end, he wanted to do something positive. After all, with a job as a copywriter for a flourishing tech industry and regular savings tucked away, he was in a good position.

Joseph knew about Shared Ownership and thought he had a big enough deposit for a one bedroom apartment. With the support from family he was able to purchase a two bedroom apartment.

After a thorough look through the Share to Buy website, Joseph came across the Feature 17 development near Wood Street, provided by the London Borough of Waltham Forest.

Red Loft are the agents for Feature 17 and they couldn't have been more helpful. They reassured Joseph that being self-employed needn't be an issue, took him through the process and were there to hand over the keys on completion day.



Joseph's journey

Every journey with Red Loft is unique. Whether you're looking for a subsidised rent or an affordable way to get onto the housing ladder we'll help find your new home.

When Joseph found a potential new place to live he needed someone to help with the process, especially as he was self-employed.



Red Loft were always on hand to answer Joseph's questions, they helped find him a specialist mortgage broker and solicitor.



Within 3 months Joseph had his own lovely two bedroom apartment, located in an up and coming area with great transport links.



I've recommended Shared Ownership – and Red Loft – to friends already.



Red Loft couldn't have been more helpful. They're such a nice team. Moiz & Nikki were particularly great, answering lots of questions. Every time I emailed a query, I got a quick response, answering everything. Everyone in the building knows Moiz and is the guy to go to for any queries.



Buying a Shared Ownership home is something I would definitely recommend.



For further information on Shared Ownership visit www.redloftproperty.co.uk/shared-ownership

Who we are

With our many years' of collective experience in Shared Ownership, sales, and rental properties, our team provides clear, considerate support to our clients and customers. With our professionals by your side, you can be sure that your best interests are our number one priority.



Sales & Marketing Team



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Menna Ward
Sales Graduate
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mward@redloft.co.uk

Informer House



"I need to share the outstanding service I received throughout my whole home finding journey with Madi at Red loft. Madi went above and beyond and was always able to answer any questions to reassure me. At one time I was running out of energy, but Madi was my Guardian angel throughout, Thank you Madi. Nikki was also amazing once all the paperwork had been signed over. Madi and Nikki you are the best team together. Without the two of you I don't think I would have completed on my new flat and now I am finally going to have my own home to start my new life, God Bless you both."

White City Living



"We have recently moved into our new flat with London Living Rent. We just want to thank Moiz for all the support and understanding throughout the process. He was always true to his words and was also available when needed, Moreover, he was extremely professional and thorough upon handover. So many thanks."

Pixel at Feature 17



"I used Red Loft when buying my first flat through the share to buy scheme and they were incredibly helpful throughout – made the process as easy as possible. A top team!"

Informer House



"Nikki and Madi made the whole process a lot easier than i thought it would be. Communication was great, not only with myself (very transparent) but with pushing every party involved in the process through until closed. Overall, i can't express how happy i was with the process and their patience with walking me through the whole thing. Would highly recommend."

The Wollaston Collection



"The process is rewarding to get the right people in the new developments. More especially the way I was managed by Lauren has been professionally and supportive and get the best out of me for the good of Red Loft, who are creating better environments for us to live and work from home happily. I am grateful, humble and bless for this property."

Informer House



"I had a fantastic experience with Red Loft. Madi and Nikki guided me all the way through, and always had time for the silliest of concerns (Clueless first-time buyer) and kept me up to date constantly which was greatly appreciated. 5 stars is easy."

Informer House



"Nikki and Madiha were very professional and caring throughout the hole process of purchasing our property. They don't mind doing that extra for you, making the calls or giving you their opinion based on a lot of experience. We highly appreciate that. Thank you!."

Customer Reviews

White City Living



"I have gone through what I call a smooth process while renting from Red Loft with the help and support of a true gentleman Moiz. He is very professional and thorough and he ensured that I am kept informed throughout the renting process."

The Wollaston Collection



"Red Loft have been incredibly helpful throughout the buying experience. Lauren who progressed the sale was always on hand to help and got back to any question promptly. I can't say much more than that!"

White City Living



"I have had the pleasure of dealing with Moiz from Red Loft as part of a tenancy process. He was courteous, kind and respectful from start to finish, and I could tell he put in the extra hours to make sure he was up to date with everything each step of the way. My experience with Red Loft therefore, has been nothing but positive and I would like to extend a heartfelt gratitude for the service received."

