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## Homestep

Homestep helps first-time buyers to get on to the property ladder, offering brand new homes at an affordable price.

You can sign up to the Homestep mailing list [here](https://forms.office.com/e/ZDbRXZF1xN) (<https://forms.office.com/e/ZDbRXZF1xN>).

Homestep is a way of making home ownership more affordable. It is operated by Rhondda Cynon Taf County Borough Council and delivered in partnership with private house builders.

### **What are Homestep Properties?**

These are new build houses where the Council has worked with a developer on a new development to make them more affordable to buy. You buy the house at a percentage of its full market value (usually 70%). The Council retains the remaining share of the freehold value of the house (i.e. 30%) via a second charge with the Land Registry. This means that you only need a mortgage for a percentage of the property value.

## **What about the Council's percentage?**

You **do not pay any rent or interest** on the charge held by the Council and **there is no deadline** for you to pay the percentage back. However, if you dispose of the property in the future, you would pay the Council the percentage of the market value held at the time of sale. Alternatively, you can purchase the Council's charge after a minimum period of 12 months for the percentage of the open market value at the time.

For example, if the open market value of a property made available through the scheme is £120,000, you would pay 70% of this, i.e. £84,000. If you resold the property in the future and the property was valued at £150,000 you would only receive £105,000 from the sale and would have to pay the Council £45,000.

## **Are there any restrictions?**

To be able to apply for Homestep you must:

- Be a first time buyer (or not currently a home owner)
- Be over 18 years of age
- Be a UK passport holder or have Indefinite Leave to Remain in the UK
- Be unable to afford to purchase the property at full market value
- Be able to raise a mortgage with a suitable mortgage lender (usually with a deposit)
- Have access to enough savings to cover the costs of buying a home at 70% of market value, such as solicitors, mortgage and survey fees

## **What should I do now?**

You just need to wait until a new build development becomes available and then let us know you are interested in buying a property on that site! The easiest way of keeping up to date is to join our contact list. You will then receive emails each time a new property is available through Homestep.

Properties are usually advertised at least 3 months in advance of when the homes will be due for completion. All new build homes are usually sold “off plan”, which means you will be expected to choose a property from detailed floor plans and site layouts. You should be able to view the property before you complete your purchase or view a similar type property at the development.

### **What happens once I've expressed an interest in a development?**

The Council just needs to check your financial circumstances before offering you a home. This is called an 'Affordability Interview' and can be done over the telephone.

This is nothing to worry about – we will just check to make sure you are not borrowing beyond your financial means, or if we feel you can afford a similar property at full market price. As a general guide, we recommend that you shouldn't spend more than 35% of your net monthly income (after tax and deductions) on your mortgage repayments.

### **What happens if I pass the Affordability Interview?**

You will be able to pick your preferred plot and will then be provided with a nomination letter from the Council. You should then take a copy of this letter to the development site and pay a reservation fee to the developer to reserve your new home. Reservation fees are normally £500 although this will be confirmed beforehand. Please note this fee is non-refundable.

You then need to go back to your mortgage provider or Independent Financial Advisor to finalise your mortgage offer and also instruct a solicitor to act on your behalf during the purchase.

## **Contact Us**

### **Housing Strategy**

Email: [homestep@rhondda-cynon-taff.gov.uk](mailto:homestep@rhondda-cynon-taff.gov.uk)

Tel: 01443 281136

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## **A to Z of Services**

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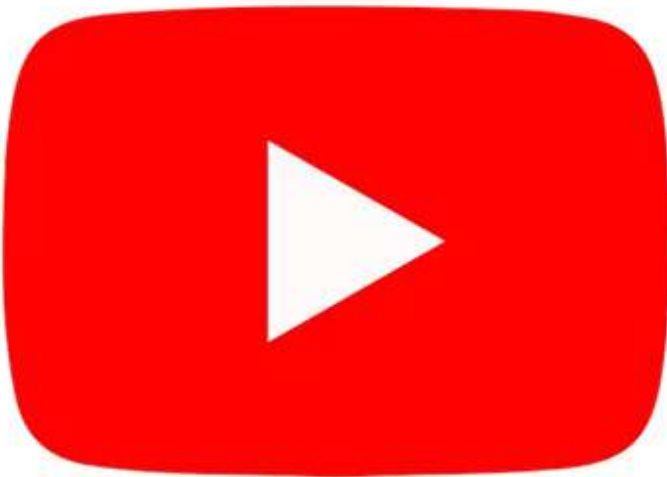
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