



my4walls

# Get Help to Buy

my4walls are your Yorkshire & Humberside Help to Buy specialist. Our job is to guide you through the Help to Buy process, approve your application & ensure a smooth move into your shiny new home.

## What is Help to Buy?

Help to Buy lets you purchase a new-build house at only 80% of the full price, making it much easier to secure an affordable mortgage. The extra 20% is paid for with an equity loan from the government. This is interest free for five years to help you settle in and set up home. What's more, with Help to Buy you typically need only a 5% deposit.

## Who is eligible?

Unlike older home-ownership schemes, Help to Buy is designed to help anyone leap onto the property ladder as long as:

- The home you are purchasing will be your only home and you will be living in the property. If you are currently a homeowner you must intend to sell this property.
- The home you are purchasing is a new-build property below £600,000.

**05% deposit**

**20% loan**

**75% mortgage**

**£7,500**

**£30,000**

**+ £112,500**

**£150,000  
home**

## How to apply

### 1. Read the buyer's guide

The buyer's guide offers a concise overview of what the Help To Buy scheme is all about. The buyer's guide is available to download at [my4walls.co.uk](http://my4walls.co.uk).

### 2. Find a home

Help To Buy is only available on new-build homes. Visit property sites like Rightmove or Zoopla or see the list of developers on our website.

### 3. Seek financial advice

A financial adviser checks your affordability, finds you a mortgage

in principle and helps you with some of the essential paperwork. See our recommended advisers below.

### 4. Reserve the property

Stamp your name on your plot. Then, with help from your financial adviser complete a property information and reservation form.

### 5. Get authority to proceed

my4walls will let you know if you've been accepted on the Help to Buy scheme within three working days. Provided steps one to four have been followed, it's unlikely you'll hit any hurdles at this late stage.

## HELPEFUL INFO

### Financial advice

New Homes Mortgage Helpline  
0845 8726490  
[thenewhomesgroup.co.uk](http://thenewhomesgroup.co.uk)

Mortgage Bureau  
0800 996 1111  
[mortgagebureau.net](http://mortgagebureau.net)

Reach 4 Mortgage Solutions  
07710 633241  
[reach4.com](http://reach4.com)

Broadgate Financial Services  
01642 793470  
[broadgatefinancialservices.com](http://broadgatefinancialservices.com)

### Find a mortgage

Only a selection of lenders offer a Help to Buy mortgage:

- Halifax
- Nationwide
- Woolwich
- Lloyds TSB
- Teachers Building Society

**W:** [my4walls.co.uk](http://my4walls.co.uk)

**E:** [enquiries@my4walls.co.uk](mailto:enquiries@my4walls.co.uk)

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