HELP TO BUY: EQUITY LOAN

How the scheme can help you

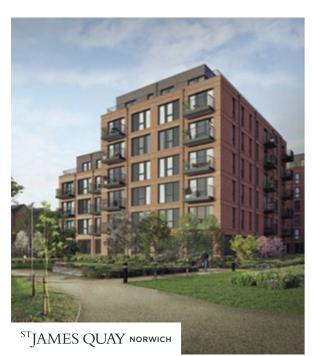


WHY CHOOSE HELP TO BUY: EQUITY LOAN AND HILL

Help to Buy: Equity Loan is a UK Government scheme that can help make buying your first home more affordable. At Hill, we have a wide range of properties available with Help to Buy: Equity Loan, so you could be enjoying living in your own beautiful Hill home sooner than you thought.

BENEFITS OF HELP TO BUY

- You only need a 5% deposit
- There's no upper limit on your household income
- The Government lends you up to 20% (or 40% for London) as an equity loan
- The equity loan is interest-free for the first 5 years
- You can access competitive lending rates for up to a 75% (or 55% in London) mortgage deal
- You can pay back the equity loan at any time or when you sell your home







HOW HELP TO BUY: EQUITY LOAN WORKS

- Available exclusively to first time buyers
- There are different regional price caps for the maximum property price you can pay
- You can buy a new home at participating developments with a price under the regional cap
- The scheme is for owner occupiers only
- At the time of completion this can be the only property you own





BENEFITS OF A HILL HOME

- Our homes are designed for modern living, with flexible accommodation, clever storage, high levels of energy efficiency and access to outside space
- We ensure exceptional quality throughout, from the materials and craftsmanship to fixtures and fittings
- We choose fantastic locations for our homes, from sought-after city sites to tranquil yet connected rural locations
- We create communities, not just homes, with amenities, landscaping and thoughtful design to help people meet and make friends

AWARD WINNING

We have won numerous awards for our homes over the years, most recently the prestigious WhatHouse? Housebuilder of the Year award for 2020, and three Evening Standard New Homes 2020 awards including the coveted Grand Prix.

We are also delighted to hold the highly prized 5-star rating from the Home Builders Federation, which means over 90% of our customers would recommend us to a friend.







TYPICAL OUT OF LONDON EXAMPLE

Cost of your new Hill home £300,000

5% deposit £15,000

20% equity loan £60,000

75% mortgage £225,000

Total £300,000



TYPICAL LONDON EXAMPLE

Cost of your new Hill home £600,000

5% deposit £30,000

40% equity loan £240,000

55% mortgage £330,000

Total £600,000

The figures above are provided for illustration purposes only. Hill is not able to give financial advice, please consult an independent financial advisor.

HELP TO BUY: EQUITY LOAN

PRICE CAPS - APRIL 2021 TO MARCH 2023





For full terms and conditions or more information about Help to Buy: Equity Loan and repayment costs, please visit www.helptobuy.gov.uk (a) the properties of the properties

You should always seek independent financial advice before proceeding with any purchase. Hill is not qualified to give financial advice and the information provided in this leaflet is for guidance only. Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it. Check that these mortgages will meet your needs if you want to move or sell your home or you want your family to inherit it.