

Buying a home

irwell
valley
homes

You might decide this is a good time to look into buying your own home.



The government's **MoneyHelper** mortgage calculator can give you an idea of how much you may be able to borrow, the deposit you might need, and what your monthly repayments could look like.

If you need written confirmation of your home loss payment for a mortgage application or to support your deposit, we can provide this. **Please speak to your regeneration officer.**

There is support available to help people get onto the property ladder, including:

Shared ownership

You buy a share of the property and a housing association owns the rest. You pay rent on the share you do not own, and you can usually buy more shares over time (*sometimes until you own the home outright*).

You can find shared ownership homes on property websites such as **Rightmove**.

We will have shared ownership properties available at our **Rivington Chase** development in Bolton from summer 2026.

If this could be right for you, please mention it to your regeneration officer. We can then share more information and support you with the next steps.



Rent to buy

You pay a reduced rent (*usually around 80% of the market rent*). This can help you save towards a deposit while you live in the property.

You can find rent to buy homes on property websites such as **Rightmove**.

If this could be right for you, please mention it to your regeneration officer. We can then share more information and support you with the next steps.

To read this leaflet in a different language or format, scan here to open it on our website and use our accessibility tool.



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