

# GECKO™

Our complete guide  
to Shared Ownership.

where you'll want to live.





# Introduction

## Welcome and overview

Welcome to the Gecko Shared Ownership Guidebook, your comprehensive journey towards making homeownership a reality. At Gecko, we believe everyone deserves a place to call their own, which is why we've tailored our Shared Ownership scheme to offer flexibility, affordability, and a sense of community.

## Why choose Shared Ownership?

Shared Ownership breaks down the barriers to homeownership, offering a part-buy, part-rent scheme that makes it easier to buy your home in manageable stages. It's designed for those who dream of owning their home but find traditional routes out of reach.

## Benefits of choosing Gecko

Choosing Gecko means more than just finding a place to live. It means becoming part of a community that values support, transparency, and understanding. Our dedicated team is here to guide you through every step of the process, ensuring a smooth transition into your new home and a foundation for your future.

**GECKO**<sup>™</sup>





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# What is Shared Ownership?

Shared Ownership is a part-buy, part-rent scheme that makes homeownership more accessible. It allows you to purchase a share of your home (typically between 25% and 75%) and pay rent on the remaining share. This unique approach significantly lowers the barriers to owning a home, offering an affordable route onto the property market.



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# How does Shared Ownership Work?

## Deposit requirement:

A minimum deposit of 5% of the share you are buying is required, making it significantly more achievable than the deposit needed for purchasing a home outright.

## Affordability:

Shared Ownership is more affordable because you only need a deposit and mortgage for the share you purchase, reducing the initial financial burden.

## Rent on unsold equity:

Rent will be increased annually in-line with the terms of your lease agreement and is usually linked to inflation rates.

## Yearly rent increase:

Your rent is likely to increase annually in line with the terms of your lease agreement. Please ensure you understand and discuss the terms with your solicitor.

## Typical example:

Here is a typical example of a Shared Ownership purchase based on a home with a £200,000 full market property value.

**Property value:** £200,000

**Buyers share:** 50%

**Minimum deposit:** £5,000

**Value of 50% share:** £100,000

**Value of remaining share:** £100,000

**Monthly rent (2.75% of remaining share):** £229.17

The above example is for illustration only.



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# Eligibility criteria

**To be eligible for Shared Ownership, applicants must meet the following criteria:**

- Have a combined annual household income of under £80,000
- Not own a property or part of a property at the time of purchase
- Be 18 years or older and able to obtain a mortgage.

**Shared Ownership is not limited to first-time buyers. It is available to:**

- First-time buyers
- People who have previously owned a home but can't afford to buy one now
- Separated couples looking to buy a property each
- Families needing to move into larger homes
- Existing Shared Ownership homeowners who want to move
- Retirees and downsizers
- Friends looking to buy together.

Joint applications are allowed, provided both applicants have a good credit history, with no outstanding mortgage or rental payments and no defaults or County Court Judgments.

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# Advantages of Shared Ownership

Embarking on the journey of homeownership can be thrilling yet daunting, but with Gecko's Shared Ownership scheme, it's all about making it easier, affordable, and flexible for you. Here's why taking this route could be the smart move:

## Stepping stone to full ownership:

Shared Ownership is a gentle introduction into the property market. Buy a share of your home and pay rent on the rest.

## Lower initial costs:

With the need for a smaller deposit on just the share you're buying, stepping onto the property ladder doesn't require a mountain of savings.

## Flexibility to scale up:

As your circumstances change, so can your home ownership. You can buy more shares over time, known as staircasing, until you own your home outright.

## No overwhelming commitments:

If the idea of a huge mortgage sends shivers down your spine, Shared Ownership eases that burden. It's a less intimidating commitment that still moves you towards full ownership.

## Wider access:

You don't have to be rolling in dough to own a beautiful home. Shared Ownership opens doors to quality properties that might otherwise be out of reach.

## Community and support:

With Gecko, you're not just buying a home; you're joining a community. We're here to support you every step of the way, from the moment you browse our listings to the day you own 100% of your home.

Shared Ownership with Gecko is about smart investing, manageable living, and dreaming big. It's your opportunity to own a slice of the property pie, on your terms. Discover more about how you can start this adventure at:

[www.geckohomes.co.uk](http://www.geckohomes.co.uk)

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# The buying process

The journey to becoming an owner of a home through Shared Ownership with Gecko involves some key steps. This step-by-step guide ensures that the path to home ownership is clear, manageable and rewarding. Here's a detailed look at the process:

## Step 1

### Find a home



Visit our website  
[www.geckohomes.co.uk](http://www.geckohomes.co.uk)  
and use our property search  
to find your new home.

## Step 4

### Reserve your home



Our homes are available to buy on a first come first served basis. Once you are ready to reserve, our reservation fee is £500 and our team will talk you through all the details beforehand.

## Step 7

### Mortgage offer



To secure your Shared Ownership mortgage, your lender will need to conduct a survey on the property you are buying, something we will arrange with them. Ask us if you need any guidance at any stage – you'll need your mortgage ready to go in time for the exchange of contracts.

## Step 2

### Confirm your eligibility



Before you embark on your path to homeownership, the first step is to confirm that you meet our Shared Ownership eligibility criteria. This involves completing an online application form.

## Step 5

### Appoint a solicitor



Buying a home requires legal expertise, so you'll need to appoint a Conveyancing Solicitor. Gecko can provide you with a list of solicitors who specialise in Shared Ownership, making the process smoother and more straightforward.

## Step 8

### Exchange contracts



Once all the legal documents are sorted, contracts will be exchanged. We'll sign a copy and so will you. If you're not sure about anything in the contracts, we recommend speaking to your solicitor so they can explain.

## Step 3

### Financial assessment



If you are eligible for Shared Ownership, you will then need to do a financial assessment with our partners Metro Finance. This will ensure you can comfortably afford to buy a home this way.

## Step 6

### Agreed terms of sale



Helped along by our team, both ours and your solicitor will work together to draw up and agree terms of sale for you to accept. You'll be given all relevant paperwork throughout the process, so you understand all your responsibilities (and ours). Keep your eyes on your emails as we progress the sale and make sure you are regularly in contact with your solicitor.

## Step 9

### Completion and moving in



We'll agree a move in date with you and once your solicitor transfers the funds to us, we will meet you at your brand new home to hand over the keys.

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# Financial considerations

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# Financial considerations

**Understanding the financial implications of Shared Ownership is crucial.** Here's a breakdown of the ongoing costs associated with owning a Shared Ownership property:

## Mortgage payments

**What it covers:** The loan from a financial institution to help fund the purchase of your share.

**Payment frequency:** Monthly

**Variable factors:** Depends on the property value and the type of mortgage product (fixed or variable rate). Changes in the mortgage product, future borrowing, overpayments, or staircasing can affect payment amounts.

## Rent

**What it covers:** Rent is paid monthly to the landlord on the share of the property you do not own.

**Payment frequency:** Monthly

**Variable factors:** Rent will be increased annually in-line with the terms of your lease agreement and is usually linked to inflation rates.



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## Service charges

**What it covers:** Costs related to services provided by the landlord for communal/ shared areas (e.g. grass cutting and communal cleaning). It also includes building insurance and management fee.

**Payment frequency:** Reviewed and charged annually.

**Variable factors:** Service charges are reviewed annually based on the previous year's expenditure and usually increase (or decrease) each year in line with inflation or the cost of works.

## Utility bills, council tax, & content's insurance

**What it covers:** Household bills for personal utilities (electricity, water) not covered by the landlord, council tax, and personal content's insurance.

**Payment frequency:** Monthly or quarterly for utilities, and annually for council tax.

**Variable factors:** Subject to change based on utility tariffs, council rates, and individual insurance needs.

It's important for potential buyers to consider these ongoing costs when assessing the affordability of Shared Ownership. Budgeting for general wear and tear, and understanding how these costs can change over time, are also essential parts of financial planning for Shared Ownership.



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# Living in your Shared Ownership home

Living in a Shared Ownership home with Gecko offers flexibility and opportunities, but it also comes with responsibilities and options for the future. Here are key aspects to consider:

## Home improvements and alterations

- You're encouraged to make your house a home. However, for any significant alterations, Gecko's approval is required to ensure the structural integrity of your home is not compromised.
- During the initial two years, it's advisable to avoid major improvements that might affect your warranty.
- If you increase your share in the property (staircasing) and improvements have added value, this may be reflected in the staircasing cost.

## Selling your Shared Ownership home

- You're free to sell your Shared Ownership home at any time. Please contact us to discuss in more detail.
- The selling price is based on a RICS valuation to determine the current market value. Like any property, its value can fluctuate with the housing market.

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## Ongoing responsibilities

**Service charges and rent:** As a shared owner, you are accountable for service charges and rent on the portion of the property that you don't own. This includes contributing to the upkeep of communal spaces and the overall estate. It's important to be aware of these financial obligations to ensure the proper maintenance and functionality of any shared facilities.

**Maintenance and repairs:** Keeping your home in good condition is crucial. Depending on the terms of your lease, you may be responsible for all the internal and external maintenance and repairs. Or, you may have a £500 repairs and maintenance allowance included for the first decade. We'll let you know which lease your home will be on when you buy from us.

**Community living:** Respecting your neighbours and the community is essential for a harmonious living environment.

## Future Options

**Staircasing:** You can increase your ownership share over time, potentially up to 100%, making you the outright owner.

**Lease extensions:** Shared owners may have the option to extend their lease, subject to certain conditions and costs.




Living in a Shared Ownership home with Gecko not only offers a path towards full homeownership but also requires careful consideration of responsibilities and future planning to make the most of your investment and lifestyle.

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A modern living room with a green sofa, an orange armchair, a wooden coffee table, and a bookshelf. The room is bright and airy, with large windows and a high ceiling. The text 'Understanding leasehold and freehold in Shared Ownership' is overlaid on the left side of the image.

# Understanding leasehold and freehold in Shared Ownership

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# Understanding leasehold and freehold in Shared Ownership

When embarking on the Shared Ownership journey with Gecko, it's crucial to understand the differences between leasehold and freehold ownerships and how these affect your property.

## Leasehold explained

**Definition:** Leasehold ownership means buying the right to occupy and use the property for a long term, typically ranging from 99 to 990 years. Upon the lease's expiration, ownership reverts to the freeholder unless the lease is extended.

**Property type:** In Shared Ownership, apartments and houses are initially sold on a leasehold basis. If you own a property in an apartment block, the land it sits on is owned by the freeholder, not the leaseholder.

**Responsibilities:** As a leaseholder, you're responsible for the inside of your property, while the freeholder maintains the building's structure and common areas. Leaseholders contribute to these costs through service charges.

## Freehold explained

**Definition:** Freehold ownership means you own the property and the land it's built on outright.

**Responsibilities:** Freeholders are responsible for the maintenance of both their property and its surrounding land. In a development estate, freeholders might also contribute to communal grounds' upkeep through an estate charge, alongside their own property's maintenance and insurance costs.

**Transition to freehold:** For houses, upon final staircasing (buying 100% of the shares), leaseholders typically transition to freehold ownership, gaining full control over the property and land. However, this transition might not be possible in some developments, and specific details will be provided by the sales representative at the time of sale.

This distinction is vital for Shared Ownership buyers to understand their rights, responsibilities, and potential future changes in ownership status as they staircase to 100%.

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## Support and Guidance

Gecko is committed to providing comprehensive support and guidance throughout your Shared Ownership journey. Our promise includes a robust framework designed to ensure you feel supported and informed at every step.

## Our promise to you

We understand you might have questions about Shared Ownership, the buying process, or living in your new home. Our comprehensive FAQs section is designed to answer these queries, providing clarity and peace of mind.

For any questions, support needs, or further information, please do not hesitate to get in touch with us. Our team is here to guide you through each step, offering personalised advice and ensuring your experience with Gecko is positive and fulfilling.

Website: [www.geckohomes.co.uk](http://www.geckohomes.co.uk)

Email: [sales@geckohomes.com](mailto:sales@geckohomes.com)

Telephone: 0330 995 1333

We're here to support you in making your dream of homeownership a reality, ensuring a smooth and enjoyable journey from start to finish.

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## Looking after your Gecko home

### Your cosy nest, your rules (mostly)

**Houses:** If you're the proud owner of a Gecko house, you've got the reins for all things fix and mend, both indoors and out. Of course, if something's amiss and it's under warranty, we've got your back.

**Apartments:** Got a sleek Gecko apartment? You keep the inside spick and span. As for the exterior and shared spaces, leave it to us. We're on it, ensuring everything's looking tip-top, covered by your service charge.

### Repairs and maintenance

The only exception to this is if you have purchased your Shared Ownership home on the new model lease. This will mean that you have a £500 repairs and maintenance allowance for your home for the first 10 years of living in it. If you are unsure which lease your home will be on, ask our team.

### Just moved in? Let's smooth out those new home hiccups

It's normal for new homes to have a few minor quirks as they settle in. Think of it as your home stretching its legs! Whether it's a crack here or a sticky door there, don't fret.

Your home is covered for any minor defects & repairs.

“The staff at Gecko have been nothing but helpful since the start of my first home buying journey!”

### Homewwner

The Foundry | Monton

“Everything was so smooth and simple moving into my flat with Gecko, couldn't fault the process and any issues or queries since moving in have been dealt with quickly and efficiently.”

### Homeowner

Barlow Moor Road



Reviews  
5.0 ★ ★ ★ ★ ★

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## Dreaming of a mini makeover?

Fancy a splash of paint or switching up the door handles? Go for it, no need to ask us. Planning something bigger? Let's chat first, we will run through what alterations and improvements can be approved in line with your lease agreement.

## Your home, more of it: staircasing explained

Thinking of upping your share in your Gecko home? That's what we call staircasing. The cost of increasing your share is based on the current market value of your home, which can go up or down. An independent RICS Surveyor will calculate the price for you the exact price for you. There are a few costs involved, but it's nothing compared to the joy of owning more of your home. Most of our homeowners have the option to staircase all the way to 100%.

## When it's time to move on

Decided it's time for a new adventure? You're free to sell your Gecko home whenever you're ready. To discuss the process, give the team a ring.

“If you want to live in an area you thought you wouldn't be able to buy in, I would highly recommend going to Gecko and Shared Ownership.”

### Homeowner

Copperfields | Poynton

“Gecko were fantastic in the whole buying process. I know I have a great flat in a great location.”

### Homeowner

Oxfield Meadow | Urmston

We're here to make your journey with Gecko as smooth and joyful as possible, every step of the way.

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# Your guide to Shared Ownership terminology

The world of property buying can be filled with complex terms and jargon. Our Glossary demystifies these terms, ensuring you fully understand every aspect of your Shared Ownership journey.

**Anti-money laundering (AML)** – your solicitor will do some checks to make sure you have your money legally and aren't trying to hide (launder) money illegally. You'll be asked to give them proof of your identity (things like a birth certificate, passport, and/or driving licence) too.

**Affordability** – the amount you can reasonably afford to buy, taking into account your income and monthly outgoings.

**Arrangement fees** – some banks and building societies charge a fee to lend you money for a mortgage. It's a bit like "buying" the mortgage deal and is separate to the repayment payments you will make. Fees tend to vary depending on the type and length of the mortgage, so it's good to shop around to make sure you're getting the best deal.

**Building survey** – also known as a full structural survey, this is an in-depth look at the home you want to buy by a qualified person who provides a full report. It will tell you about the inside and outside of your home, identifying any problems with the structure and commenting on the overall condition of the home.

**Chain** – if there is more than one property involved in a purchase – usually because someone has another home to sell as part of the process – then it's described as a chain.

**Completion** – the legal term for the sale being completed. It's the thing that makes you a home owner!

**Contracts** – the legal paperwork setting out all of the details about the property being bought and sold. Both the buyer(s) and the seller(s) have to sign them as part of the process.

**Conveyancing** – the process carried out by your solicitor to transfer the ownership of the home to you. It's the legal bit of buying any home.

**Council of Mortgage Lenders (CML)** – an industry body representing UK mortgage lenders. Its members consist of banks, building societies and specialist lenders and represent 95% of mortgage lending in the UK.

**Covenants** – these are an official set of rules which apply to properties. They vary greatly and are legally binding when you buy the home. An example could be that you can't keep chickens in your garden, or you can't run a music school from your home. Your solicitor should explain all of the covenants to you as part of the buying process.

**Deeds** – the official documents which show ultimate proof of ownership of a property or piece of land.

**Deposit** – the chunk of cash you're putting into buying your share, because lenders won't lend 100% of the value. Matched with your mortgage, it makes up the total amount of the share you're buying. (Remember you'll also be paying rent on the remaining share). It's usually between 5% and 20% of the price of your share, and you'll need to pay it when you exchange contracts.

**Eligibility** – the term used to describe whether or not you're able to buy a home through shared ownership. It depends on a few factors, and some change depending on the development.

**Estate charge** – a cost to cover the maintenance of a new-build estate, covering things like cutting the grass and maintaining the shared spaces. The amount will depend on what's needed at each place.

**Equity** – the market value of your share of your home minus what you have left to pay on your mortgage. The opposite is negative equity, which makes it difficult to move house because you owe more money than your home is worth.

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# What's next?

## Start your Shared Ownership journey with Gecko today!

Excited about the possibility of owning your own home through Shared Ownership?  
Here's how you can take the leap into a brighter future with Gecko:

### 1. Discover your dream home:

Dive into our wide range of properties waiting to welcome you. Whether you're looking for a cosy apartment or a spacious house, your perfect home is just a few clicks away. Start exploring now at **[www.geckohomes.co.uk](http://www.geckohomes.co.uk)**

### 2. Get in touch:

Got questions? Our friendly team is ready to chat through all your options, making sure you have all the info you need to make the right choice. Drop us a line at: **[sales@geckohomes.co.uk](mailto:sales@geckohomes.co.uk)**  
or give us a ring at: **0330 995 1333**

### 3. Take the next step:

Whether you're ready to find out more about Shared Ownership or you want to view our stunning properties, our website is your gateway to getting started. From FAQs to detailed guides on how it all works, we've got you covered.

## Your dream home awaits

Don't let the dream of homeownership be just a dream. With Gecko, it's all within reach. Visit us today to find out more about how Shared Ownership can work for you, and take the first step towards your new home journey. We can't wait to welcome you into the Gecko family!

## Let's make it happen together

Website: **[www.geckohomes.co.uk](http://www.geckohomes.co.uk)**  
Email: **[sales@geckohomes.com](mailto:sales@geckohomes.com)**  
Telephone: **0330 995 1333**

Your new home journey starts here. Welcome to Gecko, where your homeownership dreams become reality.

where you'll want to live.

**GECKO**<sup>TM</sup>