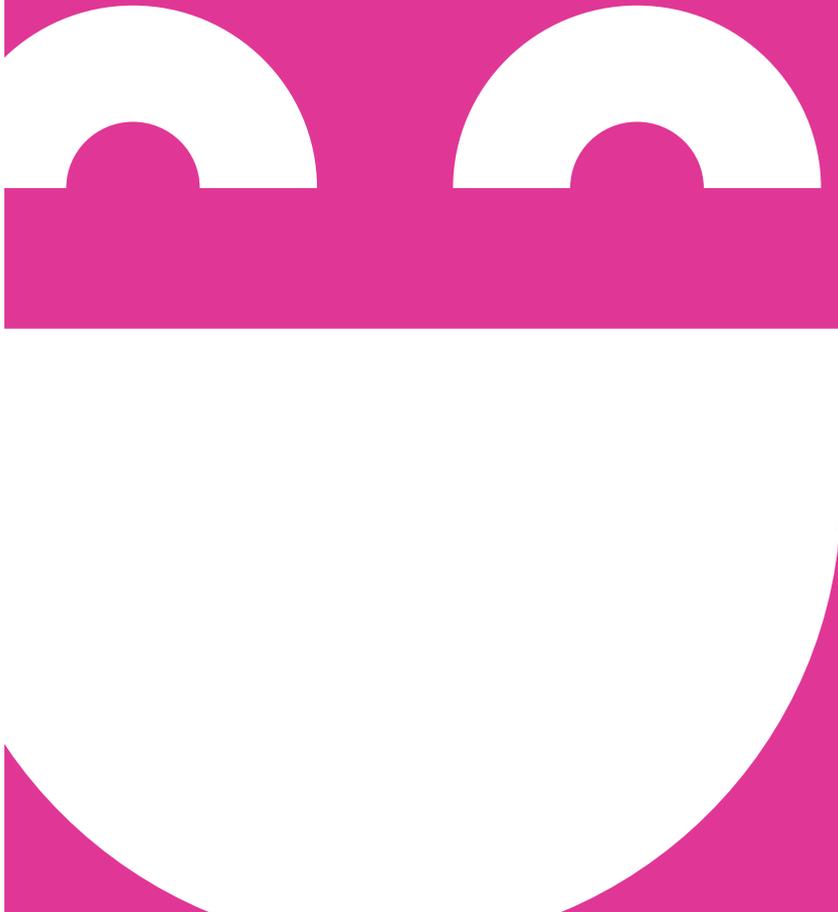


# Get a helping hand to buy your first home

Our guide to the First Home Fund



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where home means more

## OUR GUIDE TO THE FIRST HOME FUND

The Scottish Government has launched the First Home Fund. This is a shared equity scheme for first-time buyers, which aims to make home ownership accessible to more people.

The scheme is available at all of Dundas Estates' new build developments across Scotland. To help you see how it might help, we've answered some key questions:

### How will it help?

The Scottish Government will contribute up to £25,000 or 49% of the property valuation figure or the purchase price (whichever is lower). This will help to boost your deposit, reduce the amount of money you need to get together and, potentially, allow you to get a larger mortgage.

### What is Shared Equity?

Buying using the First Home Fund means you split the cost of purchasing with the Scottish Government. You will fund your share through a deposit and a mortgage. The Government provides the remaining share.

### Do I qualify?

In order to qualify for the First Home Fund, you must be a first-time buyer. For a joint purchase, only one of the people involved must be a first time buyer. You will need enough money to contribute a deposit of at least 5% of the purchase price.

### Will I own my home?

You will own the property outright and you will not need to make interest repayments, but the Scottish Government will maintain an equity stake in your home. This means that when you sell your house you will have to repay the Scottish Government's percentage equity share.

### What should I do first?

Get in touch with one of our sales advisors to learn more about whether the First Home Fund is right for you. They'll talk you through the scheme and explain how to apply.

### How might the sums add up?

**£250,000**

PROPERTY SALE PRICE

**£12,500**

5% BUYER DEPOSIT

**£25,000**

10% SCOTTISH  
GOVERNMENT  
EQUITY SHARE

**£212,500**

MORTGAGE AT 85%  
LOAN TO VALUE

For more information about our new homes, speak to one of our Sales Consultants or visit [dundas.co.uk](https://www.dundas.co.uk)

**DUNDAS**