



**LATIMER**  
by Clarion Housing Group



Making it easier than ever to  
**OWN YOUR HOME**

At Latimer, we want to make it easier than ever to own your home for the very first time. In fact, it's something we're passionate about – and dedicated to.

And because your family values helping out the next generation, so do we.



## Latimer Family Values

# 3 WAYS TO HELP YOU OWN

Our **Family Values** programme makes property ownership a reality by encouraging one generation to help the next with a deposit contribution that gets you started on the housing ladder.

From taking an equity stake in your property for the longer term, or making a straightforward cash gift to boost your deposit, **it's their choice**. We'll sort all the paperwork with them and tailor an incentive to suit, so their money goes even further. Now when it comes to making an investment in the future, **we're here for you, here for them, and here for generations to come.**

With Latimer, it's all relative.

## 1 DEPOSIT STAKE

**Ready to buy a home, but need help with your deposit?**

If the only option is an unconditional gift from a family member or friend, you might find yourself out of luck. What if they just want to give you a hand and not a handout? Or they need the money back in the future?

Well, by speaking to your independent mortgage advisor, you could access **specialist lending that allows them to contribute to a mortgage deposit that gets transferred into an equity stake in your home.**

They can contribute as much or as little to your mortgage deposit, and

it's great for you as your monthly mortgage repayments will likely be a lot less than without the help of the equity stake.

**It's great for your helper too as they still own the equity stake in your home.** The equity stake is tied to your home, the value of which goes up or down with your home's value. This way, they're helping you own without gifting their money away. They won't go on the property deeds and therefore won't impact stamp duty status.

When you remortgage or sell in future, they can cash out (subject to criteria).

**Simple as that!**

SAVE UP TO  
**£404**  
PER MONTH  
with Deposit Stake

HOW MUCH WOULD YOU PAY?

**£1,262\***

Monthly mortgage repayments with Deposit Stake

Based on a £300k home with a 25% deposit on a 4.59% rate mortgage

**£1,666\***

Monthly mortgage repayments with Deposit Unlock

Based on a £300k home with a 5% deposit 5.00% rate mortgage

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## DEPOSIT UNLOCK

**Deposit Unlock means you could buy a new home with just a 5% deposit and a 95% mortgage, available to first time buyers and existing homeowners.**

With as little as a 5% contribution, a close family relative can do a straightforward cash gift to help you reach your target.

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## DEPOSIT BOOST

**If the size of your deposit is holding you back from buying the home you want, our Deposit Boost scheme may be the answer.**

If you have a 10% deposit, either raised entirely yourself or through a cash gift of part or all the amount, Latimer will boost this with another 5% contribution.

This will therefore enable you to reach most high street mortgage lender's minimum deposit requirements of 15%.

**EXAMPLE PURCHASE OF A NEW HOME WITH OUR DEPOSIT BOOST**

- 1 Your 5% deposit
- 2 Your 5% cash gift
- 3 Latimer 5% Deposit Boost
- 4 Your 85% mortgage



T&Cs apply\*. Please refer to disclaimer footnote for more information.



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**TALK TO YOUR SALES ADVISOR  
TODAY TO FIND OUT MORE.**

**CALL US**

**0300 100 0309**

**FIND US**

**[www.latimerhomes.com](http://www.latimerhomes.com)**

\*T&Cs apply. Deposit Stake, Deposit Unlock and Deposit Boost are not products directly provided or recommended by Latimer. Further advice must be sought from an independent mortgage advisor to assess suitability, lending options and eligibility as mortgage rates and products are subject to personal circumstances. Rates and values are valid at the time of production (February 2024) but may change dependent on market conditions and personal circumstances. Any incentive provided by Latimer is subject to selected developments and plots and we reserve the right to withdraw or amend the offer at any time. Latimer by Clarion Housing Group is the development arm of Clarion Housing Association Limited and Latimer Developments Limited. Clarion Housing Association Limited is registered with Regulator of Social Housing [4865], and is a charitable Community Benefit Society under the Co-operative and Community Benefit Societies Act 2014 [7686] VAT no 675646394. Clarion Housing Association Limited's registered office is at Level 6, 6 More London Place, Tooley Street, London SE1 2DA.