



Cefnogir gan  
Lywodraeth Cymru  
Supported by  
Welsh Government

# Help to Buy - Wales

Move with as little as 5% deposit\*

## A new way to a new Lovell home

- You can buy your home with just a 5% deposit\*.
- Help to Buy - Wales is not just open to first time buyers.
- You'll only need a minimum of a 5% deposit and a mortgage for up to 75% of the property value.
- The Welsh Government will lend you up to 20% of the property value.
- The scheme is available on new build properties up to £300,000.

### ★ Trustpilot

“We have nothing but good things to say about our experience with Lovell Homes so far. We are first buyers so this can be a daunting experience, however Eileen made us feel comfortable and relaxed, showing us the plot and talking us through procedures.”

George and Erin, Verified Homeowners

**LOVELL**  
HOMES

# At last - real, positive help to buy your next home!

It could be your first step onto the housing ladder or maybe your growing family needs to spread its wings.

Either way, Help to Buy - Wales offers you a loan of up to 20% of the value of selected brand new Lovell homes\*. Interest will only be payable on the loan after five years.

All you need is a 5% deposit and a mortgage

from a bank or building society for the remaining amount. The equity loan can then be repaid at any time within 25 years or when you sell your home. The Government-supported scheme is a way of helping more people across Wales to become property owners, which means that the new Lovell home you've been dreaming about is now within reach.

## \* Help to Buy – Wales Terms and Conditions

- Help to Buy - Wales scheme is available on selected properties in Wales, up to the value of £300,000 that will need to meet a minimum of EPC B.
- Interest will be payable on the equity loan after five years, at an annual gross rate of 1.75%, rising at the RPI plus 1% per year thereafter.
- There will be a £1 per month administration fee, commencing upon receipt of the equity loan.
- The equity loan repayment sum will be calculated using the same loan percentage of the price of the property or its market value at the time of future sale/mortgage repayment, whichever is greater.
- Scheme is available subject to terms and conditions, but is not available to investors.
- Lovell cannot advise you on a mortgage. Full details available upon request.
- **YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY DEBT SECURED ON IT**