

**If you are interested in any of the above schemes, or you would just like to find out more, please contact the Home ownership & Initiatives Team on 0161 232 5628**



**Contact us if you would like a copy of this publication in large print, Braille, audio format or another language.**

#### Arabic

إذا كنت ترغب في الحصول على نسخة من هذا المنشور باللغة الصومالية، يرجى الاتصال بالهاتف على الرقم 0161 226 4211 أو إرسال رسالة إلى العنوان التالي:  
Mosscares Housing Limited, 101 Great Western Street, Moss Side, Manchester, M14 4AA

#### French

Si vous souhaitez une copie de cette publication en Français, veuillez téléphoner au 0161 226 4211 ou écrire à :  
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#### Gujarati

જો તમને આ પ્રકાશનની ગુજરાતી ભાષામાં નકલની આવશ્યકતા હોય કૃપા કરી 0161 226 4211 પર ટેલિફોન કરો અથવા આ સરનામે લખો "The Mosscares Housing Group, 101 Great Western Street, Moss Side, Manchester, M14 4AA"

#### Polish

Jeżeli chciałbyś otrzymać kopię niniejszej publikacji w języku polskim, prosimy skontaktuj się z nami pod numerem telefonu 0161 226 4211 lub napisz do nas na adres:  
Mosscares Housing Limited, 101 Great Western Street, Moss Side, Manchester, M14 4AA

#### Somali

Haddii aad af Soomaali ku rabtid nuqulka daabacaddaan fadlan soo wac telefoonka 0161 226 4211 ama u soo qor:  
Mosscares Housing Limited, 101 Great Western Street, Moss Side, Manchester, M14 4AA

#### Urdu

اگر آپ کو اس اشاعت کی ایک نقل اردو میں چاہیے تو فون نمبر 0161 226 4211 پر رابطہ کریں یا ہمیں لکھیں:  
Mosscares Housing Limited, 101 Great Western Street, Moss Side, Manchester, M14 4AA

Mosscares Housing Head Office  
101 Great Western Street  
Moss Side  
Manchester M14 4AA  
Tel: 0161 226 4211  
Fax: 0161 226 8752

[information@mosscares.org.uk](mailto:information@mosscares.org.uk)  
[www.mosscares.org.uk](http://www.mosscares.org.uk)

Mosscares Housing  
Neighbourhood and Community  
Liaison Team East  
New Roundhouse  
1328-1330 Ashton Old Road  
Openshaw  
Manchester M11 1JG  
Tel: 0161 371 6570  
Fax: 0161 370 9170

Carrbrook Housing Co-operative  
1 Broadbent Close  
Carrbrook  
Stalybridge SK15 3LJ  
Tel: 01457 832195  
Fax: 01457 838943

**Textphone for all offices: 0161 226 2222**

Registered Charitable Housing Association No. 18877R.  
Registered with the Tenant Services Authority.



# A guide to how you can buy or part-buy a home



# Home Ownership

## A guide to how you can buy or part-buy a home with us

Would you like to buy or part-buy your home but never thought it was possible?

We have a range of home ownership schemes that you could take advantage of, whether or not you are a Mossclare tenant.

If you are a Mossclare tenant you could benefit from discounts off the purchase price, which can be as high as £26,000, if you meet certain criteria.

### Part-buy/part-rent schemes

Part-buy/part-rent schemes (also known as shared ownership schemes) mean you can get on the property ladder by choosing what you can afford to buy now and buy more later. For instance, you might choose to buy 50% of the property and rent the remaining 50%. You can always buy a bigger share or buy the property outright at a later stage.



Our most recent development at Maine Place offers 3 and 4 bed properties that offer an urban lifestyle in exceptionally high quality specification properties – just right for getting a foot on the property ladder.

Alternatively, if you are over 55, (60 in some cases) you may be interested in part-buying/part-renting a home in a supported environment where there are other older people, communal facilities and a scheme manager on hand to help in an emergency. For these schemes, the maximum you can buy is 75% and the remaining share is rented on a leasehold basis. This way you don't have the worry of maintaining your property – Mossclare manages the external structure and surrounding gardens.

### Preserved right to buy scheme

Under this scheme, if you are a Mossclare tenant, you could buy your house with a discount of up to £26,000, subject to certain conditions. You would be eligible for this scheme if your property was transferred by the local authority to Mossclare and you have held a secure tenancy with us for a certain length of time (this varies depending on when the tenancy started). There are other criteria concerning financial status, rent arrears and residency which also have to be met. If you think you might be eligible, contact the Homeownership team.

### Right to acquire scheme

Under this scheme, if you are a Mossclare tenant, you could buy your house with a discount of up to £10,000, subject to certain conditions. You would be eligible for this scheme if your property was built or purchased by Mossclare using public funds after 1997 and you have held a secure tenancy with us for a certain length of time (this varies depending on when the tenancy started). There are other criteria concerning financial status, rent arrears and residency which also have to be met. If you think you might be eligible, contact the Homeownership team.

### Social HomeBuy scheme

You can still invest in your family's future and buy your own home at a discount of up to £10,000 even if you aren't covered by our right to buy schemes. If you have been a Mossclare tenant for a certain length of time (this varies depending on when the tenancy started) and your property is in one of the designated areas, you may be eligible. To find out more and if you could benefit, contact the Homeownership Team.

If you are interested in any of the above schemes, or you would just like to find out more, please contact the Homeownership & Initiatives Team on: **0161 232 5628**.