



# Shared Ownership

IN PARTNERSHIP WITH BIELD HOUSING & CARE

## What is *Shared Ownership*?

Shared Ownership is a scheme that enables people to buy a home without funding the full market value of the property.

## How it works

There are five apartments available to purchase at Moncrieff View using the shared ownership scheme. Buyers will purchase a 75% share of the home and the remaining 25% will be owned by Bield Housing & Care and is subject to a monthly occupancy charge.

### Example Illustration



Apartment price  
£260,000



You fund 75% share at  
£195,000 using **cash or a  
mortgage**



25% retained by Bield  
£65,000 – occupancy charge  
payable of £175 per month



**Moncrieff View**  
LENZIE, SCOTLAND

**BIELD**  
FREE TO BE



## Who is *Eligible*?

In order to purchase a home using the Shared Ownership scheme, you must meet the following criteria:

- You must be aged 50 years or over
- The property must be used as your main residence
- The purchaser can earn up to 60% of the median average income, not exceeding £1,230 per month. This excludes pensions and savings
- The purchaser must have a local connection with East Dunbartonshire Council; Lenzie, Kirkintilloch and wider East Dunbartonshire Council area

## Who are Bield Housing & Care?

Bield Housing & Care is a not-for-profit organisation, Scottish Charity and Registered Social Landlord.

As one of the largest providers of housing and support services for older people in Scotland shared ownership properties by Beild offer an affordable home ownership option for people aged 50 years old and above.

For more information about Bield Housing & Care visit [www.bield.co.uk](http://www.bield.co.uk)

**For more information about shared ownership properties you can contact us on:**

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