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Co%ownership

March 2024





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**So it's time to get
own and you're u
you can afford a f**

**Just get in touch
if we can make y
move a reality.**

**a home of your
insure if
ull mortgage?**

**and let's see
our dream**







Welcome to Co-Ownership

We're the not-for-profit organisation that can give you a helping hand onto the property ladder.

We are a registered charity and are regulated and part funded by the Department for Communities.

With our team of experts in support, you could complete the dream move that you thought was out of reach.

Co-Ownership has helped over 32,000 people into home ownership in Northern Ireland since we began back in 1978. This guide will show you just how easy it is for you to do the same.

Co-Own

Our shared ownership plan.

What's a shared ownership plan?

In a nutshell, we buy a place together. You buy the share that you can afford and we cover the rest.

You pay the mortgage on your bit and pay us rent on our bit. Because the rent we set is lower than the rent you would pay if renting privately and the mortgage you need is smaller, your monthly repayments could be less than they would be if you'd bought it with a full mortgage.

Did we mention that you don't always need a deposit with Co-Own?

When you're able to, you can increase your share in your home bit-by-bit at any time, until you own it all.

And don't worry; just because we've bought a place together doesn't mean we're moving in! **It's 100% your home.**

How does it work?

You buy whatever share of the house or apartment you choose, depending on how much of a mortgage you can afford. This will be between 50% and 90% of the purchase price. Co-Own will buy the remaining share. Over time you can increase your share until you own it outright.

If you are unable to save for a deposit within a reasonable time or can't afford a full mortgage, Co-Own may be for you. It is important to understand how shared ownership works and to make sure it is right for you. Check out the Help & Support section of our website for more information and a current list of Co-Ownership lenders.

If you decide to sell your home and move on, we will value your home. You will get the benefit of any increase in the value of your home due to improvements you have made and then the remaining value will be split between you and us, depending on the share that you own. We go into more detail about buying out or selling on page 22.



Our customer promise

Co-Ownership's purpose is to support our customers into home ownership.

Since 1978 we have been using our knowledge and working in partnership with our customers to support their home ownership journey. We promise to:

- Do the right thing
- Get it right first time
- Communicate with you

For more information about our customer promise please visit our website.

“ A great company and lovely people! Buying a house is a stressful experience, but Co-Ownership were there to help at every step of the way. Couldn't fault them in any way.

Claire

“ They were most helpful and easy to deal with from start to finish. Thanks so much again Co-Ownership!

Jenna





Why choose Co-Own?

Many people aspire to home ownership, but believe they can't due to obstacles like a lack of deposit or affordability issues. They mistakenly think their only option is to rent for longer.

What you may not be aware of is that buying a home through Co-Own can make more financial sense than renting (see our handy infographic on page 14).

Buying a home, of course, gives you the security, long-term peace of mind and sense of ownership that private renting just cannot provide.

The majority of our co-owners are first time buyers, but we can also help people who have owned a home before.

With Co-Own you also have the freedom to choose the home you want to buy anywhere in Northern Ireland, up to a value of £195,000.

And with our highly experienced and friendly team making the whole process as easy as possible, Co-Own just makes sense.



Meet Amy

Amy is 26 and has been working as a full-time nurse for 3 years. She's been keen to buy her own place for a while now as she currently rents with two friends, and she needs her own space.

Amy recently bought a car to travel to and from work and between the repayments for that and the rent, she's found it difficult to save for a deposit.

She knows that her pay will increase in the future and she'll be able to make mortgage repayments but is struggling to get started.

Amy has been looking at properties online that are close to the hospital she works in and has seen an end terrace costing £130,000, she would love it but isn't sure that she could afford it.

Here's an illustrative example of how Co-Own could work for someone like Amy:

Price of property	£130,000
Amy could buy a 50% share, her mortgage amount would be £65,000.	£476.95 per month
Deposit	£0
Amy pays rent on the Co-Ownership share (£65,000) which is calculated at 2.5%, that's £25 for every £1,000 we own.	£135.42 per month
Total monthly repayments	£612.37 per month

Amy would be paying around £954 for a full mortgage, Co-Ownership makes owning a home affordable for her.

For more information on how Amy could buy us out see page 22.

Meet Dan and Jenny

Dan and Jenny are both 33 and have two young children aged 5 and 3. They have always rented and are currently living in an apartment.

Dan is a heating engineer and Jenny is a teacher. The family need more space and would love a garden that the kids could play in.

They're worried they've left it too late to buy a home of their own – with their outgoings for childcare, rent and loan repayments they're struggling to save but over time have managed to put some money aside.

They have seen a 3-bed house in a new development close to family. They have £10,000 to put towards a deposit which is made up of savings and gifts from parents. The house is selling for £185,000.



Here's an illustrative example of how Co-Own could work for a couple like Dan & Jenny:

Price of property	£185,000
Dan & Jenny could buy a 60% share, their mortgage amount would be £101,000 (£111,000 less £10,000 deposit).	£741.10 per month
Deposit	£10,000
Dan & Jenny pay rent on the Co-Ownership share (£74,000) which is calculated at 2.5%, that's £25 for every £1,000 we own.	£154.17 per month
Total monthly repayments	£895.27 per month

Dan and Jenny would be paying around £1,284 for a full mortgage. Co-Ownership makes owning a home affordable for them.

For more information on how Dan & Jenny could buy us out see page 22.

Amy's, Dan's and Jenny's examples are illustrations and used as a guide as we have had to make a few assumptions, such as a repayment mortgage with an interest rate of 8% over a 30 year term. Criteria and LTV rates may vary depending on the lender, we recommend that you seek free independent financial advice before applying for a mortgage. We have also assumed Co-Ownership rent will stay the same over the 30 year term. Rent is set and reviewed annually. All Co-Own applications are subject to terms and conditions and a full assessment based on individual circumstances. The cost of buying your home will depend on your circumstances, property price and the mortgage product you choose. Figures do not include any product fees, legal fees, other fees or additional housing charges which may be incurred with running a home for example, rates or service charges.

Weighing up your options

Here's how Co-Own stacks up against the alternatives of buying and renting.

Any questions? We can help.

Buying a home is a serious business; don't forget there will be additional costs to buying and running your own home compared to renting a property.

Use our budget planner to understand these costs better.

Visit co-ownership.org for more information

Renting



VALUE
£150,000

Co-Own



FOR SALE
£150,000

Buying



FOR SALE
£150,000

**Mortgage
£0**

**Deposit
£825**

**Total Monthly
Rent
£825**

**Mortgage on
50% share
£75,000**



**Deposit
£0**

**Total Monthly
Mortgage £550
+ Rent £156
£706**

**Mortgage
£142,500**

**Deposit
£7,500**

**Total Monthly
Mortgage
£1,045**

Figures are for illustration purposes only. The average Co-Ownership house price from April to December 2023 was £148,000. Co-Own example is based on 8% interest rate, repayment mortgage over 30 years. Buying example is based on a 8% interest rate, repayment mortgage over 30 years, with a Loan to Value (LTV) of 95%. Criteria and LTV rates may vary depending on the lender, we recommend that you seek independent financial advice before applying for a mortgage. The cost of buying your home will depend on your circumstances, property price and the mortgage product you choose.

How do I get started?

If you think Co-Own might be for you, go to co-ownership.org to find out more and use our handy tools.

There are two stages to a Co-Own application. Once you apply our team completes an assessment of your financial position to make sure you're eligible – don't worry, nothing painful! This will include a credit check with Experian.

Once you're approved, the next stage will be the assessment of your chosen property. If our team are happy that the house or apartment meets all our requirements then, happy days; you'll be well on your way to owning your own home!

Tip:

We recommend you check your credit report before applying to make sure there are no surprises.



Step by step

8 steps to home owning

Tip:

Remember to keep whoever is arranging your mortgage up to date.

Info:

Find out more about our legal package at co-ownership.org

1

Apply!

Apply online at co-ownership.org and we'll assess your financial circumstances (£100 non-refundable assessment fee).

2

Get approved

If successful, you'll receive your Co-Ownership Approval that you can share with your bank, estate agent and seller. Your Co-Ownership Approval is valid for 4 months.

3

Your mortgage

Have an initial chat with your bank or mortgage adviser to see how much of a mortgage you would be able to get. They will advise when to apply for your mortgage.

4

Find a home

Find your perfect home up to the amount in your Co-Ownership Approval and upload the details to your application. (There'll be a £550 property fee which covers a property assessment and most of your legal fees).

5

Get your home approved

We'll carry out a property assessment to check it's of a good standard and represents value for money. If all is in order we'll agree the share we can purchase with you.

6

The offer

You'll receive a formal offer for us to purchase a share of your new home.

7

The Legal bit

Your solicitors will complete their bit and make sure all the paperwork is in order.

8

Move in!

What type of property can I look at?

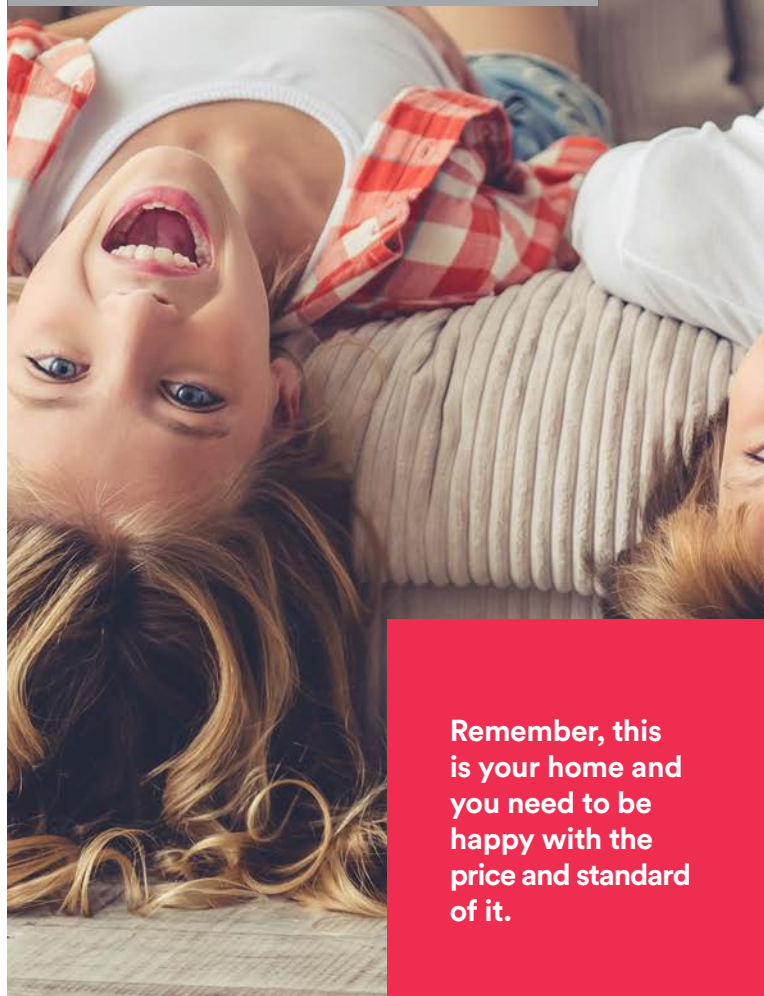
We want to make sure your new home is a sound investment, so we have some requirements we need to follow.

- You can choose a property up to £195,000 depending on your affordability.
- The property can be anywhere in NI.
- It can be a new build or an existing property.
- We recommend you look for a property with a relatively good energy performance rating. Ratings range from 'A' to 'G' with 'A' being the most efficient and 'G' being the least. Properties with a better rating are likely to have lower fuel bills.
- If new build, it must have a suitable 10-year structural warranty.
- Existing homes under 10 years old must have the balance of their original structural warranty.
- We can only buy properties in generally good condition. Our property assessment checks if the property is suitable for Co-Ownership. It will outline what the property is worth and a summary of any issues found.

Important!

It's really important that you review our property requirements on page 30 before you start house hunting so that you don't choose a property we cannot buy, e.g. properties with non-traditional or unconventional construction, or generally properties that need significant work done.

Check out co-ownership.org for further details



Remember, this is your home and you need to be happy with the price and standard of it.



The really, really important things to remember:

We grant you a 99 year Equity Sharing Lease of your chosen property. You are responsible for paying all other housing costs such as rent, mortgage, service charges, rates, building insurance and other outgoings.

You pay rent on the share of your home owned by Co-Ownership, and you pay your mortgage lender a monthly repayment for your share of the property. If you miss payments on either your rent or your mortgage your home could be at risk of repossession.

Our shared ownership arrangement means that when you sell or buy a greater share of your home we both benefit from the value going up or share in the loss if the value goes down. We share the risk.

The monthly rent you pay is not deducted from the amount owing to Co-Ownership if you purchase further shares of your home.

You are signing up to a full repairing lease which means you are responsible for maintaining and repairing your home. We expect you to maintain your home to at least the standard that it was when you bought it. When you buy a bigger share of your home it will be valued based on it being maintained to this standard.

It's your home so put your own stamp on it. You only need to contact us if you are thinking of making a structural change such as building a garage or an extension.

If you are changing your lender or are making changes to your mortgage, please let us know.

You can buy more of your home at any time. See pages 22 and 23 for more information.

You can't sublet your home without our written permission or run a business from it.

Co-Ownership is a charity which means that any money we make from the sale of your home is used to help more people start their home ownership story.



The rent side of things

Here's a little info about the rent you'll be paying on your Co-Own home.

- The yearly rent is set at 2.5% of the value of the Co-Own share. That's £25 for every £1,000 we own. This rent is significantly lower than what you would pay if you were renting privately and combined with your mortgage is usually less than a full mortgage, find out more on page 14.
- Rent is charged from the day of completion in the month that you join Co-Own. When you leave, rent is charged for the number of days you are a customer in that month.
- Rent is reviewed annually and increases in line with inflation.
- Rent is due at the start of each month, payable in advance by Direct Debit, and includes any ground rent due.
- Through Experian's Rental Exchange, making your payment on time will show on your credit report and could help demonstrate your ability to pay a higher mortgage if you wish to buy more of your home in the future. Equally, if you do not make your payments on time, this could negatively impact your credit report.

If you have any questions our team will be happy to help.

This table shows examples of how much monthly rent you could expect to pay depending on the price of the property and the share you hope to buy:

Property Value	Your Share								
	50%	55%	60%	65%	70%	75%	80%	85%	90%
£110,000 ▶	£114.58	£103.13	£91.67	£80.21	£68.75	£57.29	£45.83	£34.38	£22.92
£140,000 ▶	£145.83	£131.25	£116.67	£102.08	£87.50	£72.92	£58.33	£43.75	£29.17
£175,000 ▶	£182.29	£164.06	£145.83	£127.60	£109.38	£91.15	£72.92	£54.69	£36.46
£195,000 ▶	£203.13	£182.81	£162.50	£142.19	£121.88	£101.56	£81.25	£60.94	£40.63

How do I increase my share?

So you've finally got the keys to your own place thanks to Co-Ownership. What's next?

You may be only through the door but we'd still encourage you to have a think about the future. If it's your plan to eventually own 100% of your home, it's best to start as soon as you're financially able to.

Although the majority of co-owners buy us out fully or sell on their property, there is no requirement for you to increase your share at all.

And if you do decide to move on, it's nice to know that any money that Co-Ownership makes from the sale of the property is used to help more people start their home ownership story.



Buying out or selling on? Here are your three options:

1. Buy out in steps

You can increase your share to 100% in little 5% steps or higher percentage blocks that suit your budget. Simply request a buying out valuation online (£70 fee) which will be valid for 12 weeks. This valuation tells you how much it will cost to buy more.

2. Buy out in one go

The process is very similar to buying a larger share above, however as you are buying the whole of the Co-Ownership share, you need to appoint a solicitor to take care of the legal work that needs to be carried out to remove Co-Ownership's name from the documentation relating to your home. You are responsible for the cost of this.

A man and a woman are shown in a room, moving a large cardboard box. The woman is on the left, looking up at the box, and the man is on the right, holding the box. They are both smiling. The room has a white wall with framed pictures, a large pendant light, and a wooden cabinet in the background.

3. Sell the property

If you have decided to sell your home, choose an estate agent and put it on the market. You should also appoint a solicitor at this stage. You are responsible for the cost of these.

You can request a buying out valuation online (£70 fee) at any time but it is better to ask for this when your home is sale agreed as this is usually the truest test of the market value of your home. We'll provide you with a buy-out amount. Also remember that the valuation is valid for 12 weeks so it's important that you complete your sale within this timeframe or you'll have to pay for another valuation and the value of your property may change.

Remember:

Be sure in all cases when requesting your buying out valuation to tell us about any improvements you have carried out as you will get credit for the value that has been added to your home as a result.

More detail on each of these options, plus a Buying Out calculator, can be found at co-ownership.org

Our Criteria

It's really important to make sure that both you and the home you're after are suitable for Co-Own.

Take the time to read through our person and property criteria carefully before you apply.

Whilst we assess you separately from the property, we make sure to only charge you the right fee at the right time. Bear in mind that the £100 assessment fee is non-refundable, however the £550 property fee may be partly refundable depending on how far along the process you have travelled.

Visit our website to find out more about fees and refunds. If you would like further financial, taxation or legal advice, please consult a professional adviser as we cannot provide this service.

We also recommend you check your credit file and talk to a mortgage adviser or lender to check if you are mortgageable before you apply.

What we expect of you:

Age	You must be over 18 to apply.
Residency status	You must live in the UK. You may be asked to provide evidence that you have adequate right to reside in Northern Ireland. You have to live in the property as your only residence.
Income & affordability	<p>For us to work out how much you can afford we multiply your income by 4. If you're applying with another person we multiply your joint income by 4. These multiples are based on total income, before tax. We take a final decision after looking at all the evidence and assessing whether you can afford the purchase in the long term, based on your disposable income.</p> <p>We cannot support applications from people who can afford to buy the property without our help.</p>
Homeowner	<p>You can't apply for Co-Own if you currently own property which includes owning property or land, including commercial, or being named on any property, in Northern Ireland or elsewhere.</p> <p>We may consider previous co-owners if you meet our qualifying criteria. If you have been a co-owner in the past we may take into account how your previous property was managed and maintained, whether you kept to (i) the terms of the equity sharing lease (including the payment of rent) and (ii) any other arrangements you had with Co-Ownership.</p>
Who should apply	<p>Joint applicants – if you are married, civil partners, or couples living together or intending to live together in your new home, then you must apply together.</p> <p>Single applicant – if you are applying on your own, we would expect that you don't have joint accounts or joint finances with anyone else.</p>
Occupiers	Please let us know the names of all adults and children who will be living in your new home with you, the applicant(s).
Outgoings	You must give full details of any monthly outgoings you have. These could include loans, credit/store cards, mail order, childcare, maintenance, and other outgoings.
Outstanding property debt	You must not have any debt to any third party which was secured on a previous home.

Published March 2024. For the most up-to-date version please visit our website.

What we expect of you:

Deposit

If we think you may be able to save for a deposit, you may not be suitable for Co-Own.

We do not require a deposit, but some lenders do. Check out the Help & Support section of our website for a current list of Co-Own lenders.

If all or any part of the property deposit comes as a gift from a friend or relative, we can count it towards your starter share. With your application, you must provide confirmation from the person making the gift, stating the amount and purpose.

Previous relationships

You must have concluded any settlement arrangements from all previous relationships.

Credit assessment

When you apply to Co-Own we will perform a full credit assessment to determine your affordability. Part of this assessment is to look at your credit file, not your score, using the Experian credit reference agency. We will look at your credit history which will include things like, if you have any credit cards or loans, the amounts of these, your repayments of these, and if you have any missed or late payments.

Your credit history shows how you have managed your credit up to now and is taken into account as part of our decision. We recommend you get a copy of your credit report before applying and check it. If you have a query about an entry on your credit report this must be shown as resolved before you apply.

Things that will affect your credit assessment include, but are not limited to:

- **The level and type of credit commitments that you have**
- **Any late/missed payments**
- **Any defaults - the number, amount and nature of these**
- **Court judgements, bankruptcies, individual voluntary arrangements (IVAs)**

Debt Management

Before making an application to Co-Own, any of the following arrangements must have been settled (and be shown as settled on your credit file) for the stated period:

- **Debt Relief Orders – 6 years**
- **Bankruptcy – 6 years**
- **Individual Voluntary Arrangement – 6 years**
- **Payday Loans & Home Credit (or equivalent products) – 12 months**
- **Money Judgements – 12 months**

What we expect of you:

Debt management

The following arrangements also need to have been settled and will affect your credit assessment:

- **Debt Management Plans**
- **Defaults**
- **Missed or late payments**

If you have had a minor default/debt management plan within the last 12 months and it has been settled we will take this into account in your credit assessment. If however the default(s)/debt management plan involved a higher balance or there were multiple defaults/debt management plans you must wait for 12 months after the last of these has been noted as settled on your credit file before making an application.

If you have had a missed or late payment within the last 12 months we will take this into account in your credit assessment. If however you have regular missed and/or late payments you must have 12 months clear payment history on the account.

Just remember that you can have no adverse credit at the time of making a Co-Own application.

Managing your bank accounts

We will review 3 months bank statements as part of the application. If these show any unauthorised overdrafts, returned Direct Debits, or bank charges for unauthorised usage, you will not be eligible for Co-Own.

If you are heavily reliant on credit or an overdraft to pay your household costs and other outgoings, you may not be eligible for Co-Own.

Employment

The following types of employment are acceptable and you must be with your current employer for at least the following period before you apply as indicated below. You must not be under notice of termination of employment or redundancy.

- **Permanent** – normally 6 months plus
- **Fixed Term** – 12 months plus
- **Temporary** – 12 months plus
- **Zero Hours Contract** – 12 months plus
- **Self Employed** – see Income section on page 28

If your position has changed from e.g. fixed term or temporary to permanent we may take this into account.

What we expect of you:

Income

- You must declare all income for the household at the time of application.
- We require evidence of the amount and nature of all income.
- We require payslips for at least the last 3 months of employment.
- If you're self-employed you'll need to provide SA302 summaries in Northern Ireland for the last 2 years and also the full tax return for your latest SA302. You will also need to have been trading with no breaks for at least the last 3 months. In addition, company directors must provide 3 months' payslips. If you have experienced a significant change in your income/company income in the last 12 months we may not be able to support your application. You should contact us before applying to help us understand your current situation. We may require further information such as your last 3 months business bank statements.
- We may accept income from more than one employment. Our general criteria apply to all jobs.
- We accept income earned from overtime, bonuses, commission and allowances up to 50% where sustainable.

If your monthly income is heavily reliant on benefits or other unearned income, we recommend that before you apply you speak with a mortgage adviser or lender as your type of income may impact on your ability to get a mortgage.

We will consider the following other income:

Other income

- **Pension** – both private and state pensions.
- **Working Tax Credit** – if there is more than one applicant, we'll need to know whether the award is made jointly or to one person.
- **Child Tax Credit** – for up to 2 children in the household if they are aged 14 and under at the time of application. If there is more than one applicant, we will need to know whether the award is made jointly or to one person.
- **Pension Credit**
- **Employment And Support Allowance (ESA)**
- **Disability Living Allowance (DLA)**
- **Personal Independence Payment (PIP)**
- **Incapacity Benefit**
- **Child Benefit** – for up to 2 children in the household if they are aged 14 or under at the time of application.
- **Universal Credit** – can consider child and disability elements (if available).

What we expect of you:

Other income

- **Maintenance** – we may accept maintenance payments from a former partner for up to 2 children in the household aged 14 or under at the time of application. This may be a private arrangement or court approved. You must provide evidence of the amount and payment history.
- **Carers Allowance**
- **Foster Income**

Sorry but we do not accept Housing Benefit as other income.

Savings

Any savings over £13,000 must be put towards a deposit.

Lifestyle, spending decisions

All applicants must prove they have been able to afford their current lifestyle. They must also prove they will be able to afford the commitment of owning their home through Co-Own from their current disposable income.

Application information

All application information must be correct and true. Any fraudulent, false or misleading information, statements or omissions in respect of an application may be sufficient grounds for the application being cancelled. For further information see the Co-Ownership Terms & Conditions (Declarations) on our website.

Previous applicants

Previously declined applicants can't apply until 3 months have passed from the date they were told of an unsuccessful application. However, any fraudulent, false or misleading information or omissions in respect of an application or a vexatious application will mean that an applicant will not be able to make another application for any of Co-Ownership's products or for Rent to Own for 12 months from the date of cancellation of the application. Please remember that you will be charged for a new assessment when you apply again, so be sure to check that you meet all the criteria before submitting a new application.

Change in circumstances

If your circumstances change at any stage during an application you must let us know about this. We will review your circumstances. This may result in your application being revised or withdrawn.

What we expect of your property:

Property price	Maximum property value of £195,000.
Location	We will purchase existing and new build properties anywhere in Northern Ireland.
Warranties	New properties must have a suitable 10-year structural warranty. Existing properties under 10 years old must have the balance of their original 10-year structural warranty.
Incentives	You must declare any incentives you are offered. We may not agree to them.
Energy performance	We require an Energy Performance Certificate for the property. You can read more about this on page 18.
Service charges	A service charge is the amount you pay towards the upkeep of any common or shared areas relating to a house or an apartment. It should be reasonable for the services provided. All service charges must be affordable for you. We would expect that a service charge for a house would be usually no more than £200 per year and an apartment would not usually be more than £1,000 per year. If the proposed service charge will be more than this please contact us.
New builds	<p>In addition for new builds:</p> <ul style="list-style-type: none">- Basic 'turnkey' packages are acceptable. You must declare any incentives you are offered. We may not agree to them.- Properties with PC sums are generally not acceptable.- We will generally not pay for extras in new build property, or for furnishings/moveable fittings in existing property.- The price must include all connection fees for utilities.- All roads and sewers serving the property must be bonded or adopted. If not please contact us.
Types of properties	<p>Sorry, but we are unable to accept:</p> <ul style="list-style-type: none">- Architect certified properties.- Properties that require more than £6,000 of work to resolve before purchase issues and/or more than £6,000 of work to resolve after purchase issues.- Properties with no central heating.- Properties with non-standard or unconventional construction.

What we expect of your property:

Unsuitable properties

We are also unable to accept:

- Mobile homes or temporary structures.
- HMOs (houses in multiple occupation).
- Properties with annexes (hint: a granny flat).
- Properties with Japanese Knotweed.
- Properties that are not complete (hint: sold “as is”).
- Properties that are underpinned or stated to be defective.
- Properties with agricultural use restrictions.
- Properties which are used for purposes other than as a residence.
- Properties with a private water supply.
- Properties with renewable energy systems such as solar panels or wind turbines which are leased (hint: if owned by the seller this will be acceptable).

Usually properties must front onto an adopted road.

If you have any specific questions about a property you are interested in, please contact us. For further information and guidance on our property criteria to help you choose the right home please visit our website www.co-ownership.org

For more information
or to apply for Co-Own
please visit our website:

co- owner ship. org



Scan me

Terms & Conditions and criteria apply.

Published March 20024

© Co-Ownership. Information correct at time
of publication but may change without notice.
Document Ref: D231/240325.15

Co-Own is brought to you by Northern Ireland
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