



Llywodraeth Cymru
Welsh Government

Help to Buy – Wales

Help to Buy – Wales is an equity mortgage from the Welsh Government that you put towards the cost of buying a newly built home.

Help to Buy – Wales aims to provide support to people, who would not be able to get onto the property ladder without the support of the scheme.

If you're eligible for an equity mortgage, you can borrow up to 20% of the market value of a new home.

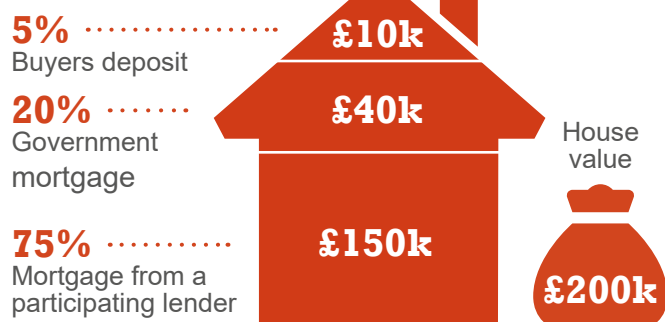
We do not charge interest for the first 5 years of the equity mortgage, but you will begin to pay interest from year 6.

The terms of your *Help to Buy – Wales* shared equity mortgage confirm that the repayment amount is calculated as a proportion of either the current market value established via an independent RICS Valuation or the sale price of your property (whichever is higher).

For example, if you received 20% of the initial purchase price through *Help to Buy – Wales*, the amount you will have to pay back will be 20% of either the current market value or the sale price of your property (whichever is higher).

Purchase >>>

Example



Repayment <<<

Example



The total equity mortgage amount you repay is linked to the value of your home at the point of repayment, and not the amount you originally borrowed.

www.gov.wales/helpbuy