

# Comparison Table

Want to know what it will cost to purchase a house through the different schemes? This table explains your options if a home is worth £250,000.

Scheme	Percentage purchased	Minimum deposit required	Mortgage required	Mortgage costs pcm	Rent/ interest charge pcm	Approx total costs pcm
Outright purchase	<b>100%</b>	<b>10% (£25,000)</b>	<b>£225,000</b>	<b>£1,289*</b>	<b>n/a</b>	<b>£1,289</b>
Shared Ownership and Resales	<b>30%</b>	<b>5% (£3,750)</b>	<b>£71,250</b>	<b>£408*</b>	<b>£401.04</b>	<b>£966.46</b>
Shared Ownership and Resales	<b>50%</b>	<b>5% (£6,250)</b>	<b>£118,750</b>	<b>£680*</b>	<b>£286.46</b>	<b>£966.46</b>
Help to Buy Equity Loan	<b>80%</b>	<b>5% (£12,500)</b>	<b>£187,500</b>	<b>£1,073*</b>	<b>None for the first 5 years</b>	<b>£1,073</b>
Rental Scheme	<b>n/a</b>	<b>1 months rent</b>	<b>n/a</b>	<b>n/a</b>	<b>£950</b>	<b>£950</b>

Based on a 25 year mortgage at an interest rate of \*4.8%. Rates and deposits will vary depending on the lender. Examples are indicative and costs may vary. ^Average monthly rent for a 2 bed home. Your home is at risk if you do not keep up payments. Per calendar month (pcm).