

AFFORDABLE HOMES STRONG COMMUNITIES

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# Have you heard about Open Market HomeBuy?

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A guide to buying a home on the open market using an equity loan



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# What is Open Market HomeBuy?

Open Market HomeBuy is a Government-backed scheme that aims to help certain groups of people who can not afford to buy a home on the open market without assistance. The scheme provides access to additional money called equity loans, which run alongside a conventional mortgage loan.

Two equity loans, each worth around 12.5% of the value of your home, are provided:

- the first is provided by the same lender that you select to provide your conventional mortgage loan; and
- the second is provided by the Government and administered by a HomeBuy Agent – a housing association in England that has been appointed to operate the scheme.

**No interest is charged on either of the equity loans for the first five years and you will never be charged interest or need to make monthly payments on the HomeBuy Agent's equity loan. However, the amount you will have to repay the lender and the HomeBuy Agent will be linked to the value of your home at the time**

**you sell it, plus a redemption fee where this is levied.**

The effect is similar to a loan under which you pay credit charges at the rate at which your home has increased in value. As an illustration, if your home increases in value by 4% or 8% a year, the sum you will repay will be equivalent to borrowing under a loan with an APR of 4% or an APR of 8%. The amount repayable would include a redemption fee, where that is charged.

This booklet is a guide to the scheme that starts on 2 October 2006. The guide does not state all the rules of the scheme but explains its main features. For more information about the scheme please ask your local HomeBuy Agent and refer to the Financial Services Authority's consumer fact sheet on Open Market HomeBuy.

Before deciding to buy a property, it is strongly recommended that you obtain independent advice to get a clearer idea of some of the costs of home ownership.

**Your home may be repossessed if you do not keep up repayments on a mortgage or other debt secured on it.**

# Who is eligible for the scheme?

The main groups of people to be helped by the scheme will be:

- **Existing tenants of housing associations and local councils; and**
- **People on housing waiting lists for social rented housing who are nominated by their local council as being in housing need.**
- **Key Public Sector Workers in London, the South East and the East of England**
- **Some other priority first time buyers**

“Key public sector workers” currently include clinical NHS staff (with the exception of doctors and dentists); Teachers and nursery nurses in schools and further education/sixth form colleges; Police officers, Community Support Officers and some civilian staff; Prison Service staff in certain prisons; Probation Service staff; Social workers, nursery nurses, educational psychologists, and therapists (e.g. occupational therapists) employed by local

authorities, CAF/CASS or the NHS; Local Authority Planners; and Firefighters and other uniformed staff below principal level in Fire and Rescue services.

Assistance may be provided to other groups (other priority first time buyers), including people serving the local community or making a direct contribution to the local economy. These groups are determined by the Regional Housing Boards. Your local HomeBuy Agent will be able to provide details of local arrangements and priorities.

**In addition, to qualify for the scheme you must:**

- be able to finance around 75% of your house purchase through a combination of savings and a conventional mortgage loan from one of the lenders participating in the scheme. They are Advantage, Bank of Scotland, Nationwide Building Society and Yorkshire Building Society;
- have savings of at least £3,500 to cover all of the other costs of buying a home such as a Homebuyer’s survey and valuation report, legal fees, stamp duty land tax, etc;

- be able to demonstrate to the HomeBuy Agent that you cannot buy a suitable home for your needs without help from the Open Market HomeBuy scheme. The HomeBuy Agent will look at your income and your outgoings and is likely to turn you down if you can afford to buy a home without help;
- hold an EU passport or have your passport stamped with indefinite leave to remain in the UK; and
- not be in rent arrears or in breach of your tenancy agreement if you are a tenant of a Housing Association or local council.

Contact details for HomeBuy Agents are listed at the back of this booklet. If you are a key worker, you should apply to the HomeBuy Agent covering the area in which you work, otherwise you should apply to the HomeBuy Agent in the area where you live.

Your HomeBuy Agent can give you further advice.

**If you meet these criteria, you can apply to your local HomeBuy Agent for written approval to participate in the Open Market HomeBuy scheme.**

# How does Open Market HomeBuy work?

Open Market HomeBuy helps people to buy a home by offering equity loans of around 25% of the value of the property, alongside a conventional mortgage. The equity loans are partly funded by the Government through a HomeBuy Agent and partly by the mortgage lender, which will be either Advantage, Bank of Scotland, Nationwide Building Society or Yorkshire Building Society. There are no interest charges on the equity loans for the first five years, and this is reflected in your monthly payment. In return, the lender shares in any increase in the value of your home if and when you decide to sell your home or repay the equity loan.

You will need to be able to raise 75% of the purchase price of the property via a combination of a deposit and a conventional mortgage loan. This has to be arranged with one of the lenders joint-funding this scheme and is lent on conventional mortgage terms. Different lenders offer different products and you are advised to discuss which is best for you with an Independent Financial Advisor.

## **What is the lender's equity loan?**

Alongside your conventional mortgage loan, your lender will provide you with an equity loan (usually 12.5% of the purchase price). Each of the lenders is offering a slightly different product so it is recommended that you get advice as to the most appropriate one for you. However, the principles are the same in that during the first five years of your loan your lender won't charge you interest on this amount and the interest will be capped at 3% for a further five years. After that, the amount of interest will vary depending on which lender you decide to go with and will be made clear before you proceed. Your mortgage lender and/or financial advisor will give you this information. When you sell the property or pay off the lender's conventional mortgage and equity loan, you will also have to share any increase in your property's value with the lender. In addition you will have to pay a redemption charge where that fee is levied.

### **What is the HomeBuy Agent's equity loan?**

An equity loan from the HomeBuy Agent will account for the final 12.5% of the purchase price (unless you use your savings to reduce this – see below). You will never be charged interest or need to make monthly payments on the HomeBuy Agent's equity loan, but you will need to give the HomeBuy Agent, like the lender, a share of any increase in your property's value when you sell the property.

### **What happens to any savings that I have?**

You will need savings of at least £3,500 to cover the transactions costs associated with purchasing a home. In addition, you may retain a further £6,500 as a financial buffer, making a total of £10,000. Any savings in excess of £10,000 must be put towards the purchase price. Depending on which lender you go with, this will either be used to reduce:

- your 75% mortgage (if the lender is Advantage); or
- your 12.5% equity loan from the HomeBuy Agent (if the lenders are Bank of Scotland, Nationwide Building Society or Yorkshire Building Society).

### **How do I repay the equity loans?**

You must repay the lender's equity loan together with a share in any increase in the value of your property before you repay the HomeBuy Agent's loan. Alternatively you can repay both the lender's and HomeBuy Agent's equity loans at the same time. Early repayment charges may apply on the lender's equity loan in the first five years.

When you wish to repay one or both of the equity loans, you will need to pay for a valuation to establish the new value of your property. This is because, you will need to share any increase in the property's value with the lender and the HomeBuy Agent (HBA). For example:

**Property purchased for £179,000**

lender's 12.5% equity loan	HBA's 12.5% equity loan
£22,375	£22,375

**Property value when repaying equity loans £196,900 (appreciation of 10%)**

lender's 12.5% equity loan	HBA's 12.5% equity loan
£24,613	£24,613

If your property has fallen in value, the amount you repay the HomeBuy Agent will always fall in value. However, the amount you must repay the lender could also fall in value, whilst some lenders will require you to repay the amount you originally borrowed.

For example:

**Property purchased for £179,000**

lender's 12.5% equity loan	HBA's 12.5% equity loan
£22,375	£22,375

**Property value when repaying equity loans £161,100 (depreciation of 10%)**

lender's 12.5% equity loan	HBA's 12.5% equity loan
£20,138	£20,138

(If the lender shares any fall in value)

OR

£22,375

(If the lender doesn't share any fall in value)

**Important** – There are circumstances when you will be required to repay your equity loans:

- The lender's equity loan must be repaid upon payment of the final instalment of your conventional mortgage loan;
- The HomeBuy agent's equity loan (and possibly the lender's too) must be repaid when the property is sold; and
- If you qualify for the scheme because you are a key worker and then leave qualifying employment, you will have to repay the HomeBuy Agent's equity loan within two years, and possibly the lender's too.

# Can I buy with someone else?

You may jointly buy a home with someone else provided your joint incomes and savings do not enable you to buy a suitable home on the open market. Only one of you needs to meet the requirements of the scheme. The HomeBuy Agent will take into account your joint incomes when deciding whether you can afford to buy a home without help from Open Market HomeBuy. To be eligible, your household income must not exceed £60,000. No more than four people can buy a home jointly through Open Market HomeBuy.

A joint application will not qualify unless all parties are to jointly own the home. An alternative to becoming a joint legal owner, such as a Deed of Trust providing rights of occupation for a qualifying applicant is unacceptable.

If a person joining you already owns a home, that property will have to be sold at the point of buying through Open Market HomeBuy. Any likely profit from the sale will also be taken into account in considering the application.

## **What sort of property can I buy?**

The size of home that you can buy must meet your current needs, however, you are allowed to buy a property with one spare bedroom.

Your selected property may need to meet extra requirements to ensure that it provides adequate security for your HomeBuy Agent's equity loan and your lender's equity loan. You should speak to your HomeBuy Agent and lender about these requirements.

# Buying a Home through Open Market HomeBuy

## Step 1 Making an application

You first need to contact the HomeBuy Agent operating the scheme in your area. Details of your local HomeBuy Agent are listed at the back of this booklet. If you are a key worker you should apply to the HomeBuy Agent covering the area in which you work, otherwise you should apply to the HomeBuy Agent covering the area in which you live.

It may be possible to complete an application on-line, otherwise you will need to complete a paper or e-mail application form and return it to the HomeBuy Agent.

Do not make any financial or legal commitment to buy a home at this stage as you may not qualify for the scheme and the HomeBuy Agent cannot be held responsible for any losses you may incur.

## Step 2 Response to your application

The information that you give on the application form will be checked by the HomeBuy Agent. They may ask you for more information, for example, evidence of income or savings. It is likely that you will be asked to attend a presentation and/or

a meeting with an Independent Financial Adviser.

If satisfied with the details you have provided, the HomeBuy Agent will inform you in writing whether you qualify for the scheme.

## Step 3 Arranging a mortgage

Once the HomeBuy Agent has accepted you onto the scheme, you will need to approach one of the lenders operating the scheme to obtain a mortgage quote setting out how much the lender will lend you. This will include the equity loan part as well. This could be direct or through an Independent Financial Adviser (most HomeBuy Agents have their own panel of Independent Financial Advisors). You will also receive a Key Facts Illustration, (KFI), which is a summary of how a particular product will apply to a particular borrower. Your lender or Independent Financial Adviser is required to give you a KFI before you can proceed with your mortgage application. As soon as you have received the lender's mortgage quote and know how much you can borrow, you can start looking for a property.

#### Step 4 Buying the property

Once you have a property that you think is suitable, you will need to provide details of the home to the HomeBuy Agent and lender for approval.

Do not enter any legal agreement to buy the home at this stage as the HomeBuy Agent and the lender need to approve the home you have chosen.

When approval from both has been received you will need to:

- get the property surveyed; and
- appoint a legal representative (solicitor or licensed conveyancer) to handle the purchase on your behalf.

Your legal representative will receive instructions from the HomeBuy Agent about the timetable of the purchase and what they are required to do.

When your legal representative has completed the necessary checks and paperwork, you will be able to exchange contracts. Your legal representative will contact your lender and HomeBuy Agent to complete the sale.

# The costs of buying your own home

It is important to consider the costs and responsibilities of buying your own home before making a decision to go ahead. You should take your own independent advice before making any commitment. The amount you can afford to borrow will depend on your income. An independent financial adviser will be able to explain the costs of buying through this scheme and whether or not this scheme is the most appropriate for your circumstances.

Here is a list of some of the costs you are likely to have to pay:

## Survey and legal costs

You will be responsible for your own legal costs and the costs of getting a mortgage for your contribution to the purchase price of the home. When arranging a mortgage, you will normally have to pay the lender a fee.

You will need to get a valuation report for the property you wish to purchase, and this cost will be in addition to the mortgage fee. The HomeBuy Agent does not require you to get a full structural or buildings survey, although you are free to do so.

## Stamp duty land tax

Stamp duty is a tax you may have to pay if the home you buy is above a certain price. Your legal representative will inform you of any stamp duty. Stamp duty rates may vary, but are typically:

Property purchased	Rate
£0 - £125,000	0%
£125,000 - £250,000	1%
£250,000 - £500,000	3%
Over £500,000	4%

## Land Registry

When you buy a home your legal representative has to arrange for its details to be registered at a government office, the Land Registry. You will need to pay a fee for the registration (your legal representative will tell you how much).

## Mortgage repayments

For your contribution towards the purchase price, you will need to take out a mortgage. Most mortgages require you to repay the loan by monthly repayments that may increase if interest rates go up.

### **Mortgage payment protection insurance**

Help is available through the State benefits system, if you become unable to meet your mortgage repayments, for example, if you lose your job. However, this assistance is limited and you are unlikely to receive any help with your repayments for the first nine months of your claim. Depending on the size of your mortgage any benefit paid will help with your mortgage interest but not with other expenses on your mortgage or insurance, for example, premiums payable on a life policy or a savings plan linked to your mortgage.

When you arrange your mortgage you should therefore consider whether you would benefit from Mortgage Payment Protection Insurance (MPPI). There are many such policies available and their terms and conditions vary considerably. You may wish to speak to an independent financial adviser to find out whether MPPI will be of benefit to you and which policy could best suit your needs.

### **Buildings Insurance**

When you buy through Open Market HomeBuy, you will own the property outright. You will need to take out buildings insurance in

case the home is destroyed by fire or similar hazard. This is a normal requirement when getting a mortgage and gives you protection against losing your home in a disaster. If you buy a flat, the owner of the block normally takes out the insurance and shares the costs between the owners of the flats.

### **Service charges**

If you buy a flat or maisonette you will have to contribute towards the upkeep of the building. The person who owns the block of flats (called the freeholder or landlord) will be responsible for repairing and maintaining the outside of the building and any common areas but will recharge the costs to you. The costs of communal work will be covered in a service charge to which each flat owner has to contribute. You will be responsible for the costs of works required inside your home.

### **Repairs**

When you buy a home of your own, you will be responsible for carrying out and paying for all the repairs needed to the property.

### **Other housing costs**

You will need to pay for gas, electricity and water supplied to your home, together with the Council Tax.

# After you buy a home through Open Market HomeBuy

Although when you buy through Open Market HomeBuy, you will own the property outright, the HomeBuy Agent and your chosen lender need to protect their equity loans and will need to be notified of various events including:

## **Making improvements and alterations to your home**

- You must notify the HomeBuy Agent and lender to obtain their approval for alterations or improvements you intend making to the property, such as building an extension or altering the layout of the home. This is important because when you come to pay off your equity loans, your property will be valued. The HBA and the lender will not benefit from any increase in the value of the property that is a result of improvements you have made

## **Taking out further loans**

- If you need to take out further loans for repair or improvement that have to be secured against your home, you will need to get the consent of both the HomeBuy Agent and the lender. Loans for other circumstances will

not be considered until the HomeBuy Agent's equity loan has been repaid.

## **Selling or repaying the equity loans**

- If you wish to repay either one or both of your equity loans or are selling your property, you must notify both the HomeBuy Agent and the lender, who will arrange for an independent valuation of the home so that its value can be agreed. You will be required to pay the valuation fee.

You must repay the lender's equity loan first along with a share of any increase in the property's value. Depending on the selected lender's terms and conditions, this could be via a single payment or in smaller chunks. After repaying the lender's equity loan, you may repay the Government's equity loan. This must take the form of a single payment. Alternatively you could pay both loans back at the same time. In addition you will have to pay a redemption charge where one is levied.

The HomeBuy Agent will give you a more detailed list of requirements when responding to your request to action any of the above points.

### **I am a key worker, what happens if I leave my job?**

If you qualify for the scheme because you are a key worker and you subsequently change jobs and are no longer a qualifying key worker you will be expected to repay the HomeBuy Agent's equity loan within two years. This is called "clawback". However, if you change jobs you will not be required to repay the loan if your new post qualifies as eligible employment. If you return to eligible employment within the two-year period the clawback provisions no longer apply. Clawback rules would not apply if you left your employment because of:

- a career break not exceeding three years;
- retirement (as long as this is at least 5 years after receiving the equity loan);
- redundancy;
- long term ill health; or
- death.

In circumstances where there is a relationship breakdown involving a key public sector worker who is required to transfer their interest in the property to their partner, clawback will apply. Waiver or deferral of clawback may however

be considered if there are children under the age of 18 or still in full time education living in the property.

### **What if I fall behind with my mortgage repayments?**

The mortgage contract is between you and the lender. If you begin to have financial problems and cannot pay your mortgage, you should let them know immediately. If you do fall behind on your payments and cannot agree on a solution with your lender, there is a risk that they will take possession of your home and sell it. You would then be entitled to your share of any money left after all your debts to the lender, including a share in any increase of the property value, and the HomeBuy Agent's equity loan have been paid.

### **Where to go for further advice**

The HomeBuy Agent should be your first point of contact if you have any questions about the scheme. Independent Financial Advisers can tell you about the mortgages available for this scheme and can advise you about other mortgages on the market

that may be more appropriate for your needs.

**What if I'm unhappy with the service provided?**

Your HomeBuy Agent and lender will have their own separate procedures for handling complaints. In the first instance you should contact your HomeBuy Agent direct with complaints regarding your application to participate in the Open Market HomeBuy scheme and/or concerns about your HomeBuy Agent equity loan. They will have a published complaints procedure that you should follow. If you are still not satisfied you can contact:

**The Housing Ombudsman**

Norman House  
105 - 109 Strand  
London WC2R 0AA  
Telephone: 020 7836 3630

You should contact your lender direct for complaints about your mortgage application and/or concerns about your lender equity loan. If you are still not satisfied you can contact:

**The Financial Ombudsman Service**

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Telephone: 020 7964 1000

# HomeBuy Agents

## East of England

### **Bedfordshire and Cambridgeshire**

Bedfordshire Pilgrims Housing  
Association

Tel: 08454 566757

[www.keyhomes-east.org.uk](http://www.keyhomes-east.org.uk)

### **Essex**

Moat

Tel: 07002 662 846

[www.homebuy.co.uk](http://www.homebuy.co.uk)

### **Hertfordshire**

Aldwyck Housing Association

Tel: 01582 869440

[www.leavalleyhomes.co.uk](http://www.leavalleyhomes.co.uk)

### **Norfolk and Suffolk**

Orbit

Tel: 08458 502050

[www.orbithomebuyagents.co.uk](http://www.orbithomebuyagents.co.uk)

## East Midlands

### **Derbyshire, Leicestershire and**

### **Nottinghamshire**

East Midlands Housing Association

Tel: 0844 892 0112

[www.emhomebuy.org.uk](http://www.emhomebuy.org.uk)

### **Lincolnshire**

Eastern Shires Housing  
Association

Tel: 0845 845 8000

[www.home2you.co.uk](http://www.home2you.co.uk)

### **Northamptonshire**

Bedfordshire Pilgrims Housing  
Association

Tel: 0845 456 6757

[www.keyhomes-east.org.uk](http://www.keyhomes-east.org.uk)

## **London**

### **East London**

Metropolitan Housing Group  
Tel: 0845 230 8099  
[www.housingoptions.co.uk](http://www.housingoptions.co.uk)

### **North London**

Metropolitan Housing Group  
Tel: 0845 230 8099  
[www.housingoptions.co.uk](http://www.housingoptions.co.uk)

### **South East London**

Tower Homes  
Tel: 0845 230 8099  
[www.housingoptions.co.uk](http://www.housingoptions.co.uk)

### **South West London**

Tower Homes  
Tel: 0845 230 8099  
[www.housingoptions.co.uk](http://www.housingoptions.co.uk)

### **West London**

Metropolitan Housing Group  
Tel: 0845 230 8099  
[www.housingoptions.co.uk](http://www.housingoptions.co.uk)

## **North East**

### **Tees Valley and County Durham**

Nomad Housing Group  
Tel: 0191 229 7333  
[www.nomad-homes.co.uk](http://www.nomad-homes.co.uk)

## **Tyne and Wear and Northumberland**

Nomad Housing Group  
Tel: 0191 229 7333  
[www.nomad-homes.co.uk](http://www.nomad-homes.co.uk)

## **North West**

### **Cheshire**

Riverside Housing Group  
Tel: 0845 112 8800  
[www.cheshirehomebuy.org.uk](http://www.cheshirehomebuy.org.uk)

### **Cumbria**

Eden Housing Association  
Tel: 0800 3587 1400  
[www.affordable-homes.co.uk](http://www.affordable-homes.co.uk)

### **Greater Manchester**

Manchester Methodist Housing Group  
Tel: 0161 447 5050  
[www.plumlife.co.uk](http://www.plumlife.co.uk)

### **Lancashire**

Manchester Methodist Housing Group  
Tel: 0161 447 5050  
[www.plumlife.co.uk](http://www.plumlife.co.uk)

### **Merseyside**

Plus Housing Group  
Tel: 0845 603 4559  
[www.homeshub.co.uk](http://www.homeshub.co.uk)

## South East

### Berkshire

Catalyst (for Keystart Homes)  
Tel: 0845 601 7729  
[www.homebuy.co.uk](http://www.homebuy.co.uk)

### Buckinghamshire and Milton Keynes

Catalyst (for Keystart Homes)  
Tel: 0845 601 7729  
[www.homebuy.co.uk](http://www.homebuy.co.uk)

### Hampshire

Swaythling Housing Association  
Tel: 023 8062 8000  
[www.homesinhants.co.uk](http://www.homesinhants.co.uk)

### Kent

Moat  
Tel: 07002 662 846  
[www.homebuy.co.uk](http://www.homebuy.co.uk)

### Oxfordshire

Catalyst (for Keystart Homes)  
Tel: 0845 601 7729  
[www.homebuy.co.uk](http://www.homebuy.co.uk)

### Surrey

Thames Valley Housing Association  
Tel: 0845 600 6699  
[www.homebuy.co.uk](http://www.homebuy.co.uk)

### Sussex

Moat  
Tel: 07002 662 846  
[www.homebuy.co.uk](http://www.homebuy.co.uk)

## South West

### Avon and Gloucestershire

New Futures Partnership  
Tel: 0800 073 1315  
[www.homebuy-southwest.co.uk](http://www.homebuy-southwest.co.uk)

### Devon and Cornwall

West Country Housing Association  
Tel: 01803 217600  
[www.home2own.org.uk](http://www.home2own.org.uk)

### Dorset

Knightstone Housing Association  
Tel: 0800 707 6707  
[www.search4myplace.co.uk](http://www.search4myplace.co.uk)

### Somerset

Knightstone Housing Association  
Tel: 0800 707 6707  
[www.search4myplace.co.uk](http://www.search4myplace.co.uk)

### Wiltshire

New Futures Partnership  
Tel: 0800 073 1315  
[www.homebuy-southwest.co.uk](http://www.homebuy-southwest.co.uk)

## **West Midlands**

### **Coventry and Warwickshire**

Mercian Housing Association

Tel: 0845 607 6726

[www.homebuyagents.co.uk](http://www.homebuyagents.co.uk)

### **Hereford and Worcester**

West Mercia Housing Association

Tel: 0845 6585 420

[www.home2own.uk.com](http://www.home2own.uk.com)

### **Sandwell and Solihull**

Mercian Housing Association

Tel: 0845 607 6726

[www.homebuyagents.co.uk](http://www.homebuyagents.co.uk)

### **Staffordshire and Shropshire, Birmingham, Dudley, Walsall, Wolverhampton**

Mercian Housing Association

Tel: 0845 607 6726

[www.homebuyagents.co.uk](http://www.homebuyagents.co.uk)

## **Yorkshire and the Humber**

### **North Yorkshire and Humberside**

Joseph Rowntree Foundation

Tel: 0800 633 5670

[www.jrft.org.uk](http://www.jrft.org.uk)

### **South Yorkshire**

Yorkshire Housing Association

Tel: 0113 243 6893

[www.spaceproperty.co.uk](http://www.spaceproperty.co.uk)

### **West Yorkshire**

Yorkshire Housing Association

Tel: 0113 243 6893

[www.spaceproperty.co.uk](http://www.spaceproperty.co.uk)

# Our offices

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149 Tottenham Court Road  
London W1T 7BN

For enquiries, contact us at:  
Tel: 0845 230 7000  
Fax: 0113 233 7101  
E-mail: [enquiries@housingcorp.gsx.gov.uk](mailto:enquiries@housingcorp.gsx.gov.uk)  
Internet: [www.housingcorp.gov.uk](http://www.housingcorp.gov.uk)

## **CENTRAL**

Attenborough House  
109/119 Charles Street  
Leicester LE1 1FQ

31 Waterloo Road  
Wolverhampton

Westbrook Centre  
Block A Suite 1  
Milton Road  
Cambridge CB4 1YG

## **LONDON**

Waverley House  
7-12 Noel Street  
London W1F 8BA

## **NORTH**

4th Floor  
One Piccadilly Gardens  
Manchester M1 1RG

1 Park Lane  
Leeds LS3 1EP

St. George's House  
Team Valley  
Kingsway Trading Estate  
Gateshead NE11 0NA

## **SOUTH EAST**

Leon House  
High Street  
Croydon CR9 1UH

## **SOUTH WEST**

Beaufort House  
51 New North Road  
Exeter EX4 4EP

For further information about this publication please  
call 0845 230 7000 or  
e-mail [enquiries@housingcorp.gsx.gov.uk](mailto:enquiries@housingcorp.gsx.gov.uk)



