

Find us online: youown.co.nz

**B&Y
TRUST**
Supporting
Great Communities

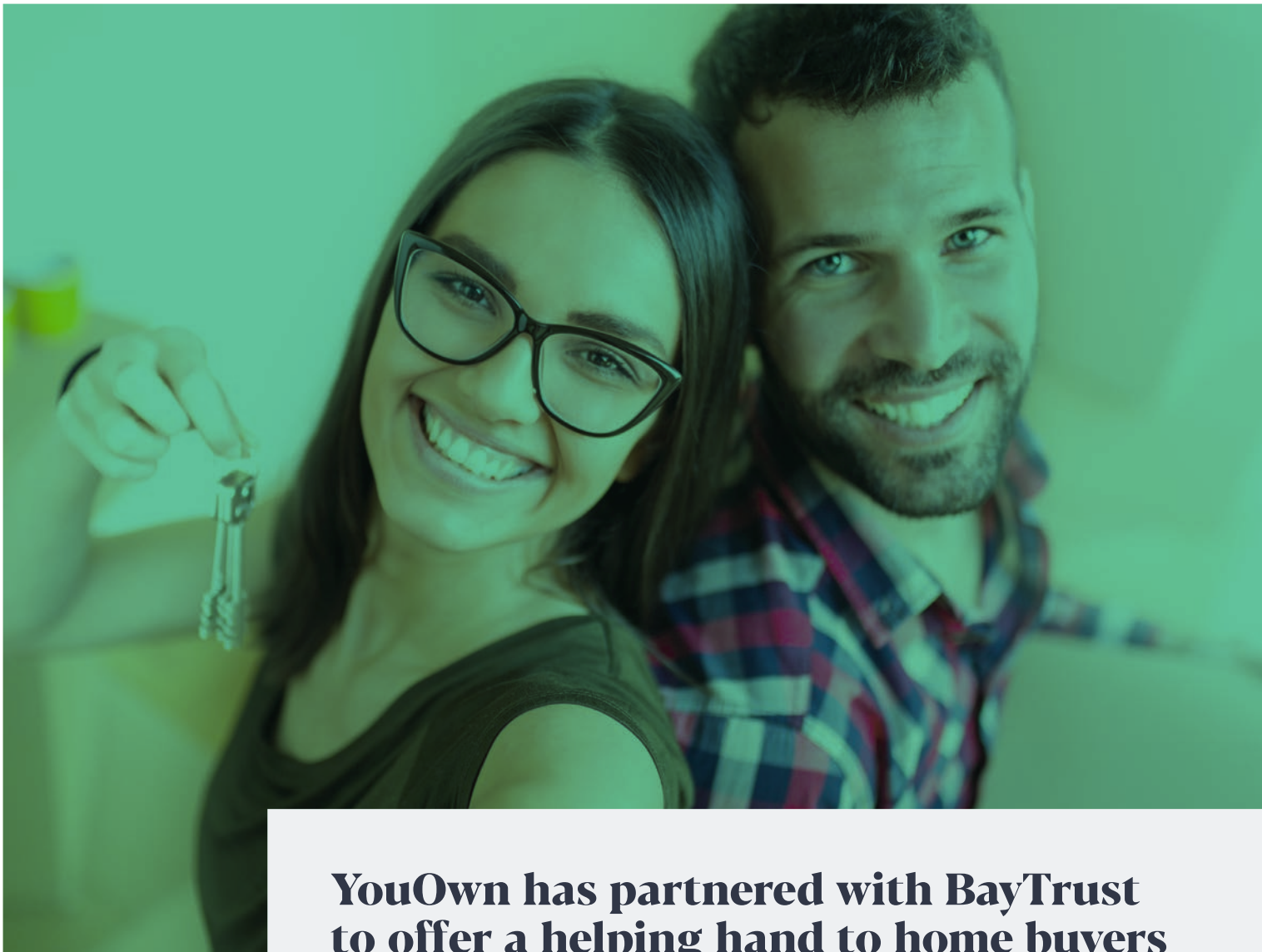
youown 

**A deposit
of just 5%?
With our help,
you can do it!**

**Now there's help for first
home buyers in Bay of Plenty.**

Bay of Plenty Housing Impact Fund.





YouOwn has partnered with BayTrust to offer a helping hand to home buyers in Bay of Plenty. Through a new fund called Bay of Plenty Housing Limited Partnership, we reduce the deposit required to buy a home to just 5%.

What's the deal?

The co-ownership agreement substantially reduces the size of a deposit you need to save when applying for a home loan. Your goal is to buy us out in five years – if and when you're ready – so that you eventually own the property outright.

How does it work?

It's simple. You buy a portion of the property you can afford now, and we help with the rest. You pay us 4.95% per annum on our share and after five years, you can buy our share when you are able to. With our help, you can step into your own home today and create the future of your dreams.

5 simple steps to home ownership.

Together, we're making home ownership a reality. And it's easy!



01. Are you eligible?

- NZ Citizen / Permanent Resident
- Household income of \$90,000+ (Bay of Plenty)
- 5% deposit from savings/Kiwisaver
- Low or no debt



02. Talk to us

If you're eligible, please complete our simple enquiry form online or call **YouOwn on 09 302 8521**.



03. Get a home loan

With Bay of Plenty Housing providing the funds for your deposit, we can refer you to a financial advisor to arrange the home loan.



04. Find your home

You find your home using our network of reputable and established builders and Real Estate agents. Or find your home yourself and negotiate the purchase price with the vendor or agent.



05. Move in!

You sign the loan documents with your solicitor. If you don't have a solicitor, we can refer you to one that understands the co-ownership agreement. After that, the balance of the purchase price is paid, the home lender registers a mortgage over the property, and you move in!





Ready to take the first step to owning your own home? Get in touch with us today.

Make contact:

T: 09 302 8521

E: hello@youown.co.nz

Find us online: youown.co.nz

youown 

Advisor recommendations

Finance

Isbister Partners

T: 0800 472 478

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Legal

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