

# Bridging the gap to home ownership— the work of Co-Ownership

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# What is Co-Ownership?

Formed in 1978 as a Housing Association to provide shared ownership

Regulated and part funded by the Department for Communities (DfC)

Since 1978 we have helped over 34,000 into home ownership

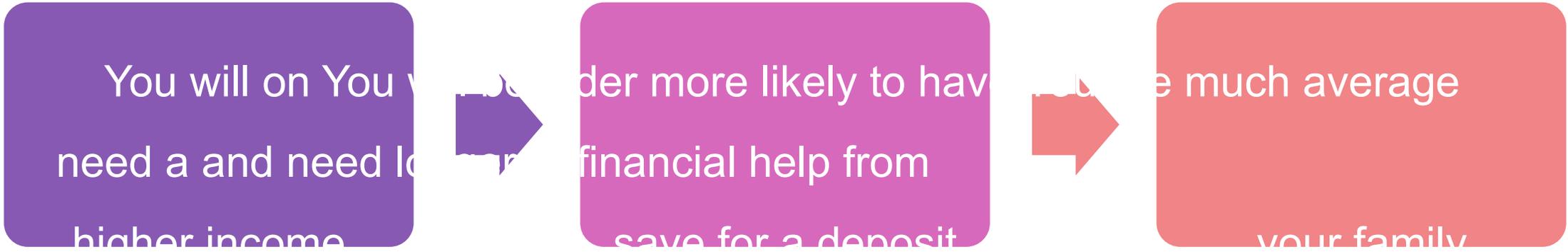
We currently have 11,000 co-owners

We represent around 8% of the first-time buyer market

**Compared with a generation ago to own your home today....**

“Earnings doubled between 1997 and 2024, house prices have more than quadrupled.”

**Co/ownership**



# Co-Ownership's Products

Co-Own

Co-Own for  
Over 55s

# Co-Own Product

Help people if they cannot afford a full mortgage

Help people who have too small or no deposit

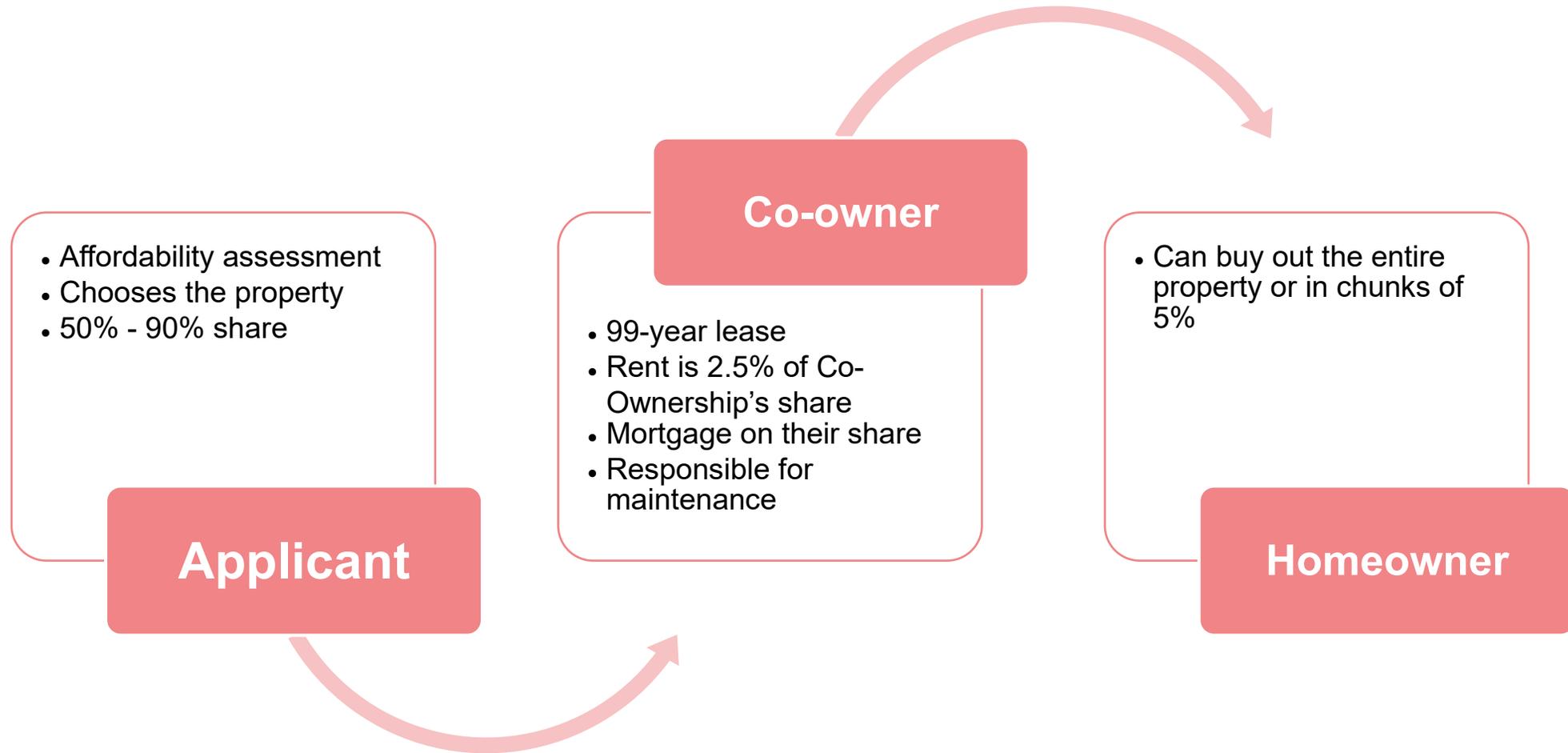
Purchase properties up to £210,000

New properties or existing homes on the market.



# The Co-Own Journey

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# Co-Own for Over 55s

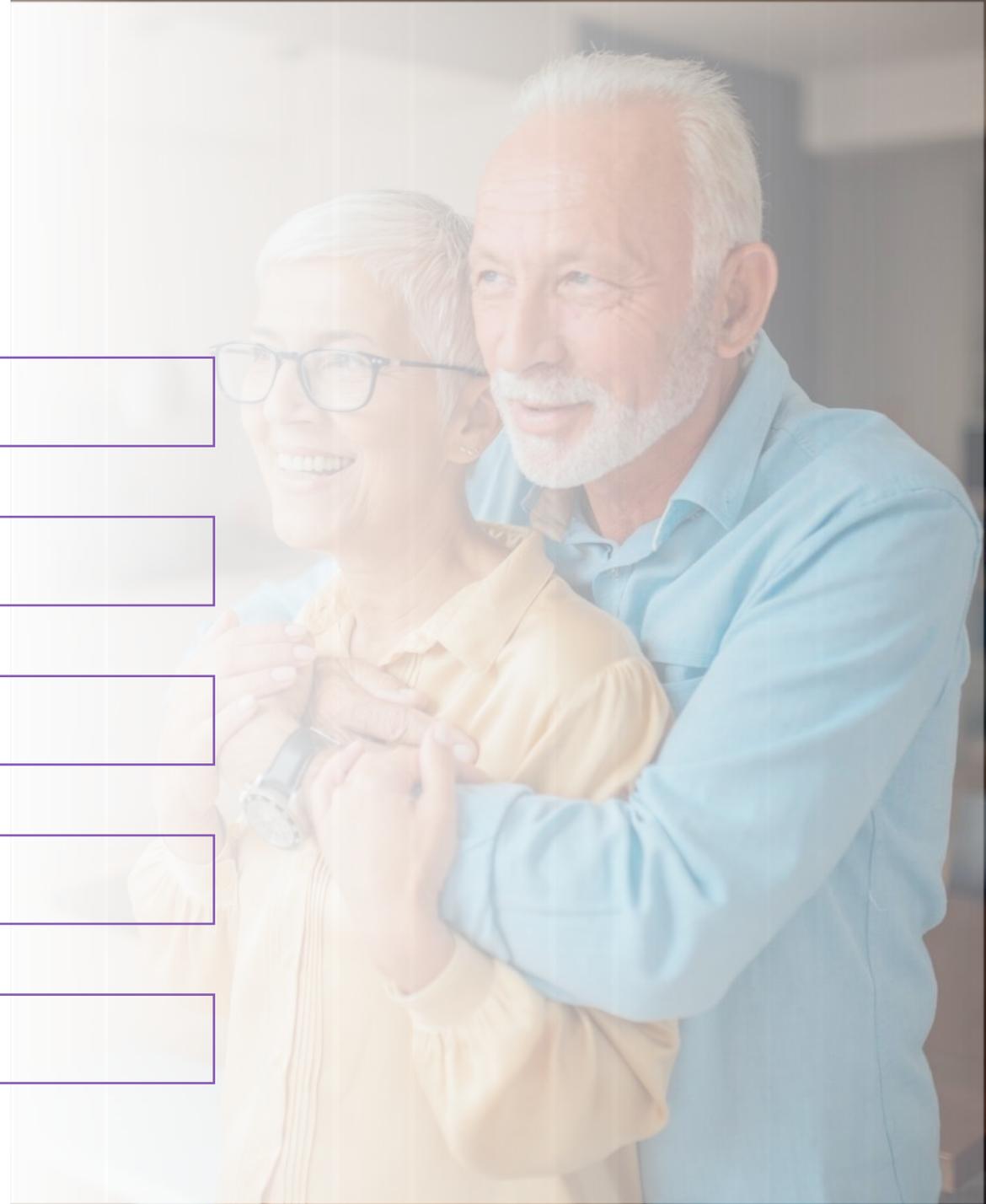
Help people whose current home is unsuitable

Customer takes a share in their new home (50-90%).  
Can be new or existing property up to £210,000.

Customer funds their share by savings or from equity in  
their current home – no mortgage required

Customer pays rent on the share owned by Co-Own.

Property will be sold when the customer is no longer  
living there on a long-term basis.



# Co-Ownership Year in Figures 2024/25



## £136m

Total value of homes purchased



## £153,719

Average purchase price

## Property types

**52%** Semi-detached

**34%** Terrace/ townhouse

**9%** Apartment

**5%** Detached

# 886

Total number of people we have helped become homeowners



### Co-Own customer profile

858

People helped

34

Average age

49%

From rental market

**91%**  
First time buyer

**£27,055**  
Annual earned income

**551**  
Customers bought out

### Over 55s customer profile

28

People helped

65

Average age

46%

From rental market

**50%**  
Retired

**£94,584**  
Average customer contribution

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# Government Funding



- £153m of government loans (Financial Transactions Capital) to deliver 4,000 homes
- Co-Ownership is the regional provider of intermediate homes for sale

Our **purpose** is to enable people to become homeowners

Our **goal** is to help 4,000 households into home ownership over the next 4 years



# Co-Ownership social impact report

- 78% said their monthly housing cost is now less expensive
- 90% were able to choose where they wanted to live
- 80% agreed they could live near family and friends
- 87% felt part of the community where they live
- 85% said their health and wellbeing had improved
- 79% felt financially secure

# Social Impact Report

“Myself and my daughter have the independence to build our perfect life and I am so excited for the future, thanks to the help of Co-Ownership.”

“Having a house to call my own, as a single parent is a great achievement, knowing that I feel secure and not having to worry about living in private rented accommodation and not having stability.”

“It has been life changing for us as a family.”

“My new home has dramatically improved my mental health and peace of mind.”

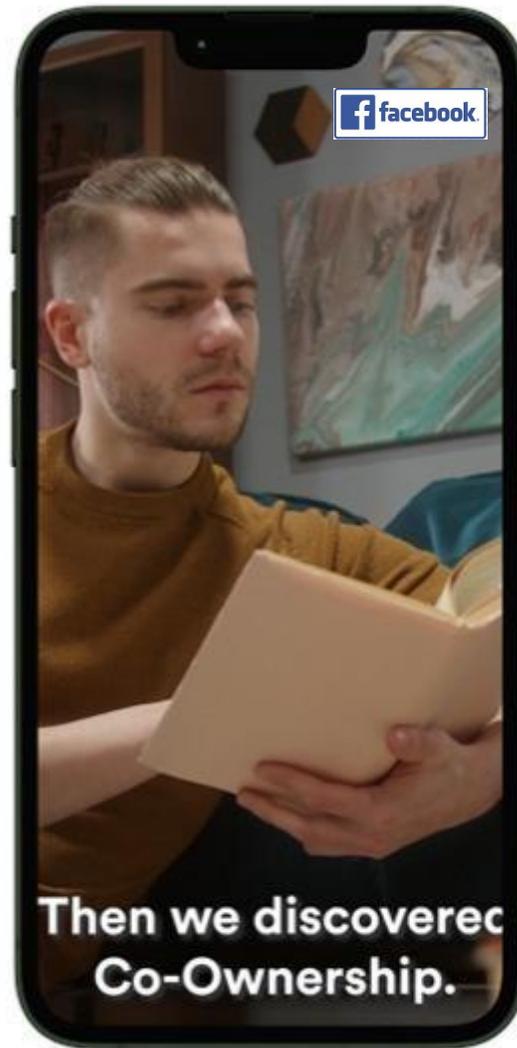
“It has had a massively positive impact on my life. I can now provide a secure home for my family and financial security for my own future.”

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# Advertising campaign



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# Business development activities

- Attend first time buyer events
- Attend show home events
- Attend events with local lenders
- Meet with local estate agents



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For full criteria visit  
[www.co-ownership.org](http://www.co-ownership.org)

Thank you

