



SAVE *TO* BUY

What if your rent payments
become your deposit?

Fairview[®]
NEW HOMES Ltd.

fairview.co.uk

Pay your landlord? Or put all of that money towards your deposit?

“Fairview New Homes is the developer of choice for first time buyers and we’re bringing forward the opportunity to own a home for our customers. Those who thought home ownership was out of reach, because of the rental trap they found themselves in, can finally have the breathing space to save.”

CHRISTOPHER HOOD, SALES & MARKETING DIRECTOR



We understand spending your money on rent is frustrating and how difficult it can be to save for a deposit, especially when you’re helping to pay off your landlord’s mortgage and not your own. Then there’s rental increases and the uncertainty on renewing your tenancy. Home ownership can take a lot longer than you might like.

If you’re looking to buy your first home, but you’re short on the deposit, take a look at our unique Save to Buy scheme. It could be your answer for stepping onto the property ladder and doing it in style – in one of our brand new, energy-efficient homes.

Why are we the best people to help you? We’ve been helping people move with confidence since 1961, and today, all our experience and knowledge has culminated in this groundbreaking way to own your first home. For many, it will make the seemingly impossible, possible.

How Save to Buy works.

Save to Buy is a scheme designed to help those who otherwise could not afford to buy, and is available on selected plots and subject to status.

You live in a brand new, energy-efficient home for up to two years at a fixed monthly cost. 100% of the amount you pay through the Save to Buy scheme goes towards topping up your deposit – so you aren't wasting a single penny on rent.

You only need a 1% deposit to get started. Then once you've saved the required deposit, you can apply for a mortgage to buy your home.

The Five Save to Buy Steps.

1 Our Sales Team will help you apply for Save to Buy. If approved, you complete a reservation for the property (agree a price).

2 You exchange contracts, with just a 1% deposit needed.

3 Your fixed monthly payments under this scheme go towards the required deposit amount.

4 When you are within one month of reaching the required deposit amount, you submit a mortgage application to buy the property.

5 Once you legally complete, the property is owned by you.

You can apply for our Save to Buy scheme if:

You are a first-time buyer

In employment

The property will be your only residence

You've been qualified by a recommended financial advisor



Apply now.

Simply book an appointment with a Sales Representative at the relevant Fairview New Homes development.

Visit [fairview.co.uk](https://www.fairview.co.uk)

Frequently asked questions.

HOW LONG WILL YOU BE OFFERING SAVE TO BUY?

Save to Buy is offered on a first come, first served basis and subject to availability of selected plots. If there are no Save to Buy designated plots available, the scheme will not be open for applications. The scheme will finish in December 2023.

HOW LONG WILL IT TAKE TO REACH MY DEPOSIT?

On average 6 to 12 months, but it may be available for up to 2 years if needed.

HOW MUCH WILL MY MONTHLY PAYMENTS BE?

Each Save to Buy agreement will be different, as the amount is based on your personal finances and the average local monthly rent. During occupation, you will also pay the normal costs associated with owning your home. We will help guide you on what costs to budget for.

CAN I TOP-UP MY MONTHLY PAYMENTS TO SPEED UP THE BUYING PROCESS?

Yes. If you can, we recommend you do this to bring your home ownership forward and there are ways in which we can help you.

WHAT ASSESSMENT WILL MY APPLICATION BE SUBJECT TO?

You will need to be advised by a qualified financial advisor. They will outline what deposit and income may be required to progress. They will request related documents and undertake a credit check to verify your eligibility.

WHO CAN APPLY FOR SAVE TO BUY?

Save to Buy is designed to help those who otherwise cannot buy immediately. If this is you, speak to a Sales Representative.

WHAT IF MY CIRCUMSTANCES CHANGE?

If your circumstances change, please speak to your sales advisor as all situations will be treated individually so we can assist you in working towards home ownership.

IS THERE A WARRANTY?

Yes. Our new-build homes are covered by a 10-year warranty.

APPLY NOW.

Simply book an appointment with a Sales Representative at the relevant Fairview New Homes development.

Visit [fairview.co.uk](https://www.fairview.co.uk)