



ADDRESS	TYPE/SIZE	VALUE (£)	MINIMUM % SHARE	% SHARE PURCHASED	MORTGAGE REQUIRED (£)	DEPOSIT REQUIRED/ACTUAL DEPOSIT (£)	RENT PCM (£)	SERVICE CHARGE (£)	ESTIMATED MORTGAGE PAYMENT (£)	TOTAL PER MONTH (£)	ACTUAL SALARY (£K)	ELIGIBLE FOR SDHR	BRME LQ PRIVATE RENT PCM (£)	ELIGIBLE INCOME RANGE (£k)
Longford Court, Sevenoaks	1-bed apart	160,000	N/A	30%	45,600	2,400	244.52	76.24	253	573.76	N/A	Possibly	586	18-80
Johnsons Court, Sevenoaks	2-bed apart	185,000	N/A	75%	131,812.50	6,937.50	105.99	101.27	732	939.26	N/A	Possibly	765	Up to 80
Otford Road, Sevenoaks	2-bed house	280,000	N/A	75%	199,500	10,500	39.00	15.00	1,108	1,162	N/A	No	765	44-80
Centenary Close, Sevenoaks	1-bed apart	195,000	N/A	25%	46,312.50	2,437.50	299.90	87.33	257	644.23	N/A	Possibly	586	Up to 80
Hillfield Place, Dunton Green	1-bed apart	185,000	N/A	50%	87,875	4,625	160.83	52.42	488	701.25	N/A	Possibly	586	22-80
Chapmans Close, Sundridge	3-bed house	370,000	N/A	50%	175,750	9,250	295.70	21.02	976	1,292.72	N/A	Possibly	967	Up to 80
Newports, Crockenhill	2-bed house	285,000	N/A	50%	135,375	7,125	227.50	19.29	752	998.79	N/A	No	663	42,302-80
Hay Place, Crockenhill	2-bed house	260,000	N/A	50%	123,500	6,500	165.72	14.83	686	866.55	N/A	Possibly	663	30-80
Nightingale House, Swanley	1-bed apart	160,000	N/A	55%	83,600	4,400	158.81	92.18	464	714.99	N/A	Possibly	540	Up to 80
Hibbs Close, Swanley	1-bed house	175,000	N/A	50%	83,125	4,375	152.05	17.97	462	632.02	N/A	Possibly	540	26,634-80
Oakleigh Close, Swanley	1-bed house	185,000	N/A	25%	43,937.50	2,312.50	302.04	12.40	244	558.44	N/A	Possibly	540	25-80
Lime Tree House, Farningham	2-bed apart	180,000	N/A	50%	85,500	4,500	192.20	65.25	475	733.45	N/A	Possibly	765	30,281-80
White Post Hill, Farningham	2-bed house	295,000	N/A	25%	70,062.50	3,687.50	318.65	26.57	389	734.22	N/A	Possibly	765	Up to 80
Esparto Way, South Darenth	2-bed apart	175,000	N/A	35%	58,187.50	3,062.50	244.77	101.69	323	669.46	N/A	Possibly	663	Up to 80

COLUMNS	
Type/size	General property description, though values can vary according to size, layout and quality etc.
Value (£)	Full market value of property before being split into relevant share values.
Minimum % share	This is used to show the most affordable option for each property, though greater shares can be bought at initial purchase (normally up to 75%).
% share purchased	Actual share purchased.
Mortgage Required (£)	For the share being purchased, minus deposit (per calendar month).
Deposit Required/Actual Deposit (£)	A deposit is required on the share purchased. Based on 95% borrowing (5% deposit). The deposit required may vary depending on the mortgage lender. Where the information is available, the actual deposit paid is also shown.
Rent PCM (£)	Rent charged for the share held by the housing association (per calendar month).
Service charge (£)	Mainly applies to flats, but can also apply on some housing schemes.
Estimated mortgage payment (£)	For the relevant share purchased. Based on 95% borrowing. Interest rate of 4.5%. Capital and interest repayment mortgage over 25 years.
Total per month (£)	Including mortgage, rent and any service charges.
Actual salary (£)	Actual salary of applicant/s.
Eligible for SDHR	Whether the household on the minimum salary would also be eligible to apply for social/affordable rented housing through the housing register. The current income limit for the SDHR is £33,383.
BRME LQ private rents PCM	Broad Rental Market Equivalent (BRME): what the rent officer considers a reasonable lower-quartile private rent for a similar property in the respective area (though private rents can be higher, depending on quality of property etc).
Eligible income range (£k)	The range of household incomes eligible to apply for the respective property - the lowest figure being the threshold of affordability for that particular property and the higher being the maximum salary allowed to qualify (as set nationally). The minimum salary needs to be able to cover the share purchased and any other additional costs such as rent and service charges etc. This is typically worked out by calculating the percentage of a household's net income as the maximum amount for housing costs.
PRODUCTS	
Help to Buy	National shared-ownership product provided on new housing developments either directly by housing associations or through S106 developer contributions.
A Home of Your Own	The District Council's own bespoke shared-ownership product where applicants can buy a share in existing private properties rather than through a new-build affordable housing scheme. Moat purchases the remaining share and charges rent on that element.
Resales	These are existing shared-ownership properties being sold by the owners through the Zone Agent website and offered to new potential shared-owners. Applicants can buy the same share of the property as it is at the point of being sold on.