



clydebank housing association

Shared Ownership Information Leaflet in Chinese

Shared Ownership

部份所有权

What is Shared Ownership housing?

Some Housing Associations will allow you to buy a share of a house and pay a reduced rent on the rest. For example, you can buy a quarter or a half of the house (either by borrowing money or paying outright for your share) and pay rent on the rest. Later on you can buy further quarters of the house until you have bought the whole thing. Then you will no longer need to pay any rent. You will make payments every month, one to the mortgage lender (if you have one) and one in rent to the Housing Association.

什么是部份所有住宅？

有些住房协会允许您购买住宅的部分股份，并支付一份较低的租金。比如说，您可以购买住宅的四分之一或一半所有权(贷款或一次性购买)，并支付剩下股份的租金。随后您可以购买另外的四分之一股份，直到购买完全部股份为止，此后便无须再支付任何租金。您供需要按月还款给按揭贷款人(如有的话)，支付租金给房屋协会。。

Shared Ownership is a good option for you if you want to own your own home but cannot afford a full mortgage.

如果您想拥有自己的住房，可是无法支付全部按揭款，部份所有权是一个理想的选择。

How to apply

Ask the Housing Associations in your area whether they have a Shared Ownership scheme. If they do, you can apply by filling in an application form. Ask for help filling in the form if you need it.

怎样申请？

询问您家附近的住房协会是否有部份所有权计划，如果有，您可以填表申请。填表时若遇到困难，可请人协助。