

APPENDIX 2 - RTB & Social Homebuy Comparison

Product	Example Property Price	Equity Share purchased/ Price paid	RTB Discount Earned	RTB 'Bonus'	Total Share Purchased/value of share purchase	Buyer Deposit	Mortgage	Equity Rent/ service charge (pcm)	Mortgage payment ⁷	Total Cost pcm	Minimum Income required to access mortgage and be affordable
Social Home Buy - Eligible for max RTB discount (House)	£200,000	25% £ 50,000	£103,900	£ 25,975	38% £ 75,975	£2,500	£ 47,500	£310	£255	£565	£20,400
RTB Comparator - Max RTB discount	£200,000	100% £ 96,100	£103,900	—	100% £ 96,100	£0	£ 96,100	£0	£516	£516	£27,457
Social HomeBuy Eligible for min RTB discount (House)	£200,000	25% £ 50,000	£ 70,000	£ 17,500	34% £ 67,500	£2,500	£ 47,500	£331	£255	£586	£21,300
RTB Comparator - Min RTB discount	£200,000	100% £ 130,000	£ 70,000	—	100% £ 130,000	£0	£130,000	£0	£698	£698	£37,143