

Shared ownership

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Introduction

Shared ownership schemes are usually provided through housing associations. A share of the home's value between 25% and 75% is purchased. This is usually via a mortgage and rent is paid on the remaining share.

Shared ownership cases

In shared ownership cases, Universal Credit payments include an amount for mortgage interest and an amount for rent. The claimant's mortgage and rent liability are assessed, calculated and paid. Payment is grouped together from both the rent and mortgage calculations.

The Removal of the spare room subsidy does not apply to shared ownership properties.

See also '[Mortgages](#)'

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