



For more information or to apply for Co-Own for Over 55s please call us on **028 9032 7276** or scan the code to visit our website.

# co-ownership.org

Terms & Conditions and criteria apply.

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Co-Own for Over 55s is brought to you by Northern Ireland Co-Ownership Housing Association Limited.



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## Co-Own for Over 55s



**Co%ownership**  
April 2026



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**If you are over 55 and want to move to a new home but can't afford to, we can help you bridge the gap.**

**over  
55**



# Welcome to Co-Ownership

Co-Ownership is Northern Ireland's shared ownership provider, helping people become homeowners by making buying a home more affordable. Since 1978, we've supported over 35,000 people to buy a home, and we currently have over 11,000 co-owners across the region. We operate as a not for profit organisation and are regulated and part funded by the Department for Communities.

# What is Co-Own for Over 55s?

**As we get older, what we need from a home can change, and the place we live in now may not suit us as well as it once did.**

You may find your current home or savings may not be enough to buy a new place outright, and that getting a mortgage is not an option.

Co-Own for Over 55s offers a way to make your next home affordable. We buy a property with you for you to live in for as long as it suits you. You use the money from selling your current home, or your savings, to buy your share. We buy the rest.

You must contribute at least 50 to 90 percent of the value of the new home. For example, if the property costs £160,000, you would need to put in at least £80,000. We cover the remainder and you pay us a monthly rent on our share. Rent is charged

at 2.5% per year of our investment. For example, if our share is £60,000, the rent would be £125 per month.

You can keep up to £26,000 from your savings or the sale of your home. Anything above this must go towards the purchase of your new property.

Your new home can be anywhere in Northern Ireland, whether it's an existing home or a new build. It should already meet your needs without having to make any immediate changes or adaptations.

Co-Own for Over 55s helps bridge the gap between the home you have now and the home you want next. It's important to understand how shared ownership works and to make sure it suits you, but for many people it offers a flexible and affordable way to move into a home that better meets their needs.

# Why choose Co-Own for Over 55s?

Later in life, many people decide they want a home that suits their needs better but making that move isn't always straightforward. Co-Own for Over 55s can help when you want to move but need some support to make it affordable. People choose to move for reasons such as:

- wanting to be closer to friends or family
- needing a home that's easier and cheaper to heat and maintain
- coping with changes in health or mobility
- currently renting and wanting more security
- not being a homeowner but having a lump sum to put towards buying a home
- having an interest-free mortgage that has come to an end





## Meet Angela

Angela is 70 and lives alone in her 3 bedroom terraced home in Lisburn. Since her husband passed away she has found it harder to manage the house on her own. After a fall last year, the stairs have also become difficult for her.

Angela owns her home outright, and it is valued at £125,000. She also has £3,000 in savings. She and her daughter have been looking at local apartments that would suit her better - all on one level, with a lift to the upper floors and no garden to maintain.

How Co-Own for Over 55s could work for Angela:

<b>Sale price of existing home</b>	<b>£125,000</b>
Cost of selling and purchasing new home (Includes: estate agent fees, solicitor fees, outlays and removal costs etc.)	£5,000 <i>These costs are indicative — you can deduct £5,000 from the sale proceeds for sale expenses.</i>
Amount remaining after costs	£120,000
<b>New home value</b>	<b>£160,000</b>
Angela could buy a 65% share	£104,000
Angela keeps the following as savings	£16,000 (from house sale) plus £3,000 (from savings) = £19,000
Rent on Co-Ownership's share (£56,000) at 2.5%*	£116 per month, plus any ground rent due.

\* In addition to all other housing costs such as service charges, rates, building insurance and other outgoings.



## Meet David

David is 63 and took early retirement last year after working for more than 40 years. As part of his retirement package he received a £60,000 lump sum. He also has £55,000 in savings, made up of personal savings and an inheritance from his parents.

David has owned a home before, but after a relationship breakdown he has been renting for the past 10 years. He didn't think he would ever be able to own a home again.

Recently, David saw some new build semi-detached homes for sale in a development near where he currently lives, and he is thinking about arranging a viewing.

How Co-Own for Over 55s could work for David:

<b>Value of savings</b>	<b>£115,000</b>
<b>New home value</b>	<b>£200,000</b>
David could buy a 50% share	£100,000
David keeps the following as savings	£15,000
Rent on Co-Ownership's share (£100,000) at 2.5%*	£208.33 per month plus any ground rent due.

\* In addition to all other housing costs such as service charges, rates, building insurance and other outgoings.

# How do I get started?

The best way to start your Co-Own for Over 55s journey is to get in touch. Everyone's situation is different, and a conversation helps us understand your circumstances and answer any questions you may have. Our aim is to help you move into a home that meets your needs.



There are two parts to a Co-Own for Over 55s application.

## **Part 1:** **We assess your application**

Once you apply, our team will look at your financial situation to make sure you're eligible. This includes a credit check with Experian. The process is quick, and we're here to guide you through it.

## **Part 2:** **We assess your chosen property**

After you're approved, we look at the home you want to buy to make sure it meets our property criteria.

If everything looks right, you can go ahead with your purchase.

You can call us on 028 9032 7276 or email [hello@co-ownership.org](mailto:hello@co-ownership.org) to arrange a chat or home visit.



Please make sure to read our criteria before applying. They are on pages 26–39.

# Step by step

1

## Understand your Money

When you apply, we'll ask you to tell us about your financial circumstances.

### If you currently own a home

We need to understand the difference between the value of your current home and the cost of the property you want to buy. You can find this out by:

- asking an estate agent to value your current home
- looking at the types of properties you are interested in to get an idea of how much they cost

If you still have a mortgage, it will need to be repaid when your home is sold. Your net equity is what your home is worth after any remaining mortgage is paid off. Knowing this helps us understand how much you can put towards your share of your new home.

### If you do not currently own a home

We'll need to know how much of your savings you plan to use towards your share.

### Minimum contribution

You must have at least 50% of the purchase price of your new home, either from your savings or from the net equity in your current home.

2

## Apply

Apply online or call 028 9032 7276 for help with your application. The Application Fee is £100 and non-refundable.

3

## Get approved

If your application is successful, you will receive your Co-Ownership Approval. This approval lasts for six months. You can show your approval to the estate agent once you have agreed the sale of a home.

4

## Agree the sale of your current home

If you already own a home, you will need to put it up for sale if you have not done so already.

5

## Find a home

Once everything is in place, you can start looking for a home up to the amount we said in your Co-Ownership Approval. You can then upload your chosen property to your online account.

6

## Get your home approved

We will carry out a property assessment to check that the home is a good standard and suitable for Co-Own. The Property Assessment Fee costs £120. A RICS registered valuer will check if:

- the home is suitable
- it is good value for money
- it is ready to live in

If everything is in order, we'll agree the share we can buy with you.

7

## Your Co-Ownership Acceptance

Once you pay the Legal Fee of £480 (covering part of your legal costs) we can issue your Co-Ownership Acceptance. This will show the share of the home we can buy with you.

8

## The legal work

Your solicitor will guide you through all legal paperwork and make sure everything is ready before you move in.

9

## Move in!

Enjoy your new home.

# What type of home can I buy?

This will be your home, so it's important that you're happy with the price, condition and how well it suits your needs. When you're looking, think about what matters to you – things like space, whether there are stairs, the location of the bathroom(s), if you want a garden and how energy efficient the home is.

We can buy a property with you if it:

- is an existing home or a new build anywhere in Northern Ireland
- has a maximum value of £215,000
- is in generally good condition
- already meets your needs now and does not require any immediate adaptation
- has a suitable 10 year structural warranty (for new builds) or the balance of the original warranty (for homes under 10 years old)

We also recommend that:

- you look for a home with a good energy performance rating, as this can mean lower fuel bills

Your property assessment will check if the home is suitable for Co-Ownership and will outline its value and any issues to be aware of.



You can read more about our property criteria on page 38.

# Important things to remember



Co-Own for Over 55s is different from equity release as you are moving to a new home, not releasing funds from your current home.

This is your home for as long as it suits you. You can decorate it the way you want.

You will have a 99 year Equity Sharing Lease. You must look after your home and keep it in the same condition as when you bought it.

You will have a full repairing lease and are responsible for all repairs and maintenance.

You pay rent on the share of your home owned by Co-Ownership.

You pay all other housing costs. This includes fees for shared areas (service charges), rates, building insurance and any other bills.

You pay the costs of selling your current home. The £480 Legal Fee covers most of the legal costs for your new home purchase.

You can keep up to £26,000 from the sale of your current home or savings.

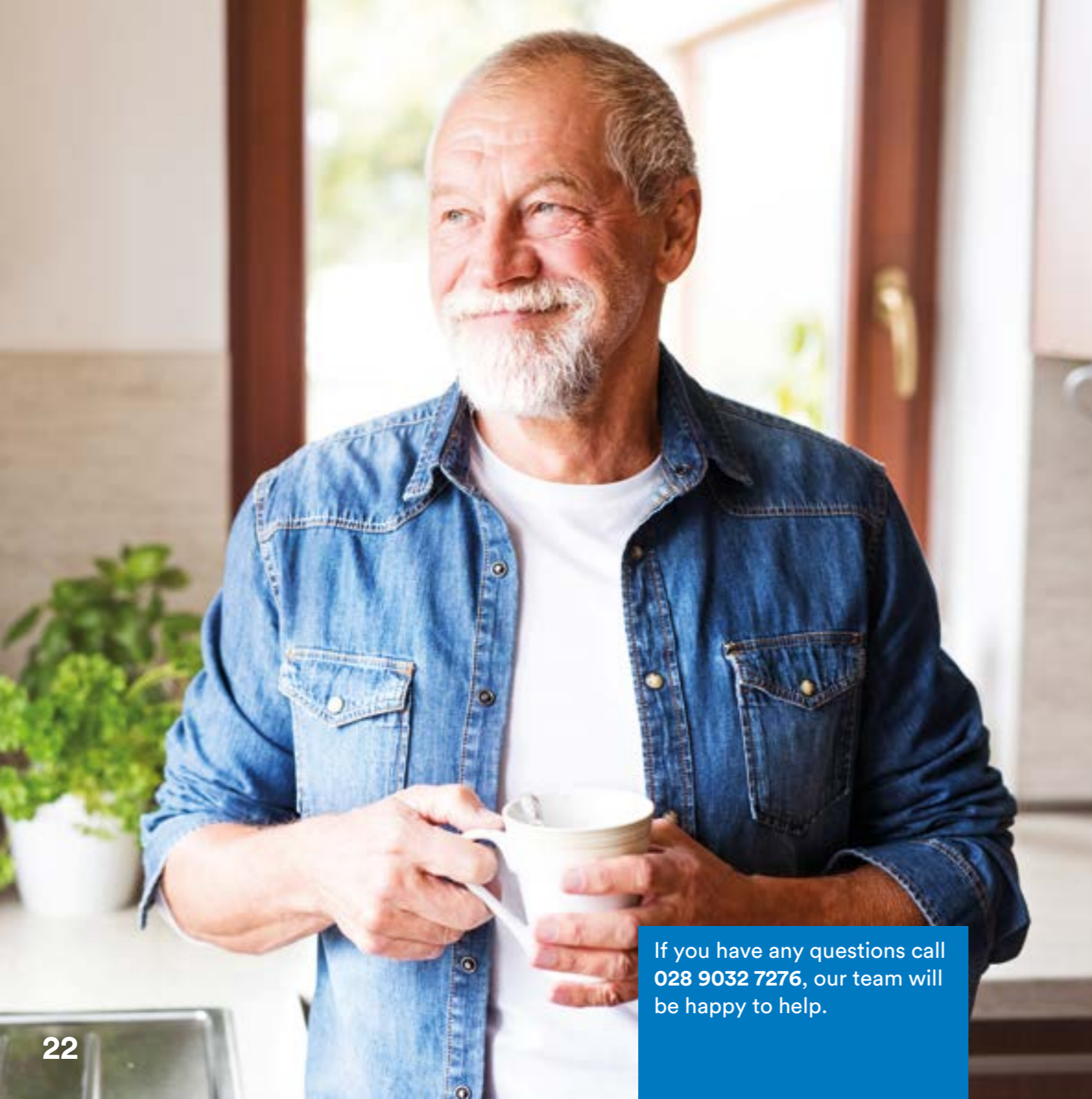
When you sell your home or buy a bigger share, both you and Co-Ownership benefit if the value goes up and share in the loss if the value goes down.

You can buy more of your home at any time. See page 24 for more information.

The rent you pay is not taken off the amount you owe if you buy more shares later.

If you want to make a structural change, such as building an extension or a garage please let us know beforehand.

You must live in the home as your main residence. You cannot rent it out to someone else or run a business from it.



If you have any questions call **028 9032 7276**, our team will be happy to help.

# Your rent

- Your rent is 2.5% of the share Co-Ownership owns. This is £25 for every £1,000 we own
- This is lower than private rent, helping keep costs down
- Rent starts on the day you get the keys and continues until you sell the home or buy our share in full
- Rent is looked at once a year and will go up with living costs (inflation)
- Rent is paid monthly, in advance, by Direct Debit. It also includes any ground rent
- We use Experian's Rental Exchange to show your rent payments on your credit record
- Paying on time can improve your credit report; missed payments can negatively impact it

The table below shows examples of monthly rent based on the home price and your share.

Property Value	Your Share								
	50%	55%	60%	65%	70%	75%	80%	85%	90%
£130,000 ▶	£135.42	£121.88	£108.33	£94.79	£81.25	£67.71	£54.17	£40.63	£27.08
£160,000 ▶	£166.67	£150.00	£133.33	£116.67	£100.00	£83.33	£66.67	£50.00	£33.33
£190,000 ▶	£197.92	£178.13	£158.33	£138.54	£118.75	£98.96	£79.17	£59.38	£39.58
£215,000 ▶	£223.96	£201.56	£179.17	£156.77	£134.38	£111.98	£89.58	£67.19	£44.79

You can work out how much your rent would be on our website at [co-ownership.org](https://www.co-ownership.org).

## What is the difference between Co-Own for Over 55s and equity release?

**Co-Own for Over 55s is not an equity release product. We help you buy a new home to live in, you are not releasing equity from your current home.**

An advantage of Co-Own for Over 55s is that you can keep up to £26,000 from the sale of your current home or from your savings. Anything above this must be used towards the purchase of your new home.

## What happens in the future?

You can choose to buy more of your home in the future, including buying out fully if that feels right for you. There is no expectation to do this. To find out more about buying out visit our website.

Co Own for Over 55s is designed for you to live in the home as your main home. If, at some point, you are no longer able to live in the home long term, for example if you move into supported care or after you pass away, the home will need to be sold. We understand these situations can be difficult and we aim to make the process as straightforward as possible for you or your loved ones.

When the home is sold, the sale value is shared between you or your estate and Co Ownership, based on the shares agreed at the start. If the home has increased in value, we both benefit. If it has decreased, we both share the loss. These details are set out in your equity sharing lease.



## What if I have a home to sell?

- If you already own a home, you must sell it before you can buy through Co-Own for Over 55s.
- The money from selling your home will be used to buy your share of your new home. We will look at this when we assess your application.
- Your current home must be sold at the same time as you buy your new one. Your solicitor will help make sure both happen together, so your move is as smooth as possible.
- If your home is in negative equity (worth less than the mortgage you owe), or if it cannot be sold, you will not be able to apply until the home is sold.

## Becoming sale agreed

- You must be sale agreed on both your current home and your new home at the same time.
- Once this happens, we can issue your Co-Ownership Acceptance.

## Solicitors and fees

When you choose your solicitor, they will take care of the legal work for:

- selling your current home
- helping you and us buy your new home

You must pay all solicitor fees for selling your current home.

Co-Ownership's Legal Fee covers most of the legal costs for buying your new home. To use this legal package, you will need to choose a solicitor from our approved panel.

# Our criteria

Before you apply, you must read our personal and property criteria. These explain who Co-Own for Over 55s is suitable for and what types of homes we can consider.

To make sure Co-Own for Over 55s is right for you, and that the home you choose is suitable, we assess you and the property separately.

## Our Fees

We only charge fees at the right stage of the process. Our fees are made up of three parts:

1. Application Fee: £100
2. Property Assessment Fee: £120
3. Legal Fee: £480

For full details on fees and refunds, please visit our website.

If you need financial, tax, or legal advice, please speak to a qualified adviser. We cannot provide this type of guidance.



## What we expect of you:

<b>Age</b>	You must be at least 55 years old to apply.
<b>Residency status</b>	You must live in Northern Ireland when you apply. We may ask you for evidence that you have the right to reside in Northern Ireland. You must live in the property you are buying as your only home.
<b>Income and affordability</b>	We make our final decision after we look at all the information you give us. We check if you can afford the home in the long term, based on the money you have left after paying your regular bills. We cannot support your application if you can afford to buy the home without our help, because of your savings or income.
<b>Homeowner</b>	<p>You do not need to have owned a home before to apply.</p> <p>You can apply if you own the home you live in now (in Northern Ireland) and you plan to sell it when you buy your new home with Co-Own for Over 55s.</p> <p>If two people are applying and both own a home, one home must be sold before you apply. We can only accept one existing home per application.</p> <p>You cannot apply if you own any other property or land anywhere, or if your name is on the deeds of any other property.</p> <p>If you are a current or past Co-Ownership customer, we may still consider your application. We will look at:</p> <ul style="list-style-type: none"> <li>• how you managed your Co-Own home</li> <li>• whether you paid your rent</li> <li>• whether you kept to the equity sharing lease</li> <li>• any other arrangements you had with Co-Ownership</li> </ul>

## What we expect of you:

<b>Who should apply</b>	<p><b>If you are applying on your own</b></p> <p>You should only apply as a single applicant if you do not share any bank accounts or finances with anyone else.</p> <p><b>If you are applying as a couple</b></p> <p>If you are married, in a civil partnership, engaged, living together, or planning to live together in your new home, you must apply together.</p>
<b>Occupiers</b>	You must tell us the names of all adults and children who will be living in your new home with you.
<b>Your contribution</b>	<p>You must be able to pay for at least 50% of the home you want to buy.</p> <p>You can pay your share using your savings, the money from selling your current home, or the value of other assets. You can also use money that has been gifted to you to pay all or part of your share. You must tell us the name of the person making the gift, the amount and the purpose of the gift.</p>
<b>Savings</b>	<p>You can keep up to £26,000 in savings, this can include money you have made from the sale of your current home, if you have one. Anything above this must be used towards your contribution for your Co-Own for Over 55s home.</p> <p><b>Savings include:</b></p> <ul style="list-style-type: none"> <li>• cash</li> <li>• National Savings certificates and Premium Bonds</li> <li>• stocks and shares</li> <li>• money in any bank or building society account, or in a trust fund</li> <li>• other substantial assets</li> </ul> <p>If you are selling your current home, you may keep £5,000 from the sale to cover your selling costs.</p>

## What we expect of you:

<b>Outstanding property debt</b>	<p>You must not have any debt owed to another person or organisation that was secured against a previous home.</p> <p>This does not include any mortgage you currently have on your present home.</p>
<b>Outgoings</b>	<p>You must tell us about all your monthly outgoings. This includes things like loans, car finance, credit or store cards, mail order payments, childcare, maintenance, and any other regular payments you make.</p>
<b>Previous relationships</b>	<p>You must have fully settled any financial arrangements from all previous relationships.</p> <p>If you were married and are now divorced or separated, you must tell us this on your application. You will need to provide evidence of your settlement, such as a financial separation agreement.</p> <p>If you do not have this, please contact us so we can talk about your situation.</p>

## What we expect of you:

<b>Credit assessment</b>	<p>When you apply, we will carry out a full credit assessment to work out your affordability. As part of this, we look at your credit file (not your credit score) through Experian credit reference agency.</p> <p>We check your credit history to see how you have managed any credit you have, such as credit cards, loans, the amounts you owe, how you make repayments, and whether you have had any missed or late payments.</p> <p>Your credit history shows how you have managed your money up to now, and it forms part of our decision. We recommend that you get a copy of your credit report before you apply and check that everything is correct, including your previous addresses. If you have a query about something on your report, it must be resolved before you apply.</p> <p>Things that will affect your credit assessment include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• the total amount of credit you have and the type of credit commitments</li> <li>• how much of your credit card limits you are using</li> <li>• any missed or late payments</li> <li>• any defaults, including the number, amount and type</li> <li>• any court judgments, bankruptcies or individual voluntary arrangements (IVAs)</li> </ul>
<b>Future borrowing</b>	<p>You cannot use your Co-Own for Over 55s home as security for any mortgage or loan, now or in the future.</p>

## What we expect of you:

### Debt management

Before you apply, the following must be fully settled **and** shown as settled on your credit file for the stated period:

- debt relief order – 6 years
- bankruptcy – 6 years
- individual voluntary arrangement (IVA) – 6 years
- payday loans or home credit or products like these – 12 months
- money judgments – 12 months

The following must also be fully settled and will affect your credit assessment:

- debt management plans
- defaults
- missed or late payments

#### Debt management plans and defaults

- Minor defaults or debt management plans that were settled within the last 12 months will be taken into account
- Higher balances or several defaults or debt management plans mean you must wait 12 months after the last one was shown as settled before you apply

#### Missed or late payments

- If you had a one off missed or late payment in the last 12 months, we will take this into account
- If you had regular missed or late payments, you must have 12 months of clear payments on that account before you apply

#### Important

- We will check your credit file as part of your assessment
- You must have no adverse credit at the time of your application
- Your credit file must show that everything listed above is fully settled

## What we expect of you:

### Managing your bank accounts

#### Bank statements

We will review 3 months of bank statements for all active current accounts, including online accounts, as part of your application.

If these show any of the following, you will not be eligible:

- unauthorised overdrafts
- returned Direct Debits
- bank charges for unauthorised usage

If you rely heavily on credit or an overdraft to pay your household costs and other outgoings, you may not be eligible.

### Employment

It is not necessary to have a job to be eligible for Co-Own for Over 55s.

If you do have a job, and you want us to take this into account as part of your affordability assessment, the following types and lengths of employment are acceptable:

- Permanent – normally 6 months or more
- Fixed term – at least 6 months left on your current contract and you must provide the last 2 years of P60s
- Temporary – 12 months or more with the same employer
- Zero hours – 12 months or more with the same employer

Self employed – see the **Income** section

You must not be under notice of termination or redundancy. If your job changes, for example from a fixed-term or temporary role, we may need to take this into account. Please contact us to discuss your situation.

## What we expect of you:

### Income

- You must declare all income for your household at the time of application, and provide evidence of the amount and type of income
- You must provide at least 3 months of payslips for employment
- If you are self employed, you must provide SA302 summaries in Northern Ireland for the last 2 years and the full tax return for your latest SA302. You must also have been trading with no breaks for at least the last 3 months. Company directors must also provide 3 months of payslips
- If your income or company income has changed a lot in the last 12 months, we may not be able to support your application. Contact us before you apply so we can understand your current situation
- We may ask for more evidence, such as your last 3 months of business bank statements
- We may accept income from more than one job. Our criteria apply to all jobs
- We accept income from overtime, bonuses, commission and allowances up to 50% where this is sustainable

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## What we expect of you:

### Other income

We will consider the following other income:

- Pension – private and state pensions
- Pension Credit
- Employment and Support Allowance (ESA)
- Personal Independence Payment (PIP)
- Disability Living Allowance (DLA)
- Incapacity Benefit
- Child Benefit – for up to 2 children in the household aged 14 or under at the time of application
- Universal Credit – we can consider child and disability elements (if available). We do not consider any housing or childcare element
- Maintenance – we may accept maintenance payments from a former partner for up to 2 children aged 14 or under. This may be a private arrangement or court approved. You must provide evidence of the amount and payment history
- Carer's Allowance
- Foster carer fees

We do not accept Housing Benefit as other income.

### Lifestyle, spending decisions

All applicants must show that they can afford their current lifestyle. As part of the assessment, we will look at all regular outgoings. Applicants must also show that they can afford the commitment of owning their home with us from the money left after paying regular bills.

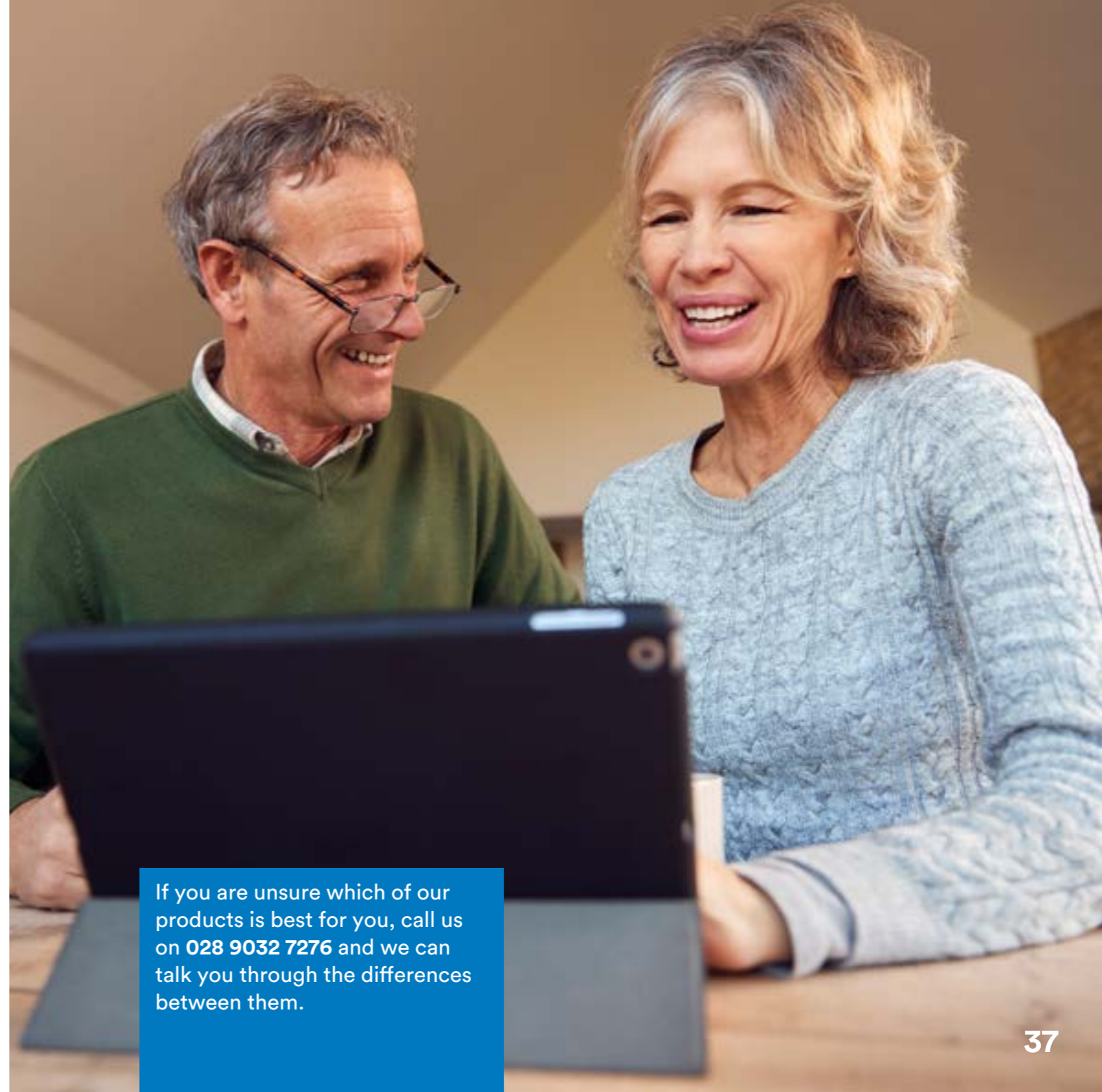
### Application information

All information in your application must be correct and true. Any fraudulent, false, misleading or incomplete information may lead to your application being cancelled. For more details, please see the Terms & Conditions on our website.

## What we expect of you:

<b>Previous applicants</b>	<p>If we decline your application, you must wait 3 months before you can apply again.</p> <p>If your application was declined because of information on your credit file, and this has now been put right, we may let you apply sooner. Please contact us to talk about this.</p> <p>If you give us information that is fraudulent, false, misleading, or if you leave out important information, or you make a vexatious application, you will not be able to apply for any Co-Ownership product for 12 months.</p> <p>You will need to pay for a new assessment each time you apply, so please make sure you meet all the criteria before you submit a new application.</p>
<b>Change in circumstances</b>	<p>If anything in your situation changes at any time during your application, you must tell us.</p> <p>We will look at the new information, and this may mean your application is changed or withdrawn.</p>
<b>Retirement</b>	<p>We know many Co-Own for Over 55s customers are already retired. If you are not retired when you apply, but you plan to retire or take voluntary redundancy within 6 months of your application date, you must tell us.</p> <p>We will look at your situation, including any expected changes to your income or savings, to check if the product is still suitable for you.</p>

Published April 2026. For the most up-to-date version please visit our website.



If you are unsure which of our products is best for you, call us on 028 9032 7276 and we can talk you through the differences between them.

## What we expect of your property:

<b>Property price</b>	Maximum property value of £215,000.
<b>Location</b>	We can buy existing and new build homes anywhere in Northern Ireland.
<b>Warranties</b>	<ul style="list-style-type: none"> <li>• New builds must have a suitable 10 year structural warranty</li> <li>• Existing homes under 10 years old must have the balance of their original warranty</li> </ul>
<b>Incentives</b>	<ul style="list-style-type: none"> <li>• You must declare any incentives offered by the seller or developer</li> <li>• We may not agree to incentives</li> </ul>
<b>Energy performance</b>	<ul style="list-style-type: none"> <li>• The home must have an Energy Performance Certificate (EPC)</li> <li>• We recommend choosing a home with a good EPC rating as this can mean lower fuel bills</li> </ul>
<b>Service charges</b>	<p>A service charge is the cost of looking after shared or common areas. It must be reasonable and affordable. As a guide:</p> <ul style="list-style-type: none"> <li>• a house service charge is usually no more than £200 a year</li> <li>• an apartment service charge is usually no more than £1,000 a year</li> </ul> <p>If the service charge will be higher than this, please contact us.</p>
<b>New builds</b>	<ul style="list-style-type: none"> <li>• Basic turnkey packages are acceptable</li> <li>• You must declare any incentives - we may not agree to them</li> <li>• Properties with PC sums are generally not acceptable</li> <li>• We do not usually pay for extras in new builds or for furnishings or moveable fittings</li> <li>• The price must include all utility connection fees</li> <li>• All roads and sewers serving the home must be bonded or adopted - if not please contact us</li> </ul>

## What we expect of your property:

<b>Types of properties</b>	<p>Types of properties we cannot accept:</p> <ul style="list-style-type: none"> <li>• architect certified homes</li> <li>• homes needing more than £6,000 of work before purchase, or more than £6,000 of work after purchase</li> <li>• homes with no central heating</li> <li>• homes with non standard or unconventional construction</li> <li>• mobile homes or temporary structures</li> <li>• HMOs (houses in multiple occupation)</li> <li>• homes with annexes (for example a granny flat)</li> <li>• homes with Japanese Knotweed</li> <li>• homes that are not complete (sold “as is”)</li> <li>• homes that are underpinned or stated to be defective</li> <li>• homes with agricultural use restrictions</li> <li>• homes used for anything other than a residence</li> <li>• homes with a private water supply</li> <li>• homes with renewable energy systems that are leased - if the system is owned by the seller, this is acceptable</li> <li>• homes that do not front onto an adopted road</li> </ul>
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If you have questions about a specific property, please contact us.

For full guidance on our property criteria and help choosing the right home, visit [co-ownership.org](https://www.co-ownership.org).

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