

Social Impact Report

2024/25



Introduction

Co-Ownership

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Co-Ownership is a charity and our purpose is to enable as many people as possible to become homeowners.

Our co-owners choose a home, buy a share of it and pay us rent on the remainder.

We've helped over 34,000 people into home ownership, and currently have almost 11,000 co-owners.

886



homes
bought at
a total
cost of **£136m**

Customer impact

Key benefits to our customers



Getting the
home they want



Independence
& autonomy



Being able to choose
a home close to
family & friends



Improved mental &
physical health

Key benefits to our stakeholders



Help to alleviate
the housing
need



Demand for new
homes supports the
construction sector



Stimulating
the housing
market



Expands the
range of people
lenders can
lend to

What our customers told us

63%

previously rented privately.

50%

said it had taken them
between 1-5 years to buy
their own home.

78%

said their monthly housing
cost is now less expensive
or the same as before
purchasing.

90%

agreed or
strongly agreed they were
able to choose where they
wanted to live.

91%

agreed or
strongly agreed they
could choose the type of
property they wanted.

80%

agreed or strongly
agreed they could live
near family and friends.

What our customers told us

87%

agreed or strongly agreed they felt part of the community where they lived.

89%

agreed or strongly agreed they could travel to work conveniently.

85%

agreed or strongly agreed that they felt their health and wellbeing had improved.

79%

agreed or strongly agreed that they felt financially secure.

94%

agreed or strongly agreed that they felt more independent.



What our customers are saying

“My new home has dramatically improved my mental health and peace of mind.”

“It gave me the opportunity to get on to the property ladder. It's given me so much more confidence, independence and responsibility. It's been the best thing I've ever done.”

“We don't see any concerns; we only notice the positive benefits of Co-Ownership. Our autistic son feels safe, has his own space, and his confidence has greatly improved after purchasing the house. We are grateful for the opportunity to buy the house.”

“It has had a massively positive impact on my life. I can now provide a secure home for my family and financial security for my own future.”

“Having a house to call my own, as a single parent is a great achievement, knowing that I feel secure and not having to worry about living in private rented accommodation and not having stability.”

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