

**A sustainable housing ladder:  
The entry and exit affordability of shared-equity homeownership**

**Housing affordability and a circular economy**

Traditionally a young family, usually a married couple, purchases a starter home under a shared title, puts up a deposit and pays down the mortgage with a bank until it is owned outright. But skyrocketing house prices prevent many of them from taking this traditional route.

In recent years, the shared-e

## **Shared equity models offer sustainable homeownership**

Our study divided shared-equity homeownership models into two distinct types.

The 'share-to-buy' model is like the shared-equity approach used in the UK and Australia. Assisted homeowners choose to redeem the shared-