

# First Time Buyer

Together, we can make your first move





START

Ready to make  
your first move?

*We're here to  
ease the process.*

Let's make it a  
reality, together.



# So, you're a first time buyer?

*Here's how it works.*

Buying your first property is a big milestone. The process can seem lengthy and complicated. The costs associated with your new home can feel increasingly expensive and deposits can be hard to save. All of these things can make your first step onto the property ladder seem daunting. So, where do you start?

There are a number of options available to you and Knight Frank are here to help...

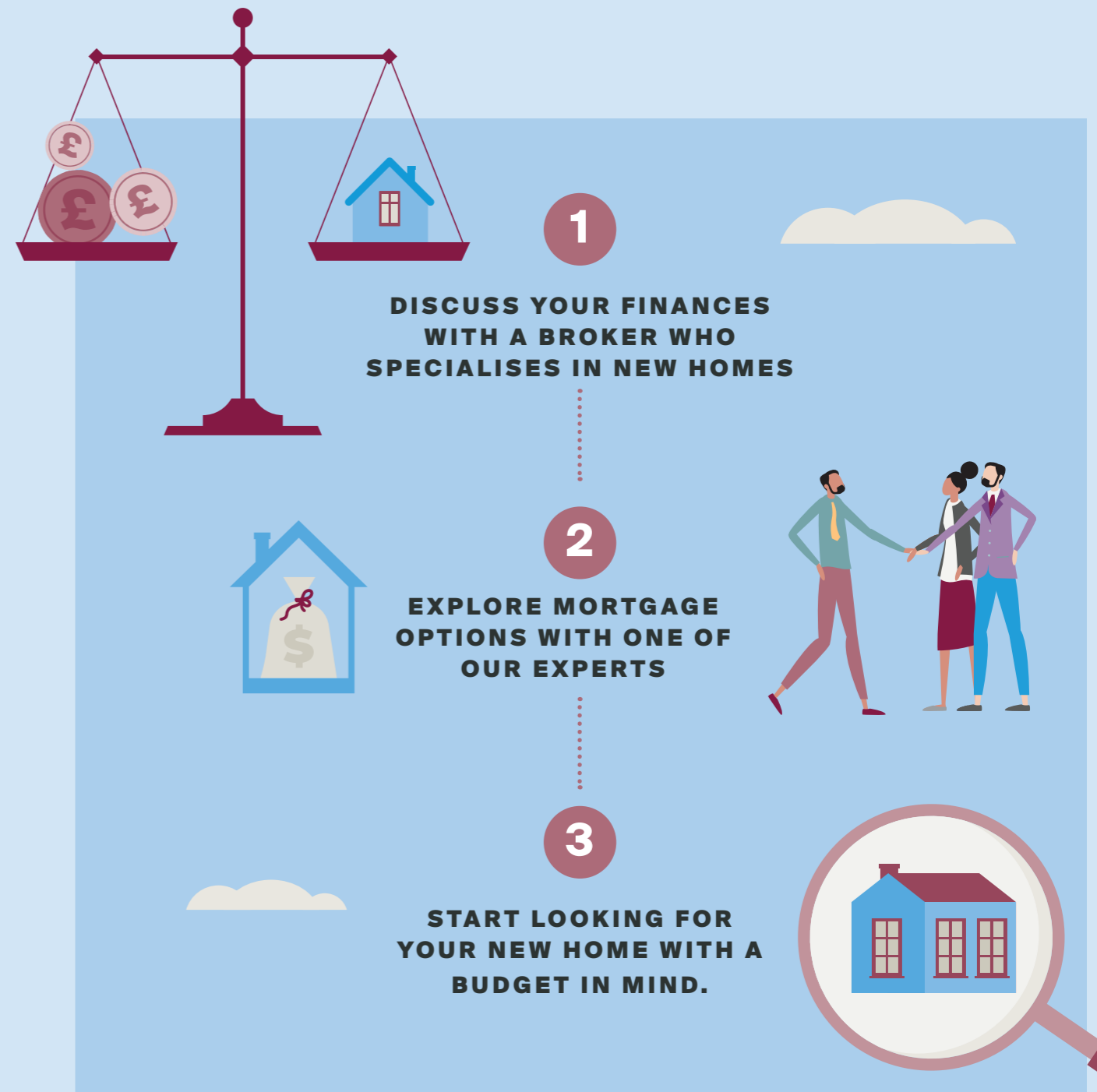
**Help to Buy** can assist with a government-backed loan, offered only to first time property buyers. There

are three different agreement options available, providing financial support towards your deposit or mortgage. 2023 is the final year of Help to Buy, making now the time to make your first move.

We are here to help you make your move now. Our friendly New Homes and Knight Frank Finance teams will work with you from the very beginning to ensure that your journey is simple. Together we can make the right choice for you, every step of the way.

*Let's make it a reality, together*

## Your first steps to new home ownership



# Your Help to buy options

## 1 HELP TO BUY EQUITY LOAN



ONLY APPLIES TO  
*new homes*

*Up to 40%*

ON TOP OF WHAT THE BANK WILL  
LEND YOU FOR A DEPOSIT

E.g. 5% you + 80% bank + 15% Help to Buy = 100%



*Interest free*

FOR 5 YEARS

## 2 LIFETIME ISA



HM Government

*+25%*

BONUS FROM GOVERNMENT ON SAVINGS UP TO £4,000  
PER YEAR, ON PROPERTY OF UNDER £450,000

E.g £4,000 you + £1,000 from government = £5,000 savings towards your home each year

AGES  
*18-40*



## 3 HELP TO BUY SHARED OWNERSHIP



BUY A SHARE OF BETWEEN

*25%-75%*

OF YOUR PROPERTY'S VALUE, PAY RENT ON  
THE REMAINING SHARE

*Staircasing*

YOU CAN INCREASE THE SIZE  
OF YOUR MORTGAGE UNTIL  
YOU OWN THE PROPERTY

YOU MUST BE EARNING

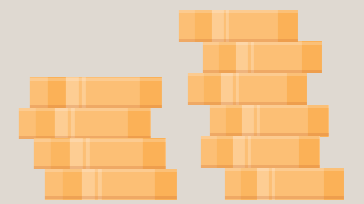
*£90k* OR LESS IN  
LONDON

*£80k* OR LESS IN  
REST OF UK PER  
HOUSEHOLD



*5%*

DEPOSIT ON 50%  
OF MORTGAGE



E.g. 50% share of a £450,000 home = £11,250  
deposit + £213,750 mortgage



# The mortgage process *explained*



**Nathan Bakhbaki**  
New Home Mortgage Specialist  
Knight Frank Finance

To help on your journey of buying your first home, we've broken down the steps involved. If you would like to discuss your borrowing options with one of our specialist New Homes brokers, please do email [new.homes@knightfrankfinance.com](mailto:new.homes@knightfrankfinance.com) or call 020 7268 2580. We would be delighted to help.

**1**

**Check how much you can borrow**

Reach out to a mortgage broker, like Knight Frank Finance, early on in your property search. After an initial, no-obligation consultation with one of our brokers, not only will you know how much you can borrow, but we will also talk you through the costs of borrowing and of buying a property.

Why not scan the QR code below to try our simple mortgage calculator to see how much you might be able to borrow based on your income.



Once you've found your dream home, it may be helpful to secure an Agreement in Principle (AIP). This details, in writing, how much a lender is willing to offer, and is a good way of showing sellers that you are serious.

As a whole of market broker, we have access to all the major lenders in the market and know their lending criteria inside and out. This means we can help find the most competitive terms with the right lender for you.

**2**

**The initial steps**



**3**

**Submit your mortgage application**

The lender will carry out a more thorough check of your application and look through your finances for proof of income. Once this has been done the lender will then instruct a surveyor to value the property to make sure it is worth what you are paying for it and there are no major issues.

We will look after this process for you, from speaking to the lender and providing them with the required legal documents, to submitting your mortgage application. We will also keep in regular contact, so you're informed.



**4**

**Almost there**

A few checks will happen in the background. A conveyancer will be instructed to carry out the necessary legal aspects of buying the property, checking contracts, and finalising stamp duty.

This can seem daunting, which is why many first-time buyers opt to use a mortgage broker, who will liaise with the conveyancer and look over their propositions on your behalf.



**5**

**The property is yours!**

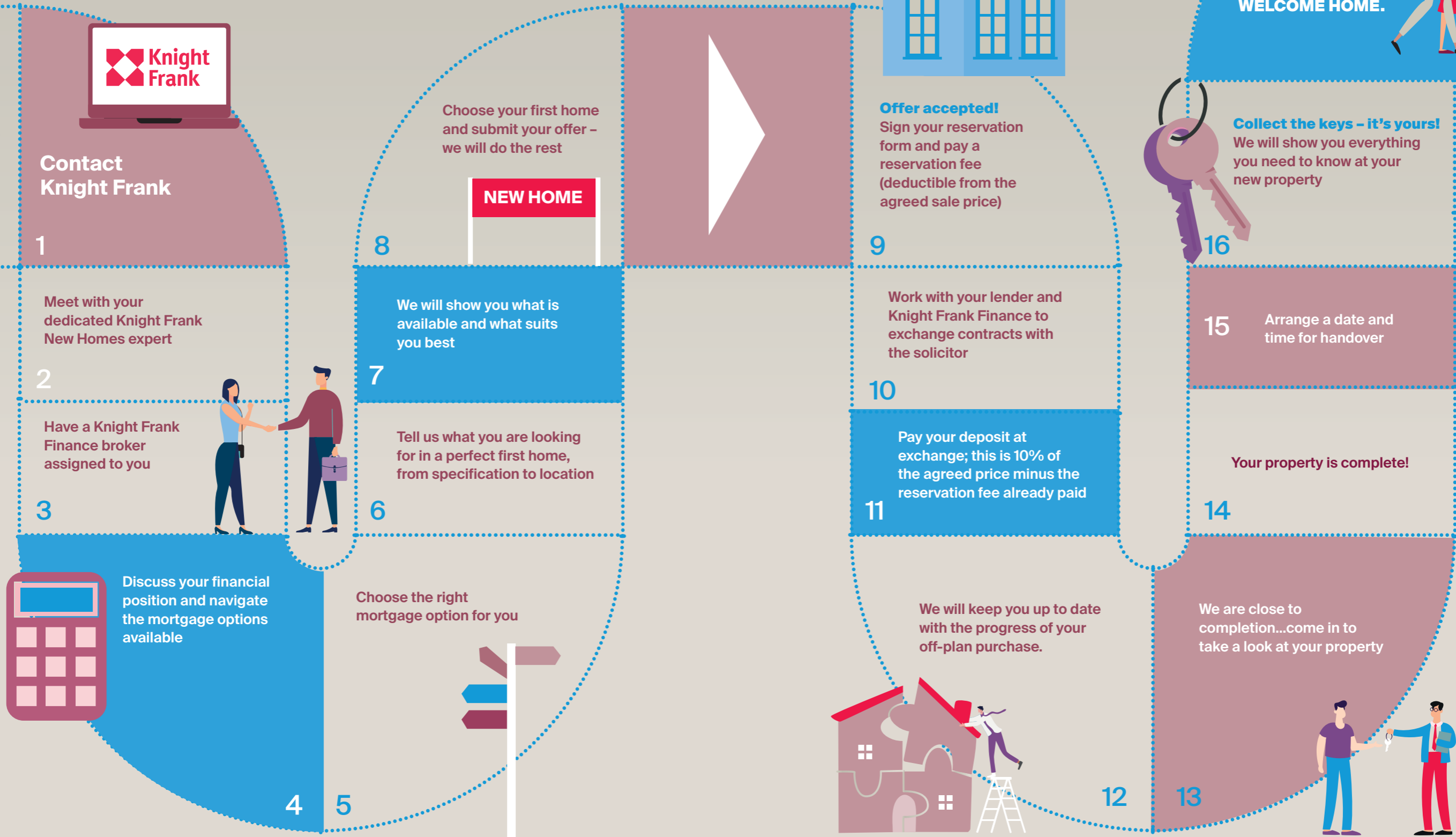
Once all background checks are complete, contracts have been exchanged and a completion date is in place, the property is yours!

If there are any complications during the process, we will step in to ensure your purchase is successful.



# Your journey

## Let's not complicate it



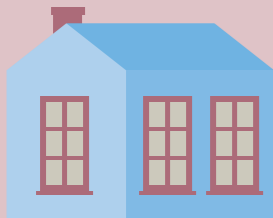


Now the exciting part...  
Where are you going to buy?

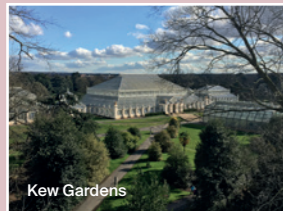
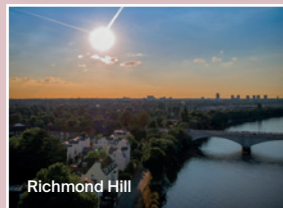
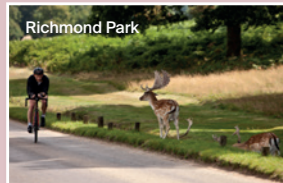
# West London

## Location highlights

- 3,300 acres of green space in Ealing, London's greenest borough
- Crossrail services to Paddington from Ealing Broadway & Hanwell
- Nearby Kew Gardens, Richmond Park & Syon Park
- Riverside location



Average house prices in Chiswick rose by **4.3% over the past year**, outperforming growth of 3.5% for the wider Prime Outer London Region\*



## Green spaces



## Entertainment



The number of new applicants registering with Knight Frank to buy in Chiswick was up **64% last year** compared to the five-year average, with viewings up 22% versus 2020 and offers accepted up 44%\*



\* Knight Frank Research



## Charming pubs



The urban charm of West London, perfect for nature loving, creative community seekers looking for an urban retreat, without compromising on Central London living

## Eclectic cuisine



## The village feel





# Choose a home in West London

## Hanwell Square, W7



Launching 23rd April



Completion: 2023



Studio, 1 & 2 bedroom apartments



Prices from £305,000



9 minutes to Hanwell Crossrail



11 minutes to Heathrow (Crossrail)  
12 minutes to Paddington (Crossrail)  
17 minutes to Bond Street (Crossrail)

Located in London's greenest borough and next to well established areas Brentford, Chiswick, and White City, Hanwell Square offers you both a wealth of green space and life within a new community buzz of shops, cafés, and food chains. Designed around landscaped courtyards and within a quintessential oasis of Hanwell, homes here benefit from the tranquil village characteristics of their neighbourhood whilst being only 12 minutes from Central London thanks to the Crossrail line at Hanwell Square, a welcome part of the capital's regeneration that has seen house prices within a 20-minute walk of each of the five Crossrail stations in Ealing increase by 79% since 2008.\*

**Amenities:** concierge, gym, roof terrace, landscaped gardens, public square, car parking

\*Knight Frank Research



## The Brentford Project, TW8



Completion: 2023



1, 2 & 3 bedroom apartments



Prices from £445,000



11 minute walk to Brentford Station



10 minutes by bus to Boston Manor tube station  
12 minutes to Clapham Junction (Overground)  
28 minutes to South Kensington (Piccadilly line)

This new waterside district has fast become one of West London's most colourful walkable neighbourhoods, where a creative community and modern light homes sit canalside and within a wealth of green space. The Brentford Project, with its striking blue road, is situated at the meeting point of the River Brent and River Thames, and at the heart of a thriving district of cafés, restaurants, and boutique retail destinations that will line the re-imagined historic lanes and yards that connect a lively high street to the idyllic serenity of West London's waterfront. Enjoy breakfast at Rye by the Water, or catch a late night movie at the boutique cinema next door - there will be something for every occasion here!

**Amenities:** open-air pool, a state of the art members-only gym, treatment room & spa, concierge, meeting spaces



## Chiswick Green, W4



Completion: 2023



1, 2 & 3 bedroom apartments, and 3 bedroom townhouses



Prices from £580,000



3 minute walk to Chiswick Park Station



8 minutes to Chiswick Station (Overground)  
10 minutes to Gunnersbury Station (Overground)  
14 minutes to Hammersmith (District line)  
24 minutes to Victoria (District line)

Located in the endearing village buzz of Chiswick, this collection of apartments, penthouses and townhouses offers the perfect blend of modern urban living in a beautiful, green, suburban-feel setting. Each apartment is exquisitely designed with a blend of neutral colour palettes, natural finishes, and tactile detailing, curated by interior designers Millier. As well as waking up each morning to a picturesque surrounding, living at Chiswick Green will mean being only 30 minutes from the city centre, with plenty

of travel routes by train, tube, and bus. Investment opportunity is also strong in this West London borough, with the average house prices having risen by 4.3% over the past year, outperforming growth of 3.5% for the wider Prime Outer London region.\*

**Amenities:** concierge, communal roof terraces, parking  
\*Knight Frank's Prime London index



## 235 All Souls Avenue, NW10



Available



Ready to move in



2 bedroom apartments



Prices from £550,000



Overground at Kensal Rise (11 minutes walk), Kensal Green (17 minutes walk)

A collection of contemporary apartments offering both space and style, located in a fast-growing residential area of North West London. Living at 235 All Souls Avenue will mean you have an eclectic mix of boutique shops and cafes on your doorstep, as well as popular destinations to visit, like the trendy Lexi Cinema which streams late night movies and live Opera - the perfect kind of weekend entertainment for any young Londoner. There is also plenty of green space to enjoy, with Queen's Park and Kensal Green both less than 20 minutes walk away.



# What is life *really* like in Brentford?

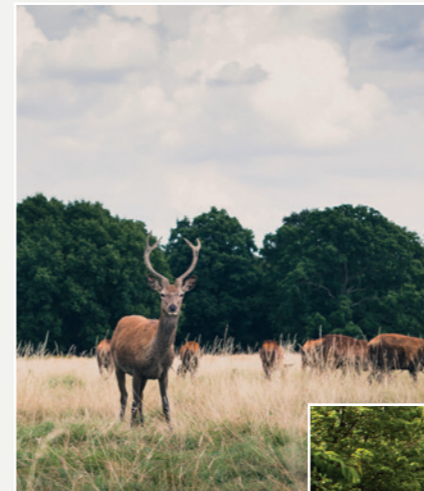


*We ask Anna and Guy, Brentford residents, what they like about living in this hot-pocket of West London*



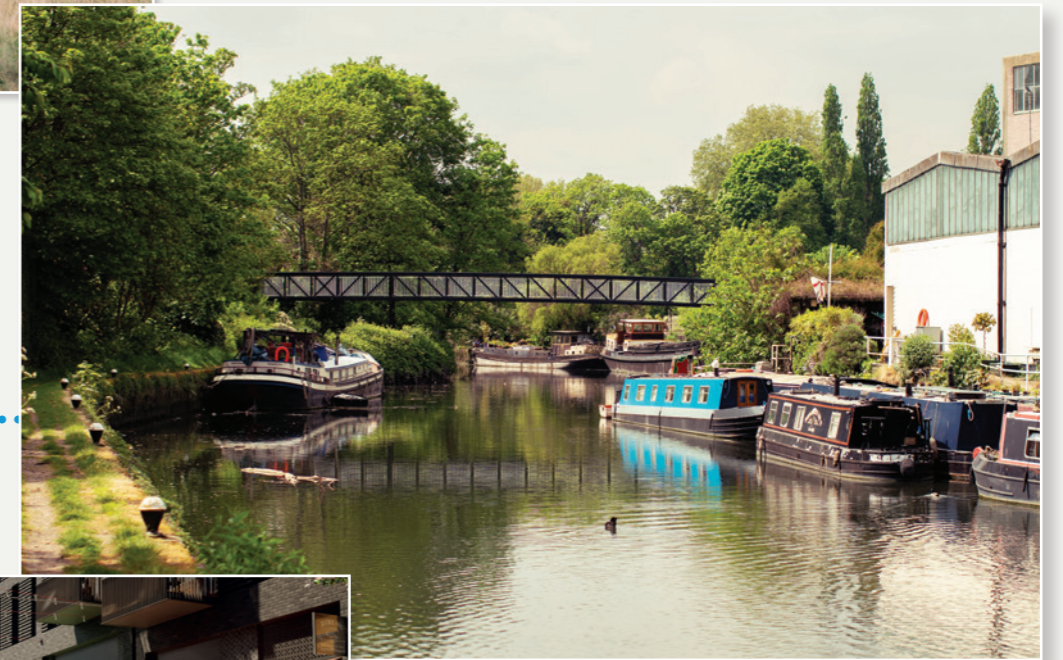
## Why we chose Brentford

Initially, we saw Brentford as an exciting growth area sitting in a lower value area compared with its West London neighbours. However, with more digging we realised that Brentford was a hidden gem, just minutes away from the River Thames, giving us beautiful morning walks along the Thames footpath to Barnes, Chiswick and Richmond, a lifesaver during the lockdown. In addition, we can stroll through Syon Park & Kew Gardens, pop to our amazing local pubs in Brentford or wander down to the beautiful riverside pubs by Kew Bridge. Just a short distance away we have fantastic restaurants and shops in both Chiswick & Richmond.



## Sundays well spent

On a Sunday we often find ourselves cycling down to and around Richmond park (and spotting a deer if we're lucky!), walking along the Thames loop up to Chiswick Bridge or Richmond and back, grabbing brunch at Rye by the Water/ Bell & Crown, and going to a London Irish rugby match if it's on!



## Buzz & Bars

We love popping to The Brook on a Friday night, it's a great traditional London pub with a warm and friendly family atmosphere that perfectly matches the community vibe of the area!

Another favourite is The Black Dog Beerhouse, with beer brewed in its very own beer garden, incredibly niche with more of a backstreet feel. In the warmer months we enjoy wandering down to the riverside pubs on Strand on the Green - there's no better feeling for us than sipping a cold drink under the sun and by the water...

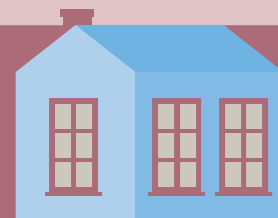




# South East London

## The young city worker

Perfect for the modern Londoner looking to strike the perfect balance between work and play



House prices in South East London remain relatively affordable with values around 10-15% below the London average. Substantial parkland, spanning more than 4,500 acres, also makes the area an attractive proposition for both purchasers and renters\*



Royal Greenwich's historical charm



Both Lewisham and Greenwich are within easy reach of Crossrail at Canary Wharf, reached via the DLR. At the end of June 2019, 70% of movers in the area were aged under 35.\*



The O2 Arena



- The views • Greenwich Park • The O2 Arena
- Royal Greenwich's historical charm
- Living by the river! • Borough Market
- Travelling by Uber Boat from Greenwich Pier
- Crossrail at Canary Wharf

Crossrail at Canary Wharf



## Did you know?

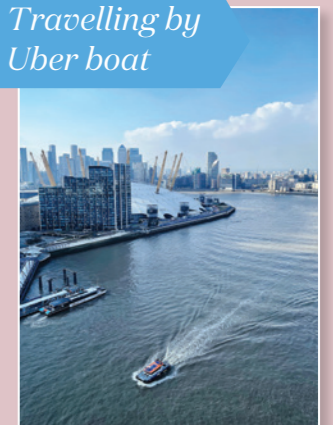
The oldest railway station in London is London Bridge, originally called Tooley Street.

The first steam railway in the capital was the London & Greenwich Railway, running between Tooley Street and London Street, Greenwich from 1836.

Borough Market



Travelling by Uber boat





# Choose a home in South East London



Arden, SE10



Available



Completion: 2023



Studio, 1 & 2 bedroom apartments, and 2 & 3 bedroom duplexes



Prices from £405,000



7 minute walk to Elverson Road DLR  
9 minutes to London Bridge (Overground)  
10 minute walk Lewisham Station  
17 minutes to Canary Wharf (DLR)

Arden is perfectly positioned between the vibrant district of Lewisham and historical charm of Greenwich, offering the best of both worlds with the picturesque green spaces of Blackheath and Greenwich Park on your doorstep (and viewable from your own balcony or terrace), and Canary Wharf and London Bridge less than 25 minutes away. Recently crowned the Mayor's London Borough of Culture 2022, Lewisham has a varied offering of food markets like Brockely Market, museums like Horniman Museum and Gardens (green space and culture in one!), and independent shops, restaurants and cafés for

you to enjoy (head down to the arches at Deptford Market to find a little bit of everything in one place). As a resident at Arden you're also close to a number of London's world-famous universities, including Goldsmiths and The University of Greenwich.

**Amenities: concierge, residents co-working space, screening room, workout space, studio, communal gardens.**

## Anthology Deptford Foundry, SE14



Available



Ready to move in



1 & 2 bedroom apartments



Prices from £440,000



6 minutes to London Bridge (Overground)  
8 minute walk to New Cross Station  
11 minute walk to Deptford Station  
13 minutes to Cannon Street (Overground)



Anthology Deptford Foundry is located in Deptford, one of the capital's most vibrant and creative neighbourhoods. The homes here are modern and bright, and outside you will find communal landscaped courtyard areas along with the new public pedestrian and cycle routes, while each apartment boasts a balcony or terrace, meaning there is plenty of both indoor and outdoor space for you to use. Deptford is well known

for its range of fun and quirky eateries and cafés, from health hotspots like Green Onions to Caribbean buffet Jade's Jerk, as well as offering one of the best sunset views in the capital from Telegraph Hill.

**Amenities: concierge, landscaped gardens**

## London Square Greenwich, SE10



6 minutes to London Bridge (Overground)  
8 minute walk to New Cross Station  
8 minute walk to Deptford Station  
23 minutes to London St Pancras (Overground)

Located within the charm of Royal Greenwich, London Square Greenwich offers a collection of boutique modern homes within one of London's most historically rich districts. Each apartment is open plan, providing the perfect space for the modern city dweller to relax, socialise, and work in, and you can enjoy incredible views across to Canary Wharf from your own balcony. Outdoors, the wide open spaces of Greenwich Park and Blackheath sit amongst a wonderfully cosmopolitan mix of independent shops, great pubs, restaurants, and cafés, and weekend foodie destinations like borough market are within easy reach thanks to the jubilee line from Greenwich Station - or just pop down to Honest Burgers down the road!



Available



Completion 2022



2 bedroom apartments



Prices from £675,000



# Making my move to the *South East*



*We asked Jeremy why he chose to purchase his first home in Lewisham.*

## How long have you been living in South East London?

For 4 years. I was renting in Shoreditch prior to this, before deciding to make the move South East when it was time to buy. The value for money was unbeatable.

## Was value for money the only thing that drew you to the area?

Definitely not. As someone who enjoys running I liked how there was a lot of green space in the area, which also doubles up as a plus for enjoying a cold beer outside in the summer! It also seemed well connected to the rest of London. Having access to the Jubilee line and DLR has proven to be really convenient, and it's quick and easy to travel both into the City for work or into the West End if I'm heading that way instead on the weekends.



## Now that you have been there for a while, what would you say is your favourite thing about living in South East London?

I don't think I can pick just one thing. The area is incredibly varied which is what I love about it. You have Greenwich which feels quite historical and Dulwich with its traditional old-school architecture mixed with more modern, trendy areas like Deptford or Peckham – slightly more rough and ready as I like to call it! So I guess I could say my favourite thing is actually the diversity the South East has to offer. There's nowhere quite like it.

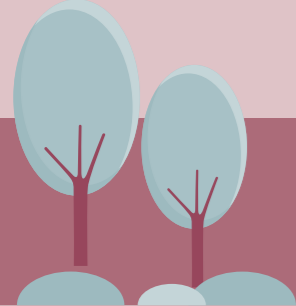


Deptford Park



# East London

Trendy East London Living



Perfect for modern east London living in a vibrant district - with plenty of its own green space



The colourful street art



## The story of East London

East London was historically a commercial hub, handling tea, silk, and spices from the East Indies.

However, when the docks fell silent, the financial markets flourished and up sprung Canary Wharf, igniting redevelopment across the district.



Broadway market



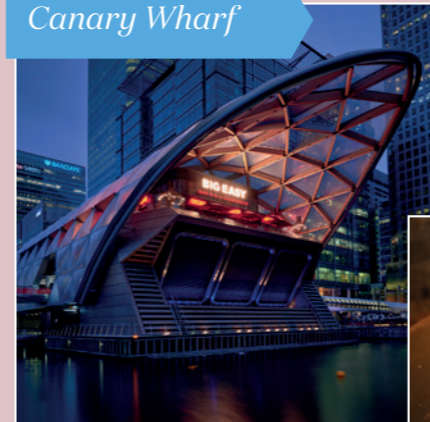
- Brick Lane • The colourful street art
- Broadway market (try the Oysters there!)
- Walking over to Tower Bridge
- Market Café, Haggerston
- Notes Café, Canary Wharf
- Crate Brewery & Pizzeria, Hackney
- Regent's Canal



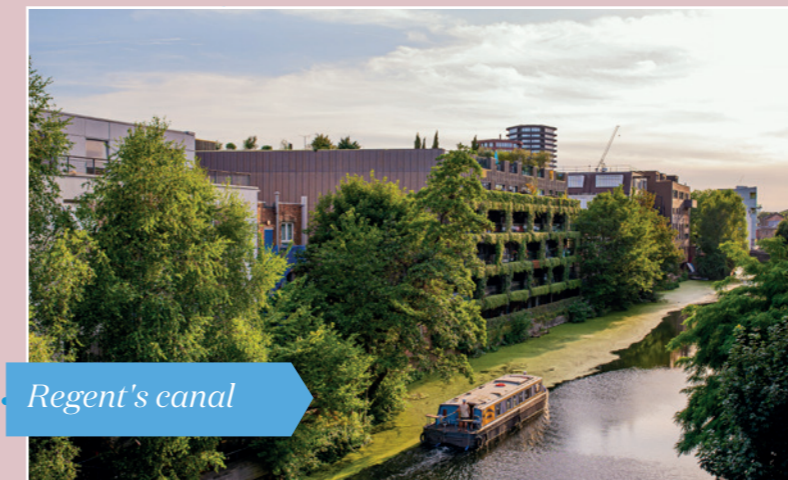
Crate Brewery & Pizzeria, Hackney



Canary Wharf



Market Café, Haggerston



Regent's canal







# Choose a home in East London

## Upton Gardens, E13

 Available	 Completion: 2022	 1, 2 & 3 bedroom apartments	 Prices from £320,000
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 **6 minute** walk to Upton Park station  
 **15 minutes** to Whitechapel (District and Hammersmith & City lines)  
**20 minutes** to Liverpool Street (Hammersmith & City lines)







Located on the site of the former West Ham Football Club stadium, Upton Gardens is an opportunity to own a piece of British history. This football heritage combines with a new collection of contemporary apartments to form a brand new residential destination in East London, with the layout of the development reflecting the former sports ground it has been built on. Modern apartments are accompanied by amenities including a concierge service, residents' gym and family play areas, and outside you can



enjoy rooftop terraces, landscaped walkways and public art. Just seconds from Upton Gardens lies the hustle and bustle of Green Street where there is a wealth of greengrocers, bakeries and street food vendors at Queen's Market. West Ham Park, spanning 77 acres, is also a short walk away.

**Amenities: concierge, gym, underground car parking, landscaped areas**

## Oxbow, E14



 Available	 Completion: 2022	 1, 2, 3, & 4 bedroom apartments	 Prices from £413,000
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 **4 minutes** by bicycle to Canning Town Station  
 **5 minute** walk to East India DLR station  
**7 minutes** to Canary Wharf  
**10 minutes** to London Bridge (Jubilee line)

Poplar is a rising East London residential star, where the old combines with the new as modern high quality homes meet the original heritage of the East India Docks. The influence of the 2012 Olympic Games transformed the area and its neighbours, and design studios, digital start ups and tech labs have all flocked here to form a concentrated community of creative professionals, placed at the heart of the culture, sport, business and educational mix that East London is known for. For more culture, travel easily over to Greenwich on the DLR where you will find antiques, jewellery, vintage fashion and crafts, surrounded by the charm of London's only World Heritage Site with a market.

**Amenities: gym, work hub, 24-hour concierge service, residents' lounge**

## The Ellipse, Royal Eden Docks, E16

 Completion: 2025	 Studio, 1 & 2 bedroom apartments	 Prices from £410,750	 Custom House Station (3 minutes walk)
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 **3 minutes** to Canary Wharf (Crossrail & DLR)  
**10 minutes** to Liverpool Street (Crossrail)

Backed by significant government investment and anchored by the legacy of the 2012 Olympic games, the Royal Docks has emerged as a new residential and lifestyle centre in London. The Ellipse sits just 100m from the water's edge, and provides access to 18.4km of waterfront and 5,000 sq m of green space – the equivalent to 20 tennis courts – as well as outdoor space in the form of a rooftop running track and private balconies, and 17 amenities including a 20m swimming pool and spin studio. Residents also benefit from Crossrail services, taking them to Canary Wharf, the City, and the West End in 15 minutes or less. Waterside living, close to the city, connected to the world.





**Amenities: 24-hour concierge, meeting room, flexible workspace, landscaped gardens, car club scheme, cycle storage, 20m swimming pool, sauna & steam room, gym, spin studio, yoga studio, treatment room, rooftop running track, reflexology walkway, cinema room, entertainment space**

## Anthology Hoxton Press, N1



 Ready to move in	 1, 2 and 3 bedroom apartments	 Prices from £630,000
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 **4 minutes** to Bank (Northern line)  
 **5 minutes** to King's Cross (Northern line)  
**15 minute** walk to Hoxton Station  
**18 minute** walk to Old Street Station



If you are looking for something different then Anthology Hoxton Press is for you. Taking its name from the site's former printing and crafts heritage, and once home to The Mullord Brothers, it was here that beautiful and intricate Victorian-era paperwork was produced between 1860 and 1920. Today the buildings, designed by renowned architects Karakusevic Carson and David Chipperfield, house a new collection of stylish and modern open-plan homes, enviably positioned next to both the Regent's Canal and Shoreditch Park, at the heart of what can be considered one of London's most trendy neighbourhoods.

**Amenities: concierge, community café, landscaped gardens**

## The Laundry, E8



 Completion 2024	 1, 2 and 3 bedroom apartments	 Prices from £580,000
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 **3 minute** walk to London Fields  
 **9 minutes** to Liverpool street (Overground)  
**15 minutes** walk to Bethnal Green

Offering London living at its best, The Laundry is the newest collection of homes in the centre of Hackney. Here modern meets trendy, and each of the high specification apartments mirror the vibrancy of the area with their bold and colourful interior design and stylish patterns. Location-wise, here you will find both an artisan buzz from the likes of Broadway market and Columbia Road, and a wealth of green space and canal-side leisure from The Lido at London Fields to the Boating Lake at Victoria Park.

**Amenities: concierge, gym, private cinema, private roof terrace with views towards London Fields**



# 5 reasons why I love living *East*



*Billie tells us why her heart lies in East London*

## 1 The buzz is unbeatable...!

Especially now life is getting back to normal again – the heart of East London is coming alive again in a way that can't be matched by any other area.

## 2 It's diverse

I really love the eclectic mix of people and demographics. It's also a very young area, with a lot of the community in their 20s and 30s.

## 3 The restaurants

around Shoreditch, Hackney, and Islington are unreal and where all the best new pop-ups are opening. There are also a lot of new Chefs to watch cooking up a storm here!



## My favourite spots

The Well and Bucket  
Brick Lane  
Truman brewery

Spitafields  
Victoria Park  
London Fields

## 4 It's really close to the city

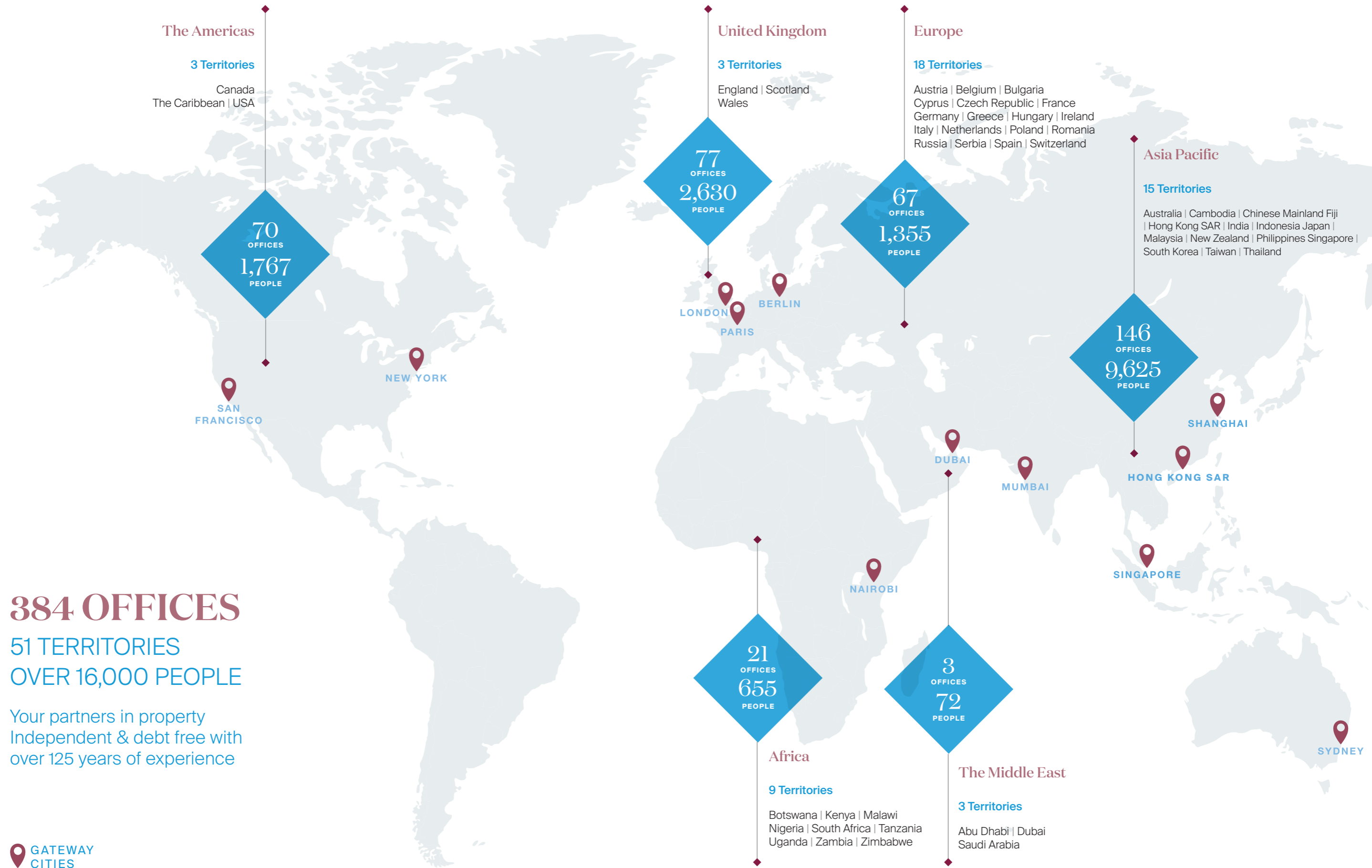
I walk into work and it only takes me 30 minutes, so I save time and money.

## 5 It feels safe, even in the evening

I'm rarely ever walking alone by myself on an empty street – there's truly a buzz at all times of the day









To find out more about buying your first home, contact  
[newhomes@knightfrank.com](mailto:newhomes@knightfrank.com)



Your partners in property

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