


## Flagshaw Pastures

SHARED  
OWNERSHIP  
AVAILABLE

Somewhere to call home

A photograph of a woman with curly hair, wearing a black and white striped dress, holding a white mug and smiling. A man in a dark blue shirt is pouring coffee from a silver kettle into a cup. They are in a modern kitchen with white cabinets and a black countertop.

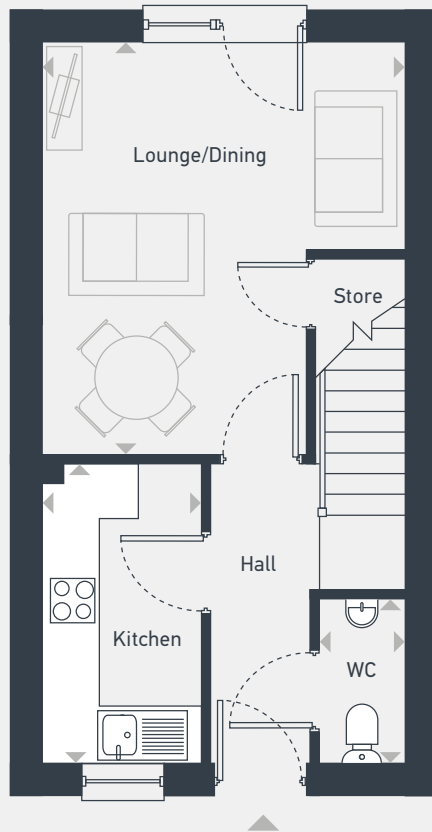


# Flagshaw Pastures

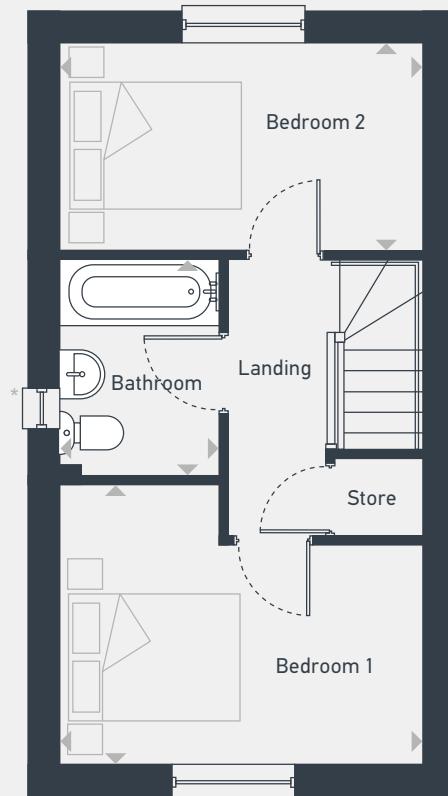
# The Milford 2 bedroom house

Plots 96 & 97 — semi-detached  
Plot 97 — handed

63.4 sq m / 682 sq ft



GROUND FLOOR



FIRST FLOOR

DIMENSIONS	m	ft
Lounge/Dining	4.57m x 3.99m	15'0" x 13'1"
Kitchen	3.32m x 1.77m	10'11" x 5'10"

DIMENSIONS	m	ft
Bedroom 1	3.99m x 3.08m	13'1" x 10'1"
Bedroom 2	3.99m x 2.31m	13'1" x 7'7"
Bathroom	2.43m x 1.74m	7'11" x 5'8"



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Flagshaw Pastures, Ashbourne Road, Kirk Langley, Derbyshire DE6 4NS

Please note: All CGIs, layouts and floor plans, configurations, maps and information are intended for guidance only and accuracy of this information cannot be relied upon by prospective purchasers who must make their own enquiries to satisfy themselves by inspection or otherwise as to the correct detail. Sizes and dimensions approximate and subject to change.

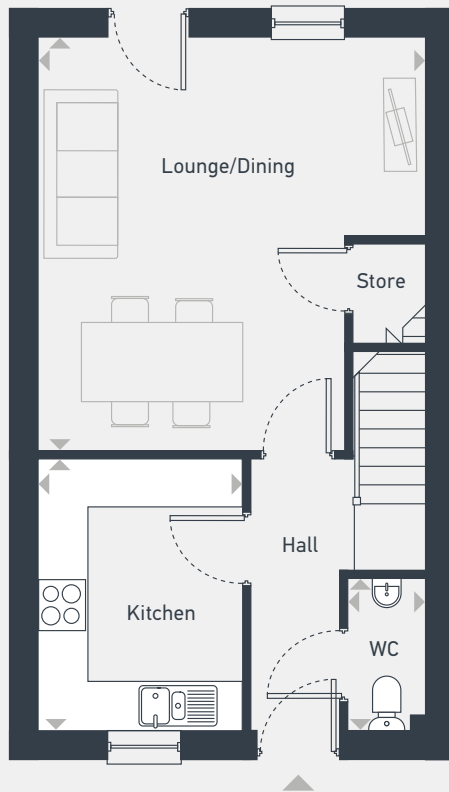


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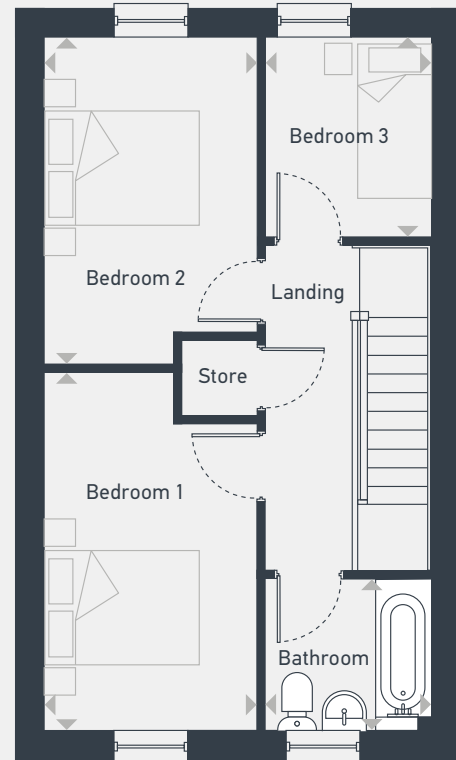
# The Rosliston 3 bedroom house

Plots 83, 84, 85 & 86 — semi-detached  
Plots 84 & 86 — handed

83.5 sq m / 898 sq ft



GROUND FLOOR



FIRST FLOOR

DIMENSIONS	m	ft
Lounge/Dining	5.16m x 4.84m	16'11" x 13'1"
Kitchen	3.40m x 2.57m	11'2" x 8'5"

DIMENSIONS	m	ft
Bedroom 1	4.64m x 2.68m	15'3" x 8'10"
Bedroom 2	3.93m x 2.53m	12'11" x 8'4"
Bedroom 3	2.84m x 2.25m	9'4" x 7'5"
Bathroom	2.01m x 1.97m	6'7" x 6'6"



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### Key

-  **The Milford**  
2 bedroom home
-  **The Rosliston**  
3 bedroom home



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### Kitchen

- Symphony Woodbury Anthracite fitted kitchen with chrome chunky bridge handles
- Coordinating Marble Siroco worktops and matching upstands
- Stainless steel single bowl sink with chrome mixer tap
- Integrated Zanussi electric single oven
- Zanussi gas hob
- Stainless-steel extractor hood
- Karndean vinyl tile flooring

### Plumbing and heating

- Gas-fired combi boiler and water system

### Electrical

- Low energy light fittings and switching
- White sockets and switches
- Mains wired smoke / heat detectors
- Digital outdoor aerial and booster

### Bathroom and WC

- White bathroom suite with shower over the bath and shower screen
- Porcelanosa wall tiles to full height around bath
- Karndean vinyl tile flooring
- White suite to WC

### Internal finishes

- Almond White emulsion walls and ceilings
- Haywood Twist carpets to lounge, dining, hall, stairs, landing and bedrooms

### Doors and windows

- Multi-locking front door
- uPVC double glazed windows

### External

- Turf to rear garden
- Landscaping to front of property
- External tap



# A guide to Shared Ownership

## What is Shared Ownership?

**Shared Ownership is a government-backed scheme that could help you to get a foot on the property ladder.**

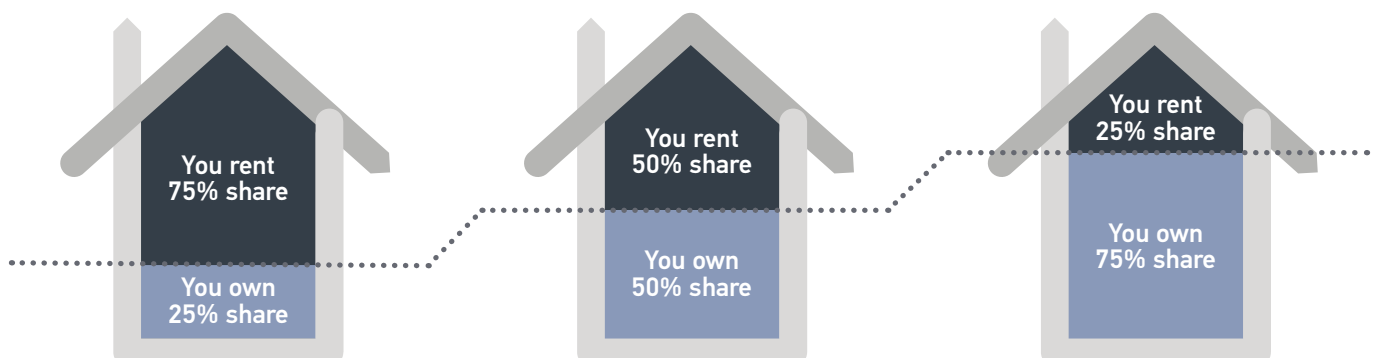
At Flagshaw Pastures, you can choose from a beautiful two or three bedroom home, all designed to exacting standards. And through the government-backed Shared Ownership scheme, you could be getting a foot on the property ladder more quickly than buying a home outright.

If you can't afford all of the deposit and mortgage payments for a home that meets your needs, Shared Ownership offers you the chance to buy an initial share of your home based on its market value and then pay rent on the remaining share — helping you to get on the property ladder more quickly than buying a home outright.

At Flagshaw Pastures, you can purchase an initial share of your home between 25% and 75% of the property's value and pay rent on the rest. Even better, because you are buying a share of the property, the deposit you need to have saved is smaller too.

If you wish to in the future you can decide to buy further shares in your home, in stages or all at once, this is called staircasing. This will reduce the rent you have to pay, and you can increase your share gradually until you own 100% of your home.

### How Shared Ownership works



# Your questions answered

## Am I eligible for Shared Ownership?\*

You can apply to buy with Shared Ownership if:

- You are a first-time buyer.
- You are an existing shared owner moving to another Shared Ownership home.
- You have previously owned a home but need help buying a new one.
- You have a combined household income less than £80,000.
- You are able to afford the mortgage, rent and service charges.

## How much of my home can I afford to buy?

This will vary depending on your circumstances. An independent financial advisor will carry out an affordability assessment to determine the exact share that's right for you and your circumstances. They'll also carry out an affordability check with the most appropriate mortgage lender, to ensure you can get the amount you need to complete your purchase. This is all quite straightforward, and we can take care of it for you.

## What is staircasing?

You can buy more shares in your home after you become the owner. This is known as 'staircasing'. This means that you can choose to increase the amount you own gradually, until you own 100% of your home.

## How much does staircasing cost?

The cost of the additional shares will depend on the current market value of your home at the time you wish to buy more. When you buy more shares, you'll pay less rent.

Along with the cost of the additional shares that you are buying, there are other legal costs that you will need to consider. To find out more visit [www.gov.uk/shared-ownership-scheme](http://www.gov.uk/shared-ownership-scheme)

## What will my responsibilities be?

You will have a Shared Ownership lease which tells you your rights and responsibilities, which include being responsible for the maintenance and repairs on your home as well as paying your rent, service charges and your mortgage payments.

## Do I need to pay Stamp Duty?

When you purchase a home through Shared Ownership, you can make a one-off Stamp Duty payment based on the total market value of the property, or alternatively, you can pay the Stamp Duty in stages. This means that you won't have to pay any Stamp Duty in the future when staircasing.

Alternatively, you can choose to pay the Stamp Duty in stages. There will be no Stamp Duty to pay until your owned share reaches 80% and above. If you are staircasing to 80% in your home, you will need to pay Stamp Duty on the share that took you over 80% and any further transactions.

## I'm interested in Shared Ownership, now what?

Our sales team will be happy to discuss the Shared Ownership scheme with you and answer any questions you may have to help you find your perfect new home at Flagshaw Pastures.



\*Terms and conditions apply. Please talk to us for further details. Applications are subject to affordability and eligibility criteria.

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