

FABRIC LIVING AT  
**MILL VALE**

MIDDLETON · M24 2GG

A COLLECTION OF  
2, 3 & 4 BEDROOM HOMES



FABRIC  
LIVING

MIDDLETON.  
A WELL-CONNECTED TOWN  
WITH A PROUD HISTORY  
AND GREAT TRACK RECORD  
FOR MAKING EVERYONE  
FEEL AT HOME.

## ENJOY THE MIDDLETON WAY OF LIFE.

Mill Vale, in the sought-after town of Middleton, offers the kind of relaxed, connected lifestyle so many of us crave today. Where convenient and contemporary living is made easy, in a place that has a real sense of history and identity.



Rochdale Canal

## CITY LIVING MEETS COUNTRY LIVING

The beauty of life at Mill Vale is that you don't have to choose between modern city living or the quiet country life. You can enjoy both.

With the centre of Manchester less than 8 miles from your door, the city is a short hop away. And even closer to home, you're surrounded by tranquil parks and green open spaces, and rolling countryside.



Middleton Town Centre



Foxdenton Park



North Manchester Golf Club

## THERE'S SO MUCH ON YOUR DOORSTEP...

Choose a new home here and you'll be close to just about everything. The centre of Middleton is a little over a mile away and is packed with independent stores, pubs, cafés and supermarkets.

The Middleton Arena is the leisure and cultural heart of the town. If you want to get, or stay, active, there's a gym, pool, sports hall and more. Love being entertained? There's a full calendar of shows and concerts.

With Manchester close to home, there's an endless list of things to see and do. Shoppers can visit the Trafford Centre, approximately a 14.1 mile drive away. Manchester United's Old Trafford stadium, meanwhile, is located around four miles from the shopping centre. Alternatively, Manchester City's Etihad Stadium is around 20 minutes away in the car.

Want to see a show? Manchester's Palace Theatre will fit the bill, with a programme which includes theatre, opera, ballet, musicals and concerts. Just minutes away, too, are popular local attractions, including the charming Lancaster Park and Animal Farm, Kenyon Farm Riding Centre and a choice of golf courses.

With stunning local parks such as Chadderton Hall Park and Tandle Hill Country Park, with its famous views across the Pennines, there's always a great reason to get outdoors. And of course, in this part of the world, the Peak District is never too far away.

Middleton is home to 'The Golden Cluster' – an area of outstanding heritage. This unique collection of stunning buildings provides vivid reminders of the area's fascinating history and its outstanding people.



## WELL CONNECTED

Travelling for work or pleasure, wherever you need to be, Mill Vale is the ideal starting point. With the whole of North Manchester's road network at your disposal, plus the local Mills Hill Station just a few minutes' walk away, you'll find getting to where you need to be refreshingly straightforward.

### ROAD

Mill Vale is just minutes from junction 19 of the M60. From here you're only a junction from the M66 north towards Bury and Blackburn and the M62 for Liverpool or Leeds. If you're heading into Manchester, the nearby A664 Rochdale Road provides a simple and direct route.

### PUBLIC

An established residential suburb of Manchester, it's no surprise the area has great public transport links. Regular bus services stop near Mill Vale taking you into Manchester or Oldham.

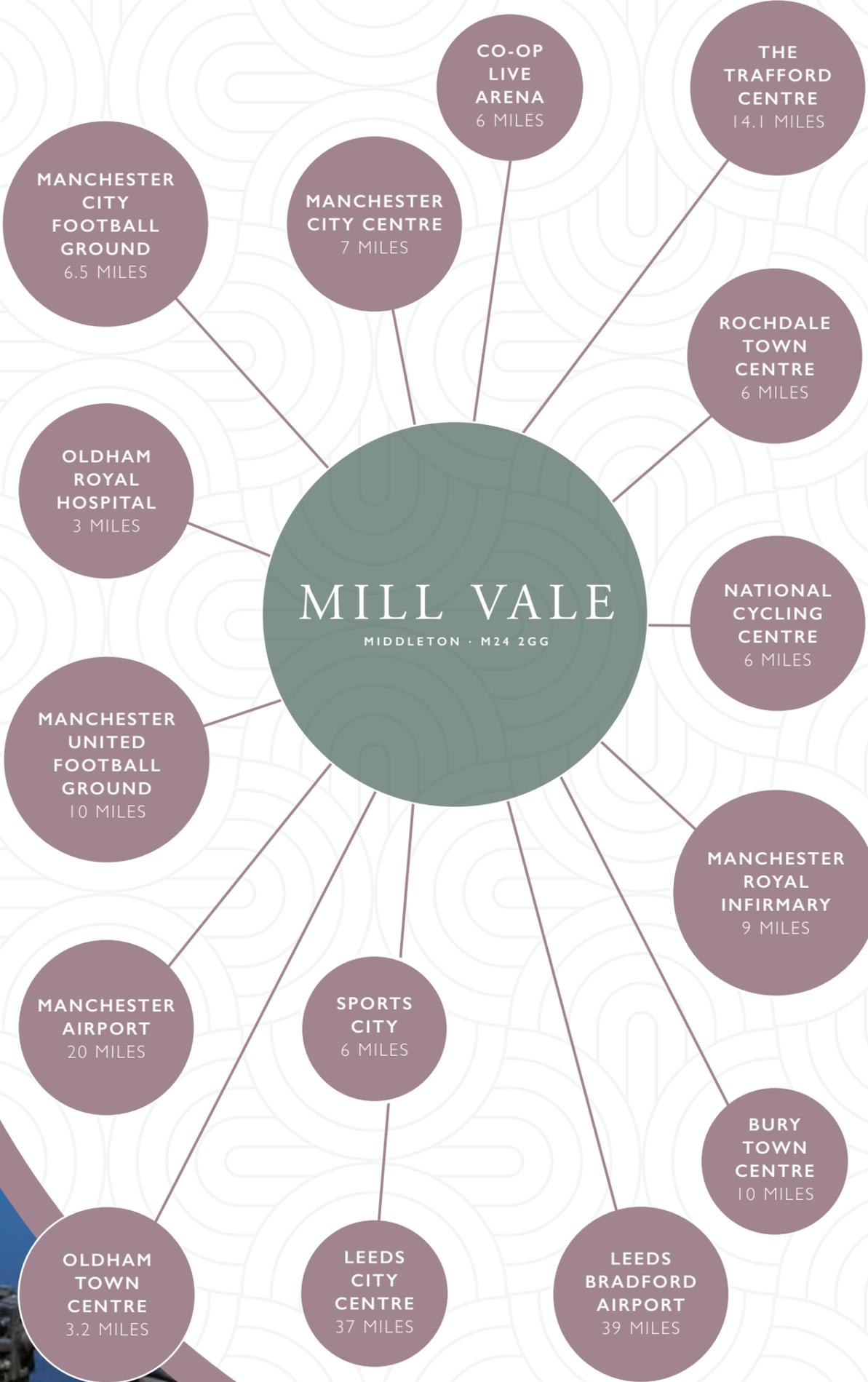
### RAIL

Mills Hill Station is just 0.3 miles away (approx. 6 minutes' walk). Here you can pick up regular Northern Rail services. Including Manchester Victoria (12mins), Rochdale (9mins), Salford Central (18mins), Manchester Airport (1 hour) Blackburn (1h 5mins) and Leeds (1h 20mins).

### FURTHER AFIELD?

Manchester Airport is less than a 30 minute drive away. Alternatively, Leeds Bradford Airport is just over an hour away via the M62 and M606.

AND FOR  
EVERYTHING ELSE...





## THE PERFECT CATCHMENT TOO

Mill Vale is the perfect location for families. And families need great schools. With 16 in the local area, Middleton provides plenty of options for all ages.

### 1 ELM WOOD NURSERY & PRIMARY SCHOOL

A very short walk from your door is Elm Wood. Rated 'Good' by Ofsted, this is a warm and welcoming school situated in a landmark building designed by famed architect Edgar Wood.

### 2 MIDDLETON NURSERY SCHOOL

Just half a mile away, and an easy walk for even the smallest legs, this established nursery provides a great start to any child's education.

### 3 MILLS HILL PRIMARY

Less than a mile away is the popular Mills Hill Primary. Rated 'Good' by Ofsted, the school has a proud family ethos with an enquiring minds and caring hearts approach to learning.

### 4 ST PETER'S ROMAN CATHOLIC PRIMARY SCHOOL

Situated a short car journey away is St Peter's Roman Catholic Primary School, rated 'Good' by Ofsted. The school prides itself on its warm and friendly atmosphere, and strong relationships between parents, staff and pupils.

Other primary schools in the area include Saint Gabriel's Church of England Primary, St. Matthew's C of E Primary School, Parkfield Primary, Middleton Parish C of E Primary and Boarshaw Community Primary School.

There's a great choice for Year 7 students and above too.

### 5 THE RADCLYFFE SCHOOL

Located less than 5 minutes away by car, The Radclyffe School is well-regarded in the area and is proud to teach its students 'the Radclyffe way'. This sees the talents of all staff being employed to help youngsters achieve their very best.

### 6 NORTH CHADDERTON SCHOOL

Located around four miles from home is North Chadderton School, a well-respected secondary which recently joined the multi-academy Oak Trust for Inspirational Learning and Leadership. The school focuses on providing an education which is academically challenging yet also creative.

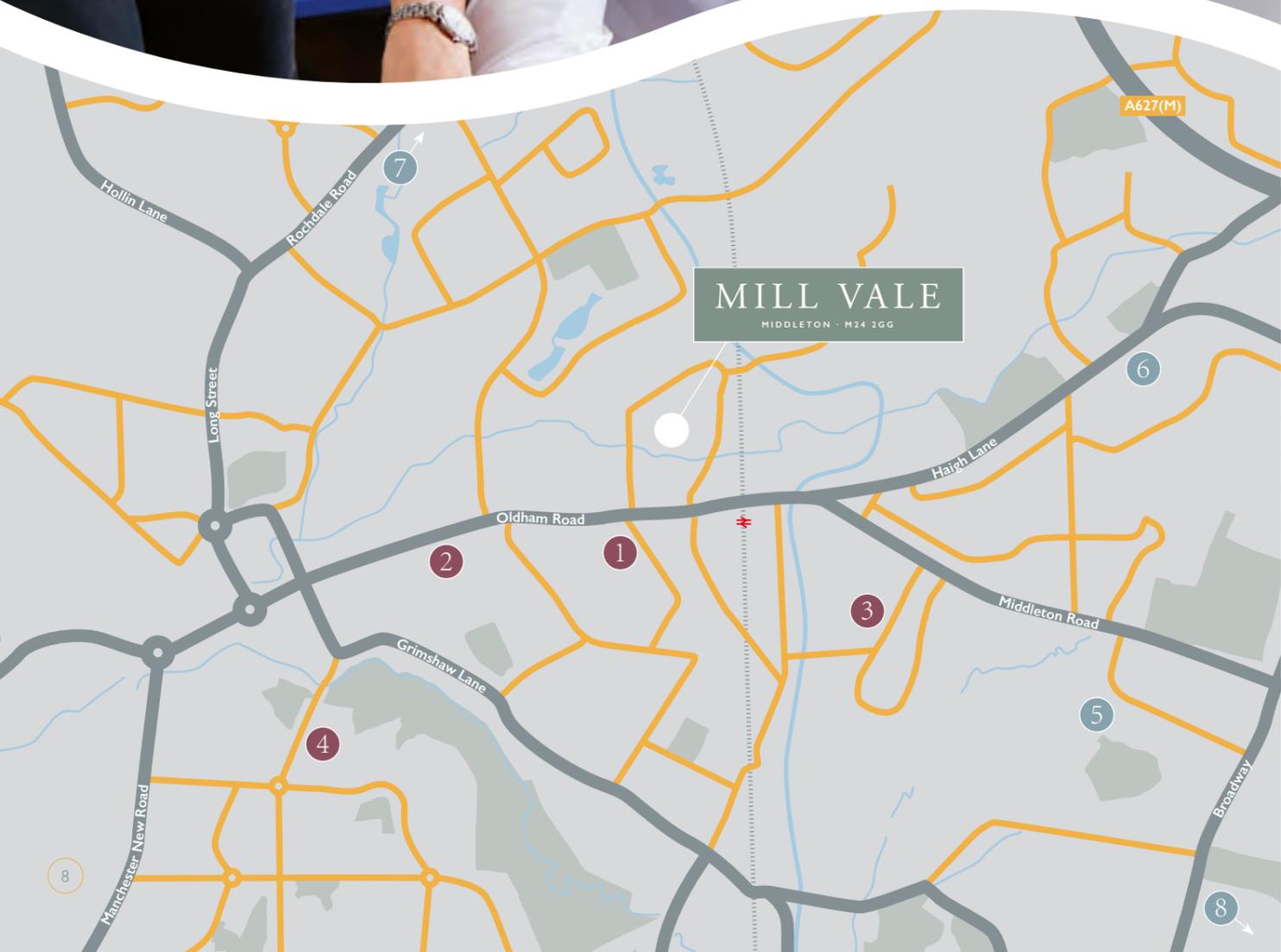
### 7 CARDINAL LANGLEY ROMAN CATHOLIC HIGH SCHOOL

Founded in 1959, the school has an excellent reputation in the local community for its academic excellence and student development. The school was recently rated 'Good' by Ofsted.

For those furthering their education, there are a number of colleges in the area, including Hopwood Hall College and University Centre and Oldham College. Plus, Manchester is home to an impressive six universities.

### 8 OLDHAM HULME GRAMMAR SCHOOL

An excellent private school just over 3 miles away, Oldham Hulme Grammar School has been nurturing academic excellence and personal development since 1611.



# MILL VALE

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## 2 BEDROOM HOMES

■ THE ROTH – 755 sq ft  
Plots: 240 and 241

## 3 BEDROOM HOMES

■ THE GARTH – 908 sq ft  
Plots: 211, 212, 215, 216 and 238

■ THE GORM – 910 sq ft  
Plot: 239

■ THE SPRUCE – 1,018 sq ft  
Plots: 232, 233, 236 and 237

## 4 BEDROOM HOMES

■ THE EMERSON – 1,053 sq ft  
Plots: 234 and 235



Mills Hill  
train station



# THE ROTH



# THE ROTH

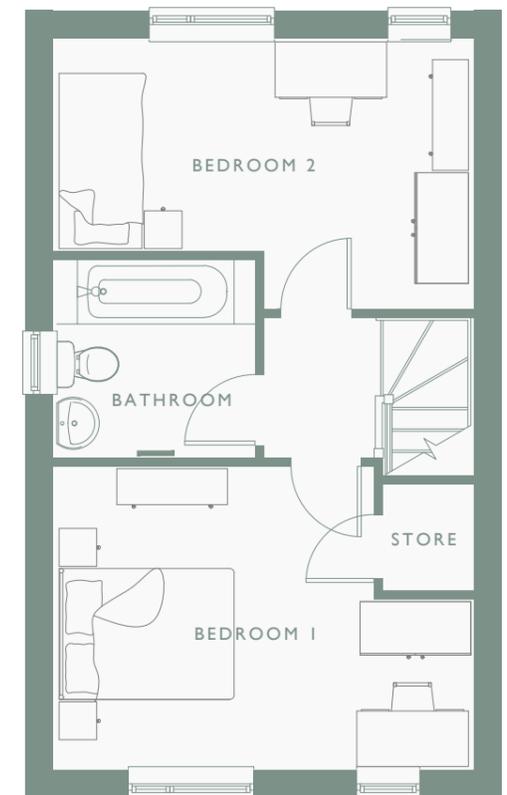
2 BEDROOM SEMI-DETACHED FAMILY HOME

755 sq ft  
70.1 sq m

## GROUND FLOOR



## FIRST FLOOR



PLOTS: 240 and 241

# THE GARTH

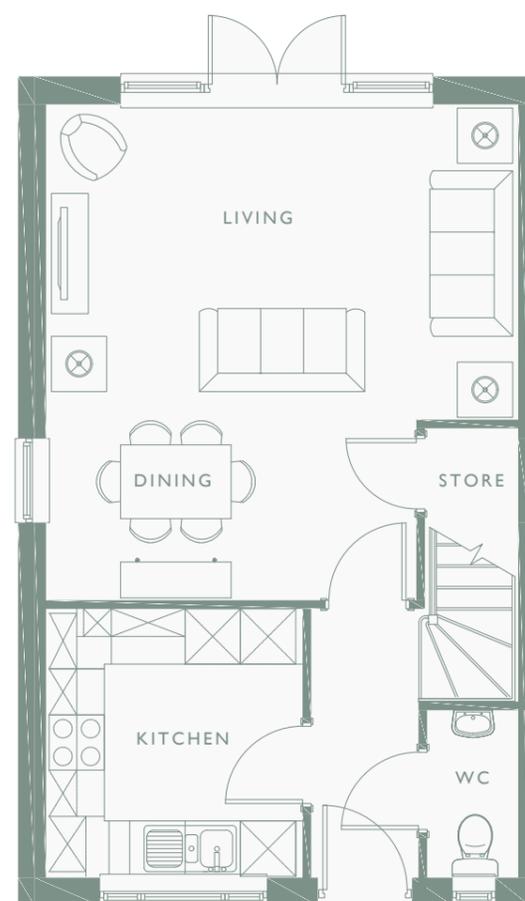


# THE GARTH

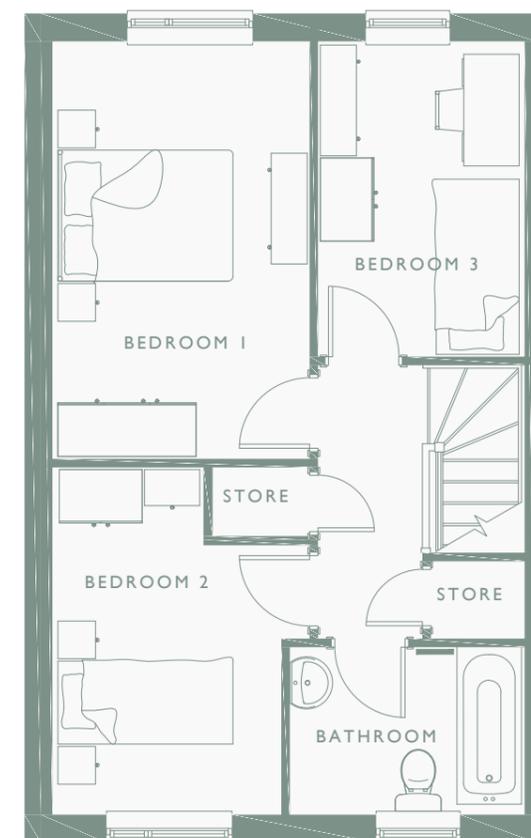
## 3 BEDROOM SEMI-DETACHED FAMILY HOME

908 sq ft  
84.4 sq m

### GROUND FLOOR



### FIRST FLOOR



**PLOTS:** 211, 212, 215, 216 and 238

PLEASE NOTE THAT WINDOWS AND CANAPES DIFFER FROM PLOT TO PLOT

# THE GORM

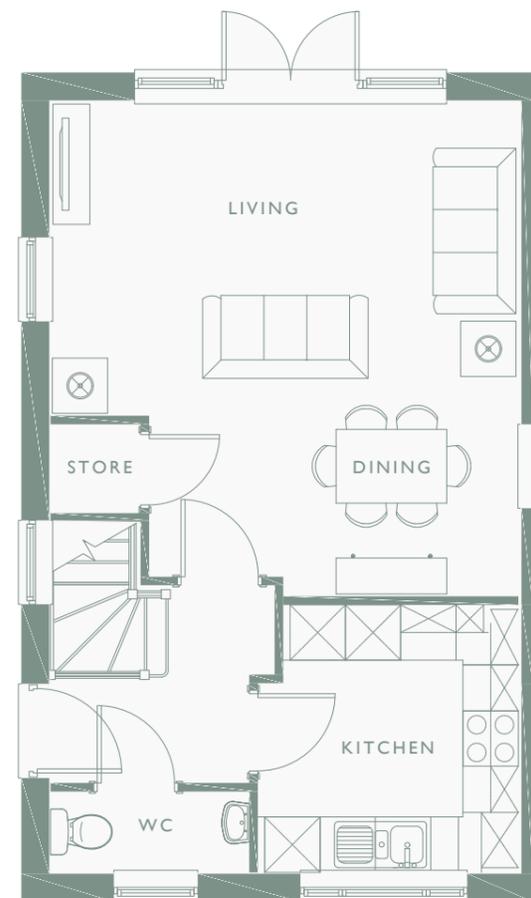


# THE GORM

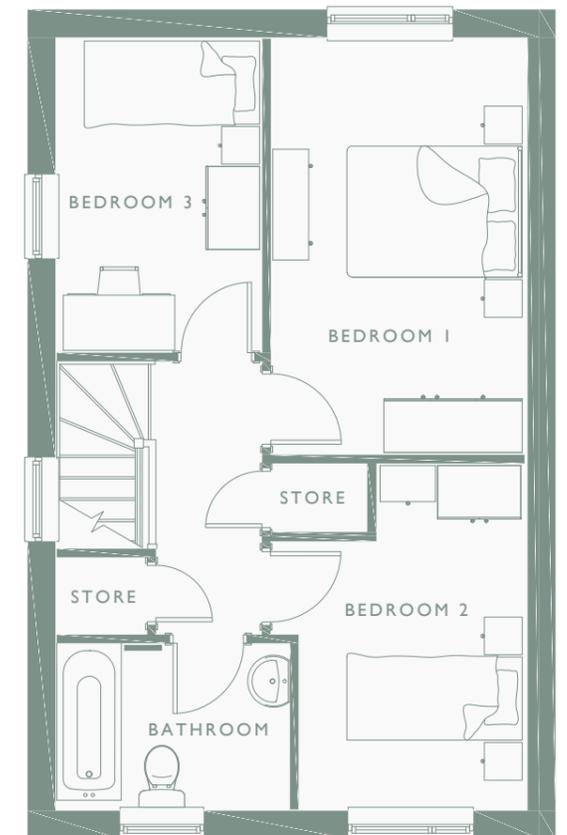
## 3 BEDROOM SEMI-DETACHED FAMILY HOME

910 sq ft  
84.5 sq m

### GROUND FLOOR



### FIRST FLOOR



PLOTS: 239

# THE SPRUCE



# THE SPRUCE

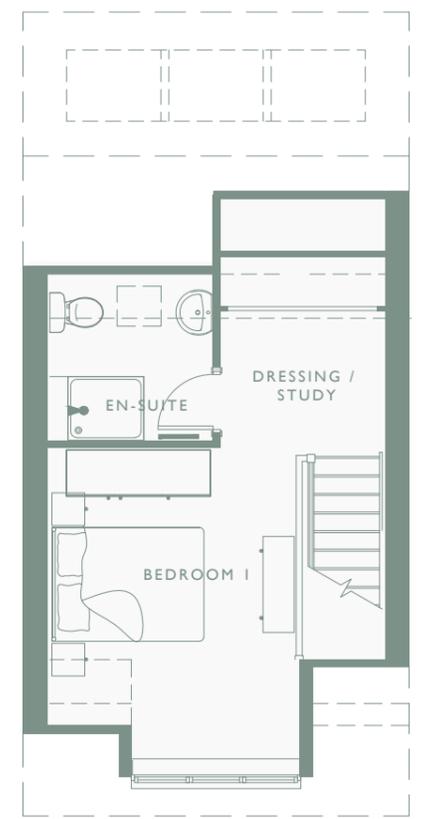
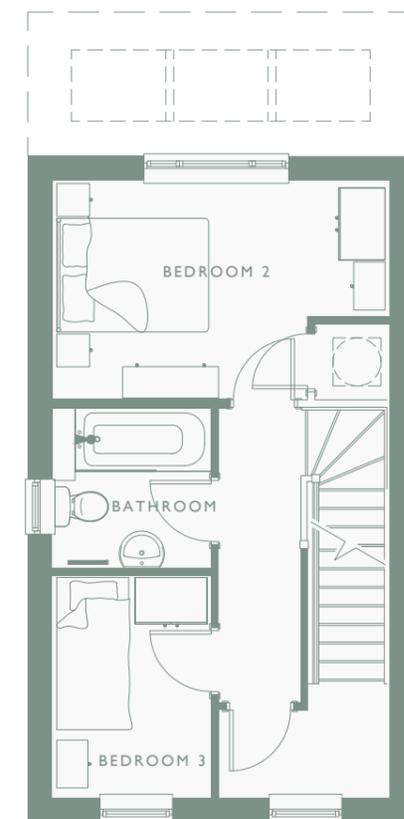
## 3 BEDROOM SEMI-DETACHED FAMILY HOME

1018 sq ft  
94.57 sq m

### GROUND FLOOR



### FIRST & SECOND FLOOR



**PLOTS:** 232, 233, 236 and 237

# THE EMERSON



# THE EMERSON

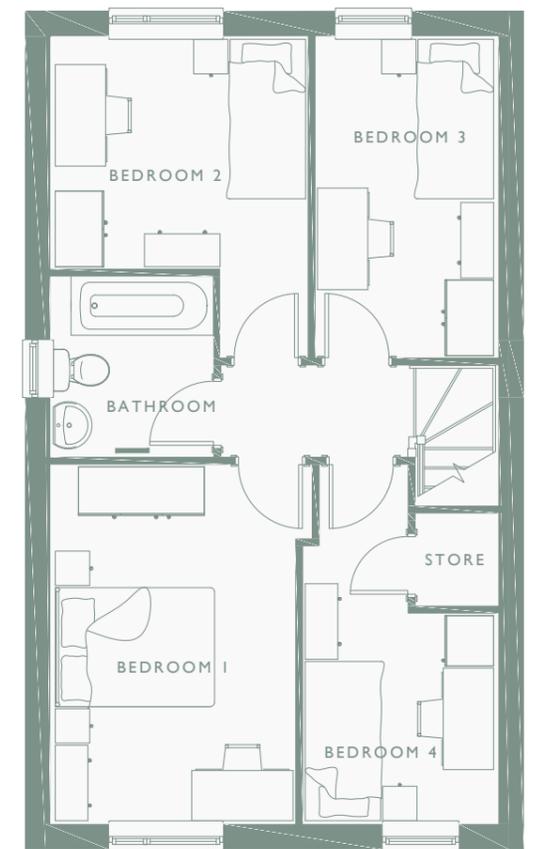
## 4 BEDROOM SEMI-DETACHED FAMILY HOME

1053 sq ft  
97.8 sq m

### GROUND FLOOR



### FIRST FLOOR



PLOTS: 234 and 235

# MILL VALE

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## SPECIFICATIONS

An outstanding specification as standard



## A SUPERB SPEC, INSIDE AND OUT

All homes at West Vale are built to an excellent specification. Light, spacious rooms are complemented by eye catching, contemporary bathroom designs and kitchen/diners equipped with modern fitted units throughout – including a stainless-steel oven, electric hob and extractor hood.

Attention to detail is just as comprehensive throughout the exterior, from off-road parking to front and rear lights.

- ◆ Contemporary kitchen with ample storage
- ◆ Oven hob and extractor
- ◆ White sanitary ware
- ◆ Generous bathroom tiling
- ◆ Mirrors to bathrooms
- ◆ Gas boiler for heating and water
- ◆ PIV (Positive Input Ventilation System)
- ◆ Double glazed windows
- ◆ Off-street parking
- ◆ Turfed front and rear gardens
- ◆ Wall or fencing provided to all boundaries
- ◆ External front and rear lights
- ◆ 12-year warranty

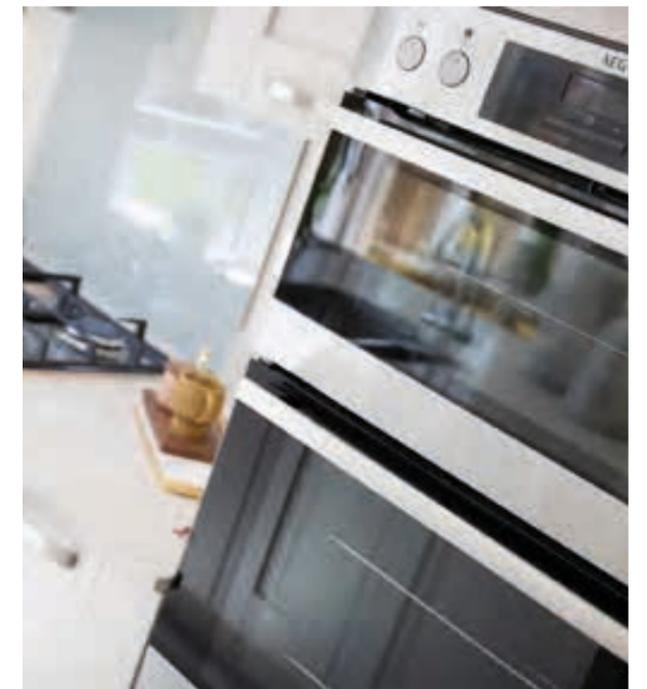
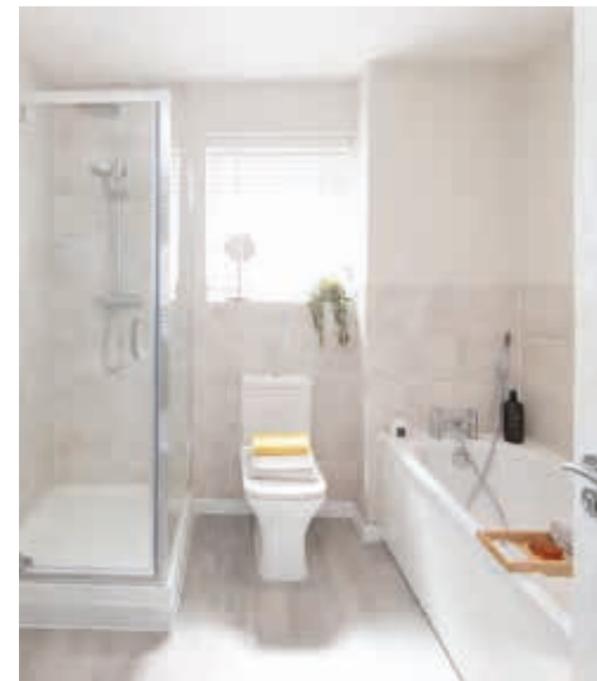


Image shown are for illustration purposes only.

# SHARED OWNERSHIP

Stepping into your new home is one of the best and most exciting achievements in your life and Shared Ownership makes that ambition possible.

You initially purchase a part share in a home through a mortgage and savings. You only need to buy as much as you can afford, usually a minimum of 35%\* and up to a maximum of 75%, and you pay a subsidised rent to us on the share that you don't own.

The great thing about Shared Ownership is that you can buy a larger share of the property whenever you can afford it. The more you own, the less rent you pay. What's more, you can get started with a smaller deposit, because it's calculated on the value of the share you buy. Shared Ownership provides you with the perfect opportunity to get your feet onto the property ladder. Even though you are only purchasing a share, it will definitely feel like your home since you are free to decorate and personalise it to your own taste.

SHARED OWNERSHIP IS A GOVERNMENT BACKED INITIATIVE. BELOW WE'VE LISTED SOME OF THE MAIN QUALIFYING CRITERIA AROUND YOUR ELIGIBILITY:

- Your household income is £80,000 a year or less
- You cannot afford all the deposit and mortgage payments for a home that meets your needs
- You're a first-time buyer or
- You used to own a home, but cannot afford to buy one now or
- You own a home and want to move but cannot afford a new home suitable for your needs or
- You're forming a new household - for example, after a relationship breakdown or
- You're an existing shared owner and want to move

# STEPS TO RESERVING YOUR SHARED OWNERSHIP HOME

Steps to Reserving your Shared Ownership Home If you are interested in one of our new homes, you will need to follow the steps below:

## 1. AFFORDABILITY ASSESSMENT

We work with a financial advisor called Metro Finance, who will carry out an affordability assessment to work out the suitable share that you can purchase. **Please contact them on 0114 270 1444** for your assessment.

This process will involve completing a budget planner to determine the suitable share based on your circumstances and affordability, and ensures that we can offer you the maximum share you can afford, without over stretching you. This is a free service, and Metro Finance will also be able to help you to secure a mortgage in principle if you wish.

## 2. DOCUMENTS

Metro Finance are responsible for collecting the following documents on behalf of Fabric Living

- Photographic ID (current, in-date passport or driving licence for all applicants).
- Your last 3 months' payslips (if self-employed, you will need to provide 2 years of accounts by a qualified accountant or 2 years of SA302s, if the mortgage lender will accept these). Please note if your income is from a different source such as pension or disability benefit, we require proof of your annual income.
- A mortgage in principle. This proposes the amount the provider is prepared to lend, the interest rate and the number of years to repay.
- Proof of funds for a deposit (bank statements are usually sufficient). Please note if your deposit is being gifted, the person gifting the funds will need to complete an ID verification check and provide bank statements to evidence the source of the funds. If your deposit is coming from the sale of a property, additional evidence will be required, including a mortgage redemption statement (if applicable), memorandum of sale from your estate agent, and a guide timescale for completion of the sale from your solicitor.
- Proof of current address (utility bill, council tax bill or bank statement).
- Any additional income (Universal Credit, Personal Independence Payment (PIP) etc. Please note that some types of benefit income cannot be used when calculating affordability, for example the housing element of Universal Credit.

## 3. AFFORDABILITY SIGN OFF

Once Metro Finance have received all the required documentation, they will review the documents and if all in order they will confirm a sign off.

## 4. PAYMENT & RESERVATION

Once Fabric Living are happy that all information has been supplied and you have received Metro Finance sign off, the reservation can be made. You will receive more information about the property from us and instructions on how to pay the £500 reservation fee to secure your chosen property.

In order to keep things fair and transparent Fabric Living offer a first-come, first-serve policy which is based on Metro Finance sign off. Customers who are signed off first will be given priority.

Once you have paid the reservation fee, reservation documents will be sent to you to sign and return. These documents will confirm the sales details and terms & conditions of the reservation period, so check it thoroughly before signing. You also need to provide your solicitor's details at this point.

Metro Finance have a panel of recommended solicitors, who are all familiar with the Shared Ownership sales process. Using one of the panel solicitors could help the sale progress as smoothly and quickly as possible.

At the point of reservation, you will need to complete a customer information form, which will be emailed to you by one of the Sales Advisors.

## 5. MORTGAGE IN PRINCIPLE/ MORTGAGE OFFERS

When discussing your mortgage options with a bank/building society/mortgage broker of your choice please note the following requirements:

- We will only accept mortgage offers with a minimum 5% deposit
- The mortgage offer term should not be more than 35 years unless there are exceptional circumstances
- The amount borrowed should not exceed the value of the share being purchased minus any deposit
- The mortgage must not offer further borrowing without the Housing Associations consent or include terms and conditions which are liable to adversely affect the security of the Housing Association
- Interest only and self-certified mortgages will not be accepted.
- We will pay particular attention to any mortgage rate that is 2% above the average rate for the closest equivalent mortgage (considering loan to value, length of fixed rate term) of five mainstream shared ownership lenders (e.g., Leeds, Halifax, Nationwide, Santander, Barclays)

\*lower shares may be available.



# Homes for Everyone



#### NEAREST TRAIN STATION:

Mills Hill train station – 0.3 miles

#### BUSES TO MILL VALE:

The 59, 396, 788 and 795 services all stop at the Baytree Lane bus stop, 0.1 miles from the development.



Fabric Living is the sales arm of First Choice Homes Oldham, to provide a range of affordable housing for people across Oldham and beyond. With customers firmly at our heart, we are all about creating vibrant, friendly, diverse communities where people want to live, work, and relax.



We are combining our efforts to deliver the best sales customer experience with the market leading sales Agency, LWC.

They will take you through all the requirements and aspects of your purchase and can be contacted on:

**0161 524 1699**  
**SALES@FABRICLIVING.CO.UK**

Disclaimer: The particulars within this brochure are for illustrative purposes and should be treated as guidance only. Scale varies between plan types. Dimensions listed are to be used as a guideline, the working drawings should be used for definitive measurements. The external elevations, architectural detailing and floor plans of individual house types may vary from those illustrated. All room sizes are approximate with maximum dimensions. Furniture positioning is indicative only. Please ask our Sales Consultant(s) for detailed information. While every effort has been made to ensure that the information contained in this brochure is correct, it is designed specifically as a guide and Fabric reserve the right to amend the specifications as necessary and without notice. This does not constitute or form any part of the contract of sale. Images are indicative only. Design date March 2025. Mill Vale is a mixed tenure development including homes for both sale and rent.