# Welcome to Kiln Nook





**Woodbank Street, Burslem, ST6 3AZ** A collection of 43 beautifully designed new homes Artist's impression

Through our passion for housing, more people have a safe place to call home

Living at Kiln Nook **Discover the local area** 

Located in the 'Mother Town' of the Potteries, Burslem, near to the historic Three Sister's bottle kilns, and as a part of the bustling city of Stoke-on-Trent, Kiln Nook is the perfect location for you.



## Education

- Several nurseries and primary schools within walking distance
- A great choice of secondary schools and colleges within the local area
- A short drive or bus ride to Staffordshire University.



- Major supermarkets Morrisons, Tesco, Aldi and Lidl within two miles
- Festival Retail Park and Piccadilly Shopping Arcade nearby
- A mix of big-name brands and independent shops in Stoke-on-Trent city centre.





## Dining

- A wide range of eat-in and take away options within walking distance
- Pubs, cafès, tearooms and restaurants in Stoke-on-Trent city centre
- Visit FEASTED Chef's Table, an award winning, unique dining experience in Stoke-on-Trent.

## Transport

- Excellent bus links to Stoke-on-Trent city centre, Kidsgrove and Crewe
- Stoke-on-Trent train station with direct trains to major cities
- Less than an hour's drive from Birmingham, Manchester, Liverpool and Nottingham.



## Local amenities

- A wide variety of gyms nearby including Dimensions Leisure Centre
- Close to various attractions including local parks, Aerial Extreme and Trentham Monkey Forest
- Active nightlife in Stoke-on-Trent city centre.

Great

transport

links







**Ground floor** 



Room	Metric	Imperial
Kitchen/Dining	5.3 x 3.9	17'5" x 11'11"
Lounge	5.3 x 3.2	17'5" x 10'7"
W.C.	1.6 x 0.9	5'2" x 3'2"

**First floor** 



Room	Metric	Imperial
Bedroom 1	3.1 x 3.9	10'4" x 12'11"
Bedroom 2	3.1 x 3.2	10'4" x 10'7"
Bedroom 3	2.0 x 2.8	6'9" x 9'4"
Bathroom	2.0 x 2.1	6'8" x 7'0"
En-suite	1.6 x 1.75	5'2" x 5'8"

#### Disclaimer:

- This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated.
  Please request a full development specification from the team. Correct at time of printing (April 2025).
  End terraces will have additional windows in some circumstances. Please check the specific plot with an advisor.



**Ground floor** 



Room	Metric	Imperial
Kitchen/Dining	2.6 x 4.6	8'9" x 15'1"
Lounge	3.5 x 4.8	12'2" x 15'7"
W.C.	0.9 x 1.9	2'11" x 6'4"

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**First floor** 



#### Room

Bedroom 1 Bedroom 2 Bedroom 3 Bathroom En-suite

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2.6 x 3.3

2.6 x 3.1 2.0 x 3.1 2.0 x 1.9 2.6 x 1.6 Imperial

8'9" x 10'11" 8'9" x 10'3" 6'7" x 10'5" 6'7" x 6'4" 8'9" x 5'5"



#### **Ground floor**



**First floor** 



Room	Metric	Imperial	Room	Metric	Imperial
Kitchen/Dining	3.9 x 3.1	13'5" x 10'6"	Bedroom 1	4.0 x 3.3	13'5" x 10'9"
Lounge	3.1 x 4.1	10'4" x 13'5"	Bedroom 2	4.0 x 2.6	13'5" x 8'8"
W.C.	1.0 x 1.8	3'3" x 5'10"	Bathroom	1.9 x 2.1	6'5" x 7'1"

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## **Development design Building homes that inspire**

## At Your Housing Group, our homes are designed to be modern and contemporary.

your new home will be full of products and finishes of the highest quality.



## Shared ownership specification What can you expect?



#### General

- Double glazing
- Off street parking
- Energy efficient appliances
- Vinyl flooring to bathrooms, W.C. and en-suites
- Patio doors
- EV charging points to all houses
- Solar panels to all houses
- Turfed front and rear gardens.

#### **Bathroom**

- Contemporary three-piece bathroom suite
- Heated towel rail
- Contemporary tiles
- Designer taps
- En-suites fitted to selected house types\*

#### Living

- Telephone and broadband internet sockets
- TV sockets.

Typical YHG interior

#### Kitchen

- Symphony cabinet and worktops
- Electric oven and hob
- Cooker hood
- Integrated fridge freezer
- A-rated gas combi boiler
- LED downlighters.

#### Communal

All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of landscaped areas and communal facilities as detailed in the lease. This will either be through the service charge, or a one-off charge, as necessary.

#### Service Charge

Refer to service charge.

#### **Communal Facilities**

Shared private drives, shared footpaths, unadopted lighting, lighting columns, boundary treatments/ railings or any additional facilities which the Landlord sees fit.

## **Shared ownership explained** at Kiln Nook

Shared ownership is another way to buy your home. You buy a percentage and pay rent on the rest.

#### Who is eligible for shared ownership?

Shared ownership is an option for lots of people. In brief:

- Your household income is £80,000 a year or less
- Must be a first time buyer
- Previously owned a home and can't afford to purchase a property outright
- Returning to the property market for example after a relationship breakdown
- If living in a current shared ownership property then the property must be sold
- You must pass a financial assessment, proving financial capability to buy the minimum share value and monthly payments
- Must have a deposit of at least 5% of the share-value of the home

#### Part mortgage/part rent, how does that work?

Shared ownership is part buy, part rent. This means you will have a mortgage on the share you own and pay rent on the remaining share. For instance, if you buy a 50% share of the property, you'll pay a mortgage on the 50% share, and rent on the remaining 50% share. Usually, you can also carry on buying shares, to own it 100%.

You'll have a lease, which is essentially the contract for the share you've bought. It means you've got the right to keep your home for the Lease Term of 990 years, but the land belongs to Your Housing Limited as illustrated on the site plan. Your lease also sets out how much you need to pay each month, and your responsibilities as a shared owner. Please apply at: www.gov.uk/ shared-ownership-scheme/apply

#### What are the benefits?

- You need a smaller mortgage and a smaller deposit
- You get the home that you have always dreamed of at a price that is affordable
- · You can buy more shares in your home, when you can afford it.

The above images are for representative purposes only.

\* En-suite bathrooms are dependent on house type. Please seek clarity from our Sales Advisor for specific plots.



#### Can I buy more shares?

You have the option to buy further shares in the property at the market value when financially possible. This is referred to as 'staircasing'. The more shares you purchase, the less rent you will pay and once you have successfully staircased fully you will no longer pay us rent and you own the property outright.

Following this we will dissolve your lease agreement, meaning you're a full-fledged homeowner. We've so far helped hundreds of aspiring homeowners to purchase a new build home through shared ownership and a number of our homeowners have already 'staircased' to 100% already!



#### To apply

In order to reserve a plot and confirm your shared ownership eligibility please complete the shared ownership eligibility application form online please visit www.yourhousinggroup.co.uk/ find-a-home/homes-to-buy/shared-ownership/

We will assess your eligibility for shared ownership and you will receive an email within 5 working days with confirmation of your acceptance or refusal.

Once confirmed eligible a member of the Sales Team will contact you with next steps, talk you through the options, confirm availability and arrange a viewing.

## **Shared ownership**

**Process guide** 



## 1. Discover a Home

Visit our website **www.yourhousinggroup.co.uk/im-looking-for-a-home/new-builddevelopments** and view our available developments to find your new home.

When applying for **Affordable Home Ownership** please check you are shared ownership eligible online, please apply at: <u>www.gov.uk/shared-ownership-scheme/apply</u>

## 2. Confirm Your Eligibility

To confirm you meet the shared ownership eligibility criteria, please complete our online application form if you want to apply to buy a shared ownership home, once completed, we will be able to review your application.

www.yourhousinggroup.co.uk/im-looking-for-a-home/homes-to-buy/shared-ownership

By submitting this form, you have read and accepted the **Standard Shared Ownership Key** Information Documents here: <u>https://bit.ly/SharedOwnershipKeyInfo</u>

## 3. Financial Assessment

If you are eligible for shared ownership, you will be required to complete a financial assessment with our recommended Regulated Mortgage Provider to confirm you are financially eligible to proceed.

### 4. Reservation

Once you have been approved we will call you to pay the reservation fee of £350 and request your Solicitor details. The reservation fee will be deducted from the final completion monies.

## **5. Approval Process**

Once you have completed your full affordability assessment, determined the share purchase and maximum mortgage available and we have received from the Mortgage Provider the sign off sheet completed and signed by the relevant parties, your application will be submitted to the Home Ownership Team who will contact you to carry out their approval, this will be conducted over the phone.

As well as assessing your application they will go through the Shared Ownership Key Information Document, lease obligations, terms and conditions which can be found here: https://bit.ly/SharedOwnershipKeyInfo

## 6. Reservation Fee

Once you have been approved, we will call you to pay your £350 reservation fee and request your solicitor details. The reservation fee will be deducted from the final completion monies.

## 7. Sale Formally Agreed

Solicitors will be formally instructed. YHG can provide you with a list of solicitors who specialise in shared ownership to assist you with a smoother conveyancing process.

The Memorandum of sale and Homes England Key Information Documents will be issued to our solicitor who will issue the legal paperwork to your solicitor.

## 8. During the Sale

It is your responsibility to keep in touch with your solicitor to ensure they are working towards the deadline. We will require to see sight of your mortgage offer for approval (if applicable). Your Solicitors will carry out, searches, raise enquiries via our solicitors. Should you have any queries, please contact your allocated Property Sales & Conveyancing Officer.

## 9. Exchange and Completion

Once Solicitors have carried out their searches and the offer has been approved and an exchange date will be set.

You will have the opportunity to view your property between exchange and completion. On completion you will be expected to pay an apportion of the rent and service charge from the date of completion until the end of the month plus a further one month's charge. Once Solicitors have confirmed that completion has taken place the keys will be released.

## 10. Moving In Day

Your YHG Sales Advisor will meet you at your brand new home to hand over your keys.



## **Rent to Buy specification** What can you expect?



- Energy efficient appliances
- Laminate flooring to kitchen, hall, living room, vinyl flooring to bathroom, W.C. and ensuites, carpets to stairs and bedrooms
- Patio doors
- EV charging points to all houses
- Solar panels to all houses
- Turfed front and rear gardens
- Window blinds provided.

#### Bathroom

- Contemporary three-piece bathroom suite
- Heated towel rail
- Contemporary tiles
- Designer taps
- En-suites fitted to selected house types\*

The above images are for representative purposes only. \* En-suite bathrooms are dependent on house type. Please seek clarity from our Sales Advisor for specific plots.



Typical YHG interior

#### Kitchen

- Symphony cabinet and worktops
- Electric oven and hob
- Cooker hood
- Integrated fridge freezer
- A-rated gas combi boiler
- LED downlighters.

### Living

- Telephone and broadband internet sockets
- TV sockets.

## **Rent to Buy explained** at Kiln Nook

Rent to Buy is a government designed scheme which allows working households to rent a home at 20% below the open market rent (Intermediate rent) providing the opportunity to save for a deposit to go on and purchase their home in the future.

With Rent to Buy, you can live in a quality new build home at Intermediate Rent (approximately 80% of the open market rent) for a maximum of five years. During that time, you will save towards a deposit and have the option to buy your home through shared ownership.

## **Applicant Eligibility**

At the time of letting, prospective Rent to Buy tenants must be working households and intending to buy their own home in the future.

- Prospective Rent to Buy tenants must be first time buyers or returning to the market following a relationship breakdown.
- Applicants will be assessed to ensure that they're eligible for the scheme and that they can't currently afford to buy a home on the open market.
- You can't apply if you already own another property.

## FAQs

#### Q: What benefits does the Rent to Buy scheme provide?

Rent to Buy allows you to live in a new build property at a monthly rent (approximately 80%) of the market rent). This reduced monthly rent is designed to help you save for a deposit to purchase the property in the future.

### Q: Who is responsible for maintenance and repairs to the property?

Your Housing Group will provide a maintenance and repairs service under the terms of your tenancy agreement.

#### Q: What will I need to pay up front?

• You will be required to pay a full month's rent plus the remaining apportionment for the current month's rent before you move in to the property.

This will allow time for your account and future direct debit payments to be set up.

- Payment will need to be cleared at least 48 hours prior to you moving in to your home.
- Once a moving-in date has been set our appointed PRS Officer will advise you of the amount you need to pay and arrange to collect the payment.
- All future payments will then be collected directly by Your Housing Group via a monthly direct debit on the first of each calendar month.

#### Q: Ongoing costs?

In addition to your rent payments, you will also be responsible for all utilities costs associated with the property from the day you move in. Meter readings will be taken at the handover meeting to allow for you to set up accounts in your name. You will also be responsible for Council Tax and telephone, Wi-Fi and TV subscriptions.

#### Q: Can I buy my home before the end of the five year period?

Once you have your deposit you can buy your home through shared ownership in the first five years (subject to YHG's agreement) and at the end of the five year term you will be able to purchase your home outright.

#### Q: What will happen when I am in a position to buy my home?

Firstly, a valuation by a RICS Chartered Surveyor will be required. Your Housing Group will arrange for the valuation to be undertaken on your behalf

## at the end of the five year period?





## 1. Reserve a plot

You will be required to complete a HEC (Homes England Affordability Assessment) as part of our pre-qualification checks.

To reserve your property, you will need to complete the following forms:

- Pre-tenancy form
- Pre-qualification form
- GDPR form

All Rent to Buy Properties are subject to eligibility criteria and satisfactory referencing.

You will be required to pay a holding deposit which will be deducted from your first month's rent should you enter into a tenancy agreement with Your Housing Group.

All successful lets are subject to referencing which will include a credit check, employment reference and landlord reference.

## 2. Referencing process starts

- A. You will receive an email from our appointed referencing company, asking for more detailed information to start the referencing process. It is important that you provide this information as soon as possible.
- **B.** Our referencing company will contact your landlord (where applicable) and employer to verify the details that you have provided as well as carry out a credit reference check.
- **C.** The completed reference is usually returned within 5 working days, but this is dependent on you, your landlord and your employer responding as quickly as possible.

## 3. Reference completed

When we receive the completed reference, we will contact you to advise the outcome and discuss a move in date and next steps if the reference is successful.

## 4. Payments

Before you move in to the property you will need to pay:

- **A.** One month's rent (less the holding deposit you paid on reservation).
- B. A deposit which is equivalent of one month's rent. The deposit will be registered with the Tenancy Deposit Scheme and full details of the scheme will be provided to you. The deposit is refundable when you move out providing there are no damages, outstanding cleaning or outstanding rent arrears.

## 5. Moving in

Once you have been approved we will call you to pay the reservation fee of £350 and request your solicitor details.

The reservation fee will be deducted from the final completion monies.

## 6. Paying your rent

Your rent will be due on the 1st of each month via direct debit.

## 7. During your tenancy

Your tenancy will be for an initial fixed term of 18 months after which it will "roll" on a monthly basis. We will contact you annually to carry out a property inspection and discuss your aspiration to proceed to purchase the property.

## 8. Proceed to purchase

Our Commercial Transaction team will provide guidance on how to proceed with your purchase.

In order to be eligible to purchase a Shared Ownership home applicants must have a gross household income of less than £80,000 and be otherwise unable to purchase a suitable property for their housing needs on the open market.



# Kiln Nook Burslem

Woodbank Street, Stoke-on-Trent, Staffordshire, ST6 3AZ





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youtube.com/yhgtv

## 01782 491464 yourhousinggroup.co.uk

All information and images used within this brochure are for representation purposes only and should not be taken literal, these are examples of what a typical Your Housing Group home could look like. Some images are CGIs and are indicative of design styles but finishes, materials, colours and detailing are subject to change. Kiln Nook is a marketing name only and is not the confirmed postal address. Our Sales Team are available Monday - Friday for all enquiries. All details are correct at the time of print in April 2025.