

# Shared Ownership Opportunity at Rockmill End, Willingham CB24 5HY.



Three bedroom Brand New semi-detached properties are available for Shared Ownership purchase.

45% share available for £146,250.00 with a monthly rent of £409.63

To apply for this property, call the Flagship Homes Sales Team on 01603 255444.



#### The accommodation comprises:

#### **Ground floor**

- Entrance fitted with carpet, radiator and stairs to first floor.
- **Kitchen** fitted with oak effect vinyl flooring, a range of modern wall and base units with work surface over and chrome handles throughout. Integrated appliances include cooker, hob and extractor hood, fridge freezer, dishwasher and washing machine.
- Lounge comprises of carpet, radiator, TV/digital aerial and a cupboard that provides additional storage. Neutral feel throughout with window and double doors opening out to the rear garden letting in the additional natural light.
- WC fitted with vinyl flooring, a low-level WC, wash hand basin, radiator and towel rail.

#### First floor

- Master bedroom fitted with carpet, radiator, double wardrobe and window to front aspect.
- **Bedroom two** fitted with carpet, radiator, TV aerial and window to rear aspect.
- **Bedroom three** fitted with carpet, radiator TV aerial and window to rear aspect.
- Bathroom fitted with a white three-piece suite comprising shower over bath, bath screen, WC and
  wash hand basin. Full height tiling around bath, shaver plug, laminate flooring, radiator and extractor
  fan.

#### External

- Enclosed rear garden with lawn and patio.
- Large shed.
- Two allocated parking spaces.

#### Additional information

- Double glazed windows.
- Gas central heating.

#### **Energy Performance Certificate Rating**

TBC

#### Location

Willingham lies to the north west of Cambridge and offers a good range of day-to-day amenities including two village stores, a Post Office, GP surgery, popular primary school, several restaurants, two pubs to the facilities, plus active clubs and societies. A bus service links Willingham with nearby Cambridge, with the convenience of the Guided Bus service into Cambridge from Longstanton, which offers an extensive selection of High Street and independent shopping, cafés, bars and restaurants and leisure facilities. Transport links are excellent: the village enjoys easy access from the nearby A14 to the M11 and national motorway network and Waterbeach station offers regular trains to London Kings Cross in around an hour.











## What are the costs involved with Am I Eligible? purchasing?

You'll need to think about the following costs, for example:

- · Minimum deposit of 5% of the share value
- · Reservation Fee
- · Solicitors Fee
- · Mortgage arrangement

No need to worry, we can talk this through with you...

### To be eligible you need:

- A household income lower than £80,000.
- · Minimum of 5% deposit.
- · Approved by the Help to Buy Scheme
- To not own or have a mortgage on any other property.



## What will I pay to Flagship Homes? Full Market Value £325,000.00

Share	Share price	Approximate Mortgage Repayment*	Rent PCM	Service charge, sinking fund & admin fee PCM	Buildings Insurance PCM	Approximate total monthly payment*
45%	£146,250.00	£787.00	£409.63	£*TBC*	£5.49	£1,202.12

<sup>\*</sup>Based on a repayment mortgage over 25 years at 4.69% with a 5% mortgage deposit.

The figures shown in the above table are a guide only. Mortgage repayments may vary depending on the particular mortgage product chosen and personal circumstances. For more detailed advice you should contact an Independent Financial Advisor.

#### Am I eligible?

An affordability check will be carried out and no more than 45% of your net monthly income can be used to cover the monthly payments of rent and mortgage.

You must also register and be approved for the Shared Ownership scheme with Help to Buy at <a href="https://www.helptobuyagent3.org.uk/">https://www.helptobuyagent3.org.uk/</a>

### How do I apply?

To arrange a viewing or to apply for this property, please call Flagship Homes on 01603 255444 or email sales@flagship-homes.co.uk.

For more information, contact Flagship Homes on:

E: Sales@flagship-homes.co.uk

T: 01603 255444

W: www.flagship-homes.co.uk/sharedownership

These particulars are set out as a general outline only for guidance of intending purchasers and do not constitute an offer or contract or any part of an offer or contract. All descriptions, dimensions, references to conditions and necessary permission for use and occupation and other details are given having taken all reasonable steps to avoid committing an offence. Nonetheless such statements do not constitute any warranty or representation by the Landlord. It is the responsibility of any intending customer to satisfy themselves. The making of any offer of this property will be taken as an admission by the intending purchaser (a) that they have relied solely upon their own judgement and (b) to the extent that they have personally verified the information in these particulars, they have noted and accepted the qualification and disclaimer set out above and (c) that in entering into any contract pursuant to any such offer, they shall have relied solely upon their own inspection and enquiries and the terms of such contract. Nothing in these particulars or any related discussions forms part of any contract unless expressly incorporated within a subsequent agreement.