### Severn Meadows

### LYDNEY, GLOUCESTERSHIRE

A beautiful collection of 2 & 3 bedroom Shared Ownership homes

A home of your own



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### Welcome 40 Severn Meadows

Set on the edge of a quiet country town beside an area of outstanding natural beauty, Severn Meadows offers you a chance to enjoy the best of town and country in a home of your own at an affordable price. With easy commuter links, great views and all the amenities you need close at hand, this is a great place to put down roots.

The new community features beautifully designed homes set among grassy areas and trees. The clever use of colour and brickwork has created homes with real style and character. Inside you'll find generously proportioned open plan living areas.

Legal & General Homes is offering a unique opportunity to live at Severn Meadows through Shared Ownership. Thanks to this scheme, you can get on the property ladder with a lower deposit than is required to buy outright or with other buying schemes.



A sense of community A new development beautifully landscaped and built around your needs.



Stunning idyllic location Live on the edge of a historic town, with Gloucester an easy drive away.



ΠΦ

Sit back and make plans The neutral décor invites you to add your own touches and create a personal look.



Natural choice In every direction you'll be surrounded by areas of outstanding natural beauty.

# Makenburself

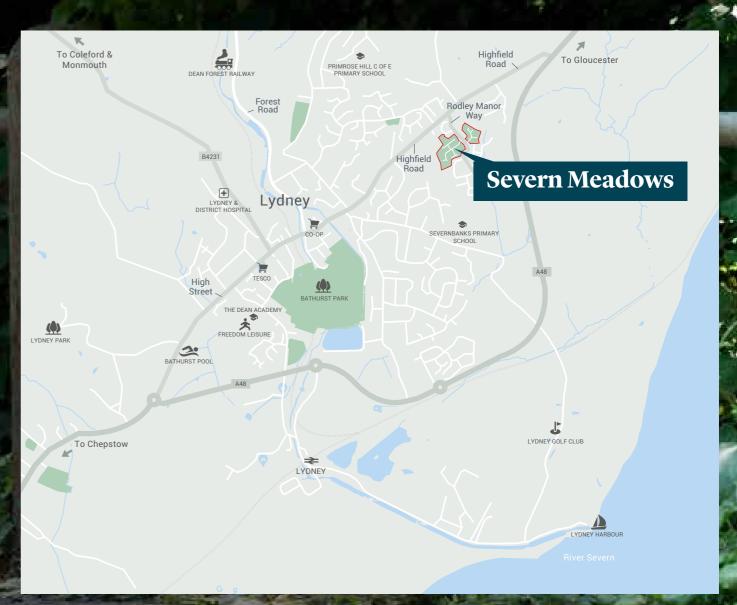


### The best of all worlds

Whether you're on a walk along the banks of the Severn, following a bike trail through the Forest of Deanor canoeing down the River Wye, you'll never tire of all the wonderful outdoors to explore. Lydney is great for sports too, with a local swimming pool, gym, football, hockey, rugby and a cricket club which has launched some impressive international careers.

The elegant towns of Cheltenham and Chepstow are nearby (ideal for horseracing fans) and Gloucester closer still. This historic city has a magnificent cathedral, museums, coffee houses, bars and restaurants. The Gloucester Quays shopping centre is a shopper's paradise with a wide range of fashion shops, together with a multi-screen cinema.

Gloucester has a thriving arts scene with a choice of theatres, galleries and live music venues, while book lovers will love the annual festival at Hay-on-Wye.



## Make every day an adventure

### The gateway to the Forest of Dean

Whether you're taking a bike into the local forests or a train to Gloucester, Severn Meadows is a great starting point.

There's a station in Lydney itself with a direct service to Gloucester that takes just 20 minutes. From Gloucester to London is under two hours. Or take the steam train from Lydney Junction and travel in sedate style for 4½ miles along the Dean Forest Railway.

The A48 bypasses Lydney and offers quick road links to Gloucester in the north and Bristol in the south. It also links you to the M4 and national motorway network, offering simple and straightforward journeys to the towns of south Wales, the south west and Midlands.

You might be living in the middle of the countryside, but you're connected to everything that matters.



By Foot

Lydney High Street 0.1 mile

The Dean Academy Secondary School 0.3 miles

Freedom Leisure Centre 0.4 miles

Lydney Boating Lake 0.7 miles

Severnbanks Primary School 1.1 miles

> Lydney Harbour 1.5 miles



By Train From Lydney Station

> Gloucester 20 mins

Newport 27 mins

Cheltenham Spa 31 mins

Cardiff Central 41 mins

Birmingham New Street 1 hour 22 mins

London Paddington 1 hour 39 mins (from Newport)



By Road

Lydney train station 0.5 miles

Tesco superstore 0.6 miles

The Wye Valley 9 miles

Ross on Wye 17.2 miles

Gloucester 19.5 miles

Bristol Airport 33.6 miles



The Wye Valley and River Wye

Distances and travel times taken from google.co.uk/maps and nationalrail.co.uk and are approximate only.



### Two Bedroom Houses

#### Plot Nos 73, 74 & 75

### Three Bedroom Houses

Plot Nos 69, 70\* & 76





**GROUND FLOOR** 

FIRST FLOOR

#### Key

FF - SPACE FOR FRIDGE / FREEZER B - BOILER WM - SPACE FOR WASHING MACHINE

Whilst every effort has been made to ensure that the information contained in this brochure is correct, it is designed specifically as a guide.

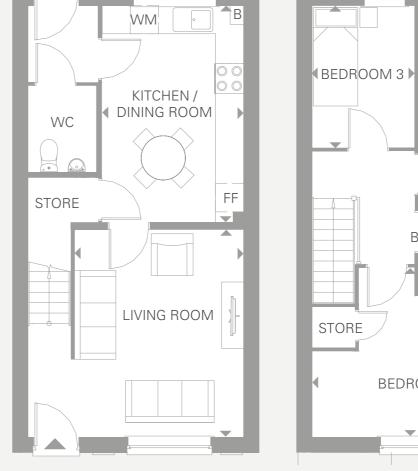
The floorplans shown are for approximate measurements only. Exact layouts, dimensions, entrance and position of windows and doors may vary between plots. All measurements may vary within a tolerance of 5%. Furniture, kitchen and electrical layouts are indicative only and subject to change, please ask a Sales Consultant for further information. Computer generated image are for illustrative purposes only, plot specific elevations may vary.

Dimensions TOTA	L AREA: 78.1 SQ	M 840 SQ FT
	Length Width	Length Width
Living / Dining / Kitchen	8.59m x 3.53m	28' 2" x 11' 7"
Bedroom 1	4.55m x 3.49m	14' 11" x 11' 5"
Bedroom 2	4.55m x 3.73m	14' 11" x 12' 3"





FRONT ELEVATION



GROUND FLOOR

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Dimensions TOTAL	AREA: 86 SQ M	925 SQ FT
	Length Width	Length Width
Living Room	4.65m x 4.48m	15' 3" x 14' 8"
Kitchen / Dining Room	4.67m x 3.05m	15' 4" x 10' 0"
Bedroom 1	4.65m x 3.04m	15' 3" x 10' 0"
Bedroom 2	3.06m x 2.21m	10' 0" x 7' 3"
Bedroom 3	4.18m x 2.37m	13' 8" x 7' 9"

Denotes level changes to garden







### Specification

#### Kitchen

- Contemporary kitchen with chrome handles and soft close cupboards
- Laminate worktop with matching upstand
- Stainless steel splashback to hob
- Stainless steel 1½ bowl sink with chrome mixer tap
- Stainless steel multi-function oven, hob and stainless steel chimney hood
- Space for fridge/freezer
- · Space for washing machine

#### Cloakroom

- Contemporary white close coupled toilet and basin
- Chrome mixer taps
- Splashback tiling to basin

#### Bathroom

- · Contemporary white bathroom suite comprising bath, close coupled WC, pedestal basin with chrome mixer taps
- Glass shower screen to bath
- Thermostatic shower over bath
- · Wall tiling to bath and splashback tiling to basin area
- Chrome heated towel rail
- Mirror

#### Flooring

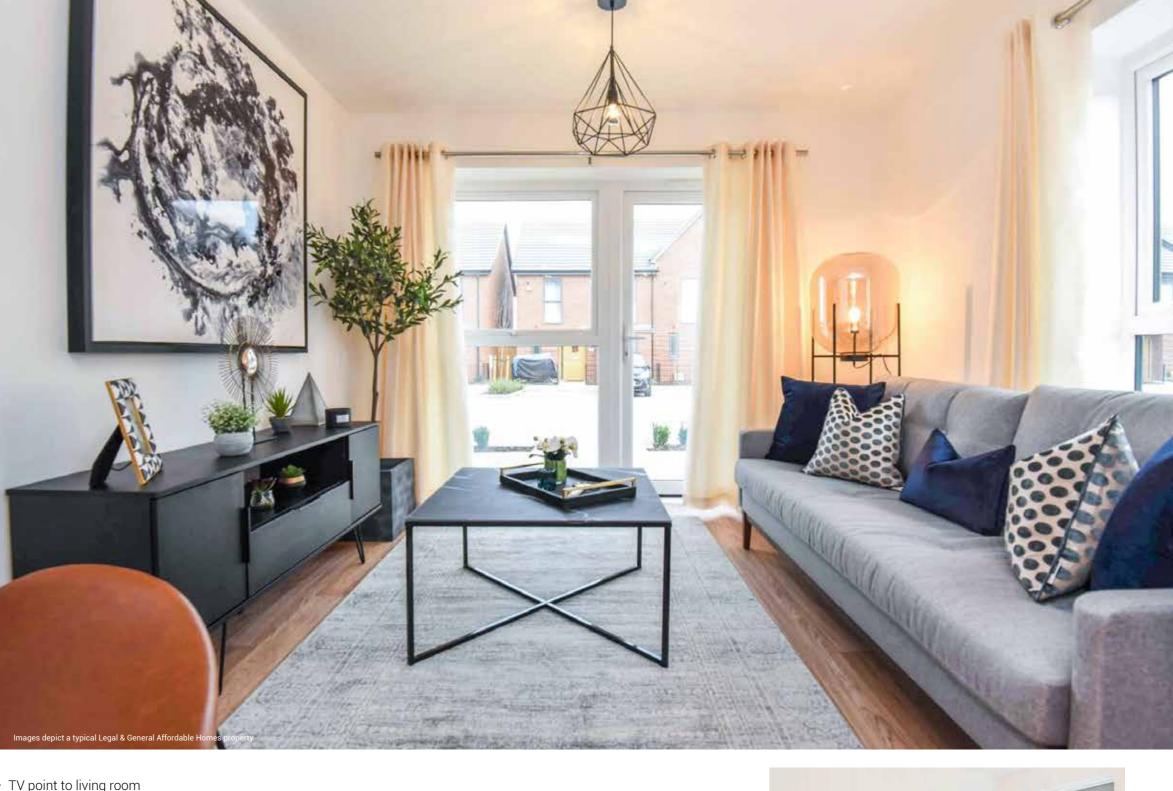
- Vinyl flooring to kitchen, cloakroom and bathroom
- · Carpet to living room, hall, stairs, landing and bedrooms

#### General

- White PVCu double glazed windows
- Ceilings, architraves and skirtings painted white
- Walls painted in 'Almond' white matt emulsion
- White panel internal doors with chrome ironmongery
- Gas central heating via Combi boiler and white contemporary radiators
- NHBC 12 year build warranty

#### Electrical

- Track light to kitchen
- Light fitting to cloakroom and bathroom
- Pendant lighting to all other areas
- · White sockets and switches throughout



- TV point to living room
- Telephone point to hall and living room
- Smoke and carbon monoxide detectors
- Extractor fan to kitchen, cloakroom and bathroom
- Shaver socket to bathroom
- Fused spur for future provision of alarm

#### External

- Two parking bays per property
- Paved patio area
- Turf to rear garden
- 1.8m high timber fencing to rear garden
- Light to front and rear elevations
- Outside tap

\* Please speak to the sales consultant for details by plot

We take every care to ensure that the correct information is provided The company employs a policy of continuous improvement and reserves the right to alter or amend the specification at any time and is subject to change. Details are correct at the time of going to print.

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### Shared Ownership Explained

### Your essential guide to all things Shared Ownership with Legal & General

Shared Ownership could be your step onto the property ladder. This home ownership scheme allows you to buy a share in your home and rent the remaining share. Over time, you can buy more shares in your home until you own the full 100%.

#### How does Shared Ownership work?

The Shared Ownership scheme is simple, you buy an initial share of between 40% and 75% (depending on the development) of the home's full value and pay a subsidised rent on the remainder. You may purchase further shares (up to 100%) as your circumstances change.

Your annual rent is charged at 2.75% of the residual value of your home, which is reviewed annually each April. This is capped at RPI (Retail Price Index) from September of the previous year + 0.5%.

#### Am I eligible for Shared Ownership?

If you earn or have a household income up to a maximum of £80,000 (or £90,000 in London) per annum, you could be eligible. You can also use Shared Ownership to buy alone or with another person as long as your joint incomes don't exceed the maximum earnings bracket.

Some developments have eligibility or prioritisation requirements around where you live and/or work. Please speak to our Sales Consultant for further information.

#### What other charges will be payable?

Your home will be subject to a management fee - this is a fee payable monthly to cover the administrative costs of Legal & General Affordable Homes and our Management Provider. You will also be charged for the Buildings Insurance required to cover your home. Finally, all homes pay an Estate Charge which contributes to the maintenance of the wider estate, play areas or unadopted roads etc.

### Can I buy additional shares in the property?

Yes you can. This is known as 'staircasing'. When you buy more shares in your home, your home is re-valued and you buy shares at the current market value, at the time you are bying the shares. You can staircase up to 100% ownership.

### Is it cheaper than renting?

Shared Ownership can be cheaper than renting privately as the mortgage cost and low rent usually add up to less than the equivalent rental payments to a landlord.

### What if I already have a home?

If you already own a property you would need to have confirmed the sale of your home when you apply to buy via Shared Ownership.

Your application would be assessed based on your housing need for you to be considered for Shared Ownership.

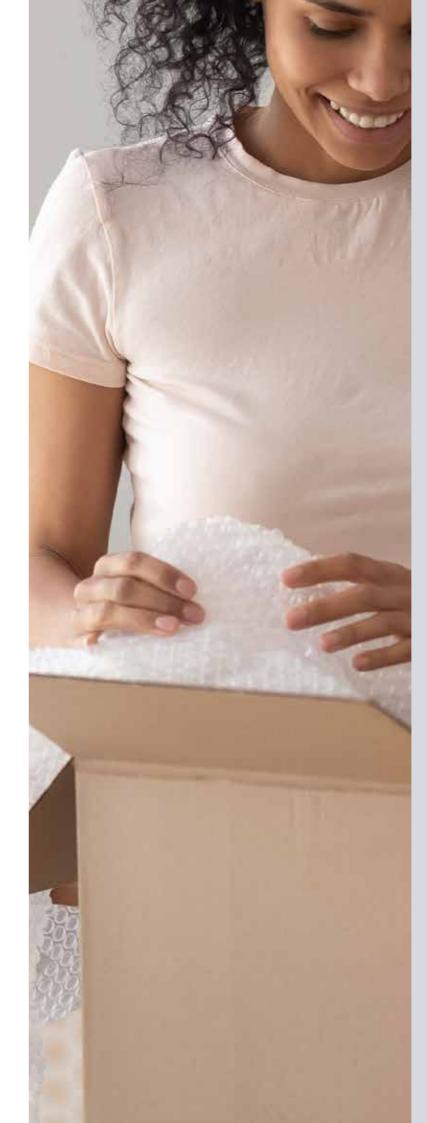
### Will I need a deposit?

Yes you still need a deposit, but only on the percentage of the property you are buying. Mortgage deposits are typically 5% or 10% of the share value.

### For more frequently answered questions go to **www.landgah.com/faq**

#### We're here to help

If you're interested in viewing or applying for a property, or if you simply have some more questions around Shared Ownership, visit www.landgah.com



### Breakdown example of a new home at Severn Meadows



BUY A 40% - 75% SHARE OF THE PROPERTY

#### INITIAL DEPOSIT OF 5% 0R 10%

For a full breakdown of costs, please speak to one of our Sales Consultants.

### Buying more shares

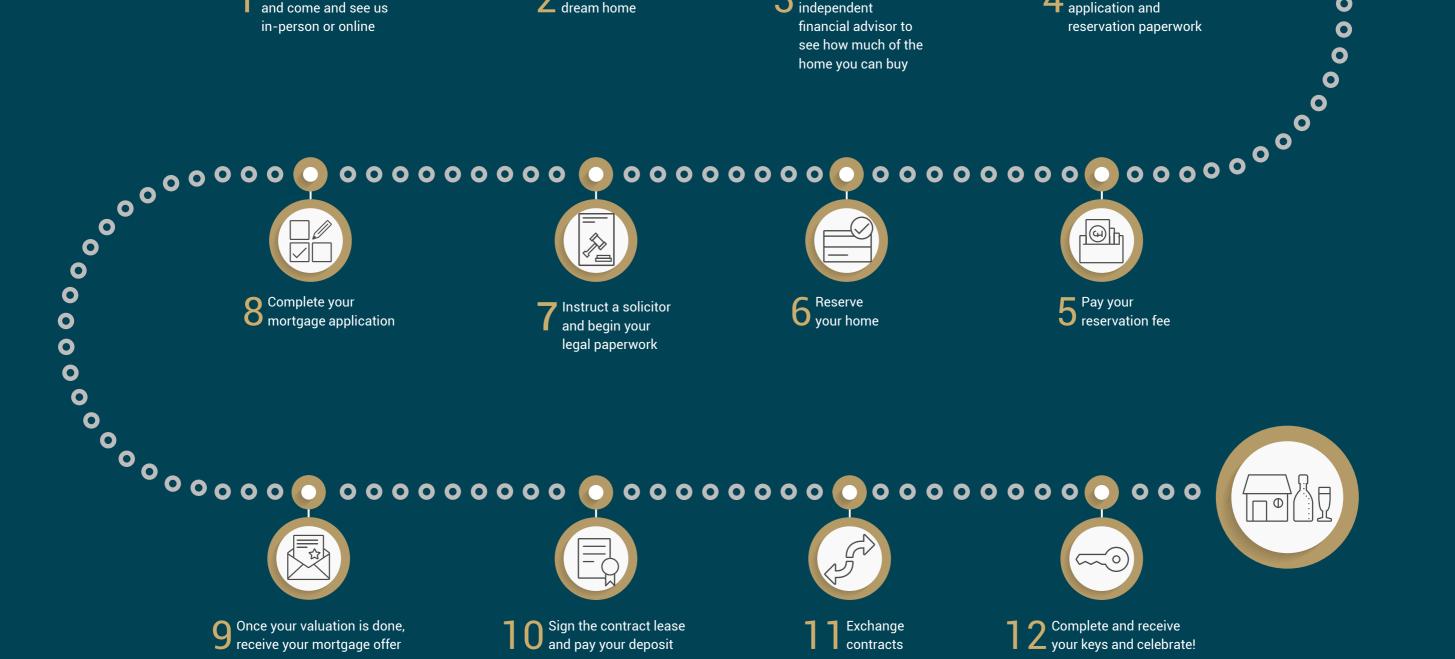
# STAIRCASE YOUR WAY TO OWNING 100%

When you buy more shares in your home, your home is re-valued and you buy the shares at the current market value, at the time you are buying the shares. You can staircase up to **100% ownership**.

### A step by step guide to owning your own home

Find a Legal & General Shared Ownership property you'd like to buy and follow our step by step guide to turn your home-buying dreams into reality.









### People come first. It's been the Legal & General way for almost 200 years.

Legal & General began in a coffee house on London's Chancery Lane back in 1836. Almost 200 years later we are investing in new homes for all ages, social groups and housing tenures.

The shortage of housing in the UK, and high deposits required to buy a property outright, mean many people can't afford a new home. Our mission is to better people's lives by offering opportunities to those who need a helping hand. Whether it's a first-time buyer, young couple or growing family, it's important that everyone has a safe and secure space to call their own.

Our mission is to become the leading private affordable housing provider in the UK and to make a positive difference to the affordable housing sector. As a company, we have never stopped moving forward, but our position of being a byword for reliability, integrity and trust, is one we will never move from. That's why our key principles underpin everything we do:



Quality We aim to bring you the best possible experience in every aspect of your new home. That's in location, design, finishes, environment and, above all, value.



**Customer Service** We're committed to providing first-class customer service, from the moment you arrive to when you open the door of your new home.



**Sustainability** We work to minimise the environmental impact of what we do. That means reducing carbon emissions, using renewable materials and following sustainable design and building processes.

### Severn Meadows

### RODLEY MANOR WAY, LYDNEY, GLOUCESTERSHIRE GL15 5FA

Call to book an appointment

Ø 01594 480 026

<u></u> landgah.com/severn-meadows



We take every care to ensure that the correct information is given. We hope you find it useful, however complete accuracy is not guaranteed and the information is expressly excluded from any contract. The floor plans provided are intended to only give a general indication of the proposed floor layout and are not drawn to scale. Measurements are given to the widest point, are approximate and are given as a guide only. All measures and areas may vary within a tolerance of 5%. Do not use these measurements for appliance spaces or items of furniture. Kitchen, utility layouts and bathroom may differ to build. Unless specifically incorporated in writing into the sales contract the specification is not intended to form part of any contract or warranty. We would like to point out that the computer-generated images, floor plans, sizes, specification and any other layouts are for guidance only.