

White House Park

SHARED
OWNERSHIP
AVAILABLE



Somewhere to call home

White House Park

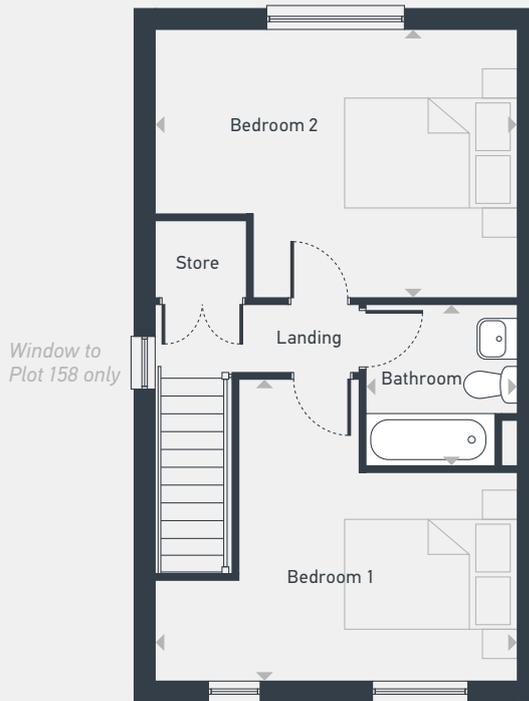
The Besthorpe 2 bedroom house

Plots 119, 125 & 127 — end-terrace
 Plots 120, 126, 136 & 145 — mid-terrace
 Plot 158 — semi-detached
 Plots 127 & 158 — handed

80.0 sq m / 861 sq ft



GROUND FLOOR



FIRST FLOOR

DIMENSIONS	m	ft
Lounge/Dining	4.75m x 4.40m	15'7" x 14'5"
Kitchen	2.94m x 2.71m	9'8" x 8'11"

DIMENSIONS	m	ft
Bedroom 1	4.75m x 4.00m	15'7" x 13'1"
Bedroom 2	4.75m x 3.56m	15'7" x 11'8"
Bathroom	2.18m x 2.00m	7'2" x 6'7"



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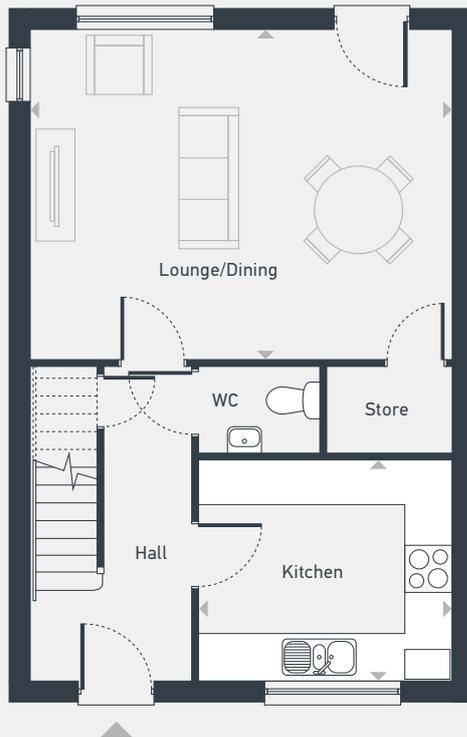
Please note: All layouts and floor plans, configurations, maps and information are intended for guidance only and accuracy of this information cannot be relied upon by prospective purchasers who must make their own enquiries to satisfy themselves by inspection or otherwise as to the correct detail. Sizes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

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The Ellingham 3 bedroom house

Plots 121, 135, 137, 144 & 146 — end-terrace
Plot 159 — semi-detached
Plots 121, 137 & 146 — handed

93.5 sq m / 1006 sq ft



GROUND FLOOR



FIRST FLOOR

DIMENSIONS	m	ft
Lounge/Dining	5.54m x 4.40m	18'2" x 14'5"
Kitchen	3.34m x 2.94m	10'11" x 9'8"

DIMENSIONS	m	ft
Bedroom 1	5.54m x 4.00m	18'2" x 13'1"
Bedroom 2	3.56m x 3.12m	11'8" x 10'3"
Bedroom 3	3.56m x 2.36m	11'8" x 7'9"
Bathroom	2.18m x 2.00m	7'2" x 6'7"



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Site plan



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Kitchen

- Lemongrass Kitchens range
- Soft close doors and drawers
- Inset stainless steel sink / drainer with Bristan mixer tap
- Stainless steel single oven
- Stainless steel 4-burner hob
- Stainless steel chimney hood
- Zanussi built-in fridge freezer
- Zanussi built-in washing machine

Plumbing and heating

- Gas central heating
- Chrome heated towel rail to bathrooms

Electrical

- Independent smart metered electrical supply
- Low energy light fittings and switching
- Outlet point for TV aerial and Satellite capability
- Mains wired smoke / heat detectors
- Mains wired carbon dioxide detector

Bathroom

- Acrylic bath suite with chrome finishing
- Entrance level WC
- Thermostatic dual valve shower
- Glass shower screen
- Shaver socket to bathroom

Internal finishes

- Ceilings and walls finished in white paint
- All woodwork finished in white gloss paint

Doors and windows

- External doors with chrome lever furniture
- uPVC double glazed windows

External

- Turfed gardens
- Front garden landscaping
- Clothes drying area



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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.

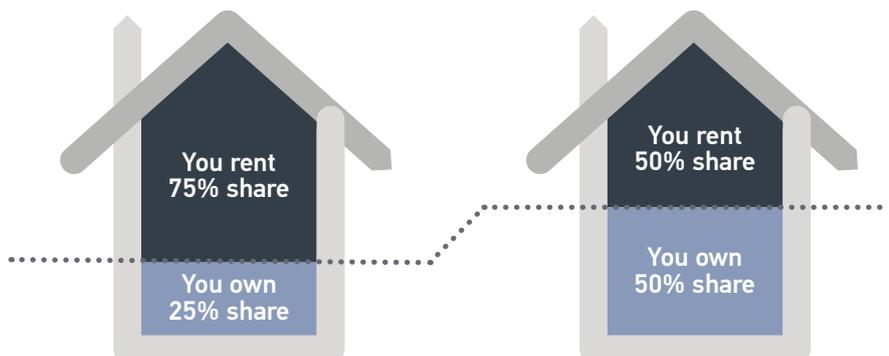
At White House Park, you can choose a beautiful two or three-bedroom house, designed to exacting standards. And through the government-backed shared ownership scheme, you could be getting a foot on the property ladder more quickly than buying a home outright.

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 White House Park, you can purchase an initial share of your home between 25% and 50% 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

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 White House Park.



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



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