



CHAPELFIELDS NEW HOMES



ABOUT WESTWARD

Westward Housing Group is one of the main affordable housing providers in the south west with 7,866 homes that house more than 18,000 people across Devon and Cornwall.

We hold the highest ratings a housing provider can achieve for governance and financial viability under the Regulator of Social Housing's requirements.

We are proud to work with our partners which include Homes England, support providers, local authorities, government agencies, local charities and private sector service providers.

We are committed to hearing and responding to the needs of all of our customers, as it enables us to deliver more effective and efficient services. Our services continue to be shaped with a stronger customer focus including our Customer Scrutiny Group who provide in-depth reviews of services and our Home Ownership Group.

NEW HOME OWNER'S SURVEY

Overall, how happy are you with Westward?



Very satisfied

Which of the following words would you use to describe our homes?



Good value for money High quality Unique

How likely is it that you would recommend Westward to a family or friend?



Extremely likely Likely

Did you find the application process easy?



Yes

Overall, how happy were you with the Westward sales team?



Very satisfied

QUALITY HOMES WITH WESTWARD



Cubert



Goonhavern



Filham Chase



Garden

IS THERE ANYTHING THE SALES TEAM COULD IMPROVE ON?

"Not really, they have been excellent throughout the process"

"No, Lorna made the process so easy and stress free which was really helpful as a first time buyer. She explained everything in great detail and was always able to answer any questions I had"

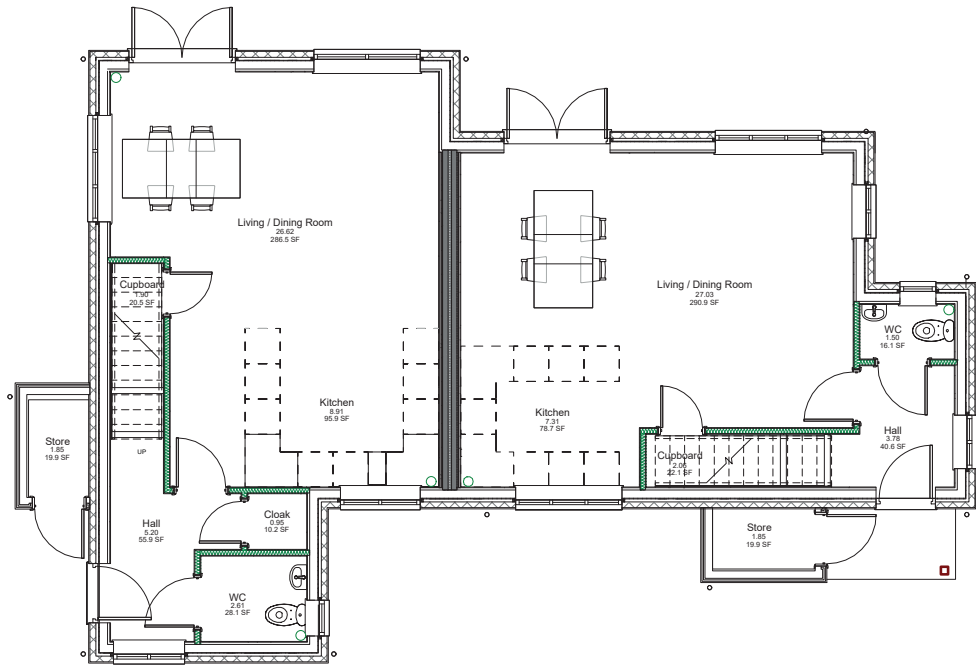
"Very easy process and excellent communication throughout"

"Everything was fine for me"

"No, they were all exceptional"

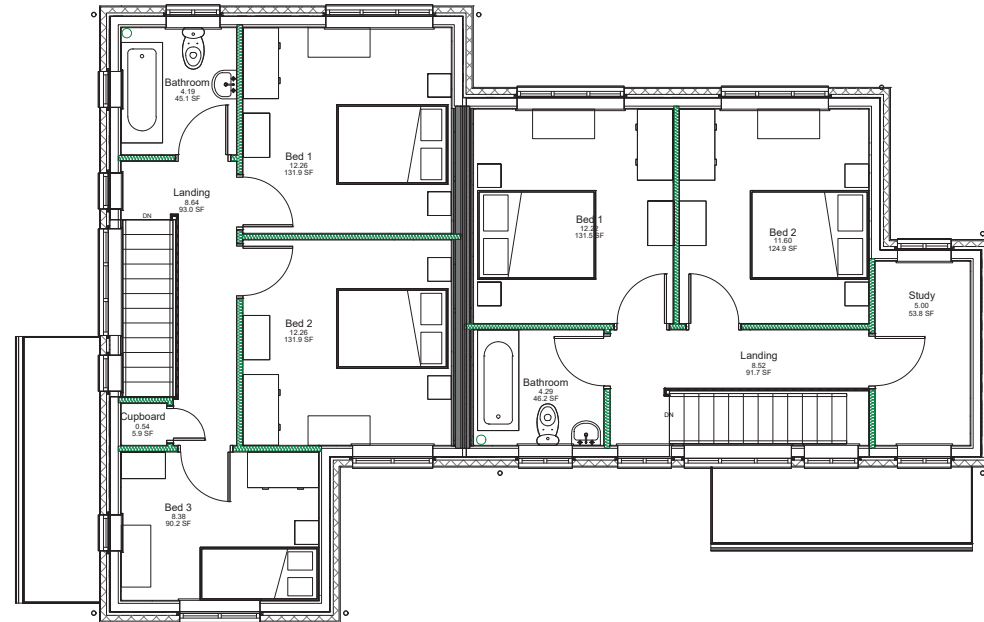


FLOOR PLANS

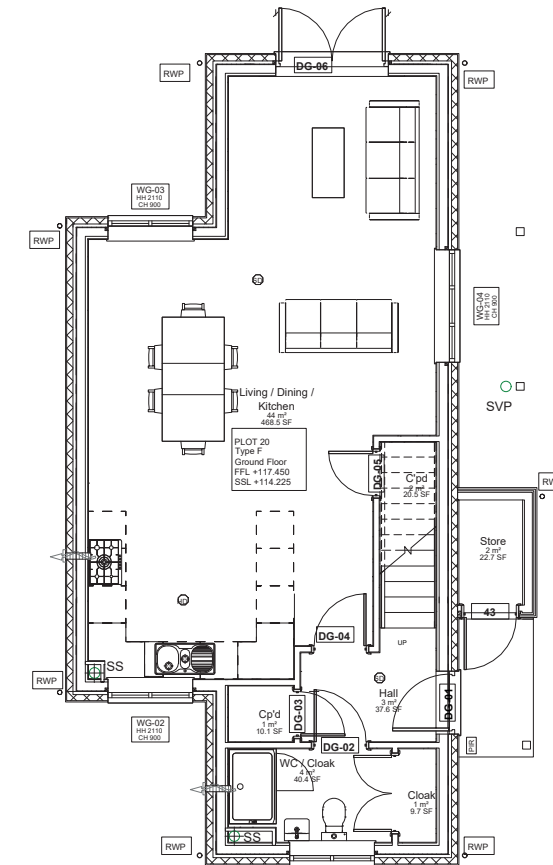


Ground Floor

Plots 02 & 03

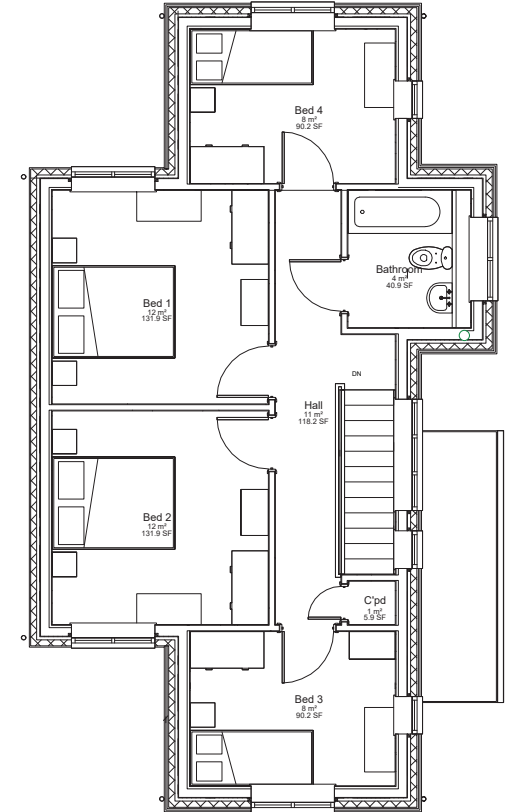


First Floor



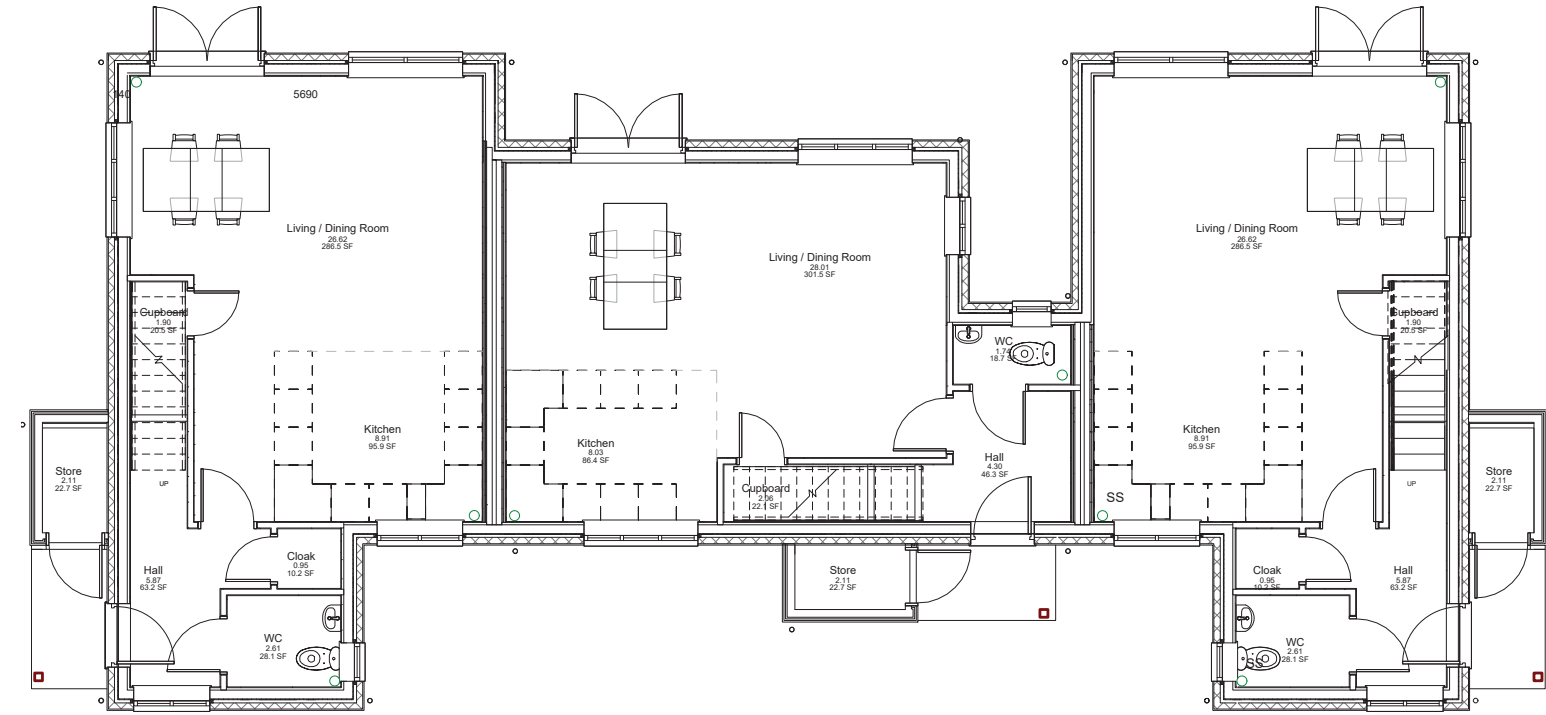
Ground Floor

Plot 20



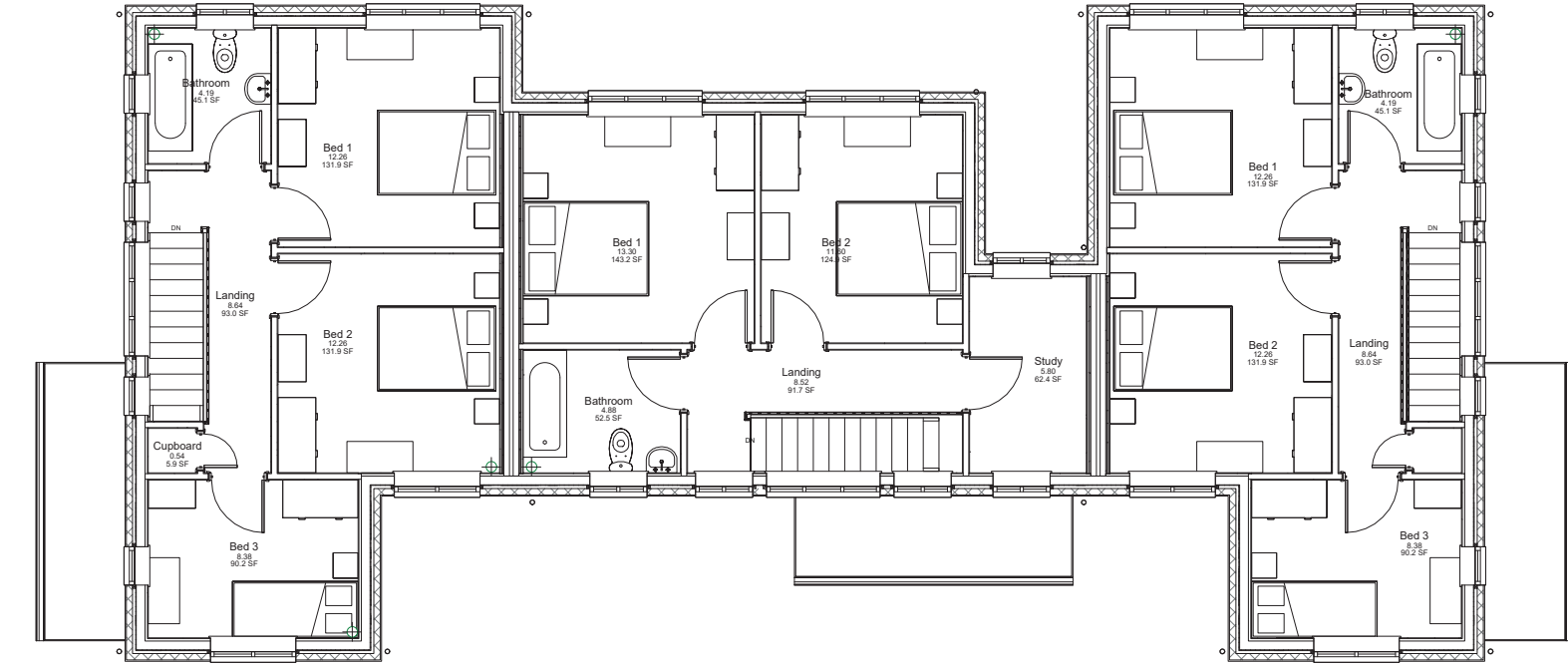
First Floor

FLOOR PLANS



Ground Floor

Plots 21, 22 & 23



First Floor

Plots 21, 22 & 23



SHARED OWNERSHIP OR PART-RENT PART-BUY

Looking for your dream home at the right price?

Shared ownership (Part-Rent Part-Buy) may be the answer. It helps you to buy a home if you have found that the open market is out of your price range. You buy a portion of your home with a mortgage or savings and then pay rent on the rest.

Please visit our web pages here to learn more:
www.westwardhousing.org.uk/shared-ownership
www.westwardhousing.org.uk/owners

Our purpose:

Providing homes and supporting communities.

Objectives:

We will:

- ✔ Establish places where people want to live
- ✔ Invest in customer focused services
- ✔ Be a great organisation where colleagues thrive
- ✔ Maintain financial strength and deliver great value



Values:

Be proactive

We take an agile, enterprising and resourceful approach to business so we can achieve success. We operate efficiently and reinvest our surplus to increase the scale and service of our organisation.

Always engage

We are customer focussed and positively engage with our customers, colleagues and partners to improve what we do and how we do it. We inspire and support our people to be at their best. We will empower colleagues to get it right first time by listening carefully, responding fully and ensuring that the customer does not need to contact us on that issue again.

Show integrity

We are a fair and open organisation. We expect a culture of honesty and personal accountability. We respond to challenge by asking ourselves what we can do to help and by delivering on our promises. We won't always get it right, but when we don't, we will ensure we put things right and learn from the experience. We respect and value differences and recognise that diversity enriches our communities.

What guarantee comes with the properties?

The properties will have a 10 year structural warranty with Global Home Warranties (RICS registered firm).

What are the current timescales?

Winter 2024 onwards.

How much are the properties?

Up to date valuations of the properties can be found on our website at www.westwardhousing.org.uk on our website it will also provide an example of the rent based on a percentage owned. If you would like any further information please contact our sales team on sales@westwardhousing.org.uk

Do the properties have parking spaces?

Yes, each Shared Ownership property has two allocated parking spaces.

Does each property have a private garden?

Yes, all have private gardens.

Is flooring included?

The properties will have vinyl to all wet areas, including kitchen, downstairs WC and upstairs bathrooms, all other areas will have carpet fitted.

What type of heating will be supplied?

The heating will be Air Source Heat Pumps.

Energy Performance Certificate

The predicted energy rating is C.

Mortgage Options:

Can I get a mortgage for a shared ownership property?

You will need to speak to a financial advisor or mortgage lender to determine your mortgage ability, we have a panel of financial advisors who are happy to assist you with this.

Are there specific lenders that work with shared ownership?

Most high street lenders will lend on Shared Ownership, however we would recommend you seek independent financial advice for any mortgage queries.

Resale Process:

How do I sell my share of the property?

We have a resale process which is available to view on our website, www.westwardhousing.org.uk the first step would be to contact our sales team on sales@westwardhousing.org.uk to advise us of your intention to sell, we will then send you our sellers pack.

Are there restrictions on selling or subletting?

Any restrictions will be determined in your lease, your solicitor will go through any restrictions with you. You are not able to sublet a Shared Ownership property.

Maintenance Responsibilities:

What are my responsibilities for maintenance and repairs?

You as the owner will be responsible for all repairs and maintenance.

Legal and Regulatory Aspects:

What legal documents will I need to sign?

Your solicitor will discuss any legal matters with you, and go through any legal documents you are required to sign.

What should I be aware of regarding leasehold properties?

- You will be a leaseholder, and Westward Housing will be the freeholder. Your lease will have a 990 year term. Your solicitor will go through the lease with you, so that you understand the requirements of the lease.
- Some of the Shared Ownership properties have a Rural Repurchase clause in the lease, this relates to plots 21, 22, 23 and plot 20. More information on Rural Repurchase can be found on the following website www.gov.uk/guidance/capital-funding-guide/1-shared-ownership

Long-Term Considerations:

What happens if I want to move?

As set out in the terms of the lease, Westward Housing will market the property to try and find a buyer for the share you own, if we are unable to find a buyer during a nomination period (usually 6-8 weeks), you will then be able to advertise with an estate agent, however please be advised that the buyer will still need to be approved by Westward Housing.

How is the value of my share determined?

If you wish to sell your share, you will need to arrange for a RICS valuation to be carried out on your property to determine the current market value at the time.





Shared
Ownership
Toolkit



Home
Owners
Guide



westwardhousing.org.uk
sales@westwardhousing.org.uk
0300 303 8535

