



Shared Ownership 58%

Ridge Lane | Blythe Bridge | Stoke-on-Trent | ST11 9FN

Price £113,100

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Key features

- 2 Bedrooms
- Family Bathroom
- Downstairs Cloakroom
- Enclosed West Facing Garden
- 58% Shared Ownership £113,100
- Monthly Rent £222.69
- Monthly Lease Management Fee £24.36
- HA: Heylo Housing
- 999 Year Lease
- Year of Construction 2022

Application Process

For those looking to buy a Shared Ownership home, there are some eligibility requirements that must be met. The general eligibility criteria for Shared Ownership is as follows:

- You must be at least 18 years old.
- Outside of London your annual household income must be less than £80,000.
- In London, your annual household income must be less than £90,000.
- You cannot own another home. Shared Ownership purchasers are often first-time buyers but if you do already own another property (either in the UK or abroad), you must be in the process of selling it.
- You should not be able to afford to buy a home suitable for your housing needs on the open market.
- You must show you are not in mortgage or rent arrears.
- You must be able to demonstrate that you have a good credit history (no bad debts or County Court Judgements) and can afford the regular payments and costs involved in buying a home during your Shared Ownership credit check.

While Shared Ownership aims to help first time buyers take those first steps on to the property ladder, the scheme is available to anyone (including second steppers, upsize and downsizers) as long as they meet the eligibility criteria. In 2016, the government removed all priority groups where there is an under-supply of Shared Ownership homes, with homes becoming available on a first come, first served basis to applicants that met the relevant eligibility and affordability criteria.

Heylo Housing Application Documents Required:

The following documents will be required to submit an application to Heylo Housing following viewing.

- Budget Planner which must be completed by an IFA (independent financial advisor)
- Passport or other photos id such as driving licence, national id etc, for all named applicants
- Utility bill such as energy bill, bank or credit card statement dated within the last 3 months, for all named applicants
- 3 months payslips
- 3 months bank statements
- Proof of deposit funds
- Mortgage decision in principle or completed IMA (independent mortgage advisor)
- Permission for Heylo housing to run a hard credit search on your file



Nestled in the charming area of Ridge Lane, Blythe Bridge, Stoke-on-Trent, this delightful house offers a perfect blend of modern living and comfort. Built in 2022, the property boasts a contemporary design and is in excellent condition, making it an ideal choice for first-time buyers or those looking to downsize.

Spanning an impressive 828 square feet, the home features two well-proportioned bedrooms, providing ample space for relaxation and rest. The property also includes two bathrooms, ensuring convenience for both residents and guests alike. The inviting reception room serves as a welcoming space for entertaining or unwinding after a long day.

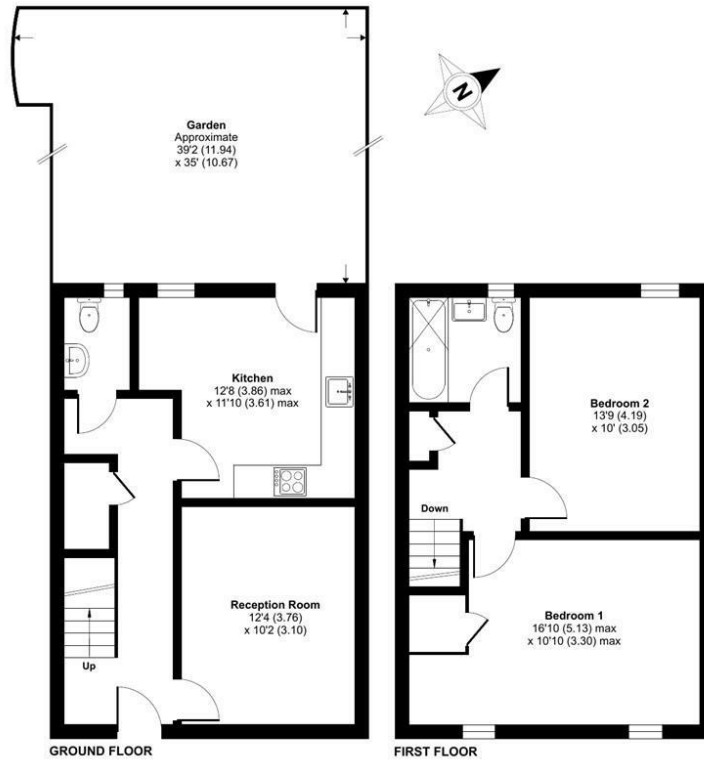
One of the standout features of this property is its west-facing garden, which is perfect for enjoying the afternoon sun and hosting summer gatherings. Additionally, there is parking available for one vehicle, adding to the practicality of this lovely home.

This property is available through a shared ownership scheme, allowing you to purchase between 58% and 75% of the home, with a rent of £247.05 on the remaining share. This flexible arrangement makes it an attractive option for those looking to enter the property market.



Ridge Lane, Blythe Bridge, Stoke-on-Trent, ST11

Approximate Area = 856 sq ft / 79.5 sq m
For identification only - Not to scale



Floor plan produced in accordance with RICS Property Measurement Standards incorporating International Property Measurement Standards (IPMS2 Residential). © nichecom 2024. Produced for So Moves. REF: 1219195

Energy Efficiency Rating		
	Current	Potential
Very energy efficient - lower running costs		
(92 plus) A		95
(81-91) B	82	
(69-80) C		
(55-68) D		
(39-54) E		
(21-38) F		
(1-20) G		
Not energy efficient - higher running costs		
England & Wales	EU Directive 2002/91/EC	

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