

# Welcome to Orchard View



Artist's impression

**Hargreaves Road, Northwich, CW9 7BL**  
A range of 380 stylish new homes located in vibrant Northwich



# Orchard View, Northwich

## Local area information

### Education

- A great selection of nurseries and primary schools just a short drive away
- A choice of several secondary schools within a three mile radius
- Good transport links to local colleges

### Shopping

- Barons Quay retail and leisure hub situated a mile away
- Excellent range of supermarkets nearby
- Northwich town centre has a great range of independent and high street retailers
- Northwich Retail Park is less than a mile away

### Dining

- Enjoy Northwich's thriving restaurant scene with dining options to suit all tastes
- Barons Quay offers a choice of high end bars and restaurants
- Independent and big name takeaway options within walking distance

### Transport

Benefit from great transport links with three train stations nearby, providing direct routes across the North West and to London.

Both the M56 and M6 motorways are a 15-minute drive away and Liverpool John Lennon and Manchester Airport are both under 20 miles away.

### Local amenities

Enjoy the great outdoors in the form of nearby Chinkers Field, Marbury Country Park and Vickersway Park.

Living at Orchard View also means easy access to banks, pharmacies, gyms, a cinema and plenty of social and community activities.

Easy access to local tourist attractions, with the famous Anderton Boat Lift, Nature Park and Visitor Centre nearby, Lion Salt Works, Arley Hall and Weaver Hall Museum.



Arley Hall



Anderton Boat Lift



Marbury Park



Artist's impression




















# The development



## Orchard View, Hargreaves Road, Northwich CW9 7BL

- The Fern
- The Sorrel (W)
- The Poppy
- The Primrose
- The Marigold
- The Rose
- The Willow
- The Clover
- The Sorrel

### Key:

- |   |  |
|---|--|
|  Substation        |  Social rent              |
|  Shared Drives     |  Affordable rent          |
|  Pumping Station   |  Rent to Buy              |
|  Bat Box           |  Shared ownership         |
|  Show Home         |  Open market sale         |
|  Bird Box          |  Bin Collection Point     |
|  Hedgehog run      |  Bin Store                |
|  Natural Play Area |  Private lighting columns |

### Site features:

-  All plots will have an electric car charging point.
-  All plots will have solar panels.



**Hargreaves Road, Northwich, CW9 7BL**  
A range of 380 stylish new homes located in vibrant Northwich

This site plan is illustrative and should be used for guidance only. It does not show land contours and gradients, landscaping and boundary treatments. All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of landscaped and communal facilities as detailed in the lease. The bat and bird boxes are not to be removed at any time, unless agreed with the local authority. Occupiers will be responsible for the maintenance of the wildlife boxes. Attenuation tanks and street lighting are marked at approximate locations only.



# The Clover

3-bedroom home, sleeps 4

Total size 92.9m<sup>2</sup> / 1000 ft<sup>2</sup>



- 3 |
- 2 |
- 1 |

Artist's impression



Ground floor

| Ground Floor     | Metric    | Imperial       |
|------------------|-----------|----------------|
| Kitchen / Dining | 3.2 x 5.0 | 10'5" x 16'4"  |
| Lounge           | 3.1 x 5.7 | 10'5" x 18'11" |
| WC               | 1.0 x 1.6 | 3'6" x 5'5"    |



First floor

| First Floor | Metric    | Imperial      |
|-------------|-----------|---------------|
| Bedroom 1   | 3.5 x 3.5 | 11'8" x 11'7" |
| Bedroom 2   | 3.2 x 2.1 | 10'7" x 7'0"  |
| Bedroom 3   | 2.5 x 2.7 | 8'4" x 8'11"  |
| Study       | 2.6 x 2.1 | 8'7" x 6'11"  |
| Bathroom    | 1.8 x 1.7 | 6'0" x 5'9"   |
| En-suite    | 1.5 x 1.7 | 5'2" x 5'10"  |

**Disclaimer:** This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing September 2024. Second floor/loft rooms will have restricted floor and head space in some areas. End terraces will have additional windows in some circumstances. Please check the specific plot with an advisor.

# The Fern

2-bedroom home, sleeps 4

Total size 70.88<sup>2</sup> / 763ft<sup>2</sup>



- 2 |
- 1 |
- 1 |

Artist's impression



Ground floor

| Ground Floor   | Metric    | Imperial       |
|----------------|-----------|----------------|
| Kitchen/Dining | 2.4 x 4.7 | 7'10" x 15'7"  |
| Lounge         | 4.5 x 3.2 | 14'11" x 10'6" |
| WC             | 0.9 x 1.6 | 3'1" x 5'6"    |



First floor

| First Floor | Metric    | Imperial       |
|-------------|-----------|----------------|
| Bedroom 1   | 4.5 x 3.1 | 14'11" x 10'2" |
| Bedroom 2   | 4.5 x 2.7 | 14'11" x 8'11" |
| Bathroom    | 2.1 x 2.0 | 7'1" x 6'8"    |

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# The Marigold

3-bedroom home, sleeps 5

Total size 79.8m<sup>2</sup> / 859ft<sup>2</sup>



- 3 |
- 2 |
- 1 |

Artist's impression



Ground floor

| Ground Floor     | Metric    | Imperial      |
|------------------|-----------|---------------|
| Kitchen / Dining | 2.7 x 4.9 | 8'11" x 16'2" |
| Lounge           | 5.1 x 3.0 | 16'9" x 9'10" |
| WC               | 1.0 x 1.7 | 3'5" x 5'7"   |



First floor

| First Floor | Metric    | Imperial       |
|-------------|-----------|----------------|
| Bedroom 1   | 2.7 x 3.6 | 8'11" x 11'11" |
| Bedroom 2   | 2.7 x 2.9 | 8'11" x 9'9"   |
| Bedroom 3   | 2.3 x 2.6 | 7'8" x 8'7"    |

# The Poppy

2-bedroom home, sleeps 4

Total size 72.46m<sup>2</sup> / 780ft<sup>2</sup>



- 2 |
- 2 |
- 1 |

Artist's impression



Ground floor

| Ground Floor     | Metric    | Imperial       |
|------------------|-----------|----------------|
| Kitchen / Dining | 3.2 x 5.0 | 10'5" x 16'4"  |
| Lounge           | 3.1 x 5.7 | 10'5" x 18'11" |
| WC               | 1.0 x 1.6 | 3'6" x 5'5"    |



First floor

| First Floor | Metric    | Imperial      |
|-------------|-----------|---------------|
| Bedroom 1   | 3.5 x 3.5 | 11'8" x 11'7" |
| Bedroom 2   | 3.2 x 2.1 | 10'7" x 7'0"  |
| Bedroom 3   | 2.5 x 2.7 | 8'4" x 8'11"  |
| Study       | 2.6 x 2.1 | 8'7" x 6'11"  |
| Bathroom    | 1.8 x 1.7 | 6'0" x 5'9"   |
| En-suite    | 1.5 x 1.7 | 5'2" x 5'10"  |

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# The Primrose

4-bedroom home, sleeps 7

Total size 112.69m<sup>2</sup> / 1213ft<sup>2</sup>



4 |

2 |

1 |

Artist's impression



Ground floor

First floor

Second floor

| Ground Floor     | Metric    | Imperial      | First Floor | Metric    | Imperial      | Second Floor | Metric    | Imperial      |
|------------------|-----------|---------------|-------------|-----------|---------------|--------------|-----------|---------------|
| Kitchen / Dining | 2.5 x 5.4 | 8'5" x 17'8"  | Bedroom 2   | 2.7 x 4.0 | 8'11" x 13'2" | Bedroom 1    | 3.7 x 4.3 | 12'3" x 14'2" |
| Lounge           | 4.9 x 3.2 | 16'3" x 10'7" | Bedroom 3   | 2.5 x 3.8 | 8'5" x 12'7"  | En-suite     | 1.7 x 2.2 | 5'7" x 7'6"   |
| WC               | 1.0 x 1.7 | 3'6" x 5'9"   | Bedroom 4   | 2.3 x 2.5 | 7'7" x 8'3"   |              |           |               |
|                  |           |               | Bathroom    | 2.1 x 1.7 | 7'1" x 5'9"   |              |           |               |

# The Rose

3-bedroom home, sleeps 6

Total size 94.3m<sup>2</sup> / 1015 ft<sup>2</sup>



3 |

2 |

1 |

Artist's impression



Ground floor

First floor

| Ground Floor     | Metric    | Imperial      | First Floor | Metric    | Imperial      |
|------------------|-----------|---------------|-------------|-----------|---------------|
| Kitchen / Dining | 5.5 x 3.4 | 18'2" x 11'5" | Bedroom 1   | 3.2 x 4.3 | 10'9" x 14'2" |
| Lounge           | 3.0 x 5.5 | 10'0" x 18'3" | Bedroom 2   | 2.6 x 3.1 | 9'8" x 10'4"  |
| WC               | 1.0 x 1.8 | 3'5" x 6'0"   | Bedroom 3   | 2.8 x 4.0 | 9'3" x 13'1"  |
|                  |           |               | Bathroom    | 2.2 x 1.8 | 7'2" x 6'0"   |
|                  |           |               | En-suite    | 2.0 x 1.6 | 6'10" x 5'6"  |

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# The Sorrel

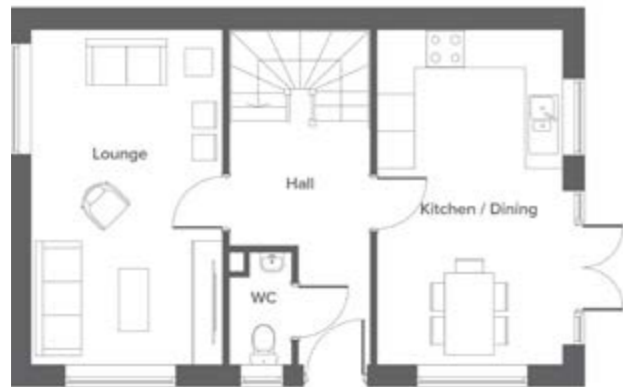
3-bedroom home, sleeps 5

Total size 94.3m<sup>2</sup> / 1015 ft<sup>2</sup>



- 3 |
- 2 |
- 1 |

Artist's impression



Ground floor

| Ground Floor     | Metric    | Imperial       |
|------------------|-----------|----------------|
| Kitchen / Dining | 3.0 x 5.4 | 9'10" x 17'10" |
| Lounge           | 3.1 x 5.4 | 10'3" x 17'10" |
| WC               | 1.0 x 1.8 | 3'4" x 6'1"    |



First floor

| First Floor | Metric    | Imperial      |
|-------------|-----------|---------------|
| Bedroom 1   | 3.0 x 4.5 | 9'11" x 14'9" |
| Bedroom 2   | 3.1 x 2.9 | 10'4" x 9'6"  |
| Bedroom 3   | 3.1 x 2.4 | 10'4" x 8'1"  |
| Bathroom    | 2.2 x 1.7 | 7'4" x 5'9"   |
| En-suite    | 1.4 x 2.2 | 4'7" x 7'5"   |

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# The Sorrel (W)

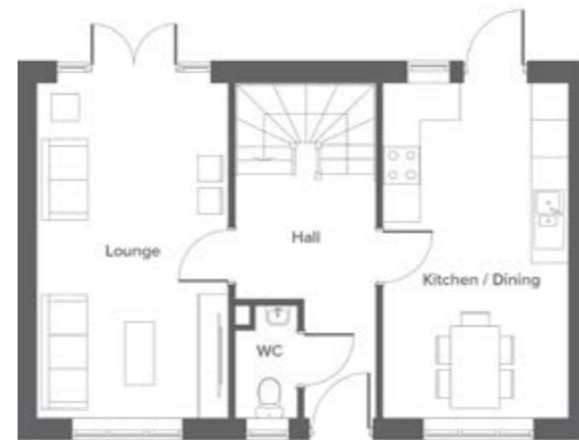
3-bedroom home, sleeps 5

Total size 94.3m<sup>2</sup> / 1015 ft<sup>2</sup>



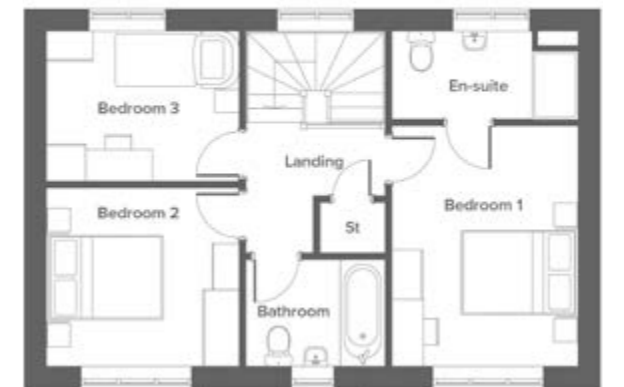
- 3 |
- 2 |
- 1 |

Artist's impression



Ground floor

| Ground Floor     | Metric    | Imperial       |
|------------------|-----------|----------------|
| Kitchen / Dining | 3.0 x 5.4 | 9'10" x 17'10" |
| Lounge           | 3.1 x 5.4 | 10'3" x 17'10" |
| WC               | 1.0 x 1.8 | 3'4" x 6'1"    |



First floor

| First Floor | Metric    | Imperial      |
|-------------|-----------|---------------|
| Bedroom 1   | 3.0 x 3.9 | 9'11" x 12'9" |
| Bedroom 2   | 3.1 x 2.9 | 10'4" x 9'6"  |
| Bedroom 3   | 3.1 x 2.4 | 10'4" x 8'1"  |
| Bathroom    | 2.2 x 1.7 | 7'4" x 5'9"   |
| En-suite    | 3.0 x 1.4 | 9'11" x 4'9"  |

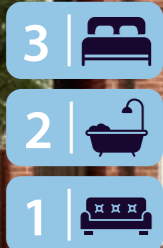
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# The Willow

3-bedroom home, sleeps 5

Total size 90m<sup>2</sup> / 969 ft<sup>2</sup>



Artist's impression



Ground floor



First floor



Second floor

| Ground Floor     | Metric    | Imperial      |
|------------------|-----------|---------------|
| Kitchen / Dining | 4.3 x 2.8 | 14'2" x 9'2"  |
| Lounge           | 3.2 x 4.4 | 10'8" x 14'7" |
| WC               | 1.0 x 1.6 | 3'3" x 5'2"   |

| First Floor | Metric    | Imperial      |
|-------------|-----------|---------------|
| Bedroom 2   | 4.3 x 2.8 | 14'2" x 9'3"  |
| Bedroom 3   | 2.1 x 3.0 | 6'11" x 9'11" |
| Bathroom    | 2.1 x 2.0 | 6'11" x 6'9"  |

| Second Floor     | Metric    | Imperial      |
|------------------|-----------|---------------|
| Bedroom 1        | 3.2 x 5.0 | 10'8" x 16'5" |
| En-suite         | 1.8 x 2.0 | 6'1" x 6'7"   |
| Walk-in wardrobe | 2.1 x 1.6 | 6'11" x 5'2"  |

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## Shared ownership specification

### What can you expect?



Typical YHG interior

Typical YHG interior

#### General

- Double Glazing
- Off street parking
- Energy efficient appliances
- Laminate flooring to kitchen and vinyl flooring to bathrooms, WC and en-suites
- Patio doors
- EV charging points to all houses
- Solar panels to all houses
- Turfed front and rear gardens.

#### Kitchen

- Symphony cabinet and worktops
- Electric oven and induction hob
- Cooker hood
- Integrated fridge freezer
- Integrated dishwasher
- A-rated gas combi boiler
- LED downlighters.

#### Bathroom

- Contemporary three-piece bathroom suite
- Heated towel rail
- Porcelanosa tiles.

#### Living

- Telephone and broadband internet sockets
- TV sockets.

#### Communal

All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of landscaped areas and communal facilities as detailed in the lease. Please note this will include ad-hoc payments for cleaning of lighting columns.

#### Service Charge

Refer to service charge.

#### Communal Facilities

Shared private drives, shared footpaths, unadopted lighting, lighting columns, boundary treatments/railings or any additional facilities which the Landlord sees fit.

The above images are for representative purposes only.

\* En-suite bathrooms are dependent on house type. Please seek clarity for our Sales Advisor for specific plots.



## Outright sale specification

### What can you expect?



#### General

- Double Glazing
- Off street parking
- Energy efficient appliances
- Laminate flooring to kitchen and vinyl flooring to bathrooms, WC and en-suites
- Patio doors
- EV charging points to all houses
- Solar panels to all houses
- Turfed front and rear gardens.

#### Bathroom

- Contemporary three-piece bathroom suite
- Heated towel rail
- Porcelanosa tiles.

#### Living

- Telephone and broadband internet sockets
- TV sockets.

#### Kitchen

- Symphony cabinet and worktops
- Electric oven and induction hob
- Cooker hood
- Integrated fridge freezer
- Integrated dishwasher
- A-rated gas combi boiler
- LED downlighters.

#### Communal

All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of landscaped areas and communal facilities as detailed in the lease. Please note this will include ad-hoc payments for cleaning of lighting columns.

#### Service Charge

Refer to service charge.

#### Communal Facilities

Shared private drives, shared footpaths, unadopted lighting, lighting columns, boundary treatments/railings or any additional facilities which the Landlord sees fit.

## Rent to Buy specification

### What can you expect?



#### General

- Double Glazing
- Off street parking
- Energy efficient appliances
- Laminate flooring to kitchen, hall, living room, vinyl flooring to bathroom, WC's and ensuite, carpets to stairs and bedrooms
- Patio doors
- EV charging points to all houses
- Solar panels to all houses
- Turfed front and rear gardens
- Window blinds provided
- Fitted/walk-in wardrobes to certain house types.

#### Bathroom

- Contemporary three-piece bathroom suite
- Heated towel rail
- Porcelanosa tiles.

#### Kitchen

- Symphony cabinet and worktops
- Electric oven and ceramic hob
- Cooker hood
- Integrated Fridge freezer
- Integrated dishwasher
- Free standing washer dryer
- A-rated gas combi boiler
- LED downlighters.

#### Living

- Telephone and broadband internet sockets
- TV sockets.



# Shared ownership

## Process guide



### 1. Discover a Home



### 2. Confirm Your Eligibility



### 3. Financial Assessment



### 4. Reservation



### 5. Approval Process



### 6. Reservation Fee



### 7. Sale Formally Agreed



### 8. During the Sale



### 9. Exchange and Completion



### 10. Moving in Day

#### 1. Discover a Home

Visit our website [www.yourhousinggroup.co.uk/im-looking-for-a-home/new-build-developments](http://www.yourhousinggroup.co.uk/im-looking-for-a-home/new-build-developments) and view our available developments to find your new home.

When applying for **Affordable Home Ownership** please check you are shared ownership eligible online, please apply at: [www.gov.uk/shared-ownership-scheme/apply](http://www.gov.uk/shared-ownership-scheme/apply)

#### 2. Confirm Your Eligibility

To confirm you meet the shared ownership eligibility criteria, please complete our online application form if you want to apply to buy a shared ownership home, once completed, we will be able to review your application. [www.yourhousinggroup.co.uk/im-looking-for-a-home/homes-to-buy/shared-ownership](http://www.yourhousinggroup.co.uk/im-looking-for-a-home/homes-to-buy/shared-ownership)

By submitting this form, you have read and accepted the **Standard Shared Ownership Key Information Documents** here: <https://bit.ly/SharedOwnershipKeyInfo>

#### 3. Financial Assessment

If you are eligible for shared ownership, you will be required to complete a financial assessment with our recommended Regulated Mortgage Provider to confirm you are financially eligible to proceed.

#### 4. Reservation

Once you have been approved we will call you to pay the reservation fee of £350 and request your Solicitor details. The reservation fee will be deducted from the final completion monies.

#### 5. Approval Process

Once you have completed your full affordability assessment, determined the share purchase and maximum mortgage available and we have received from the Mortgage Provider the sign off sheet completed and signed by the relevant parties, your application will be submitted to the Home Ownership Team who will contact you to carry out their approval, this will be conducted over the phone.

As well as assessing your application they will go through the Shared Ownership Key Information Document, lease obligations, terms and conditions which can be found here: <https://bit.ly/SharedOwnershipKeyInfo>

#### 6. Reservation Fee

Once you have been approved, we will call you to pay your £350 reservation fee and request your solicitor details. The reservation fee will be deducted from the final completion monies.

#### 7. Sale Formally Agreed

Solicitors will be formally instructed. YHG can provide you with a list of solicitors who specialise in shared ownership to assist you with a smoother conveyancing process.

The Memorandum of sale and Homes England Key Information Documents will be issued to our solicitor who will issue the legal paperwork to your solicitor.

#### 8. During the Sale

It is your responsibility to keep in touch with your solicitor to ensure they are working towards the deadline. We will require to see sight of your mortgage offer for approval (if applicable). Your Solicitors will carry out, searches, raise enquiries via our solicitors. Should you have any queries, please contact your allocated Property Sales & Conveyancing Officer.

#### 9. Exchange and Completion

Once Solicitors have carried out their searches and the offer has been approved and an exchange date will be set.

You will have the opportunity to view your property between exchange and completion. On completion you will be expected to pay an apportion of the rent and service charge from the date of completion until the end of the month plus a further one month's charge. Once Solicitors have confirmed that completion has taken place the keys will be released.

#### 10. Moving In Day

Your YHG Sales Advisor will meet you at your brand new home to hand over your keys.



# Outright sale

## Process guide



### 1. Discover a Home

Visit our website [www.yourhousinggroup.co.uk/im-looking-for-a-home/new-build-developments](http://www.yourhousinggroup.co.uk/im-looking-for-a-home/new-build-developments) and view our available developments to find your new home.

### 2. Financial Assessment

You will be required to complete a financial assessment with our recommended Regulated Mortgage Provider to confirm you are financially eligible to proceed and evidence that you have secured a mortgage in principle, or have funds in place in order to secure the property.

### 3. Reservation Fee

Once you have completed your financial assessment and submitted your application form we will then proceed to take your £350 reservation fee and your solicitors details. The reservation fee will be deducted from the final completion monies.

### 4. Sale Formally Agreed

Solicitors will be formally instructed. The Memorandum of sale will be issued from our solicitor who will issue the legal paperwork to your solicitor.

### 5. During the Sale

It is your responsibility to keep in touch with your solicitor to ensure they are working towards the deadline. We will require to see sight of your mortgage offer for approval (if applicable).

Your Solicitors will carry out, searches, raise enquiries via our solicitors. Should you have any queries, please contact your allocated Property Sales & Conveyancing Officer.

### 6. Exchange and Completion

Once Solicitors have carried out their searches and the offer has been approved and an exchange date will be set. You will have the opportunity to view your property between exchange and completion.

On completion you will be expected to pay an apportionment of the service charge from the date of completion until the end of the month plus a further one month's charge. Once Solicitors have confirmed that completion has taken place the keys will be released.

### 7. Moving In Day

Your YHG Sales Advisor will meet you at your brand new home to hand over your keys.



# Rent to Buy

## Process guide



### 1. Reserve a plot

You will be required to complete a HEC (Homes England Affordability Assessment) as part of our pre-qualification checks.

To reserve your property, you will need to complete the following forms:

- Pre-tenancy form
- Pre-qualification form
- GDPR form

All Rent to Buy Properties are subject to eligibility criteria and satisfactory referencing.

You will be required to pay a holding deposit which will be deducted from your first month's rent should you enter into a tenancy agreement with Your Housing Group.

All successful lets are subject to referencing which will include a credit check, employment reference and landlord reference.

### 2. Referencing process starts

- You will receive an email from our appointed referencing company, asking for more detailed information to start the referencing process. It is important that you provide this information as soon as possible.
- Our referencing company will contact your landlord (where applicable) and employer to verify the details that you have provided as well as carry out a credit reference check.
- The completed reference is usually returned within 5 working days, but this is dependent on you, your landlord and your employer responding as quickly as possible.

### 3. Reference completed

When we receive the completed reference, we will contact you to advise the outcome and discuss a move in date and next steps if the reference is successful.

### 4. Payments

Before you move in to the property you will need to pay:

- One month's rent (less the holding deposit you paid on reservation).
- A deposit which is equivalent of one month's rent. The deposit will be registered with the Tenancy Deposit Scheme and full details of the scheme will be provided to you. The deposit is refundable when you move out providing there are no damages, outstanding cleaning or outstanding rent arrears.

### 5. Moving in

Once you have been approved we will call you to pay the reservation fee of £350 and request your solicitor details.

The reservation fee will be deducted from the final completion monies.

### 6. Paying your rent

Your rent will be due on the 1st of each month via direct debit.

### 7. During your tenancy

Your tenancy will be for an initial fixed term of 18 months after which it will "roll" on a monthly basis. We will contact you annually to carry out a property inspection and discuss your aspiration to proceed to purchase the property.

### 8. Proceed to purchase

Our Commercial Transaction team will provide guidance on how to proceed with your purchase.

In order to be eligible to purchase a Shared Ownership home applicants must have a gross household income of less than £80,000 and be otherwise unable to purchase a suitable property for their housing needs on the open market.



# Rent to Buy explained at Orchard View

Rent to Buy is a government designed scheme which allows working households to rent a home at 20% below the open market rent (Intermediate rent) providing the opportunity to save for a deposit to go on and purchase their home in the future.

**With Rent to Buy, you can live in a quality new build home at Intermediate Rent (approximately 80% of the open market rent) for a maximum of five years. During that time, you will save towards a deposit and have the option to buy your home through shared ownership.**

## Applicant Eligibility

At the time of letting, prospective Rent to Buy tenants must be working households and intending to buy their own home in the future.

- Prospective Rent to Buy tenants must be first time buyers or returning to the market following a relationship breakdown.
- Applicants will be assessed to ensure that they're eligible for the scheme and that they can't currently afford to buy a home on the open market.
- You can't apply if you already own another property.

## FAQs

### Q: What benefits does the Rent to Buy scheme provide?

Rent to Buy allows you to live in a new build property at a monthly rent (approximately 80% of the market rent). This reduced monthly rent is designed to help you save for a deposit to purchase the property in the future.

### Q: Who is responsible for maintenance and repairs to the property?

Your Housing Group will provide a maintenance and repairs service under the terms of your tenancy agreement.

### Q: What will I need to pay up front?

- You will be required to pay a full month's rent plus the remaining apportionment for the current month's rent before you move in to the property. This will allow time for your account and future direct debit payments to be set up.

- Payment will need to be cleared at least 48 hours prior to you moving in to your home.
- Once a moving-in date has been set our appointed PRS Officer will advise you of the amount you need to pay and arrange to collect the payment.
- All future payments will then be collected directly by Your Housing Group via a monthly direct debit on the first of each calendar month.

### Q: Ongoing costs?

In addition to your rent payments, you will also be responsible for all utilities costs associated with the property from the day you move in. Meter readings will be taken at the handover meeting to allow for you to set up accounts in your name. You will also be responsible for Council Tax and telephone, Wi-Fi and TV subscriptions.

### Q: Can I buy my home before the end of the five year period?

Once you have your deposit you can buy your home through shared ownership in the first five years (subject to YHG's agreement) and at the end of the five year term you will be able to purchase your home outright.

### Q: What will happen when I am in a position to buy my home?

Firstly, a valuation by a RICS Chartered Surveyor will be required. Your Housing Group will arrange for the valuation to be undertaken on your behalf and you will be responsible for the cost. The valuation will confirm the current open market valuation of the property.

Should you proceed to buy your home, we will require an Agreement in Principle (AIP) from your mortgage lender, confirming that you're able to secure a mortgage.

### Q: What happens if I cannot buy my home at the end of the five year period?

After the initial five year letting period YHG will contact you to review your current circumstances and housing options. YHG may require you to leave the property, continue to offer the property as Rent to Buy, offer to sell you the home on an outright basis - you will be given the right of first refusal; or retain and convert the home as rented housing on either an affordable or market rent basis.

Any decision will be at the discretion of YHG and we will inform you of our decision in writing at the end of the five year letting period.

During the five year period, we will contact you on an annual basis to review your financial status and check that Rent to Buy is still suitable for your needs





# Shared ownership explained at Orchard View

**Shared ownership is another way to buy your home. You buy a percentage and pay rent on the rest.**

## Who is eligible for shared ownership?

Shared ownership is an option for lots of people. In brief:

- Your household income is £80,000 a year or less
- Must be a first time buyer
- Previously owned a home and can't afford to purchase a property outright
- Returning to the property market for example after a relationship breakdown
- If living in a current shared ownership property then the property must be sold
- You must pass a financial assessment, proving financial capability to buy the minimum share value and monthly payments
- Must have a deposit of at least 5% of the share-value of the home

## Part mortgage/part rent, how does that work?

Shared ownership is part buy, part rent. This means you will have a mortgage on the share you own and pay rent on the remaining share. For instance, if you buy a 50% share of the property, you'll pay a mortgage on the 50% share, and rent on the remaining 50% share. Usually, you can also carry on buying shares, to own it 100%.

You'll have a lease, which is essentially the contract for the share you've bought. It means you've got the right to keep your home for the Lease Term of 990 years, but the land belongs to Your Housing Limited as illustrated on the site plan. Your lease also sets out how much you need to pay each month, and your responsibilities as a shared owner. Please apply at: [www.gov.uk/shared-ownership-scheme/apply](http://www.gov.uk/shared-ownership-scheme/apply)

## What are the benefits?

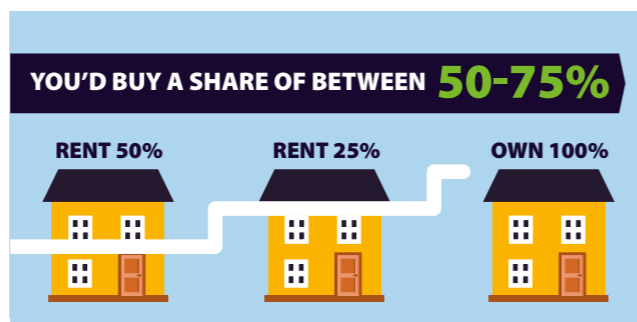
- You need a smaller mortgage and a smaller deposit
- You get the home that you have always dreamed of at a price that is affordable

- You can buy more shares in your home, when you can afford it.

## Can I buy more shares?

You have the option to buy further shares in the property at the market value when financially possible. This is referred to as 'staircasing'. The more shares you purchase, the less rent you will pay and once you have successfully staircased fully you will no longer pay us rent and you own the property outright.

Following this we will dissolve your lease agreement, meaning you're a full-fledged homeowner. We've so far helped hundreds of aspiring homeowners to purchase a new build home through shared ownership and a number of our homeowners have already 'staircased' to 100% already!



## To apply

In order to reserve a plot and confirm your shared ownership eligibility please complete the shared ownership eligibility application form online please visit [www.yourhousinggroup.co.uk/find-a-home/homes-to-buy/shared-ownership/](http://www.yourhousinggroup.co.uk/find-a-home/homes-to-buy/shared-ownership/)

We will assess your eligibility for shared ownership and you will receive an email within 5 working days with confirmation of your acceptance or refusal.

Once confirmed eligible a member of the Sales Team will contact you with next steps, talk you through the options, confirm availability and arrange a viewing.

# Orchard View Northwich

Hargreaves Road, Northwich, CW9 7BL



Affordable Home Ownership (AHO) covers Shared Ownership (SO) Schemes which Homes England funds using the Affordable Homes Programme.



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01606 218072

[yourhousinggroup.co.uk](http://yourhousinggroup.co.uk)