# **homemade**

homes by accent



**Orchard View, Bluntisham** 

A collection of 2 & 3 bedroom homes available with shared ownership

# Welcome home to style and space in the perfect place.

## Just perfect.

Want to live a relaxed, rural lifestyle while keeping town and city within easy reach? Orchard View is nestled on the outskirts of Bluntisham village close to sweeping farmland, serene nature reserves and the Great River Ouse. And yet it has handy amenities on the doorstep and is within easy reach of towns such as St Ives, Huntingdon and Witchford and cities such as Ely, Cambridge, Peterborough and London. We have nineteen thoughtfully designed new homes at Orchard View, all available to buy on a more affordable shared ownership basis (see page 7 for details). With nine 2-bed houses and ten 3-bed houses, there's a home for you here whether you're buying as a couple or a small or growing family. And with charming traditional architecture, spacious layouts and smart, neutral finishes, they're ready for you to settle in and start making your mark.

Sat just above the Cambridgeshire Fens, this is a tranquil part of the world, perfect for kicking back and listening to birdsong or getting out on countryside adventures. The gentle landscape is peppered with pretty villages, bustling market towns and historic cities among a web of quiet waterways. There's plenty to do and plenty of space to do nothing at all.



When you want to get out and about, travel is easy from Orchard View, with the nearby A14 whisking you to the A1 and M11. Huntingdon Station, a 19-minute drive away, has direct links to London St Pancras International, and you can be at Stansted Airport in around an hour.

An introduction



An introduction

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No. 1



## Shared Ownership – an introduction

Unleash your dreams of homeownership with the Shared Ownership scheme!



This initiative, backed by the Government, is your golden ticket to climb the property ladder. It is a game-changer, a door-opener to that next step in home buying that might have seemed like a distant dream. No longer is that dream home out of reach. With Shared Ownership, it is right there at your fingertips!

Imagine stepping into a home that has been tailored to your budget, where you own a share - anywhere from 10% to 75%. You are not a tenant; you are a part-owner, paying rent only on the share you do not yet own. Whether you are leveraging a mortgage or using your savings, you are not stuck at your initial share. In most cases you can keep buying more, bit by bit, until you own 100% of your dream home.

But what if life takes a new turn? No worries! You can sell your share anytime, taking any equity you have built right along with you. It is flexible, it is feasible, it is the future of homeownership!

#### Did you know?

The combined monthly cost of rent and your mortgage payment is often cheaper than privately renting a similar home or buying outright. Visit **homemadehomes.com/calculator** to get an estimate on what your monthly costs could look like.

# What are **the benefits** of Shared Ownership?



#### Unshakeable security

Say goodbye to the uncertainty of private rentals. With Shared Ownership, your home is your castle, offering long-term peace of mind. No more intrusive inspections or sudden notices to vacate. Your home, your rules!



#### Unleash your creativity

This is not just a house; it is your canvas. Paint the walls, hang your favourite art, or transform the garden into a personal oasis. Dreaming of a loft conversion or a new extension? Just check in with us and let us make it happen!

	Traditional Home Purchase	Buying 25% share with Shared Ownership	Buying 40% share with Shared Ownership
Full Market Value	£250,000	£250,000	£250,000
Share Value	N/A	£62,500	£100,000
5% Deposit	£12,500	£3,125	£5,000

+The exact percentage will be determined by eligibility, affordability, and development specific criteria. \*Some Shared Ownership homes limit the maximum share you can purchase; we will let you know if this applies to your home. # The deposit percentage amount will depend on your individual eligibility with mortgage lenders. Five percent is considered a minimum and you may benefit from lower mortgage rates if you have a higher deposit available.



#### Ride the property wave

As a Shared Ownership homeowner, you are not just living in your home; you are investing in it. If property values rise, so does the value of your share. When it is time to sell, you will reap the benefits of any increase in your share value



#### Lower deposits, higher dreams

Forget about hefty deposits based on the full market value. With Shared Ownership, your deposit is calculated on your share of the home. It is a game-changer, making homeownership more accessible than ever before.

#### How Shared Ownership works 7

## How Shared Ownership works

Shared Ownership is an alternative approach to home ownership It is a great detour for those who find the conventional path of deposit and mortgage payments a bit out of reach.

Now, do not let the term 'Shared Ownership' mislead you - it is not about living with others (unless you choose). You own a chunk of your home, anywhere between 10% to 75%. You get to call the home 'yours', while you pay a rent on the remaining share.

Many of our customers, leverage a mortgage to acquire their share, while the rest of the property stays on a 'rent-light' basis. It is a fantastic way to enjoy the buzz of ownership without feeling the pinch in your pocket.



Let us look at an example purchase using Shared Ownership:

Full Market Value	£250,000
Share Percentage	40%
Share Value	£100,000
Deposit #	(from) £5,000
Mortgage Amount	£95,000
Monthly Mortgage Payment	£53940
Monthly Rent	£343.75
Monthly Service Charge Payment	£30.00

You will only need a deposit for the share you are acquiring, which will be around 5% or 10% of the share's cost. This means you can stow away your worries about hefty deposits – it can be significantly less than when you are purchasing a property in the open market. Want a better visual? Turn to page 4 for an illustration.

Every home under Shared Ownership is offered on a leasehold basis - but do not let this term daunt you. Imagine your lease as a protective armour, much like a tenancy agreement. It safeguards you and us, outlining each of our duties and obligations clearly. Moreover, it seals your rights and responsibilities in legal ink and chalks out the term's duration (typically at least 99 years from kick-off!). And do not fret about getting lost in the details - our website shines a spotlight on each property's lease duration.

The mortgage interest rate used in the calculation is 5.5% on a term of 30 years. The service charge is estimated and will vary depending on the services offered. # The deposit percentage amount will depend on your individual eligibility with mortgage lenders. Five percent is considered a minimum and you may benefit from lower mortgage rates if you have a higher deposit available. Always seek independent mortgage advice. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR RENT









#### Buying more shares later

Shared Ownership is not a static journey; it is your escalator to incrementally owning more of your home. You can choose to increase the share you own, thereby pumping up your equity and decreasing the rent on the remaining portion. This process is known as 'staircasing'. In most scenarios, you can stride towards 100% ownership, making rent a thing of the past. However, there might be some properties that set the limit at 75% or 80% ownership - rest assured, we will keep you in the loop if there is a cap on acquiring additional shares in your chosen property.

#### How Shared Ownership works 9

# Perfectly positioned amid the Cambridgeshire countryside

## Bluntisham puts everything you need within a walk, a cycle or a quick drive

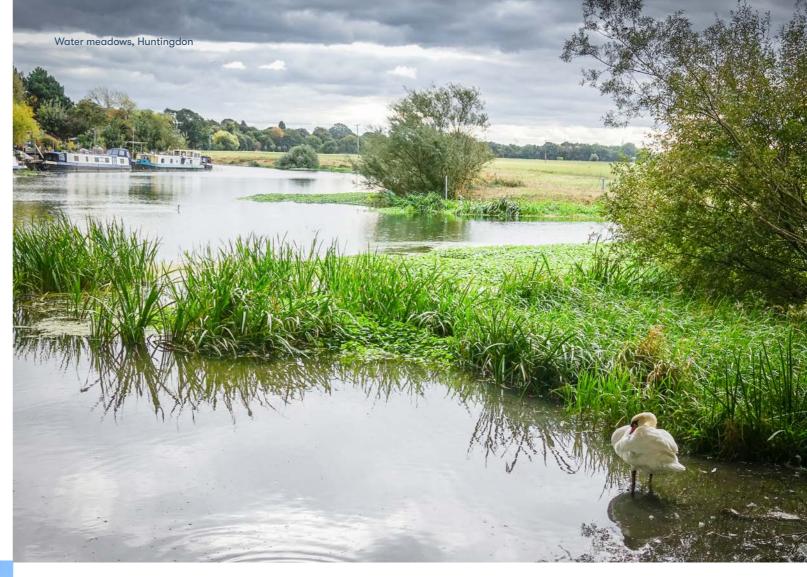
	A 5-minute drive to Morrisons, Aldi and Tesco Express and a 9-minute drive to Waitrose
	A primary school and pre-school in the village – both with good Ofsted ratings
A.	Country walks winding by the river, wandering through meadows and exploring nature reserves
	Thoughtfully designed, energy-efficient homes with high-quality finishes
	A friendly village with a pub, café, village hall, mini supermarket and more
₿	Private gardens and car parking for every home
₩	A wide choice of independent restaurants, cafés and pubs in nearby towns and cities
	A 24-minute drive to Ely and a 34-minute drive to Cambridge
vel times are approxim	Several sports clubs and classes at the village hall and a gym across the road ate. Source, nationalrail.co.uk and google.com/maps

## Country living in **Bluntisham**

With the convenience of town and city close by

Orchard View sits on the edge of Bluntisham village, surrounded by rolling fields but with easy access to local amenities. You can stroll to the local pub in 6 minutes. And the village hall, playground and recreation fields are only a 4-minute cycle or 13-minute walk away. They're all welcoming hubs, bustling with activity in this friendly community. Even closer to home is a collection of businesses that includes a mini supermarket, gym, café, barber, petrol station and fish and chip shop.

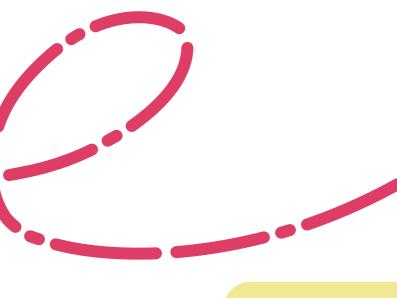
Within a 7-minute drive is the quaint medieval market town of St Ives, offering facilities ranging from shops and beauty salons to restaurants, river boat cruises, theatres and sports facilities. And the larger towns of Huntingdon and Witchford are just a 19-minute drive away.



City amenities are also close at hand. You can drive to picture-perfect Ely, England's smallest city, in just 24-minutes. For shopping, it boasts high-street names, markets and high-quality independents, such as gift shop Freda & Bert and Bake Shop general store. For dining out, the options range from afternoon tea at Peacocks to Japanese delicacies at Sushi & Salad. And the Maltings hosts live music, theatre, comedy and more.

Big-city entertainment is just a 34-minute drive away in Cambridge. And you can be in cosmopolitan Peterborough in 45 minutes and by the sea in Norfolk in around 90 minutes.





The area 13

#### Sports

Bluntisham Village Hall is home to the local football and cricket teams and hosts a variety of sessions, including dance classes, tennis for tots, badminton, pilates and HIIT. Nearby St Ives also offers several sporting facilities, including a leisure centre, sailing club and golf club.

**Bluntisham Village Hall** 





#### Eat & drink

The White Swan in Bluntisham is a friendly pub that welcomes families and dogs. It has a large garden and brings the community together with events such as bingo night, quizzes, live music and sports screenings. And often extends its menu with a variety of food trucks.

The White Swan
0.3miles



#### Culture

The Corn Exchange in St Ives has a busy calendar of regular events each month, including comedy, poetry readings, community cinema screenings and open mic nights. It also runs several one-off events, such as concerts and silent discos.

The Corn Exchange





# A sociable comunity, right on your doorstep

14 The area



#### Great outdoors

At Orchard View, you're surrounded by sweeping fields and fens, winding riverside paths and tranquil reserves, all set for escape or adventure. RSPB Ouse Fen Reserve offers miles of tracks to explore and there's a huge variety of wildlife to spot at RSPB Fen Drayton Lakes.

**RSPB Ouse Fen Reserve** 





#### Family

St Helen's Primary School and Brambles Childcare (both with good Ofsted ratings) are on the same site a 3-minute cycle or 14-minute walk from Orchard View. And, for older children, there's St Ivo Academy, 4.5 miles away – also with a good Ofsted rating.

**St Helen's Primary School** 



Travel times are approximate. Source, nationalrail.co.uk and google.com/maps

# Surrounded by **sweeping fields** and fens



### Shopping

Just a two-minute walk from Orchard View is the mini supermarket BP Budgens and Bluntisham Butchers. There are several supermarkets and local shops at nearby St Ives, and you'll find a wide variety of independent and high-street stores a 24-minute drive away in Ely.

#### BP Budgens 0.1miles





## Stay well connected

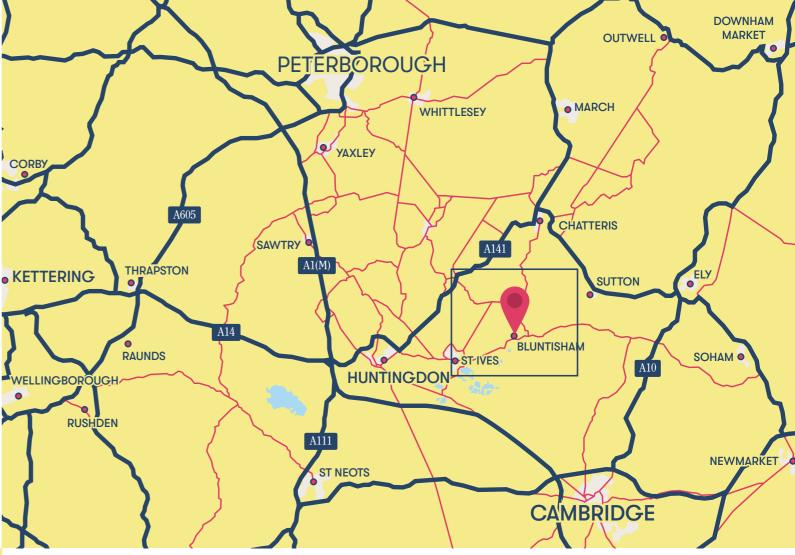
#### A rural retreat with easy links to towns and cities

Orchard View is surrounded by open countryside and yet is very well connected. It's an 11-minute drive from the A1307, which links to both the A1 for journeys north and the M11 for southbound journeys. There's a bus stop a 5-minute walk away, with routes to St Ives and other nearby towns and villages. The nearest train station is Huntingdon, with fast, direct links to London St Pancras International and its Eurostar terminal. And you can drive to Stansted Airport in around an hour and Luton Airport in around 75 minutes.

#### Places of interest

- 1. BP Budgens
- 2. Bluntisham Butchers
- 3. Heath Fruit Farm
- 4. The Village Barbers
- 5. Revolution Laundry
- 6. The White Swan
- 7. The Lounge
- 8. Bluntisham Fryer
- 9. Curry Garden
- 10. Bluntisham Village Hall
- 11. Forefront Fitness
- 12. All Stars Performing Arts
- 13. Recreation ground
- 14. RSPB Ouse Fen Reserve
- 15. RSPB Fen Drayton Lakes
- 16. River Great Ouse
- 17. St Helen's Primary School
- 18. Brambles Childcare
- 19. Charley Dr H
- 20. Playground
- 21. Feet First Reflexology





#### By car from Orchard View

St lves	7 minutes
Huntingdon	19 minutes
Ely	24 minutes
Cambridge City Airport	33 minutes
Cambridge	34 minutes
Witchford	35 minutes
Newmarket	43 minutes
Peterborough	45 minutes
Bury St Edmonds	54 minutes
Stansted Airport	1hr 5 mins
King's Lynn	1hr 6 mins
London Luton Airport	1hr 13 mins



#### **By train** from Huntingdon Station

Peterborough	15 minutes
London St Pancras International	1hr 4 mins

#### By train from Ely Station

London Kings Cross

54 minutes





We support the development of mixed tenure communities and are proud to provide homes for Shared Ownership and affordable rent. The tenure of all homes may change subject to demand. The site plan is drawn to show the relative position of individual properties, not to scale. This two-dimensional drawing will not show land contours, gradients, boundary treatments, hard & soft landscaping, or local authority street lighting. Footpaths and roads are are subject to change. Any illustrated numbered car parking spaces will be confirmed in your conveyance plans.

Kingfisher

# 2 bedroom houses Plots 1, 4\*





# $2 \text{ bedroom houses} \\ \textbf{Plots 2 \& 3}^{\star} \\$





Ground Floor

First Floor

	70	)m²	
Bathroom	1.94m	x	2.26n
Bedroom 2	2.46m	x	4.33n
Bedroom 1	2.46m	x	4.03n
Living Room	3.12m	x	2.79n
Kitchen/Dining	2.35m	x	6.36r

#### \*Plots marked with an asterisk are mirrored versions of the floor plan shown.

Disclaimer: Room dimensions if shown are subject to change and are for guidance only. Whilst we endeavour to make our property details accurate and reliable these particulars are set out as a general outline only for the guidance of intended purchasers or lessees and do not constitute as a full or part offer or contract. Other details are given without responsibility and intending purchasers or tenants should not rely on them as statements or representations of fact but must satisfy themselves by inspection or otherwise as to the correctness of them. The purchaser is advised to obtain verification from their Solicitor or Surveyor to their own satisfaction.



Ground Floor

	70	<b>70</b> m <sup>2</sup>		
Bathroom	1.94m	x	2.26m	
Bedroom 2	2.46m	x	4.33m	
Bedroom 1	2.46m	x	4.03m	
Living Room	3.12m	x	2.79m	
Kitchen/Dining	2.35m	x	6.36m	

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First Floor

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# 2 bedroom houses Plots 5 & 19\*





# 2 bedroom houses Plots 6, 7<sup>\*</sup>, 18



Ground Floor

First Floor

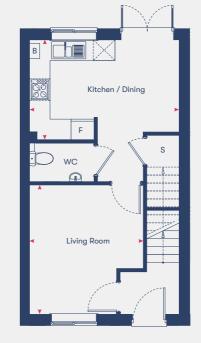
Bedroom 2

Bedroom 1

	74	<b>74</b> m <sup>2</sup>	
Bathroom	2.08m	x	1.85m
Bedroom 2	2.87m	x	<b>4.62</b> m
Bedroom 1	2.95m	x	4.62m
Living Room	2.87m	x	<b>4.62</b> m
Kitchen/Dining	2.95m	x	4.62m

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Ground Floor

	70	<b>70</b> m <sup>2</sup>		
Bathroom	2.25m	x	1.99m	
Bedroom 2	2.70m	x	4.35m	
Bedroom 1	3.30m	х	4.39m	
Living Room	3.80m	х	4.39m	
Kitchen/Dining	2.95m	x	4.39m	

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#### First Floor

### Sandpiper

# 3 bedroom houses

Plots 8, 9<sup>\*</sup>, 10, 13, 14<sup>\*</sup> & 17<sup>\*</sup>



Bedroom 3



# 3 bedroom houses Plots 11<sup>\*</sup>, 12<sup>\*</sup>, 16



Ground Floor

First Floor

Bedroom 1

	85	85m <sup>2</sup>		
Bathroom	2.25m	x	1 <b>.</b> 99m	
Bedroom 3	3.09m	x	2.05m	
Bedroom 2	3.09m	x	3.11m	
Bedroom 1	2.79m	x	5.23m	
Living	3.89m	x	3.23m	
Kitchen/Dining	3.09m	x	5.23m	

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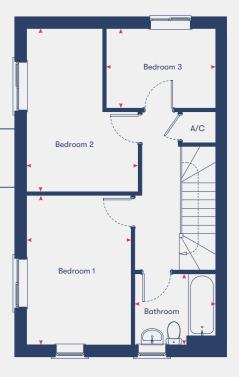
#### Ground Floor

	90	)m²	
Bathroom	1.99m	x	2.26m
Bedroom 3	2.20m	x	3.04m
Bedroom 2	4.51m	x	3.10m
Bedroom 1	4.14m	x	2.90m
Living	2.87m	x	5.23m
Kitchen/Dining	3.19m	x	5.23m

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#### First Floor

#### Dunlin

# 3 bedroom houses Plot 15







Ground Floor

First Floor

Kitchen/Dining         5.23m         x         3.10m           Living         5.23m         x         3.17m           Bedroom 1         2.90m         x         4.14m           Bedroom 2         2.90m         x         4.51m           Bedroom 3         3.04m         x         2.22m           Bathroom         2.26m         x         1.99m		00	90m <sup>2</sup>		
Living         5.23m x 3.17m           Bedroom 1         2.90m x 4.14m           Bedroom 2         2.90m x 4.51m	Bathroom	2.26m	x	1.99m	
Living         5.23m x 3.17m           Bedroom 1         2.90m x 4.14m	Bedroom 3	3.04m	x	2.22m	
Living 5.23m x 3.17m	Bedroom 2	2.90m	x	4.51m	
	Bedroom 1	2.90m	x	4.14m	
Kitchen/Dining 5.23m x 3.10m	Living	5.23m	x	3.17m	
	Kitchen/Dining	5.23m	x	3.10m	

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# Shared Ownership **Specialists**

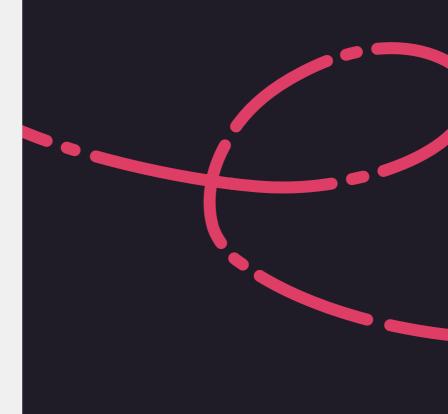
Dedicated to finding you your next home or helping you take the first step onto the property ladder.

Welcome to Homemade Homes by Accent, the experienced property sales team within Accent Housing.

Accent Housing Limited provides over 20,000 homes in the North, South and East of the UK. We want to be with you for your journey. Whether that's helping you to take the first step onto the housing ladder or helping you search for a new home, we'll be right there with you.

We have Shared Ownership homes across the country, from Surrey to Yorkshire and have helped hundreds of people to fulfil their home ownership ambitions. We offer new and resale shared ownership homes, and also help our current customers to buy more of their home or sell it when they want to move on.

Visit our website dedicated to all things Shared Ownership **www.homemadehomes.com** 



# A selection of developments from



Brooklands, Milton Keynes



Great Denham, Bedfordshire



Willow Grove, Wixams





All information supplied is correct when published (October 2024) and is not intended to form part of any contract or warranty. Computer-generated images are an artist's impression and features such as landscaping, windows, brick, and other materials may vary, as may heating and electrical layouts. Any furniture and landscaping are shown for illustrative purposes only. Floor plans are intended to give a general indication of the proposed floor layout. You should not use dimensions for carpet sizes, appliance spaces, or furniture items. Information regarding schools, transport, and amenities should be considered general guidance only; we make every effort to ensure this information is current; however, you should not rely solely on the information presented. Journey times are representative of journeys made by car unless stated otherwise and may vary according to travel conditions and time of day. Any site plan is drawn to show the relative position of individual properties, not to scale. This two-dimensional drawing will not show land contours, gradients, boundary treatments, landscaping, or local authority street lighting. Footpaths are subject to change. For a shared ownership home, you need to pay rent to us for the share you do not own. The monthly rent payment will be listed in each advert on our website. We will review your rent at times set out in your lease. Your rent is reviewed, usually once a year. Your rent will go up when it is reviewed. It will not go down. The monthly payment for service charges will be listed in each advert on our website and reviewed annually. We support the development of mixed-tenure communities and are proud to provide homes for Shared Ownership and affordable rent. The tenure of these homes may change subject to demand.

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