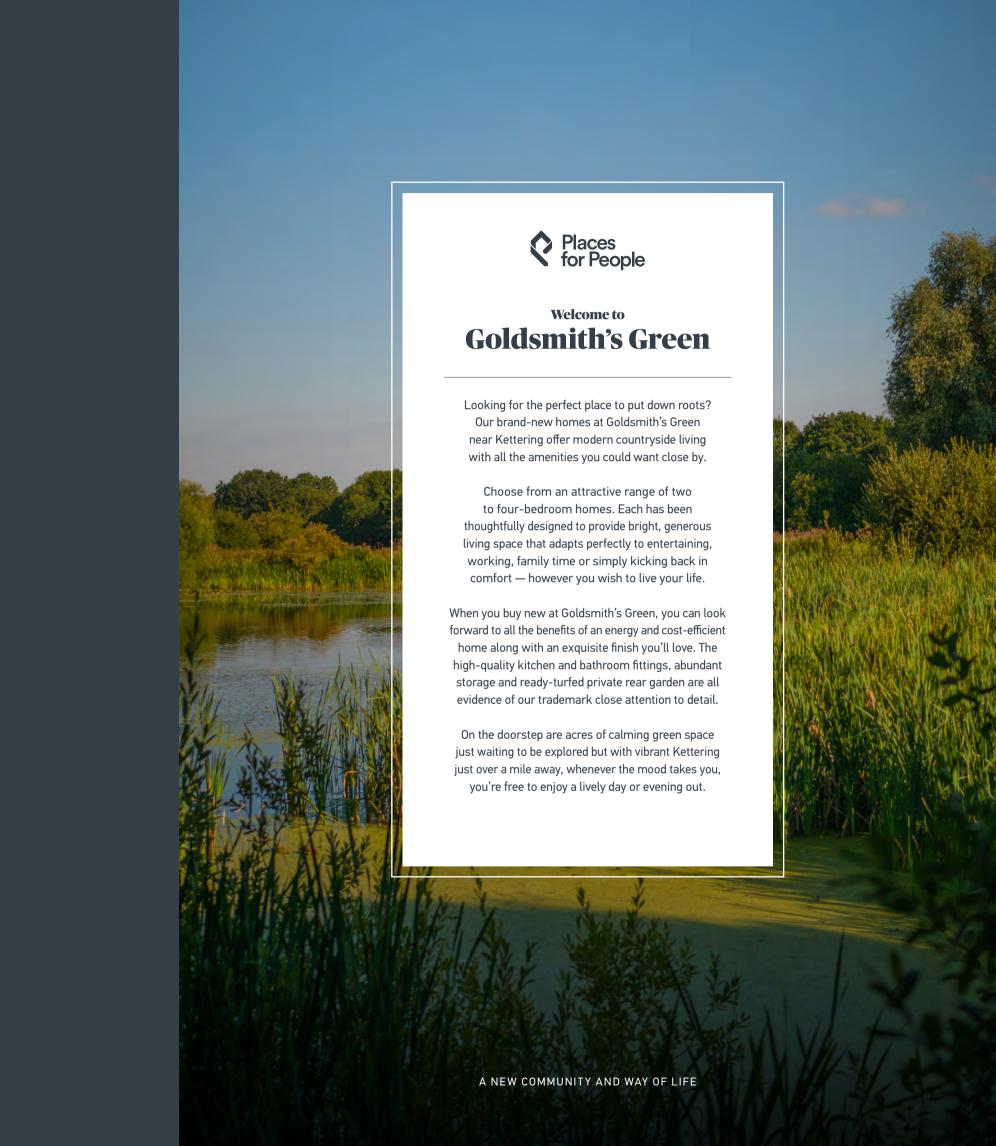


# Goldsmith's Green

A STUNNING COLLECTION OF 2, 3 AND 4 BEDROOM HOMES

Homes built for a lifetime of memories





# A great place to live

You couldn't ask for a better location than Goldsmith's Green. Surrounded by gorgeous countryside, you're also within easy access of handy amenities, with Kettering's shops, pubs, restaurants and cafes just over a mile away.

Originally established as a Roman settlement, the Northamptonshire market town of Kettering later became famous for shoemaking; today, it's a thriving destination offering a wealth of retail, leisure and cultural facilities that locals of all ages can enjoy.

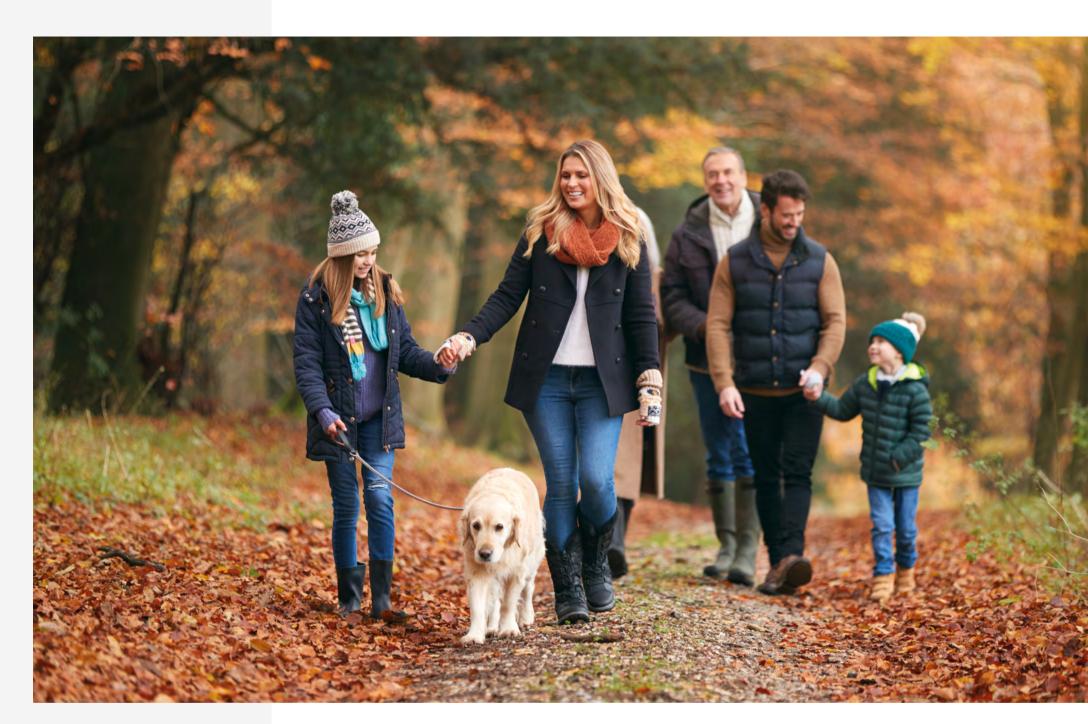
Kettering's newly regenerated Cultural Quarter is where you'll find a variety of shops, bars and eateries as well as The Yards, a unique and quirky shopping area. The town still holds weekly markets, including a popular flea market for antiques, second hand items and arts and crafts, and you can look forward to popular annual events such as the Christmas Market and Northamptonshire's Good Food and Drink Festival.

Thanks to Kettering's Purple Flag status, the town centre offers a safe and vibrant night out while culture vultures will love the impressive line-up of performing arts and live entertainment at the town's Lighthouse Theatre.

For families, Ofsted 'Good' and 'Outstanding' rated schools, including St Thomas More Catholic Primary School, St. Andrew's CofE Primary School and Wren Spinney Community Secondary School, are conveniently located less than a mile away\*. Also on the doorstep are impressive sporting facilities as well as a soft play centre at Kettering Leisure Village.

From woodland walks at Twywell Hills and Dales Country Park to Formula 1 fun at Silverstone, the local area offers no shortage of great days out. A visit to Wicksteed Park — one of the UK's oldest theme parks with rides, attractions, a steam railway and 147 acres of parkland — is an absolute must. At Rushden Lakes Shopping and Leisure complex, adventure golf, rock climbing and a Cineworld Cinema are only a short drive away.







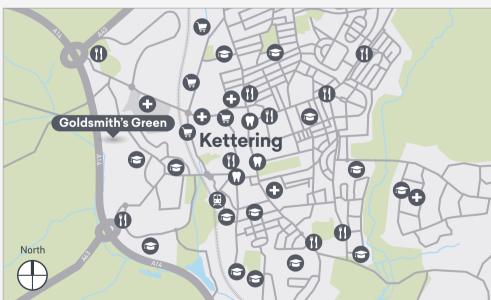


\*Correct at time of print. 06-07

# A place to call home

Excellent transport connections make Goldsmith's Green the ideal place to call home. You will be within easy reach of both the M1 and A1 via the A14, while a direct train service to London St Pancras takes less than an hour.





Travel times by car (Estimate only)

Northampton – 30 mins Peterborough – 50 mins Cambridge – 55 mins Birmingham – 67 mins Luton – 67 mins Airport

Supermarket

School

♣ Doctors

Restaurant

Dentist

Train Station











A choice of high-specification 2, 3 and 4-bedroom homes, generously-sized with a contemporary layout that you can adapt to suit your unique lifestyle.



A popular, well-established location surrounded by the lovely Northamptonshire countryside, with handy local amenities and plenty to do in the nearby vibrant market town of Kettering.



Kettering's Cultural Quarter offers both high street and independent shops, bars and eateries with weekly markets and popular cultural events adding an eclectic, cosmopolitan feel.



Getting around couldn't be easier, with a regular bus service into Kettering and easy access to both the M1 and A1 via the A14.



Northampton, Bedford and Milton Keynes are all 30 miles away or less while a direct train to London St Pancras takes less than an hour.



For families, a good choice of Ofsted 'Good' and 'Outstanding' rated primary and secondary schools are conveniently located less than a mile away.



An active, healthy lifestyle is supported by an abundance of open green spaces and woodland together with impressive sporting facilities at Kettering Leisure Village.



Nearby attractions such as Wicksteed Park
— one of the UK's oldest theme parks — and
Rushden Lakes Shopping and Leisure complex
offer something for everyone to enjoy.

Buying a brand-new home with Places for People is one of the easiest decisions you'll ever make. Designed for modern living, with plenty of space to relax, work or entertain, all you need to do is unpack and start making your home your own.

placesforpeople.co.uk/goldsmiths-green



Research by the Home Builders Federation (HBF)\* shows that new homes are much more environmentally friendly than older equivalent properties, emitting just 1.4 tonnes of carbon a year, compared to the 3.6 tonnes that existing properties emit.

At Places for People, we design and build our homes to maximise energy efficiency, using energy-saving lighting, eco-appliances and water-saving devices as well as excellent insulation to reduce your carbon footprint and keep your utility costs down. Our homes are rated from A to C

Buying a new home can be good for your bank balance too. The HBF calculates that buyers of new homes save on average £2,510.73 on household bills each year, with buyers of houses saving even more at £3,117.85 (around £260 per month).

When you buy your new home at Goldsmith's Green, our experienced sales team will be with you every step of the way to guide you through the home-buying process. Our homes also benefit from a 10-year insurance-backed warranty, meaning you can move in with peace of mind (without the worry of expensive structural repairs) and simply enjoy the thrill of turning a blank canvas into your dream home

Plus — you and your new neighbours are all getting to build a new Community together — what's not to love?

\*Home Builders Federation Watt a Save report Feb 202





# Sustainable living for less

When you buy new with us, you can look forward to all the benefits of an energy and cost-efficient home without having to compromise on comfort or quality.

Designed and built to sustainable environmental standards, our energy-efficient homes feature efficient heating systems and energy-saving technology along with an exquisite finish you'll love.

You'll use less energy, spend less on utility bills and still have the warm, welcoming home you've always wanted.

And with everything you need conveniently located nearby — from shops and schools to leisure facilities and green spaces — Goldsmith's Green is the perfect place to enjoy a more sustainable lifestyle, supporting the local economy while building connections to last a lifetime.







Car charging points
Available to you,
encouraging greener travel.



Forward-thinking fabric design Our well-insulated homes are designed to maximise energy efficiency and reduce running costs, now and in the future.



Energy-efficient lighting LED light fittings and bulbs lower energy use as well as your bills.



Water-saving devices
Our kitchen and bathroom fittings
save both water and money.

At Goldsmith's Green, you can enjoy a more comfortable home that costs less to run, with everything you need close by.



Good ventilation
Our homes come with good ventilation
for a comfortable environment.



**Double glazed windows**Benefit from a reduction in heat loss, noise and energy payments.



**Eco-appliances**Most of our fitted appliances are A rated so cheaper to run.



Seasonally efficient
Our homes reduce the risk of overheating in the warmer months.



# When you buy a home from Places for People, you know you're in safe hands...

### What we do

We are a property developer and manager with a proven track record for delivering high-quality homes in thriving Communities right across the UK. With us, you can look forward to outstanding quality and service, because we handle the whole development process — from acquiring the land planning our sites and designing our homes, to building and selling or renting them

As the UK's leading Social Enterprise, our overriding purpose is to create homes where Community matters. From small housing developments to large-scale regeneration projects, we tailor our homes to the needs of local People, take responsibility for our environmental impact, and put People First to build a sense of Community.

### Our approac

With more than 50 years' experience of managin and developing homes, we know what it takes to build happy, healthy and inclusive places to live All our Communities are delivered by our award-winning, specialist placemaking, property investment and management companies acros the UK, who ensure the places we create meet a variety of needs, not just now but well into the future. Where others think in years, we think in decades.

### What makes us different

We believe our homes should be attainable for everyone, which is why we offer a wide range of buying options, including shared ownership. So, whether you're taking your first step onto the property ladder or looking for your forever home, there's a place to suit your individual needs.

We listen to our Customers too — and give them what they ask for: bright, spacious homes with lexible living areas that easily adapt to work or play, plenty of storage and that all-important private outdoor space. In our well-connected Communities, you'll have all the services and acilities you need on your doorstep — from shops, restaurants, schools and healthcare to be cautiful green open spaces offering a natural protected from the hyperpass of modern life.

Because when you buy from us, you're not just buying a home — you're buying into a Community; a place where you can belong, build connections and put down roots to last a lifetime.



























# steps to secure your dream home

Here's what your Shared Ownership home buying journey looks like...

Purchasing a Places for People home with Shared Ownership has never been easier. Whether you're buying for the first time or you've owned a property before, we've kept things simple so you're free to enjoy this next exciting phase. From the moment you get in touch to that exhilarating day when you pick up your keys (and even after you've settled in), our friendly, experienced Sales team will be right by your side, supporting and guiding you every step of the way.

### Get expert advice

The first step is to get in touch with our Sales team. We'll talk you through the Shared Ownership process and either refer you for an affordability assessment or arrange for you to visit.

### **Determine your budget**

We will ask you to complete an affordability assessment with an Advisor, which includes filling in a 5-year budget planner to determine the level of share you can purchase.

### Apply for a mortgage

If you're purchasing your new home with a mortgage, your affordability assessment is also when you will arrange with your mortgage lender or Advisor to proceed with your Shared Ownership mortgage application.

### **Exchange contracts**

This is when things become official!
Once you're happy with the legal contracts,
you can sign them, pay your deposit and
receive a completion date to move into
your new Shared Ownership home.

# Attend a home demonstration

Before completing, we'll arrange for you to attend your new home demonstration and access your Home User Guide, so you can get to know your Shared Ownership home and understand how everything works.

### Start things moving

When you visit, we will check you meet the scheme's eligibility and affordability criteria. First and foremost is that your household income needs to be under £80,000 a year (£90,000 in London).

### Reserve your home

Once your finances are in place, you can formally reserve one of our Shared Ownership properties and pay your reservation fee! Our team will continue to guide you through the process.

### **Instruct a solicitor**

Now you've reserved your new home, you'll need to instruct a solicitor experienced in Shared Ownership to handle the legal aspects of the purchase. We can refer you to independent solicitors if needed.

### Get ready to move

Now is the time to organise contents insurance, arrange removals quotes and set up or transfer accounts for TV, internet and utilities suppliers ready for when you change address.

### Complete and move in

Legal completion is that happy moment when you own a share of your new home! Your mortgage lender transfers the funds, we arrange handover of your keys and you start living life your way!



"Everyone I've dealt with at Places for People has been so friendly and gone out of their way to help, no matter what your query. They've been brilliant and have kept in constant touch with us throughout."

Christian, Places for People Customer





"We already loved the area so it only took us five minutes to decide this was the home for us! It's so convenient here; we're close to work and we have beautiful walks and a café on our doorstep."

Ellie, Places for People Customer

We create homes where Community matters. We improve our Customers' lives every day through the homes we build and the Communities we manage.



Because Community Matters
#WeAreCommunity

Proud to be creating sustainable Communities for the long term





placesforpeople.co.uk/goldsmiths-green

placesforpeople.co.uk/goldsmiths-green





 ${\tt \#Because Community Matters}$ 

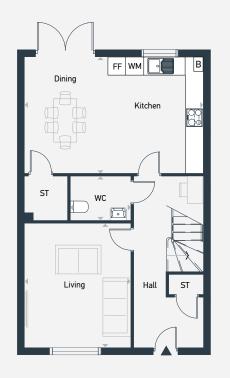


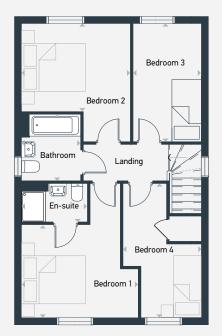


### Goldsmith's Green



Plots as drawn: 56, 65, 72 and 99 Handed: 55, 64, 66, 79 and 90 110.32 sq.m / 1187 sq.ft





GROUND FLOOR

FIRST FLOOR

FF: Fridge/Freezer ST: Store WM: Washing Machine WC: Water Closet B: Boiler

DIMENSIONS	m	ft
Kitchen/Dining	5.77m x 3.77m	18'11" x 12'5"
Living	4.10m x 3.43m	13'6" x 11'3"
WC	1.95m x 1.45m	6'5" x 4'9"

DIMENSIONS	m	ft
Bedroom 1	4.38m x 3.77m	14'5" x 12'5"
En-suite	2.10m x 1.28m	6'11" x 4'3"
Bedroom 2	3.83m x 3.51m	12'7" x 11'6"
Bedroom 3	3.81m x 2.15m	12'6" x 7'1"
Bedroom 4	4.38m x 2.49m	16'2" x 8'2"
Bathroom	2.15m x 1.90m	7'1" x 6'3"



07971 362 256 | placesforpeople.co.uk/**goldsmiths-green** Gipsy Lane, Kettering, Northamptonshire, NN16 8UB

# Goldsmith's Green

### **Specifications**

### **KITCHENS**

- Symphony fitted kitchen in a selection of colours
- Co-ordinated worktop finish and matching upstand
- Soft-close doors and drawers
- Built in electric fan oven (Rating A), four ring gas hob and splashback to hob area (double oven to selected house types)
- Cooker hood (integrated to selected house types)
- Integrated 70/30 fridge-freezer (Rating A+)
- Stainless-steel single-bowl inset sink with chrome mixer tap
- Integrated washing machine (to selected plots only)
- Integrated dishwasher (to selected house types)
- Removable base unit, with plumbing and electric for future dishwasher space (to selected plots only)

#### PLUMBING AND HEATING

- Efficient gas-fired Potterton Assure combi boiler or Baxi Assure System boiler and megaflow
- Stelrad compact radiators white finish
- TRV fitted to all rooms except those with thermostats fitted
- Heated towel radiators to bathrooms (and en-suite if applicable)

### **ELECTRICAL**

- External lights to front doors
- Deta wired doorbell
- Fibre Optic connection to the property
- TV and satellite sockets with wiring taken to loft space for future connection
- Mains wired smoke, heat and carbon monoxide detectors
- USB socket in kitchen and primary bedroom
- Deta Slimline white sockets throughout
- Extract fans to all wet rooms
- Shaver socket to all bathrooms and en-suites
- Single fluorescent strip lighting to selected garages

### BATHROOMS, EN-SUITES AND CLOAKROOMS

- White Roca bathroom suite with shower over bath and Mira glass shower screen (available in selected house types)
- White wash basin and chrome mixer tap
- Porcelanosa wall tiles around shower / bath
- Amtico vinyl flooring
- White Mira shower suite to en-suite (where applicable) with Mira shower tray and glass shower screen where shown on the layout

### **INTERNAL FINISHES**

- Amtico Vinyl flooring to kitchen, bathroom and WC
- Crown Covermatt white emulsion to all walls and ceilings
- Skirting and architrave pencil rounded profile painted white gloss
- Timber staircase with newel caps and handrails painted white gloss

### **DOORS AND WINDOWS**

- Front doorset GRP door with timber frame, chrome ironmongery and multi point locking system
- Four panel semi solid doors painted white with polished chrome handles
- UPVC windows and French doors with high performance glazing
- Garage steel framed up and over canopy door in white (where applicable)
- Fire rated loft hatch

### **EXTERNAL**

- Solar panels on all 3 and 4-bed properties
- Bath and shower water heat recovery units to 2-bed plots
- All homes to have access to an EV charging point
- Front garden landscaped
- Turf installed to rear gardens
- External tap
- Slabs to path and patio areas



centralandnorthsales@placesforpeople.co.uk | placesforpeople.co.uk/goldsmiths-green
Gipsy Lane, Kettering, Northamptonshire NN16 8UB











### Key information about the home

There are variations of shared ownership models which have different features. The model of shared ownership may vary depending on:

- what rules were in place at the time the home was funded or planning permission granted
- where the home is located
- whether the home is for a specific group of people

The table below highlights the key features of common shared ownership schemes. The information in this document is for the new model shared ownership.

Shared ownership model	Older model shared ownership	Standard model shared ownership	New model shared ownership
Minimum initial share	25%	25%	10%
Lease length	Typically, leases were issued for 99 years from new		Leases will be for a minimum of 990 years from new
Initial repair period	No	No	Yes
Buying more shares - minimum purchase	10% or 25%	10%	5%
1% share purchase	No	No	Yes
Landlord's nomination period	8 weeks or 12 weeks	8 weeks	4 weeks

When you are looking for shared ownership homes, you should always check the Key Information Document to see which model covers that specific home.

When you buy a home through shared ownership, you enter into a shared ownership lease. The lease is a legal agreement between you (the 'leaseholder') and the landlord. It sets out the rights and responsibilities of both parties.

Before committing to buy a shared ownership property, you should take independent legal and financial advice.

This key information document is to help you decide if shared ownership is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. This document 'Key information about the home' is a summary and you should consider the information in 'Summary of costs' and 'Guide to shared ownership' before making a decision.

This does not form part of the lease. You should carefully consider the information and the accompanying lease and discuss any issues with your legal adviser before signing the lease.

Failure to pay your rent, service charge, or mortgage could mean your home is at risk of repossession.

The costs in this document are the costs as at the date issued. These will increase (typically on an annual basis) and you should take financial advice on whether this will be sustainable for you.

### **Property Details**

ow Gardens Kettering		
oom		
l ownership		
50		
The share purchase price is calculated using the full market value and the percentage share purchased.  If you buy a 25% share, the rent will be £653.04 a month.  If you buy a larger share, you'll pay less rent.		
	e Monthly rent	
I .	£783.65	
	£696.58	
£113,985.00	£609.50	
£151,980.00	£522.43	
£189.975.00	£435.36	
£265,965.00	£261.22	
£284,962.50	£217.68	
You'll receive a worked example nnual rent is calculated as 2.75%	e after a financial assessment.	
	Share Purchase E37,995.00 £25,990.00 £113,985.00 £227,970.00 £227,970.00 £227,970.00 £284,962.50	d ownership  for owne

## Monthly payment to the landlord

In addition to the rent above, the monthly payment to the landlord includes:

Service charge £0.00
Estate charge £14.81
Buildings insurance £70.04
Management fee £10.67
Reserve fund payment £0.00

Total monthly payment excluding rent £95.52

### Reservation fee

£ 500

You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home.

The reservation fee secures the home for 70 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is partially refundable.

### **Eligibility and requirements**

# Eligibility You can apply to buy the home if both of the following apply: your household income is £80,000/£90,000 or less you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs One of the following must also be true: you're a first-time buyer you used to own a home but cannot afford to buy one now you're forming a new household - for example, after a relationship breakdown you're an existing shared owner, and you want to move you own a home and want to move but cannot afford to buy a new home for your needs If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase. As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments. **Tenure** Leasehold Lease type **Shared ownership House lease** 999 years Lease term For more information, see section 2.5, 'Lease extensions', in the 'Key informationabout shared ownership' document.

### **Shared ownership details**

Maximum share you can own	You can buy up to 100% of your home.
Transfer of freehold	At 100% ownership, the freehold will transfer to you
Landlord	
	Places for People Homes Limited
	305 Gray's Inn Road, London
	WC1X 8QR
	Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord, and agree to pay rent tothe landlord on the remaining share.
Rent review	Your rent will be reviewed each year by a set formula using the for the previous 12 months [plus 1%]
	For more information, see the Rent Review section in the 'Summary of Costs' document which includes an example of how rent could increase over a 5 year period. A worked example demonstrating how the rent is calculated at review is also set out in Appendix 2 of the lease.

### Other details

Initial repair period	Up to £500 a year for the first 10 years to help with essential repairs. For more information, see section 5, 'Maintaining and living in the home', in the 'Key information about shared ownership' document.
Landlord's first option to buy	When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. (The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available.) If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.
Pets	You can keep pets at the home but must obtain the landlords written permission, please consult your conveyancer

### Subletting

Subletting	You can rent out a room in the home at any time, but you must live there at the same time.
	You cannot sublet (rent out) your entire home unless either:
	you own a 100% share
	you have your landlord's permission, which they will only give in exceptional circumstances
	If you're a serving member of the armed forces, and you're required to serve away from the area where you live for a fixed period, you may sublet the entire home subject to the landlord's permission.