# Welcome to Bakers Court





### Bakers Court, Aspull, Wigan, WN2 1HB

A stylish collection of 38 contemporary new homes, designed for modern living.

Through our passion for housing, more people have a safe place to call home

# **Living at Bakers Court**

# Discover the local area

Located on Cale Lane, just north of Wigan town centre, Bakers Court offers modern homes with great local amenities and excellent transport links across the North West.





### Shopping

- Wigan town centre offers a mix of high-street brands and independent shops
- Tesco Express is nearby for everyday essentials
- Major supermarkets and shopping centres are all within two miles.



### **Education**

- Excellent choice of primary schools within walking distance, and several highly rated nurseries nearby
- A number of well-regarded secondary schools just a short drive away
- Wigan & Leigh College and University Centre Wigan are just a short distance away, with the University of Greater Manchester (formerly University of Bolton) easily accessible for higher education.







### Transport

- Bus stop within 200m with frequent buses to Wigan town centre
- Wigan North Western offers direct trains to Liverpool Lime Street and London, while Wigan Wallgate provides regular services to Manchester
- Quick access to the M61 and M6 motorways for easy travel across the region.



### **Dining**

- A wide choice of local takeaways for every taste
- Wigan town centre offers a vibrant mix of restaurants, tea rooms, pubs, and coffee shops right on your doorstep
- Enjoy everything from popular high street favourites to unique independent eateries.



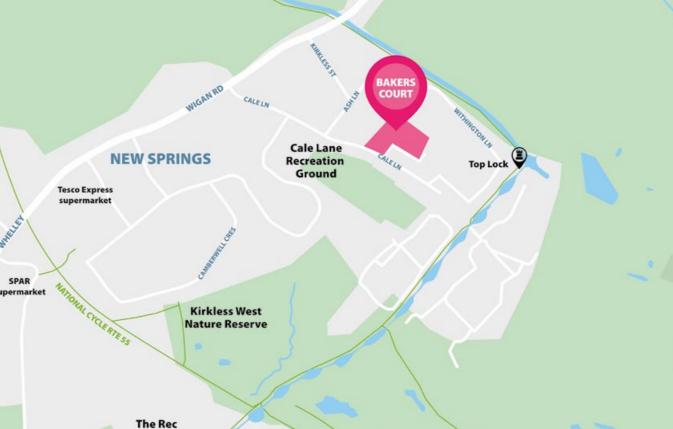




### **Local amenities**

- Explore scenic walks at Haigh Woodland Park or take on the challenge of Rivington Pike, both just a short drive away
- The Edge Arena hosts a variety of live events and community performances
- Cale Lane Recreation Ground, right across the road, offer grass pitches for football and hosts local sports clubs and activities.





**Playing Fields** 

**Hindley Hall** 

**Golf Club** 



# The Holgate

Three-bedroom home, sleeps five



**Ground floor** 



Room	Metric	Imperial	
Kitchen/Dining	3.46 x 4.01	11'4" x 13'2"	
Lounge	5.38 x 3.12	17'8" x 10'3"	
W.C.	1.80 x 1.45	5'11" x 4'9"	

### **First floor**



Room		Metric	Imperial
	Bedroom 1	5.38 x 2.75	17'8" x 9'0"
	Bedroom 2	3.16 x 3.65	10'5" x 12'0'
	Bedroom 3	2.13 x 3.65	7'0" x 12'0"
	Bathroom	1.99 x 2.17	6'7" x 7'2"

- 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 (October 2025).
  End terraces will have additional windows in some circumstances. Please check the specific plot with an advisor.

# **The Darracott**

Two-bedroom home, sleeps four



**Ground floor** 



Room	Metric	Imperial	Room	M
Kitchen/Dining	4.54 x 3.26	14'11" x 10'8"	Bedroom 1	4
Lounge	3.59 x 4.26	11'9" x 14'0"	Bedroom 2	4
W.C.	1.81 x 1.06	5'11" x 3'6"	Bathroom	2

### **First floor**



### Metric **Imperial** 4.54 x 3.42 14'11" x 11'3"

4.54 x 3.02 14'11" x 9'11" 2.50 x 2.14 8'3" x 7'0" Bathroom

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# **Shared ownership specification**

### What can you expect?



### **General**

- Double glazing
- Off street parking
- Energy efficient appliances
- Vinyl flooring to kitchen, bathroom and W.C.
- Patio doors to outdoor space
- EV charging points to all houses
- Photo voltaic panels to all houses.

### **Bathroom**

- Contemporary three-piece bathroom suite
- Heated towel rail
- Designer taps and tiling
- Over-bath shower.

### Living

- Telephone and broadband internet sockets
- TV sockets.

### Typical YHG interior

### Kitchen

- Symphony cabinet and worktops
- Electric oven and hob
- Integrated fridge freezer
- A-rated combi boiler
- LED downlighters.

### **Communal**

Leaseholders are required to pay a fair and reasonable proportion of the costs for repairs and maintenance of shared areas, such as:

- shared private drives
- shared footpaths
- boundary treatments (e.g. fences, railings)
- other communal facilities which the Landlord deems necessary

Ad-hoc payments will be required when specific work is required, meaning there may be additional charges beyond regular fees. These payments will apply to those who benefit from or use the facility being repaired.

### **Service Charge**

Please refer to the service charge breakdown.

# Shared ownership explained

### at Bakers Court

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. You can buy a share from 10% up to 75% under the new shared ownership model. For instance, if you buy a 40% share of a property that costs £200,000, you'll need a 5% deposit and a mortgage on the 40% share worth £80,000. You will pay a reduced rent on the remaining 60% 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

### **Essential repairs**

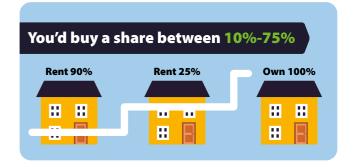
When you buy your shared ownership home, you'll have £500 annual repairs and maintenance allowance for the first 10 years. This helps covers the cost of small essential repairs. Please refer to the terms and conditions within your lease.

### Can I buy more shares?

Once you have been in your property for 12 months, you have the option to buy further shares in the property at the market value when financially possible. This is referred to as 'staircasing'. You can buy a minimum of 1% share each year for the first 15 years you own your home. The more shares you purchase, the less rent you will pay.

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 <a href="https://www.yourhousinggroup.co.uk/">www.yourhousinggroup.co.uk/</a> 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.

# **Shared ownership**

### **Process guide**



1. Discover a Home



6. Reservation
Fee



2. Confirm Your Eligibility



7. Sale Formally Agreed



3. Financial Assessment



8. During the Sale



4. Reservation



9. Exchange and Completion



5. Approval Process



10. Moving in Day

### 1. Discover a Home

Visit our website <u>www.yourhousinggroup.co.uk/im-looking-for-a-home/new-build-developments</u> 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: <a href="https://www.gov.uk/shared-ownership-scheme/apply">www.gov.uk/shared-ownership-scheme/apply</a>

### 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

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

### 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.



# **Bakers Court**

Aspull, Wigan, WN2 1HB





yourhousinggroup



@yourhousing

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