



shared
ownership

Pearl Lane Stourport-on-Severn

Worcestershire, DY13 0TT

Pearl Lane is a brand new development consisting of 2, 3 & 4 bedroom homes in Worcestershire.

own it
your way





Welcome to Pearl Lane, Stourport-on-Severn



Pearl Lane is located on the outskirts of the popular market town of Stourport-on-Severn, offering modern living with a rural landscape.



Living in Pearl Lane, Stourport-on-Severn, is a safe place to live and raise a family.

The development is ideally located just off the A451 with links to Kidderminster, also the A449 offers a key route for Worcester, Droitwich Spa, Bromsgrove and Stourbridge.

If you prefer to travel by rail then located nearby you will find the Hartlebury train

station which offers routes to Worcester, Leamington, as well as regular services to Stratford-upon-Avon, Birmingham and Kidderminster all are within daily easy commuter distance.

If you have children, then you're going to find an excellent choice of schools, parks, shops and other essential amenities right on your doorstep. The vibrant town of Stourport is a short journey away offering a wide variety of entertaining activities and great places to visit for all ages.

If you enjoy exploring the outdoors then take a trip to the Stourport canal basin or you may be sporty, visit the Wyre Forest Leisure Centre which offers many activities, swimming, rock climbing, plus many more activities, visitors of all abilities and ages are welcome.

Pearl Lane is ideal for first time buyers, growing families or if you are looking to down size.

Please note:
Miles and times shown are a average based on normal driving conditions.

Stourport
1.9 miles
5 minutes

Kidderminster
6 miles
18 minutes

Stourbridge
13.5 miles
30 minutes

Worcester
13.6 miles
28 minutes

Redditch
19.5 miles
37 minutes

Birmingham
24.3 miles
50 minutes



Providing excellent homes across the Midlands



whg provide affordable homes for rent, shared ownership and sale across the Midlands. We work in partnership with our customers to keep their homes safe, secure and comfortable.



Who are we?

whg is one of the Midlands' leading housing associations, owning and maintaining around 22,000 homes across the region in local authority areas such as Walsall, Telford, Wolverhampton, Worcestershire and Staffordshire amongst others.

Our shared ownership sales team work with high quality developers to get people into brand new homes at affordable prices. We offer new build homes with a range of property types and styles to get you onto the property ladder.

Our friendly team is here to help if you are looking to buy a home but cannot afford to buy outright. We can also help whether you are a first time buyer, relocating to a higher value area or looking to right-size.

We will be with you during the journey of buying your home, from suggesting potential financial advisors all the way to putting you in touch with carpet fitters and handing the keys to your new home on sales completion.

Our homes

We own and maintain around 21,000 homes, from flats in tower blocks to detached family homes and purpose-built wellbeing schemes for people aged 55+.

Every year we invest millions of pounds in our homes and neighbourhoods. Our in-house

team of qualified trades colleagues carry out day-to-day repairs and maintenance while trusted commercial partners undertake large scale refurbishment programmes on our behalf. This includes replacing kitchens and bathrooms and fitting energy efficient heating systems.

Our resource and influence to make a positive difference for our customers and communities. We believe passionately that everyone has the right to a safe and secure affordable home and that this is the foundation for a successful life.

We are committed to doing everything we can



Buying your new home through shared ownership



We understand that getting on the property ladder in the current market is difficult - whether you're saving for a large deposit or stuck in a rental trap and feel it is an impossible task, then shared ownership can help.



What is shared ownership?

Shared ownership is a popular affordable housing scheme that allows someone to purchase share in a property, paying a mortgage on the share they own and a subsidised rent on the remainder.

Since the purchaser only needs a mortgage based on the share they're purchasing - typically between 10% and 75% of the property's full market value - the deposit required is often much lower than purchasing outright. Likewise, the subsidised rent means it's generally cheaper going through shared ownership rather than privately renting.

At any point, the purchaser can increase their share via 'staircasing', with the ultimate goal being full ownership, however, if the purchaser never wishes to do this, they will always remain as a shared owner.

How does shared ownership work?

Shared ownership is an affordable house scheme available through housing associations, local councils and private developers.

So, how does shared ownership work? You can apply for a shared ownership mortgage to buy your share or pay using savings, it really depends on what works for you.

If you need a deposit, you'll generally need between 5% and 10% of the share amount, not the full market value.

Based on a full property value of £220,000, this means a 5% deposit for a 40% share (£88,000) may be as little as £4400.

This makes shared ownership much more accessible compared with the costs you'd pay through traditional purchase methods.

You then pay mortgage payments based on your share and below-market value rent on the remainder. As you purchase larger shares of the property through staircasing, your rent goes down and your mortgage payments go up.



Pearl Lane Site Plan

 **The Willow**
2 Bed Semi-Detached House
Plots 219 & 220

 **The Oak**
3 Bed Mid & End Terrace House
Plots 221, 222 & 223

 **The Maple**
3 Bed End- Terrace House
Plots 224



The Willow

Plots 219 & 220

2 Bed Semi-Detached House

The Willow is a modern two bed semi-detached house consisting of a well appointed kitchen/dining area with access to the rear garden. The spacious open plan living area benefits from a front aspect outlook. Upstairs there are two bedrooms and a modern bathroom suite fitted.

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Key Features

Kitchen

- Modern fitted kitchen with oven hob & extractor
- Vinyl flooring

Bathroom


- Modern bathroom suite with shower over bath
- Shower screen to the bath
- Vinyl flooring

General

- Carpets included
- Designated parking spaces
- Turfed rear garden
- Excellent transport links to Kidderminster, Worcester & Birmingham
- Within easy reach of major roads

For further information
contact the **Sales Team**

 **0300 555 6666**

 **sales@whgrp.co.uk**

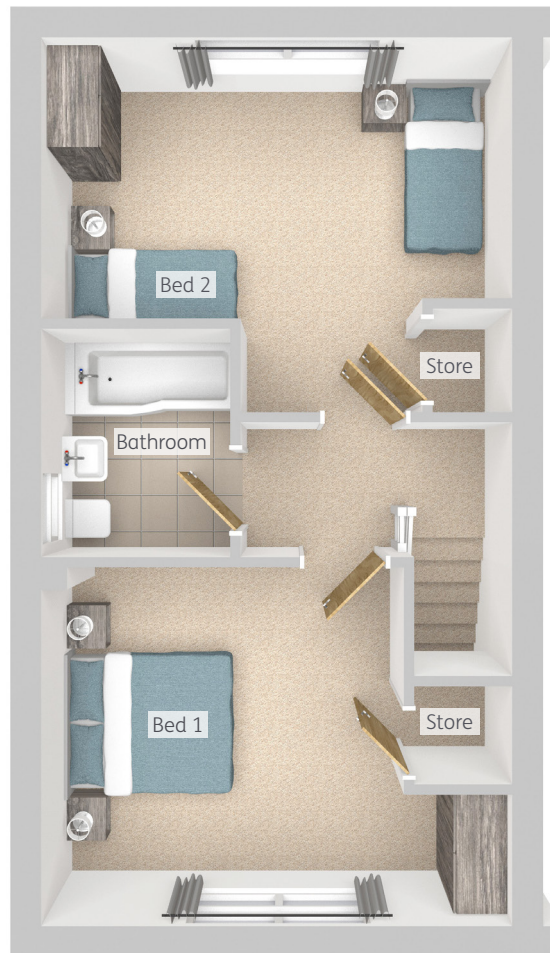
The Willow

Plots 219 & 220

2 Bed Semi-Detached House



Ground floor



First floor

Ground Floor

Kitchen/dining/ living	8.54m x 4.55m	28' 0" x 14' 11"
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First Floor

Bedroom 1	4.55m x 3.46m	14' 11" x 11' 4"
Bedroom 2	4.55m x 3.64m	14' 11" x 11' 11"
Bathroom	2.21m x 1.84m	7' 3" x 6' 0"

Total Floor Area: 77.66m² - 835.93 sq.ft

Room dimensions shown above are maximum approximate dimensions and given as a guide only. These should not be used as a basis for purchasing flooring or furniture. whg reserves the right to alter plans, specification, position of doors and windows and change tenure subject to demand without prior notice.

Please ask your Sales Consultant for current information when reserving your new home. Information correct at time of going to print.

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The Oak

Plots 221, 222 & 223

3 Bed Mid & End Terrace House

The Oak is a modern three bed terrace home consisting of a well appointed kitchen/dining with access to the rear garden. The spacious living area benefits from a front aspect outlook. Upstairs there are three bedrooms and a modern bathroom suite fitted.

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Key Features

Kitchen

- Modern fitted kitchen with oven hob & extractor
- Vinyl flooring

Bathroom

- Modern bathroom suite with shower over bath
- Shower screen to the bath
- Vinyl flooring

General

- Carpets included
- Designated parking spaces
- Turfed rear garden
- Excellent transport links to Kidderminster, Worcester & Birmingham
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The Oak

Plots 221, 222 & 223

3 Bed Mid & End Terrace House

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Ground floor



First floor

Ground Floor

Kitchen/dining	4.69m x 3.00m	15' 5" x 9' 10"
Living	4.43m x 3.61m	14' 6" x 11' 10"

First Floor

Bedroom 1	4.65m x 3.05m	15' 3" x 10' 0"
Bedroom 2	3.01m x 2.24m	9' 10" x 7' 4"
Bedroom 3	4.13m x 2.35m	13' 7" x 7' 8"
Bathroom	2.31m x 1.92m	7' 7" x 6' 4"

Total Floor Area: 85.88m² - 924.36 sq.ft

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The Maple

Plot 224

3 Bed End-Terrace House

The Maple is a modern three bed end-terrace home consisting of a well appointed kitchen/dining with access to the rear garden. The spacious living area benefits from a front aspect outlook. Upstairs there are three bedrooms and a modern bathroom suite fitted.

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Key Features

Kitchen

- Modern fitted kitchen with oven hob & extractor
- Vinyl flooring

Bathroom

- Modern bathroom suite with shower over bath
- Shower screen to the bath
- Vinyl flooring

General

- Carpets included
- Designated parking spaces
- Turfed rear garden
- Excellent transport links to Kidderminster, Worcester & Birmingham
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The Maple

Plot 224

3 Bed End-Terrace House

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Ground floor



First floor

Ground Floor

Kitchen/dining	4.79m x 3.67m	15' 9" x 12' 1"
Living	4.79m x 3.34m	15' 9" x 10' 11"

First Floor

Bedroom 1	4.79m x 3.38m	15' 9" x 11' 1"
Bedroom 2	3.67m x 2.73m	12' 1" x 8' 11"
Bedroom 3	4.14m x 1.99m	13' 7" x 6' 7"
Bathroom	2.20m x 1.99m	7' 3" x 6' 7"

Total Floor Area: 88.46m² - 952.20 sq.ft

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Price list



Plot No	The Willow - 2 Bedroom Semi-Detached House	Full Market Value	40% Share Value	40% Monthly Rent Amount	Monthly Service Charge
Plot 219	2 Starling Grove, Stourport-on-Severn, Worcestershire DY13 0TT.	£247,500	£99,000	£340.31	£26.35
Plot 220	4 Starling Grove, Stourport-on-Severn, Worcestershire DY13 0TT.	£247,500	£99,000	£340.31	£26.35

Plot No	The Oak - 3 Bedroom Terrace House	Full Market Value	40% Share Value	40% Monthly Rent Amount	Monthly Service Charge
Plot 221	6 Starling Grove, Stourport-on-Severn, Worcestershire DY13 0TT.	£307,500	£123,000	£422.81	£26.35
Plot 222	8 Starling Grove, Stourport-on-Severn, Worcestershire DY13 0TT.	£305,000	£122,000	£419.38	£26.35
Plot 223	10 Starling Grove, Stourport-on-Severn, Worcestershire DY13 0TT.	£305,000	£122,000	£419.38	£26.35

Plot No	The Maple - 3 Bedroom Terrace House	Full Market Value	40% Share Value	40% Monthly Rent Amount	Monthly Service Charge
Plot 224	12 Starling Grove, Stourport-on-Severn, Worcestershire DY13 0TT.	£307,500	£123,000	£422.81	£26.35

Please note:
Prices and dates quoted above where correct at the time of going to print, whg reserve the right to amend the details and prices above without prior consultation.
Purchasers are advised to consult with your sales co ordinator.



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