

**46 Symington Street  
St James  
NORTHAMPTON  
NN5 7AU**

**50% Shared Ownership**



- 50% SHARED OWNERSHIP
- 22' LOUNGE/DINER
- UTILITY ROOM
- GAS RADIATOR HEATING

- THREE BEDROOMS
- 17' KITCHEN
- DOUBLE GLAZING
- ENERGY EFFICIENCY RATING:

To arrange a viewing call us today on 01604 639933 or visit [www.horts.co.uk](http://www.horts.co.uk)



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A fantastic opportunity to purchase this spacious three bedroom bay fronted Victorian terraced home, available on a 50% shared ownership basis and located in the popular St James area of Northampton. The property offers generous living space throughout, including an entrance hall, a large open plan lounge/diner, a well proportioned kitchen, and a separate utility area. Upstairs comprises three good sized bedrooms and a family bathroom. Outside, there is a low-maintenance enclosed rear garden, ideal for relaxing or entertaining. Further benefits include gas radiator heating and double glazing throughout. Perfectly suited to first time buyers, this characterful property is conveniently located close to local amenities and excellent transport links.

## **Ground Floor**

### **Entrance Hall**

Entered via a front door, the hallway features a radiator, stairs rising to the first floor, and access to the lounge/diner.

### **Lounge/Diner**

22'3" x 10'10" (6.8m x 3.31m)

A bright and spacious open plan living and dining area with a beautiful bay window to the front, feature fireplace, exposed beams, and a TV point. French doors open onto the rear garden.

### **Kitchen**

17'1" x 7'11" (5.23m x 2.43)

Fitted with a range of wall and base mounted units with worktops above, stainless steel one and a half bowl sink unit. The kitchen also offers a built in oven and hob with extractor over, a breakfast bar, and stylish exposed brickwork. Under stairs storage has been converted into a walk in pantry. With two windows to the side aspect and a door leading to the rear garden.

### **Utility Room**

7'11" x 7'6" (2.43m x 2.3m)

A practical space with a base unit and work surface, window to the side, and plumbing/space for appliances.

## **First Floor**

### **Landing**

With built-in cupboard over the stairs and doors to all rooms,

### **Bedroom One**

11'10" excluding wardrobes x 10'3" (3.62m excluding wardrobes x 3.13m)

A generous double bedroom with two windows to the front aspect, radiator, and a range of fitted wardrobes.

### **Bedroom Two**

11'6" x 8'7" (3.53m x 2.63m)

A good sized second bedroom with window to the rear and radiator.

### **Bedroom Three**

10'5" x 7'11" (3.2m x 2.42m)

A versatile third bedroom, also overlooking the rear garden and benefiting from a radiator.

**Bathroom**

Fitted with a three piece suite comprising a panelled bath with shower over, wash hand basin, and low level WC. With a window to the side aspect and radiator.

**Externally****Rear Garden**

A fully enclosed and low-maintenance garden with gated rear access, ideal for outdoor relaxation with minimal upkeep.

**Agents Notes**

West Northamptonshire Council  
Council Tax Band A

The Housing association will organise a thorough affordability assessment for interested parties with their preferred IFA.

**Shared Ownership Details**

Share Purchase Price and Rent Example

If you buy a 50% share in the property, the share purchase price will be £115,000. The monthly rent payable on the remaining share will be £222.92. Please note that you can only purchase a 50% share, as this is the amount currently owned by the existing shared owner.

Monthly Payment to the Landlord

In addition to the rent, the following monthly charges apply:

Service charge: £9.58

Estate charge: £0.00

Buildings insurance: Included in the service charge

Management fee: £0.00

Reserve fund payment: £0.00

This brings the total monthly payment excluding rent to £9.58.

Reservation fee: £0.00 – There is no reservation fee required.

**Eligibility**

To assess your eligibility to purchase the home, you'll need to complete a Resale Application Form and undergo an affordability assessment with EMH's mortgage advisor.

You may apply to buy the home if both of the following apply:

Your household income is £80,000 or less

You cannot afford to buy a suitable home outright, including covering all deposit and mortgage payments. You must have a minimum deposit of 5%

Additionally, one of the following must also apply:

You're a first-time buyer

You previously owned a home but can no longer afford to buy

You're forming a new household, for example following a relationship breakdown

You're an existing shared owner looking to move

You currently own a home but cannot afford to purchase one that meets your current needs

If you currently own a home, you must have completed the sale of that property before completing the purchase of your shared ownership home.

As part of your application, your financial circumstances and credit history will be reviewed to ensure you can afford and maintain both the rent and mortgage payments.

#### Tenure Details

Tenure: Leasehold

Lease type: Shared Ownership house lease

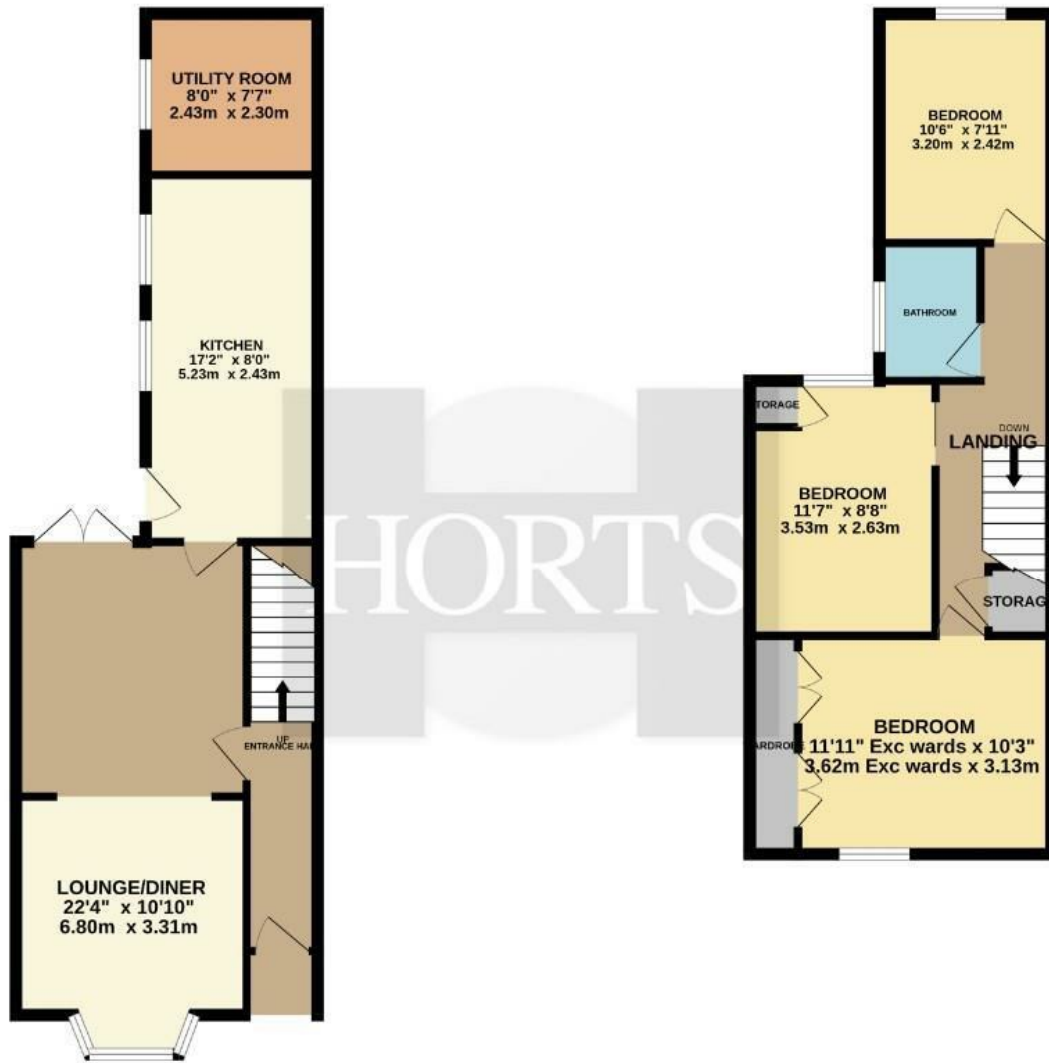
Lease term: 99 years from 25th April 1996





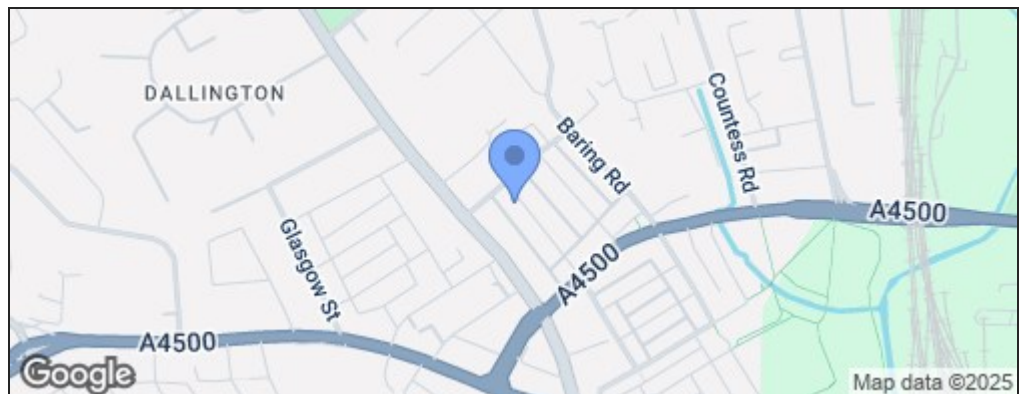
GROUND FLOOR

1ST FLOOR



Whilst every attempt has been made to ensure the accuracy of the floorplan contained here, measurements of doors, windows, rooms and any other items are approximate and no responsibility is taken for any error, omission or mis-statement. This plan is for illustrative purposes only and should be used as such by any prospective purchaser. The services, systems and appliances shown have not been tested and no guarantee as to their operability or efficiency can be given.  
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Energy Efficiency Rating		
	Current	Potential
<i>Very energy efficient - lower running costs</i>		
(92 plus) <b>A</b>		
(81-91) <b>B</b>		
(69-80) <b>C</b>		
(55-68) <b>D</b>		
(39-54) <b>E</b>		
(21-38) <b>F</b>		
(1-20) <b>G</b>		
<i>Not energy efficient - higher running costs</i>		
<b>England &amp; Wales</b>	EU Directive 2002/91/EC	



**Disclaimer**

These particulars, whilst believed to be accurate are set out as a general outline only for guidance and do not constitute any part of an offer or contract. Intending purchasers should not rely on them as statements or representation of fact, but must satisfy themselves by inspection or otherwise as to their accuracy. We have not carried out a detailed survey nor tested the services, appliances and specific fittings. Room sizes should not be relied upon for carpets and furnishings. The measurements given are approximate. No person in this firms employment has the authority to make or give any representation or warranty in respect of the property.