



2 bed semi detached 60% shared ownership home is located on the ever popular residential area of Walton Cardiff, Tewkesbury.

The accommodation comprises of entrance hall, WC, kitchen, lounge with door through to rear garden and rear access. On the first floor there are two bedrooms, bathroom with shower over bath and storage cupboards.

This property also benefits from gas central heating, double glazing, enclosed rear garden, driveway parking for 2 cars.

## How does Shared Ownership work?

If you bought a home on the open market, you would agree a purchase price through an estate agent. Then you would take out a mortgage to cover the total purchase price of the property minus any deposit you might have available.

With Shared Ownership, the price of the property is fixed at the open market value, as assessed by a qualified valuer. You borrow just enough to cover the share you are buying. This is referred to as equity share.

The equity share amount will be an amount that you can afford, as set out under government guidelines. The total monthly cost of the rent, plus your mortgage, will be lower than the monthly cost if you bought the property outright with a mortgage.

For legal reasons, while you are only buying a part-share of the property, you will have a leasehold interest of 990 years where the scheme allows. However, you may buy further shares. This is called 'staircasing', and may eventually progress to outright ownership.

## Shared Ownership Costs

OMV - £260,000

60% Shared Ownership - £156,000

Rent, Service Charge and Buildings Insurance - £238.34pcm

Affordability checks will be carried out prior to viewing

## Ground Floor

### Entrance Hall

13'1" x 6'6" (4.0 x 2.0)

Doors leading to kitchen, WC and lounge. Stairs to first floor.

### Kitchen

10'2" x 10'5" (3.1 x 3.2)

Fitted kitchen with range of wall and base units, stainless steel sink with mixer tap, space for washing machine and fridge/freezer. Electric oven with gas hob with hood over. Window to front elevation.

### Lounge

13'5" x 12'9" (4.1 x 3.9)

Storage cupboard under stair. Window and door to rear elevation.

## WC

5'10" x 2'11" (1.8 x 0.9)

White wash hand basin and low level WC

## First Floor

landing doors leading to 2 bedrooms and bathroom. Loft space access.

### Bedroom 1

15'5" x 7'2" (4.7 x 2.2)

Two windows to front elevation. Storage cupboard.

### Bathroom

8'10" x 6'2" (2.7 x 1.9)

White bathroom suite with shower over bath, low level WC and wash hand basin. Window to rear elevation and storage cupboard.

### Bedroom 2

13'9" x 10'9" (4.2 x 3.3)

Window to rear elevation. Wardrobe to stay in situ.

## External

Rear garden with rear access. Driveway parking for 2 cars.

## Disclaimer

All measurements are approximate. We have not checked the serviceability of any appliances, fixtures or utilities (i.e. water, electricity, gas) which may be included in the sale. We cannot guarantee building regulations or planning permission has been approved and all prospective purchasers should satisfy themselves on these points prior to entering into a contract. Consumer Protection from Unfair Trading Regulations 2008. The Agent has not tested any apparatus, equipment, fixtures and fittings or services and so cannot verify that they are in working order or fit for the purpose. A Buyer is advised to obtain verification from their Solicitor or Surveyor. References to the Tenure of a Property are based on information supplied by the Seller. The Agent has not had sight of the title documents. A Buyer is advised to obtain verification from their Solicitor. Items shown in photographs are NOT included unless specifically mentioned within the sales particulars. They may however be available by separate negotiation. Buyers must check the availability of any property and make an appointment to view before embarking on any journey to see a property.

## Energy Efficiency Rating

	Current	Potential
Very energy efficient - lower running costs		97
(92 plus) <b>A</b>		
(81-91) <b>B</b>	84	
(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>		
Not energy efficient - higher running costs		
<b>England &amp; Wales</b>	EU Directive 2002/91/EC	

## Environmental Impact (CO<sub>2</sub>) Rating

	Current	Potential
Very environmentally friendly - lower CO <sub>2</sub> emissions		
(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>		
Not environmentally friendly - higher CO <sub>2</sub> emissions		
<b>England &amp; Wales</b>	EU Directive 2002/91/EC	

