



BRAND NEW 4 bed semi detached house being offered on a 25% shared ownership. This home is located on the ever popular residential area of Twigworth Green, Twigworth.

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

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

## Ground Floor

### Entrance Hall

Door leading to lounge, stairs to first floor

### Lounge

14'9" x 13'5" (4.5 x 4.1)

Window to front elevation. Door through to kitchen/diner

### Kitchen/diner

14'5" x 14'1" (4.4 x 4.3)

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

### WC

White wash hand basin and low level WC

## First floor

### Landing

Doors through to four bedrooms and bathroom

### Bedroom 1

11'1" x 13'9" (3.4 x 4.2)

Window to rear elevation

### Bedroom 2

10'2" x 10'9" (3.1 x 3.3)

Window to front elevation

### Bathroom

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

### Bedroom 3

6'6" x 10'5" (2.0 x 3.2)

Bedroom to rear elevation

### Bedroom 4

7'6" x 10'5" (2.3 x 3.2)

Window to front elevation

## Shared Ownership Information

Shared ownership is a part buy part rent property from Two Rivers Housing. You purchase a share with the help of a mortgage based on affordability and the minimum share being sold.

OMV - £355,000

25% Share - £88,750

Rent on remaining share - £610.16 pcm (please note the rent element of this payment will increase every April)

Service Charges - £20.83pcm

Buildings Insurance - £8.81pcm

You must successfully register with Two Rivers Housing, have a mortgage in principle and have a local connection to the area.

## 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. However, you may buy further shares. This is called 'staircasing', and may eventually progress to outright ownership.


## Two Rivers Housing

TwoCan estate agents are advertising this property on behalf of Two Rivers Housing. Two Rivers Housing are the owners of Twocan and the Centigen brand.

## 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		
(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 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	