

## 50% Shared Ownership

£145.000

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# 2 Harrier House, 45 Webber Street Horley, Surrey, RH6 8NR

#### **Modern & Convenient Two Bedroom Ground Floor Apartment**

Discover modern living at Harrier House, Horley. This stylish 2-bed, 1-bath ground floor apartment offers open-plan design, allocated parking, and excellent commuter links.

Welcome to your new home at Harrier House, 45 Webber Street, Horley—a beautifully maintained 2-bedroom, 1-bathroom ground floor apartment in the desirable Westvale Park community. This modern apartment is offered on a shared ownership basis, allowing you to purchase the existing share with the flexibility to increase your ownership to 100% at your own pace. Shared ownership is an ideal opportunity for first-time buyers to enter the property market, providing a more affordable route to home ownership and the chance to invest gradually in your home over time.

#### **Shared Ownership Details:**

Housing Association: Heylo Housing

Share Offered: 50% Monthly Rental: £448.03

Monthly Lease Management Fee to HA: £25.61

Monthly Service Charge £110.00

Total Monthly Cost Before Mortgage £583.64

- 2 Bedroom 1 Bathroom
- Ground Floor
- Convenient Location
- Spacious
- Great Starter Home
- Allocated Parking Space
- Convenient Commuting to Gatwick Airport

### **Application Process**

For those looking to buy a Shared Ownership home, there are some eligibility requirements that must be met. The general eligibility criteria for Shared Ownership is as follows:

- You must be at least 18 years old.
- Outside of London your annual household income must be less than £80,000.
- In London, your annual household income must be less than £90,000.
- You cannot own another home. Shared Ownership purchasers are often first-time buyers but if you do already own another property (either in the UK or abroad), you must be in the process of selling it.
- You should not be able to afford to buy a home suitable for your housing needs on the open market.
- You must show you are not in mortgage or rent arrears.
- You must be able to demonstrate that you have a good credit history (no bad debts or County Court Judgements) and can afford the regular payments and costs involved in buying a home during your Shared Ownership credit check.

While Shared Ownership aims to help first time buyers take those first steps on to the property ladder, the scheme is available to anyone (including second steppers, upsizers and downsizers) as long as they meet the eligibility criteria. In 2016, the government removed all priority groups where there is an under-supply of Shared Ownership homes, with homes becoming available on a first come, first served basis to applicants that met the relevant eligibility and affordability criteria.

#### Heylo Housing Application Documents:

The following documents will be required to submit an application to Heylo Housing following viewing.

- Budget Planner which must be completed by an IFA (independent financial advisor)
- Passport or other photos id such as driving licence, national id etc, for all named applicants
- Utility bill such as energy bill, bank or credit card statement dated within the last 3 months, for all named applicants
- 3 months payslips
- 3 months bank statements
- Proof of deposit funds
- Mortgage decision in principle or completed IMA (independent mortgage advisor) form attached
- Permission for Heylo housing to run a hard credit search on your file





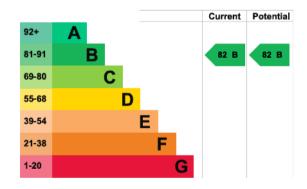




Floor







#### DISCLAIMER

These particulars are intended to give a fair and reliable description of the property but no responsibility for any inaccuracy or error can be accepted and do not constitute an offer or contract. We have not tested any services or appliances (including central heating if fitted) referred to in these particulars and the purchasers are advised to satisfy themselves as to the working order and condition. If a property is unoccupied at any time there may be reconnection charges for any switched off/disconnected or drained services or appliances - All measurements are approximate.