

## Benson Grange Witheridge



**About** 

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Site plan

Houses

Shared Ownership





# Welcome to Benson Grange

Situated in the rural tranquil village of Witheridge, Benson Grange brings an exciting new opportunity to enjoy life in the north Devon countryside.

This new collection of 2, 3, 4 and 5 bedroom houses and 2 & 3 bedroom bungalows are available with Shared Ownership.

With this scheme, you can purchase your new home with a lower deposit than is required to buy outright or with other buying schemes.

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Discover your perfect home

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Local area

## Discover your perfect home

Benson Grange provides the opportunity to live in the peaceful Devon countryside, bringing 155 new homes to Witheridge.

78 of the new homes are available to buy through Shared Ownership, and 77 available to rent.

These Shared Ownership homes offer contemporary living with modern interiors finished to high specifications throughout. Offering a range of designs, the homes are generously sized, suited to a range of lifestyles, and can adapt over time as your circumstances change.

All homes offer a turfed garden, making it the ideal space to relax or socialise with friends and family. The homes have been built with sustainability in mind – without compromising on comfort or style. Energy-saving features, such as Air Source Heat Pumps, have been added to ensure the home is energy-efficient which not only contributes to a greener future but will also help save you money on utility bills.











## Sustainable Living at Benson Grange

Homes designed for efficiency and the environment.

At Benson Grange we believe that a home should not only be a place of comfort but also contribute positively to the environment. With a focus on sustainability, energy efficiency, and wildlife-friendly elements, our homes are built to offer you a better, greener living experience.

## **Energy-Efficient Homes Built for the Future**

Every home at Benson Grange is designed with energy efficiency in mind and boasts an impressive Energy Performance Certificate (EPC) rating of 'B', which is a clear indicator of its energy efficiency. This means that, right from the start, your new home will help reduce your carbon footprint and lower your energy bills.

## What you'll find at Benson Grange...



Bird, bat & dormice boxes



Hedgehog holes in fences



Access to country walks



Wildflower meadow & hedgerow planting

#### Why Choose a New Build Home?

New build homes, like those at Benson Grange, are not only more energy-efficient but also more cost-effective in the long run. Here's how new build homes compare to older properties:

#### 65% Less Carbon Emissions

On average, a new build home emits 65% less carbon per year than older properties. The average new build emits just 1.22 tonnes of carbon annually, compared to 3.51 tonnes for an older home.

#### **EPC Ratings for 86% of New Builds**

An impressive 86% of new builds receive an A or B EPC rating, indicating high energy performance. In contrast, fewer than 5% of older properties achieve this level of efficiency.

#### Up to 65% Cheaper Energy Bills

New build homes can save homeowners an average of £130 per month on energy bills—over £1,980 annually. This saving increases even more when comparing houses, with savings rising to £165 a month.

## How Benson Grange Maximises Energy Efficiency

We've incorporated a range of features to enhance the energy efficiency of our homes:

#### Air Source Heat Pumps (ASHP)

Air Source Heat Pumps (ASHP) are one of the most innovative and energy-efficient heating technologies available today, and they play a key role in making homes at Benson Grange more sustainable and cost-effective.

The process works through a heat exchanger, which captures heat from the air, and an internal cylinder that stores and circulates this heat throughout the home. One of the main advantages of an ASHP is that it can provide both heating in the colder months and hot water year-round, all while using a small amount of electricity.

#### **Key Benefits of ASHPs:**

- Environmentally friendly
- Cost-effective
- Minimal Maintenance

#### **Smart Meters**

Stay on top of your energy consumption with the latest smart meter technology. These meters allow you to monitor your energy use in real-time, making it easier to manage your household's electricity and heating needs.

#### Electric Vehicle (EV) Charge Points

Benson Grange is equipped with Electric Vehicle (EV) charge points to support the growing need for cleaner, greener transport. Whether you're already driving an electric vehicle or planning to make the switch in the near future, having an EV charge point at home gives you peace of mind knowing that your vehicle can be charged in a reliable, convenient way, all while contributing to a reduction in overall carbon emissions.

#### **Water Efficiency**

We've equipped every home with water-saving sanitary fittings that help reduce potable water consumption.

#### **LED Lighting**

Save both energy and money with LED lighting throughout your home.

#### Advanced Insulation

Our homes come with superior insulation in the walls, roof, and floors, your home stays warmer in winter and cooler in summer, reducing the need for additional heating or cooling.

#### **Energy-Efficient Appliances**

The kitchen and laundry areas are equipped with energy-efficient white goods, helping reduce energy consumption across the board.



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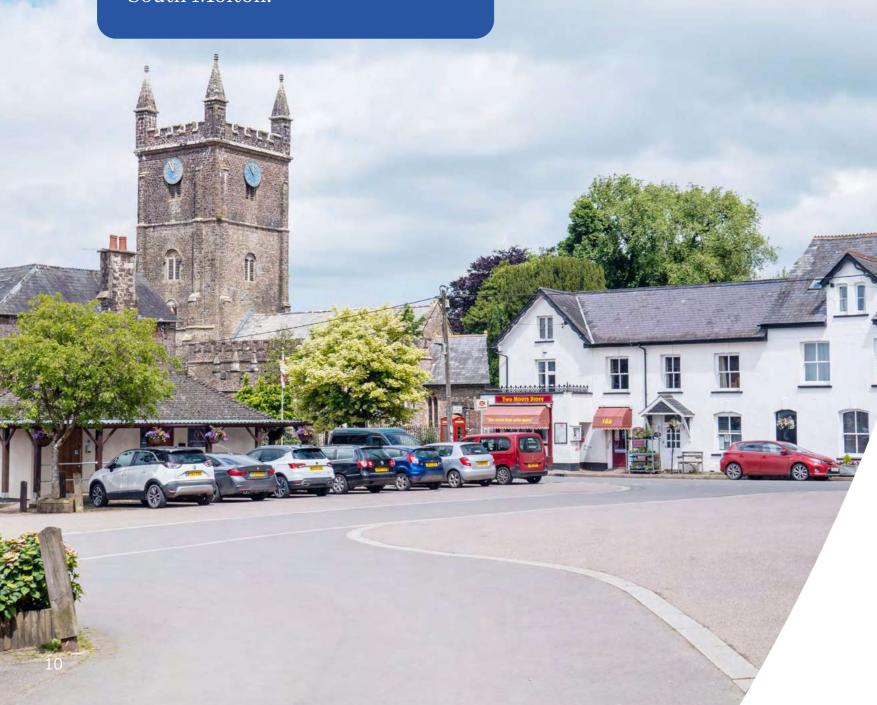
Shared Ownership





## Discover Witheridge...

An attractive and popular village located midway between the market towns of Tiverton and South Molton.















## Explore your new surroundings

About

Witheridge is ideally located for those who appreciate both village life and outdoor adventure.

This busy and well-loved village with a thriving local community, hosts various cultural events and festivals throughout the year and has a good selection of local amenities a short walk away from Benson Grange.

The market towns of Tiverton and South Molton are close by and the cathedral city of Exeter, with its busy city centre and vibrant nightlife is less than an hour away.









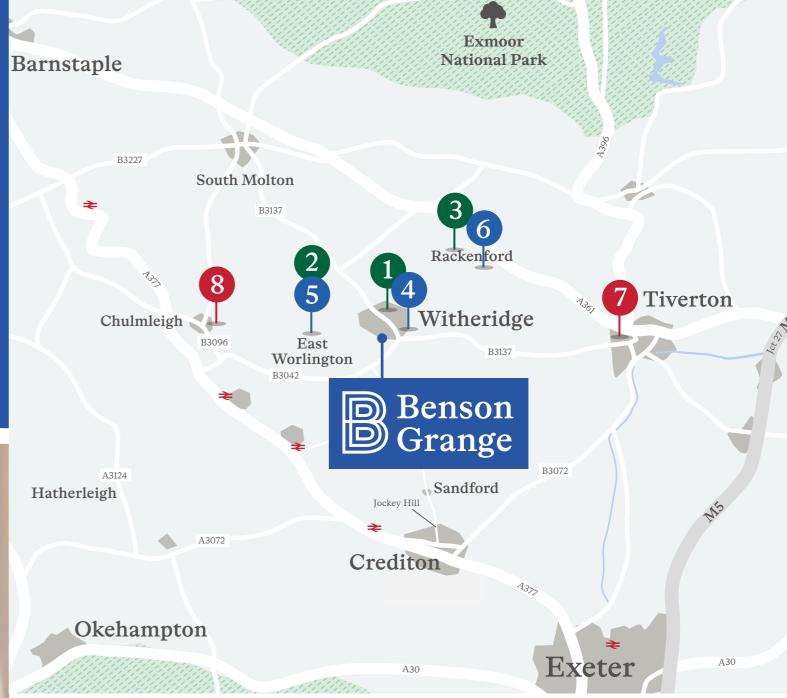
LOCAL FARM DONKEYS

## Quality learning within easy reach

Education is at the heart of the community, with excellent schools and enriching opportunities at every stage.

From early years settings to primary and secondary schools, every child can benefit from high-quality education.





- **W** Nursery schools
- Witheridge Pre-school ★ 7 min walk | 0.4 miles Ofsted: Good

- Primary schools
- Witheridge C of E Academy ★ 5 min walk | 0.3 miles Ofsted: Good
- S East Worlington Primary School & Nursery

  ☐ 9 min drive | 3.3 miles
  Ofsted: Good
- 6 Rackenford C of E
   Primary School
   □ 12 min drive | 5.3 miles

Ofsted: Good

- Secondary schools
- 7 Tiverton High School➡ 19 min drive | 10.5 milesOfsted: Good





## Surround yourself with nature

About

Benson Grange has an abundance of national parks, woodland and open green spaces nearby.

Nestled among rolling hills and lush green fields, Witheridge lies in the heart of stunning natural surroundings. The Two Moors Way, a renowned walking route that links the national parks of Exmoor and Dartmoor, passes directly through the village, offering scenic countryside walks with breathtaking views.

The surrounding landscape offers endless opportunities for outdoor pursuits, including walking, cycling, and horse riding. Nearby, Exmoor National Park provides a dramatic, protected landscape that stretches all the way to the spectacular North Devon and Somerset coastline.

## Beautiful outdoor spaces within easy reach...

- Eggesford Forest 10.5 miles
- Grand Western Canal Country Park 11.5 miles
- Exmoor National Park 15.4 miles

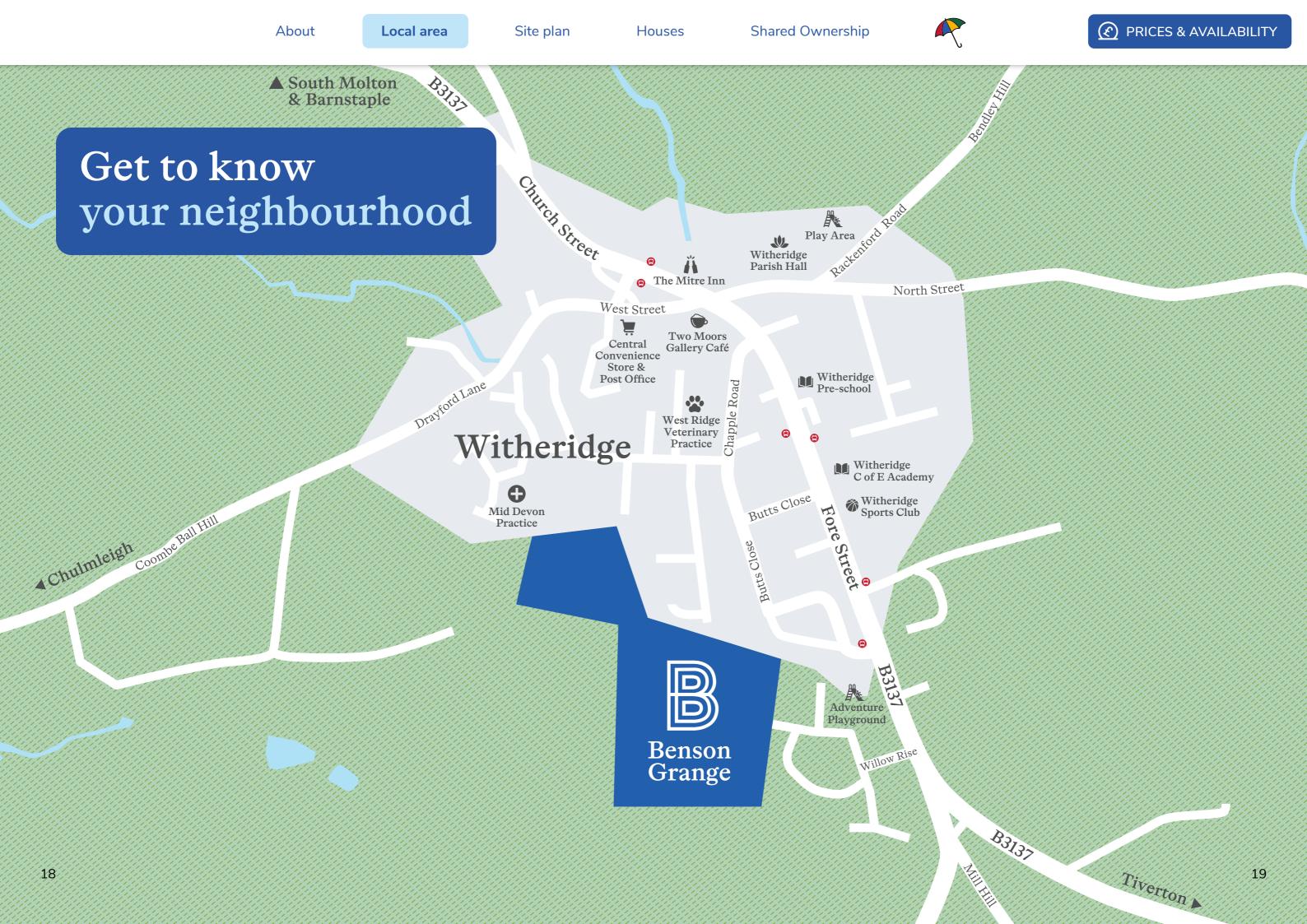




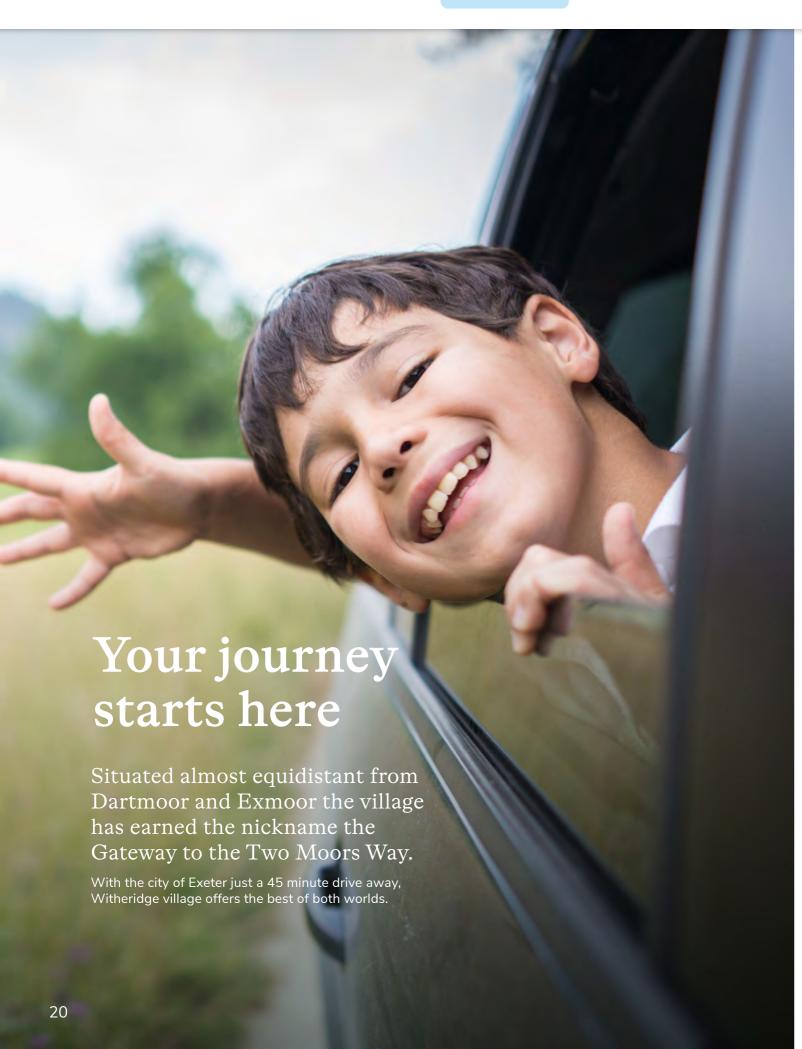




EGGESFORD FOREST









#### From Benson Grange









### From Benson Grange









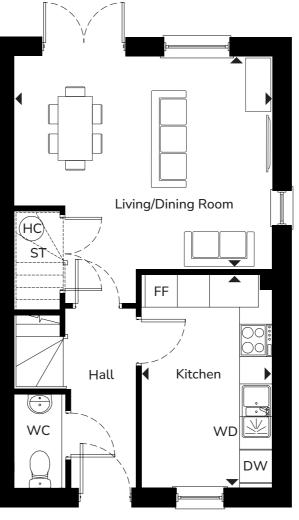


## 2 bedroom house + study

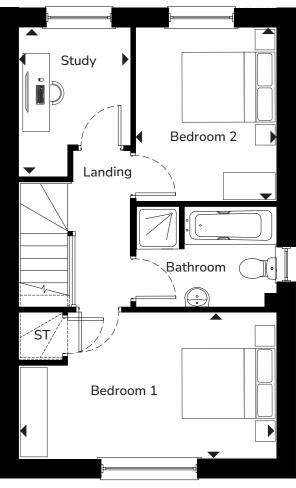
Plots: 134, 136, and 147



<b>Ground Floor</b>		Width   Length	First Floor	V	/idth   Length
Kitchen	2.34m x 3.97m	7'8" x 13'0"	Bedroom 1	4.77m x 2.74m	15'7" x 8.11"
Living/Dining Room	4.77m x 3.96m	15'7" x 12'11"	Bedroom 2	2.63m x 3.24m	8'7" x 10'7"
			Study	2.07m x 2.79m	6'9" x 9'1"
			Total Area	76.8 sq m	826 sq ft







**First Floor** 

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KEY

FF Integrated Fridge/Freezer
DW Integrated Dishwasher

HC Heating Cylinder ST Store WC Cloakroom VIEW PLOTS ON SITE PLAN

25

WD Integrated Washer/Dryer WC Cloakroom



## 2 bedroom bungalow

**Plots:** 7\* and 103

<sup>\*</sup> Homes are handed



<b>Ground Floor</b>		Width   Length
Kitchen/Dining Room	3.53m x 4.28m	11'6" x 14'0"
Living Room	4.28m x 3.08m	14'0" × 10'1"
Bedroom 1	3.03m x 3.50m	9'11" x 11'5"
Bedroom 2	3.03m x 2.74m	9'11" x 8'11"
Total Area	60.5 sq m	651sq ft



**Ground Floor** 

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**FF** Integrated Fridge/Freezer **DW** Integrated Dishwasher

**HC** Heating Cylinder **ST** Store

VIEW PLOTS ON SITE PLAN

27

WD Integrated Washer/Dryer



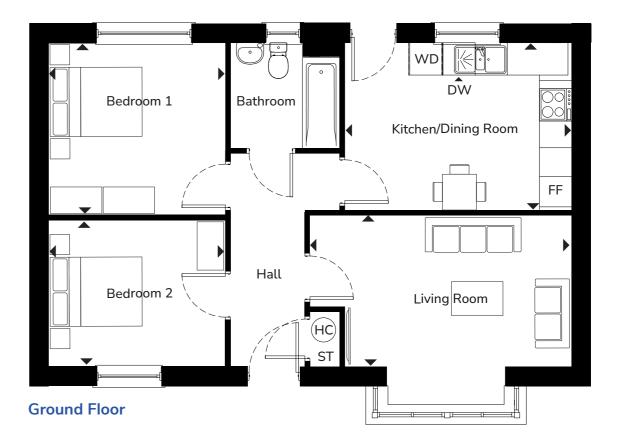


## 2 bedroom bungalow

**Plots:** 8, 94 and 117



<b>Ground Floor</b>		Width   Length
Kitchen/Dining Room	4.26m x 3.12m	13'11" x 10'2"
Living Room	4.91m x 2.85m	16'1" x 9'4"
Bedroom 1	3.33m x 3.24m	10'11" x 10'7"
Bedroom 2	3.33m x 2.77m	10'11" x 9'1"
Total Area	60.38 sq m	649.9 sq ft



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FF Integrated Fridge/FreezerDW Integrated DishwasherWD Integrated Washer/Dryer

**HC** Heating Cylinder **ST** Store

VIEW PLOTS ON SITE PLAN

28 WD Integra

**Shared Ownership** About Local area Site plan Houses



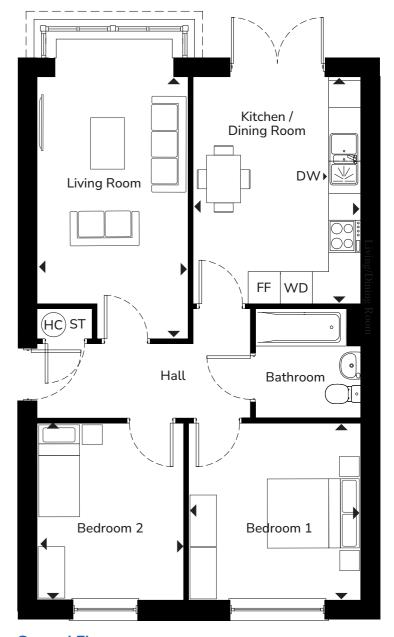
## 2 bedroom bungalow

**Plots:** 115 and 116\*

<sup>\*</sup> Homes are handed



<b>Ground Floor</b>		Width   Length
Kitchen/Dining Room	3.16m x 4.26m	10'4" x 13'11"
Living Room	2.85m x 4.91m	9'4" x 16'1"
Bedroom 1	3.24m x 3.33m	10'7" x 10'11"
Bedroom 2	2.77m x 3.33m	9'1" x 10'11"
Total Area	60.38 sq m	649.9 sq ft



**Ground Floor** 

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VIEW PLOTS ON SITE PLAN

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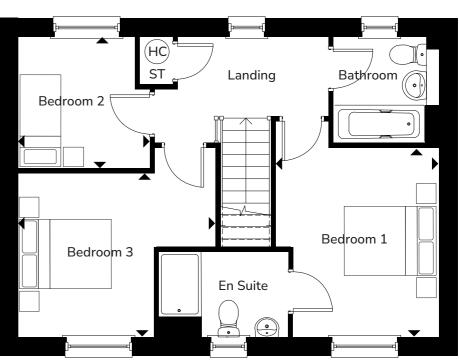
## 3 bedroom house

Plots: 5\*, 40, 133\*, 153 and 154

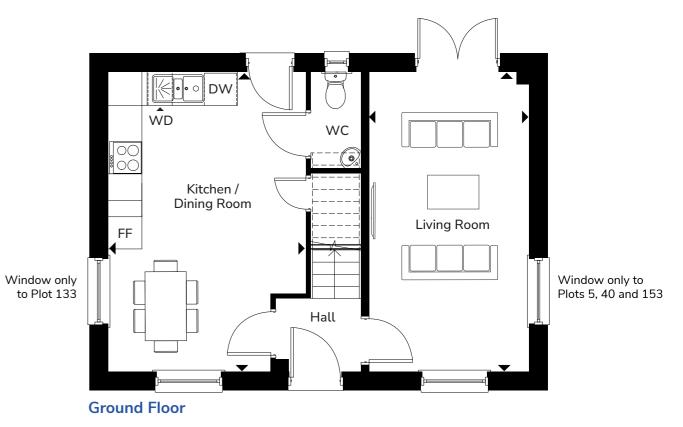
\* Homes are handed



<b>Ground Floor</b>	V	Vidth   Length	First Floor	V	/idth   Length
Kitchen/Dining Room	3.67m x 5.63m	12'0" x 18'5"	Bedroom 1	3.07m x 3.56m	10'0" x 11'8"
Living Room	3.02m x 5.63m	9'10" x 18'5"	Bedroom 2	2.48m x 2.48m	8'1" x 8'1"
			Bedroom 3	3.71m x 3.08m	12'2" x 10'1"
			Total Area	88.8 sq m	955.8 sq ft



**First Floor** 



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FF Integrated Fridge/Freezer **DW** Integrated Dishwasher WD Integrated Washer/Dryer WC Cloakroom

**HC** Heating Cylinder ST Store

VIEW PLOTS ON SITE PLAN

Houses **Shared Ownership** About Local area Site plan

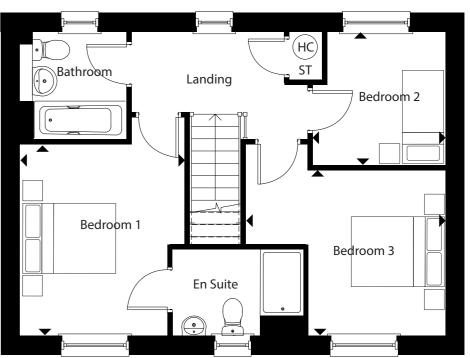


## 3 bedroom house

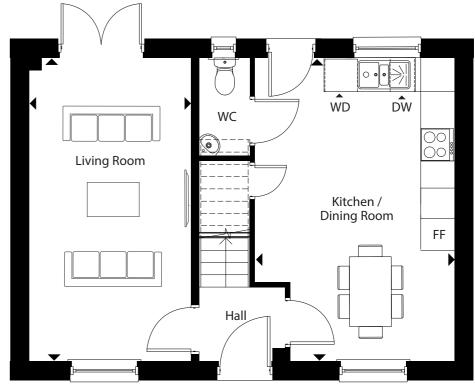
**Plots:** 148



<b>Ground Floor</b>	V	/idth   Length	First Floor	V	/idth   Length
Kitchen/Dining Room	3.67m x 5.63m	12'0" x 18'5"	Bedroom 1	3.07m x 3.56m	10'0" x 11'8"
Living Room	3.02m x 5.63m	9'10" x 18'5"	Bedroom 2	2.48m x 2.48m	8'1" x 8'1"
			Bedroom 3	3.71m x 3.08m	12'2" x 10'1"
			Total Area	88.8 sq m	955.8 sq ft



**First Floor** 



**Ground Floor** 

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**KEY** 

FF Integrated Fridge/Freezer **DW** Integrated Dishwasher WD Integrated Washer/Dryer WC Cloakroom

**HC** Heating Cylinder ST Store

VIEW PLOTS ON SITE PLAN



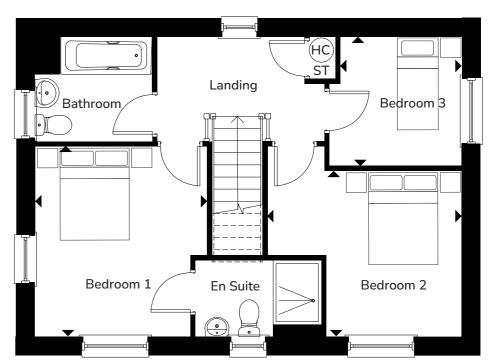
## 3 bedroom house

**Plots:** 1\*^, 6\*, 12\*, 16\*, 25\*, 47\*, 62, 110, 114, 119 and 155\*

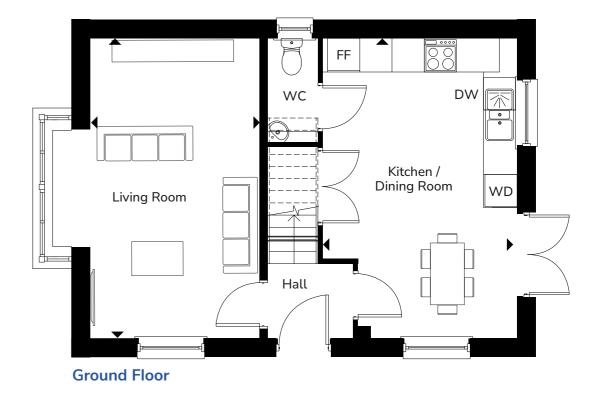
- \* Homes are handed.
- $\land$  Plot 1 has a single garage in twin space shared with plot 2.



<b>Ground Floor</b>	round Floor Width   Length		First Floor	t Floor Width   Le	
Kitchen/Dining Room	3.61m x 5.63m	11'10" x 18'5"	Bedroom 1	2.93m x 3.58m	9'7" x 11'8"
Living Room	3.20m x 5.63m	10'5" x 18'5"	Bedroom 2	3.65m x 3.13m	11'11" x 10'3"
			Bedroom 3	3.65m x 3.13m	11'11" x 10'3"
			Total Area	88.8 sq m	967sq ft



First Floor



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KEY

**FF** Integrated Fridge/Freezer **DW** Integrated Dishwasher

**HC** Heating Cylinder **ST** Store

VIEW PLOTS ON SITE PLAN

WD Integrated Washer/Dryer WC Cloakroom 37



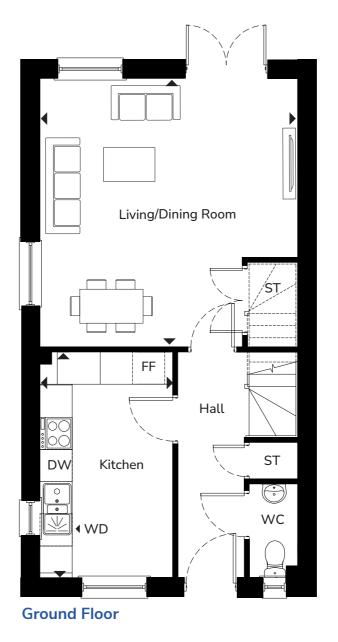
## PRICES & AVAILABILITY

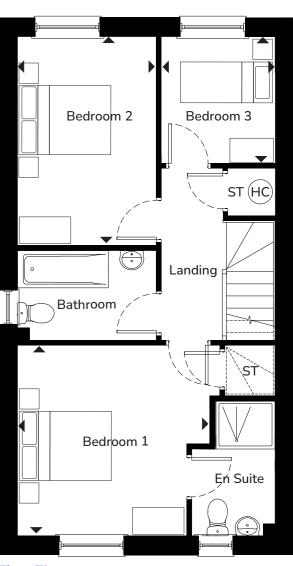
## 3 bedroom house

**Plots:** 135, 137 and 146



<b>Ground Floor</b>	,	Width   Length	First Floor	V	/idth   Length
Kitchen	2.47m x 4.20m	8'1" x 13'9"	Bedroom 1	3.70m x 3.59m	12'1" x 11'9"
Living/Dining Room	4.71m x 4.84m	15'5" x 15'10"	Bedroom 2	2.62m x 3.93m	8'7" x 12'10"
			Bedroom 3	2.15m x 2.44m	7'0" x 8'0"
			Total Area	90.6 sq m	975.2 sq ft





First Floor

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KEY

FF Integrated Fridge/Freezer

DW Integrated Dishwasher

HC Heating Cylinder ST Store WC Cloakroom VIEW PLOTS ON SITE PLAN

WD Integrated Washer/Dryer WC Cloakroom 39

**Shared Ownership** About Local area Site plan Houses



## 3 bedroom bungalow

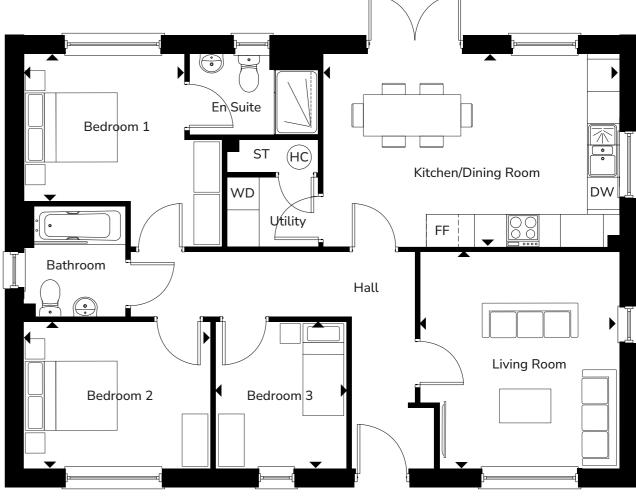
**Plots:** 3\*^, 61, 96, 97, 102\*, 144\* and 145

\* Homes are handed.

 $<sup>\</sup>land$  Plot 3 has a single garage in twin space shared with Plot 4.



<b>Ground Floor</b>		Width   Length
Kitchen/Dining Room	5.55m x 3.64m	18'2" x 11'11"
Living Room	3.75m x 4.07m	12'3" x 13'4"
Bedroom 1	3.03m x 2.79m	9'11" x 9'1"
Bedroom 2	3.52m x 2.77m	11'6" x 9'1"
Bedroom 3	2.46m x 2.77m	8'0" x 9'1"
Total Area	86.0 sq m	922.5 sq ft



**Ground Floor** 

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FF Integrated Fridge/Freezer

**DW** Integrated Dishwasher WD Integrated Washer/Dryer

**HC** Heating Cylinder ST Store



**Shared Ownership** About Local area Site plan Houses



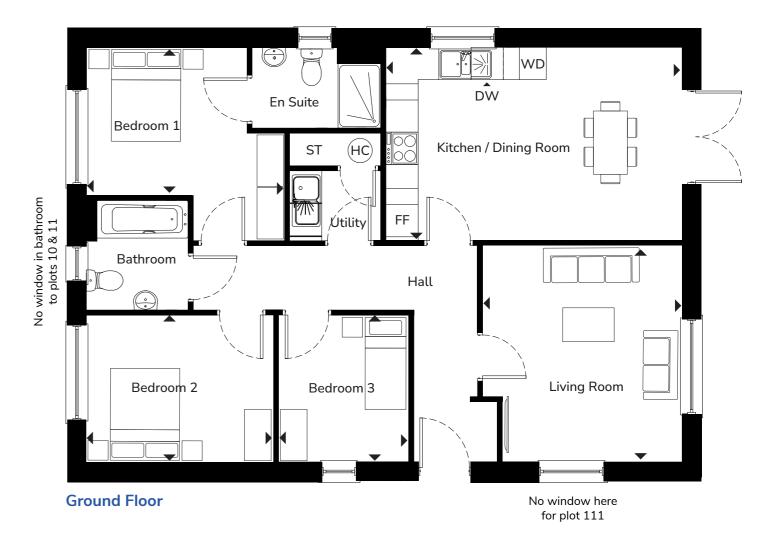
## 3 bedroom bungalow

**Plots:** 9\*, 10\*, 11, 13\*, 14, 24, 26\*, 27\*, 35\*, 111\* and 120

<sup>\*</sup> Homes are handed



<b>Ground Floor</b>		Width   Length
Kitchen/Dining Room	5.55m x 3.64m	18'2" x 11'11"
Living Room	3.75m x 4.07m	12'3" x 13'4"
Bedroom 1	3.03m x 2.79m	9'11" x 9'1"
Bedroom 2	3.52m x 2.77m	11'6" x 8'0"
Bedroom 3	2.46m x 2.77m	8'0" x 9'1"
Total Area	86.0 sq m	922.5 sq ft



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FF Integrated Fridge/Freezer **DW** Integrated Dishwasher

**HC** Heating Cylinder ST Store

VIEW PLOTS ON SITE PLAN

WD Integrated Washer/Dryer 42 43



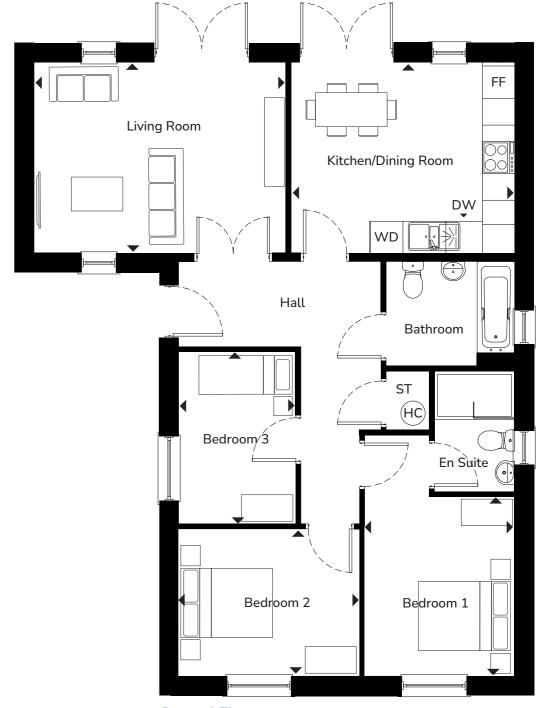
## 3 bedroom bungalow

**Plots:** 112\* & 113

<sup>\*</sup> Homes are handed



<b>Ground Floor</b>		Width   Length
Kitchen/Dining Room	4.21m x 3.61m	13'9" x 11'10"
Living Room	4.73m x 3.61m	15'6" x 11'10"
Bedroom 1	2.83m x 3.50m	9'3" x 11'5"
Bedroom 2	3.41m x 2.78m	11'2" × 9'1"
Bedroom 3	2.22m x 3.23m	7'3" x 10'7"
Total Area	82.2 sq m	884.7 sq ft



**Ground Floor** 

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KEY
FF Integrated Fridge/Freezer
DW Integrated Dishwasher

**HC** Heating Cylinder **ST** Store

VIEW PLOTS ON SITE PLAN

WD Integrated Washer/Dryer 45



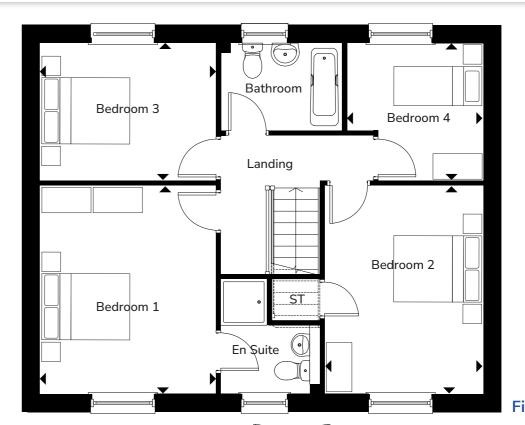
## 4 bedroom house

**Plots:** 2\*, 4\*, 15, 17, 23\*, 63\*, 64, 118\* and 149

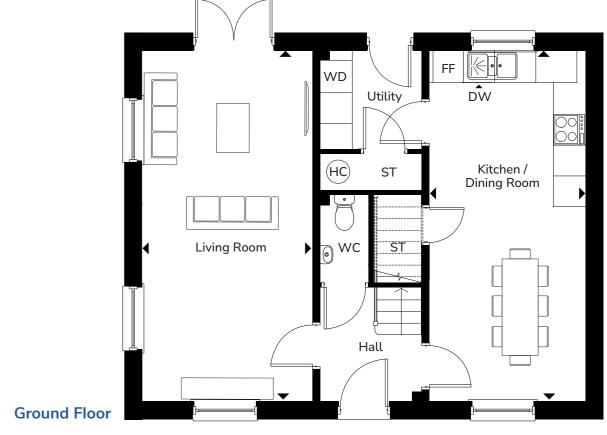
\* Homes are handed



Ground Floor Width   Length		First Floor	Width   Length		
Kitchen	3.09m x 6.87m	10'1" x 22'6"	Bedroom 1	3.46m x 4.09m	11'4" x 13'5"
Living/Dining Room	3.35m x 6.87m	10'11" x 22'6"	Bedroom 2	3.12m x 4.09m	10'2" x 13'5"
			Bedroom 3	3.46m x 2.71m	11'4" x 8'10"
			Bedroom 4	2.69m x 2.71m	8'9' x 8'10"
			Total Area	117.6 sq m	1,266.2 sq ft



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FF Integrated Fridge/Freezer
DW Integrated Dishwasher
WD Integrated Washer/Dryer

HC Heating Cylinder ST Store WC Cloakroom





## 4 bedroom house

**Plots:** 18, 19, 20\*, 22, 34, 37, 58, 59\*, 121\* and 122\*

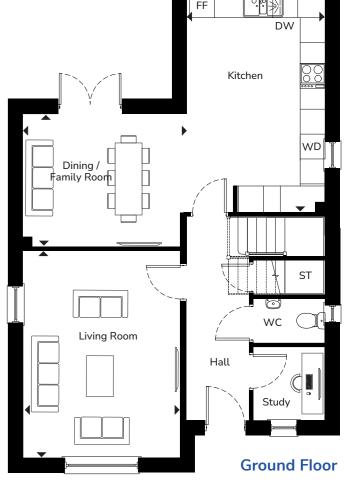
<sup>\*</sup> Homes are handed



Ground Floor Width   Length		First Floor	Width   Length		
Kitchen	3.33m x 5.32m	10'11" x 17'5"	Bedroom 1	3.88m x 3.75m	12'8" x 12'3"
Living Room	3.83m x 5.04m	12'6" x 16'6"	Bedroom 2	3.88m x 2.95m	12'8" x 9'8"
Dining/Family Room	3.83m x 3.23m	12'6" x 10'7"	Bedroom 3	3.37m x 2.97m	11'0" x 9'8"
			Bedroom 4	3.38m x 2.76m	11'1" x 9'0"
			Total Area	133.6 sq m	1,439.4 sq ft



First Floor



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KEY
FF Integrated Fridge/Freezer
DW Integrated Dishwasher
WD Integrated Washer/Dryer

HC Heating Cylinder ST Store WC Cloakroom

Window only for plot 20

VIEW PLOTS ON SITE PLAN



## 4 bedroom house

**Plots:** 33, 38\*, 99\*, 101\* and 123\*

\* Homes are handed



Ground Floor	Width   Length		First Floor		Width   Length	
Kitchen/Dining/ Family Room	3.22m x 9.90m	10'6" x 32'5"	Bedroom 1	3.27m x 5.12m 3.58m x 3.75m	10'8" x 16'9" 11'8" x 12'3"	
Living Room	3.53m x 5.74m	11'6" x 18'8"	Bedroom 3 Bedroom 4	3.47m x 3.07m 3.57m x 1.93m	11'4" x 10'0" 11'8" x 6'3"	
			Total Area	144.3sq m	1,553.2 sq ft	

This brochure is designed specifically as a guide. The computer generated images are for illustrative purposes only. The floorplans shown are for approximate measurements only. Exact layouts, dimensions, entrances, position of windows and doors may vary and are subject to change. Plots 33, 99 & 123 have a single detached garage. Plot 38 has a single garage in a twin space shared with another plot. Plot 101 has a detached double garage. Please ask a Sales Consultant for further information. External finishes may vary according to plot.



**Ground Floor** 

KEY

**FF** Integrated Fridge/Freezer **DW** Integrated Dishwasher

**HC** Heating Cylinder **ST** Store

VIEW PLOTS ON SITE PLAN

WD Integrated Washer/Dryer WC Cloakroom 51

**About** Local area Site plan

Houses

**Shared Ownership** 



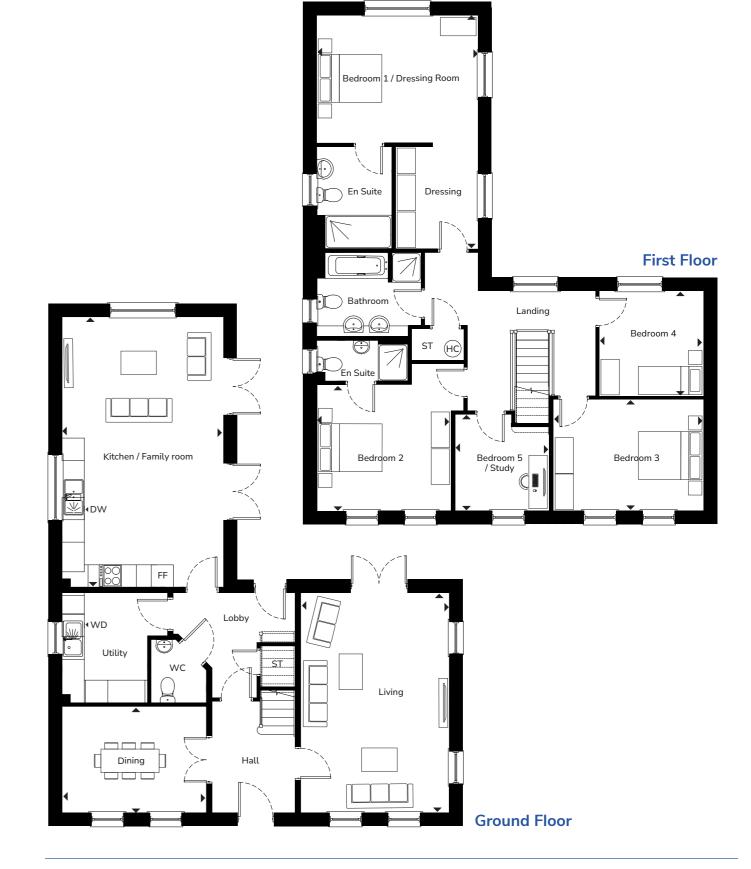
## 5 bedroom house

**Plots:** 21, 36, 57 & 100



Ground Floor		Width   Length	First Floor	,	Width   Length
Kitchen/Family Roon	<b>1</b> 4.39m x 7.32m	14'4" x 24'0"	Bedroom 1	6.66m x 4.39m	21'10" x 14'4"
Dining Room	3.93m x 2.92m	12'10" x 9'6"	Bedroom 2	3.66m x 4.04m	12'0" x 13'3"
Living Room	4.05m x 5.97m	13'3" x 19'7"	Bedroom 3	4.09m x 3.04m	13'5" x 9'11"
			Bedroom 4	2.85m x 2.86m	9'4" x 9'4"
			Bedroom 5	2.56m x 2.63m	8'4" x 8'7"
			Total Area	188.0 sq m	2,022 sq ft

This brochure is designed specifically as a guide. The computer generated images are for illustrative purposes only. The floorplans shown are for approximate measurements only. Exact layouts, dimensions, entrances, position of windows and doors may vary and are subject to change. All homes have a detached double garage. Please ask a Sales Consultant for further information. External finishes may vary according to plot.



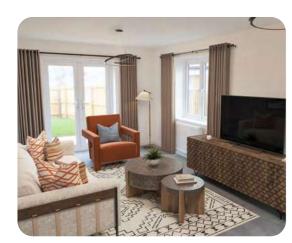
FF Integrated Fridge/Freezer **DW** Integrated Dishwasher

**HC** Heating Cylinder ST Store WD Integrated Washer/Dryer WC Cloakroom

VIEW PLOTS ON SITE PLAN

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## It's all in the detail





### Specification

Specification correct at time of print, but is subject to change without notice. Unless specifically incorporated in writing into the sales contract the specification is not intended to form part of any contract or warranty.

\* Please speak to the sales team for further details

#### Kitchen

- Contemporary matt kitchen with chrome handles, under unit lighting, soft close units, cutlery tray and eco bin
- Laminate worktops with upstand
- Stainless steel sink with chrome mixer tap
- Induction hob with glass splashback and telescopic cooker hood
- Stainless steel integrated single electric oven
- Integrated fridge freezer
- Integrated dishwasher
- Integrated washer/dryer when located in kitchen
- Freestanding or integrated washer/dryer when located in the Utility

### Flooring

- Wood effect Amtico flooring to kitchen or kitchen/dining, cloakroom and utility
- Wood effect Amtico flooring to bathroom and ensuite
- Carpet to hall, stairs, landing, lounge or lounge/ diner, study and bedrooms
- Some homes have Amtico flooring to Hall\*

## Bathroom and en suite

- Contemporary Roca sanitaryware including white toilet with soft close seat and pedestal basin
- Roca mixer tap to basin with press down waste
- Roca thermostatic bath/ shower mixer over bath
- Glass bath screen
- Electric showers to ensuite
- White shower tray and shower enclosure with chrome frame
- Large format ceramic tiles, full height to bath and shower enclosure with splashback tiling to basin
- Extractor fan

#### Cloakroom

- Contemporary Roca white toilet with soft close seat and basin
- Roca mixer tap to basin
- Splashback tiling to basin
- Extractor fan

## Heating and electrical

- LG Air Source Heat Pump
- Contemporary white radiators
- Chrome heated towel rail to bathroom and ensuite
- Smoke and heat detectors
- LED downlights to hall, kitchen, bathroom and ensuite
- Pendant light fitting to all other areas
- White sockets and switches throughout
- TV point in living room
- Telephone point to living room
- Shaver socket to bathroom and ensuite
- Light to front and rear elevation
- Door bell

#### General

- UPVC double glazed white windows
- Internal walls and woodwork painted white
- White internal panel doors with brushed chrome brassware
- 12 year NHBC building warranty

#### External

- Minimum 2 parking bays per home
- Garage to selected plots\*
- EV Charging points to selected homes\*
- Turf to rear garden
- Outside tap
- Paved patio area
- Garden storage box or small shed to rear garden













## A step-by-step guide to owning your own home

About

Find a L&G Shared Ownership property you'd like to buy and follow our step-by-step guide to turn your home-buying dreams into reality.

CLICK HERE TO FIND OUT MORE





## Your step onto the property ladder

**About** 

This home ownership scheme allows you to buy an initial share in your home and rent the remaining share. Over time you can then buy more shares in your home until you own the full 100%.



## About Shared Ownership

#### Q: How does Shared Ownership work?

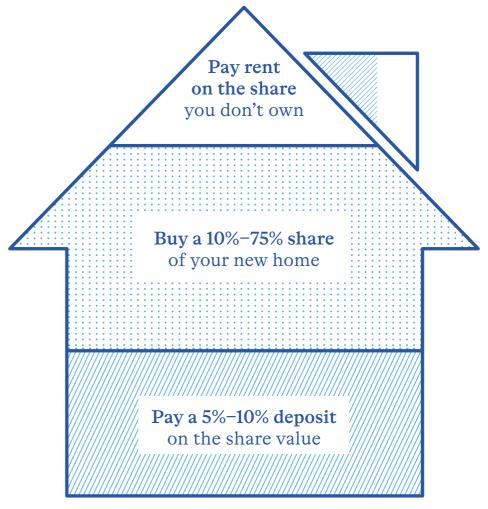
At Benson Grange, you can buy an initial share of between 10% and 75% of the home's full market value. Your mortgage repayments are based on the share of the home you own, and you'll pay a subsidised rent on the remaining share that you don't own.

Over time, should your financial circumstances change, you may choose to purchase further shares, taking your ownership to 100%.

## Will I need a deposit?

With Shared Ownership properties, a deposit is still necessary, typically starting at just 5%–10%. Since you're buying a portion of the property, your deposit is typically lower than when compared to the open market, making it more affordable.

CLICK HERE TO FIND OUT MORE



Breakdown example of buying a new home at Benson Gramge

For full details around costs, please speak to one of our Sales Consultants. 59



## **FAQs**

## Q: How do I know what percentage I can purchase?

At Benson Grange, you can own any share from 10% to 75% of the initial purchase price. You will be asked to speak to a mortgage broker to assess what share you can buy that is both affordable and sustainable.

### • What if I already have a home?

If you already own a property you would need to have confirmed the sale of your home when you apply to buy via Shared Ownership. Your application would be assessed based on your housing need for you to be considered for Shared Ownership.

### Can I buy a property on my own?

If you earn or have a household income up to a maximum of £80,000 per annum, you could be eligible. You can also use Shared Ownership to buy alone or with another person as long as your joint incomes don't exceed the maximum earnings bracket.

### • How will I pay my rent?

Legal & General has appointed a Management Provider, Pinnacle, to manage your rental account and will collect the rent on our behalf. They will be in touch with more information nearer the time of completion.

### O: Is it cheaper than renting?

Shared Ownership can be cheaper than renting privately as the mortgage cost and low rent usually add up to less than the equivalent rental payments to a landlord.

## Q: Can I buy additional shares in the property?

Yes you can. This is known as 'staircasing'. You can staircase in annual 1% increments during the first 15 years of your lease, this is calculated based on the initial purchase price adjusted in line with HPI (House Price Index), or you can staircase in larger proportions (over 5%) with a RICS valuation. You can staircase to 100% ownership.

### O: Can I rent out my property?

You cannot grant an assured shorthold tenancy on a Shared Ownership property. If you want to get a lodger you can, however, you need to be able to afford to purchase the home without any assistance.

### • How is the rent calculated?

Your annual rent is charged at 2.75% of the residual value of your home, which is reviewed annually each April. This is capped at CPI (Consumer Price Index) from September of the previous year +1%.

Our Sales Consultant and your mortgage broker can give you further details based on your specific circumstances.

## Can I decorate and make improvements to my home?

Yes, you don't need our permission for decorating or simple repairs, however, you would need to get permission for larger works to ensure it does not affect the structure of the building.

### • What is the length of the lease?

The lease is 990 years.

## O: Will I have to pay Stamp Duty?

When you buy a share in one of our homes you will have to pay a Stamp Duty Land Tax (SDLT). We advise you consult your solicitor as to the amount payable at the point of your legal completion.

There are two ways to pay on a newly built (new lease) property. Making a one-off payment based on the total market value of the property or paying any SDLT due in stages. If you decide to make a one-off payment upfront this is known as making a 'market value election' If you choose to pay SDLT in stages then you pay SDLT on the initial purchase amount. Should you choose to pay SDLT in stages, you will not have to make any further payments until you own more than an 80% share of the property.

## Q: What if I want to sell my property?

When you want to sell your Shared Ownership home, Legal & General Affordable Homes has a time period specified within your lease to offer the property to another eligible shared owner. If we are unable to source a suitable purchaser in this time, you can put the property on the open market.

### Q: Are there other costs involved?

Some other costs to consider:

#### Estate charges

An estate charge is payable by all homes on the development to maintain roads, lighting, and landscaped and communal spaces.

#### Management fees

Legal & General Affordable Homes appoint a Management Provider to manage your home and rental account on our behalf. Pinnacle will be in contact shortly after you move in to introduce themselves.

#### Solicitor fees

You must appoint a solicitor before you can apply for a mortgage, and it is importance to check they are approved to work for your mortgage lender. Fees are usually based on a fixed cost basis.

#### **Broker fees**

A mortgage broker will charge a fee for their services, and this can vary from a fixed amount to a percentage of the purchase price. Your broker should explain what fees are charged before they undertake any work on your behalf.

#### Other fees

You may incur other costs throughout the moving process, for example, removal costs. These can vary and it's worth speaking to a few companies to obtain quotes.

Your Sales Consultant will provide you with the costs for the estate charges and your solicitor will be provided with the breakdown of what the costs cover.

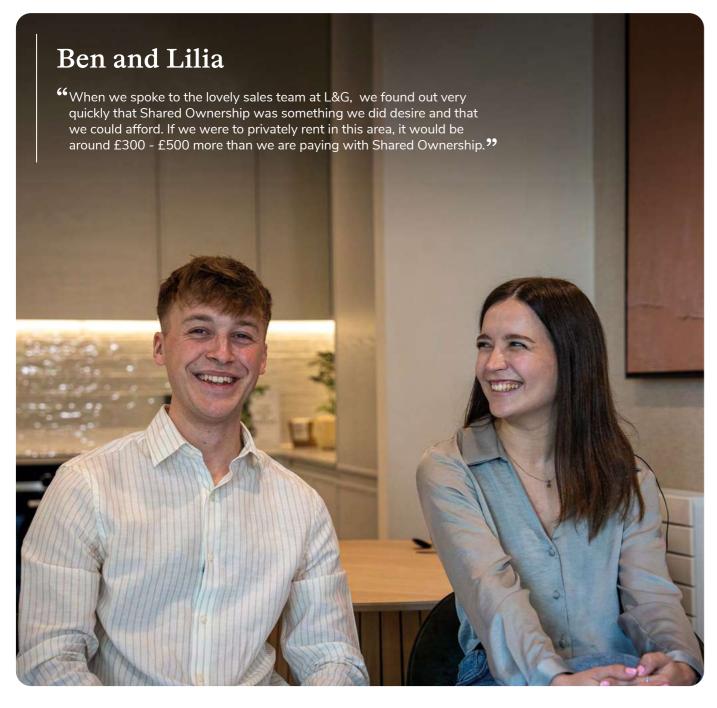
#### **CLICK FOR MORE FAQS**





## Don't just take our word for it...

Here's what some of our customers have to say about living in one of our Shared Ownership homes.





### Arati and Prashan

"As soon as we walked in, we could see ourselves living here and it felt like home. We have wanted to live here for a while and with Shared Ownership it made it possible. We found the team amazing, they were super helpful, knowledgeable and actually listened to us. So far, it has been the best journey with Legal & General Affordable Homes."



## **Tracey**

First impressions were fantastic. Brand new carpets inside were fresh and clean. Really, really good size, the hallway is a lovely open space. Kitchen kitted out and bathrooms as well.



### Hono

"Shared Ownership helped me own a property in an area I love. The amount I was paying for rent was the same as I am now paying for Shared Ownership for a home that I love.

The space and location are great and Shared Ownership made it possible to live in this area."



## Jamie and Jodie

What stood out most about Shared Ownership was that it made something that was starting to seem quite impossible, very possible. If it wasn't for this scheme, we would have had to save for years for a deposit. ??





## About us. People come first.



That's been the Legal & General way for almost 200 years.

Legal & General was founded in 1836 by six lawyers in a coffee shop on London's Chancery Lane. Nearly two centuries later, we are investing in new homes for all ages, social groups and home ownership structures.

The shortage of housing in the UK and the high deposits required to buy a property outright mean that home ownership is out of reach for many people. Our mission is to improve everybody's chances to become a homeowner. Whether it's a first-time buyer, young couple or growing family, we believe that everyone deserves a safe and secure space to call their own.

CLICK HERE TO FIND OUT MORE



## How to find us...



BENSON GRANGE, WITHERIDGE, NORTH DEVON EX16 8FD



what3words craftsman.coolest.meals

#### FROM M5 MOTORWAY

Take junction 27 onto the A361 Tiverton, and onto the B3137 to Witheridge. Benson Grange can be found on your left just as you come into the village

#### FROM EXETER

Take the A377 to Crediton, then follow Jockey Hill towards Sandford, continue along this road to Thelbridge Cross, turn right onto the B3042 towards Witheridge. Benson Grange can be found on your left just as you come into the village.

**GET DIRECTIONS** 

Legal & General Affordable Homes terms and conditions apply. All content within this document is indicative only. Legal & General Affordable Homes reserves the right to make any changes at any time. Please speak to a member of our Sales Team for up-to-date information when reserving your new home. Information is correct at the time of going to print. Maps not to scale. Distances and times taken from google.co.uk/maps. September 2025. LGAH-BG-21052025



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