



3 bed semi detached 40% shared ownership home is located on the ever popular residential area of Walton Cardiff.

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

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

**Shared ownership information & costs**  
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.

Open Market Value - £320,000  
40% Share - £128,000  
Rent - £471.33pcm  
Maintenance charge -  
Building Insurance - £9.87pcm

**Ground Floor**

**Entrance Hall**

12'1" x 5'2" (3.7 x 1.6)  
Doors leading to lounge, kitchen, WC, under stair storage cupboard and stairs to first floor

**Lounge/diner**

15'5" x 12'1" (4.7 x 3.7)  
Door leading to rear garden, windows to front and side elevation.

**Kitchen**

9'10" x 8'6" (3.0 x 2.6)  
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.

**WC**

6'6" x 2'11" (2.0 x 0.9)  
Low level WC and wash hand basin. Window to side elevation

**First Floor**

Landing, doors to 3 bedrooms and bathroom, access to loft space.

**Bathroom**

9'6" x 6'6" (2.9 x 2.0)  
White bathroom suite with shower over bath, low level WC and wash hand basin. Window to side elevation. Storage cupboard where boiler is housed.

**Bedroom 1**

13'1" x 8'6" (4.0 x 2.6)  
Duel aspect windows to front and side elevation

**Bedroom 2**

14'9" x 7'2" (4.5 x 2.2)  
Window to front elevation

**Bedroom 3**

7'10" x 10'9" (2.4 x 3.3)  
Window to side elevation and storage cupboard

**External**

Driveway parking for 2 cars, rear garden with shed.

**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

**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.

