

New  
Homes

Shared Ownership Homes



3



2



1

SUMMERSCALES

Gosforth, Cumbria



Castles  
& Coasts



# 3-Bed Semi-Detached

## Plots Available

4, 5, 11, & 12

## House Type

Semi-Detached

## Terms

Shared Ownership

## Tenure

Leasehold

Unlock the door to homeownership with this stylish three-bedroom semi-detached home, one of only four available through the shared ownership scheme at Summerscales. Offering the opportunity to purchase between 10-75% of the property and gradually increase your share over time, it offers a flexible pathway to homeownership, perfectly tailored to suit your needs.

As you step inside, you'll be greeted by the welcoming ambience of the cosy living room, perfect for unwinding after a long day. The heart of the home lies in the inviting kitchen diner, where sunlight streams in through patio doors, seamlessly connecting indoor and outdoor living spaces. Outside, a private garden provides a serene retreat for enjoying sunny afternoons or hosting summer barbecues. Ideal for families, every corner of this home exudes warmth and charm.

1.





# Sitemap

## House Types & Ownership Schemes

4-Bed Detached  
Open Market

4-Bed Detached  
Open Market

3-Bed Detached  
Open Market

3-Bed Semi-Detached  
Shared Ownership

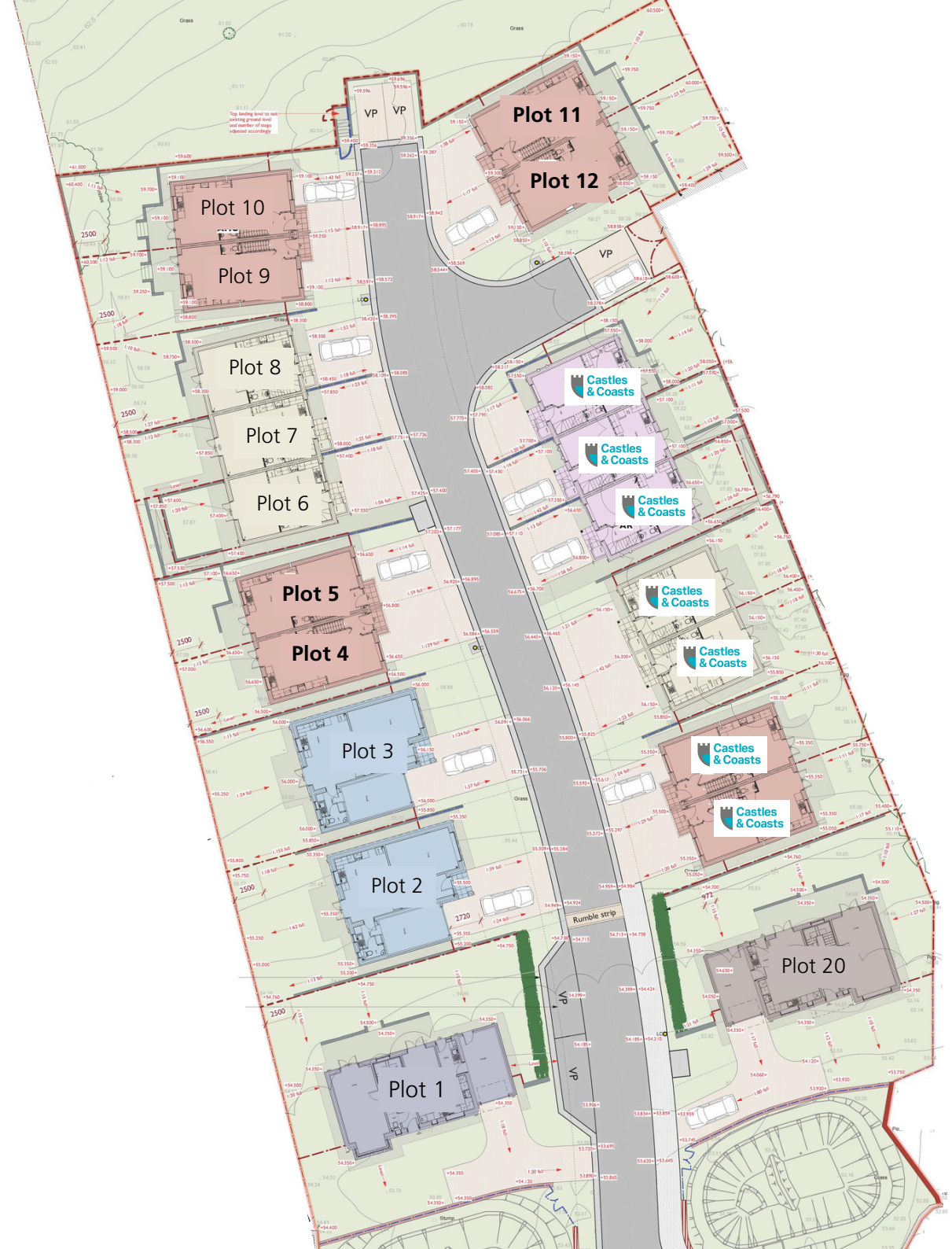
2-Bed Terrace  
Rent to Buy

3-Bed Semi-Detached  
Rent to Buy



Contact Castles & Coasts

All homes in the Summerscales development are subject to local occupancy criteria.



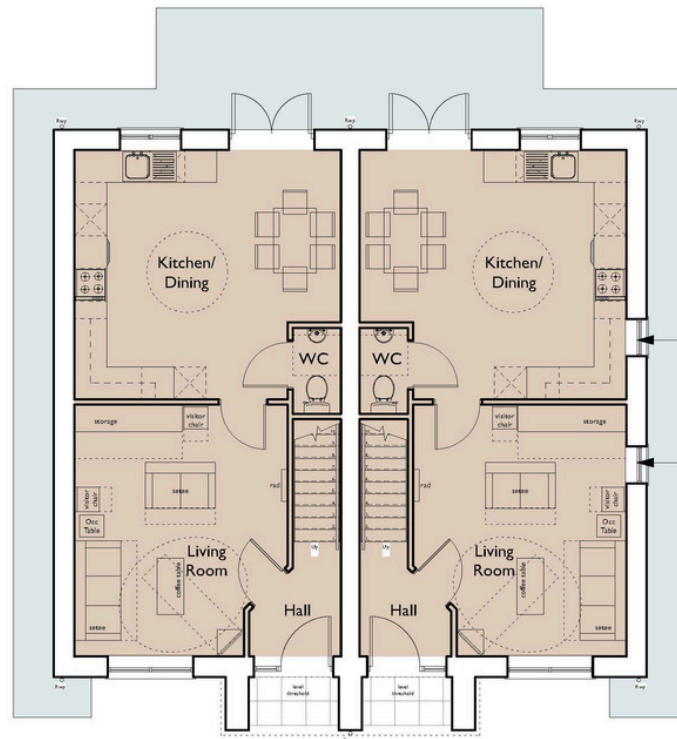






# Floorplan

Floor Area  
1001.04 ft<sup>2</sup>

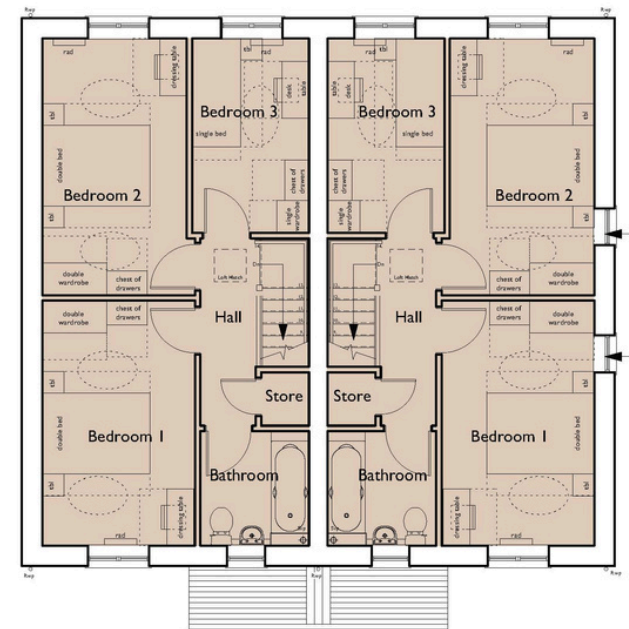


Plot 4 & 11

Plot 5 & 12

## Ground Floor

|                | Dimension (Ft) | Area (Sq Ft) |
|----------------|----------------|--------------|
| Living         | 13.12 x 15.32  | 188.69       |
| Kitchen Dining | 15.41 x 16.25  | 235.62       |
| WC             | 2.79 x 5.25    | 14.64        |



Plot 4 & 11

Plot 5 & 12

## First Floor

|           | Dimension (Ft) | Area (Sq Ft) |
|-----------|----------------|--------------|
| Bedroom 1 | 9.29 x 14.90   | 138.42       |
| Bedroom 2 | 9.29 x 15.84   | 141.11       |
| Bedroom 3 | 7.11 x 12.02   | 85.47        |
| Bathroom  | 6.62 x 6.96    | 46.07        |

Room dimensions are taken from the construction drawings at their widest points, and all areas are shown as gross internal floor space. Minor variations may occur on site.





Kitchen Dining



Kitchen Dining



Living Room



Bathroom



# Specification

## Kitchen

- Howdens Clerkenwell handleless wall and floor units in dove grey or matte blue.
- Complementary 22mm laminate worktops in oxidised metal or marble designs.
- Stainless steel sink with chrome single lever tap.
- Range of integrated appliances including Zanussi multi-function stainless steel single oven, Zanussi 4 burner stainless steel hob, Zanussi stainless steel cooker hood, Zanussi fridge/freezer, Zanussi dishwasher, and Lamona washing machine.

## Bathroom and WC

- Bathroom fitted with a stylish suite with complementary taps and a chrome finish towel ladder.
- WC fitted with chrome toilet holder.
- Bathrooms feature individually styled tiling and high-quality 'Calacatta Marble' style Multipanel wall panels.

## Externally

- Turfed rear garden.
- Paved patio area to rear.
- Block paved driveway.
- External lighting to front and rear as standard.
- EV charging point.

## Decoration and Finish

- Masonite base-coated molded panel interior doors.
- Contemporary white architraves and skirting.
- Plaster-finished walls with white emulsion paint.
- Smooth-set ceilings in white emulsion.
- White painted staircase handrails with white balustrades.
- Vinyl flooring to kitchen area, downstairs WC and bathroom.
- Carpets and tiled flooring are also available at an extra charge.
- Any variations or upgrades from the standard specification may incur additional costs.



## Construction

- Built to the highest standards with traditional brick and slate construction, using sandstone or a mix of sandstone and self-coloured render.
- Timber stud partition walls internally.
- The development is surrounded by closed board fencing and accessed via a sandstone-walled entrance.

## Electrical Installation

- Comprehensive electrical system including energy-efficient LED downlighters in the main living room, kitchen and bathrooms.
- Wi-fi booster.

## Windows and Doors

- uPVC double-glazed windows are fitted throughout. External colour is dark grey.
- Composite external doors in dark grey.
- uPVC patio doors in dark grey.

## Central Heating

- Highly efficient gas central heating system with gas boiler and hot water storage cylinder.

## Energy Performance

- Minimum predicted energy performance rating of A (92), and an environmental impact rating of B (87).
- Each home is equipped with solar panels (PV) that generate electricity for use in your home, with the iBoost feature to assist in heating water.

## Warranty

- Each home within the Summerscales development is backed by a 12-Year LABC Warranty.

## Leasehold Information

- The property is leasehold with a remaining term of 990 years. There is no ground rent payable.

## Service Charges

- A monthly service charge applies (specific amount to be confirmed).







# Shared Ownership

The Shared Ownership scheme offers a pathway to homeownership by allowing individuals to purchase a share of a property while renting the remainder. Buyers can initially acquire a share ranging from 10% to 75%, with the specific percentage determined by an assessment of their circumstances and subject to additional eligibility criteria. Homeowners have the opportunity to increase their ownership share through a process known as 'staircasing,' which allows them to acquire up to a maximum of 80%.

In addition to their mortgage, shared owners pay rent to Castles and Coasts on the portion they do not own. This rent is calculated at 2.75% of the unsold equity per annum, payable monthly and reviewed annually.

All homes in the Summerscales development are also subject to local occupancy criteria.

| Ownership Share | Price    |
|-----------------|----------|
| 25%             | £68,750  |
| 50%             | £137,500 |
| 75%             | £206,250 |





# How to Apply

To apply, please visit our website and complete the initial shared ownership and local occupancy eligibility check.

## Application Process:

### 1. Complete the Eligibility Form

Fill out the initial shared ownership and local occupancy eligibility form on our website.

### 2. Review by Our Team

Our new homes team will review your submission and confirm the outcome of the initial eligibility check.

### 3. Stage One Assessment and Provisional Offer

If you qualify, you will be invited to complete an online form with our third-party mortgage advisor, who will carry out a Stage One affordability assessment. This step will confirm whether you meet the Shared Ownership allocations policy requirements and provide an indication of your affordability and the share you can purchase.

### 4. Stage Two Assessment

Upon passing the Stage One eligibility and affordability assessment, you will be asked if you would like to complete a Provisional Offer Form for the property and proceed to the Stage Two detailed

affordability assessment. You will have 10 working days to complete this assessment and obtain a Mortgage in Principle.

### 5. Formal Offer

Once the Stage Two affordability assessment is successfully completed, the exact share you can purchase will be determined. You will then be invited to submit a Formal Offer to purchase the property. At this point, a reservation fee of £500 is payable, and a Reservation Form/Memorandum of Sale will be issued. The property will be reserved for a period of 3 months, during which contracts must be exchanged.

In the event of multiple qualifying applications for the same plot, acceptance will be determined based on the earliest Provisional Offer date and time for that specific plot.

Please note: If no applications are received from individuals meeting the specified local occupancy criteria within 31 calendar days of the start of the marketing period, the geographic scope of eligibility will be broadened.



Scan the QR code to  
access the initial  
eligibility form





# SUMMER SCALES

Gosforth, Cumbria

## Contact Us

01946 693931

[newhomes@grisdales.co.uk](mailto:newhomes@grisdales.co.uk)

46/47 King Street, Whitehaven



## Notes to Brochure

All information, measurements, and specifications are based on design plans provided by Castles and Coasts and may be subject to change during the construction process. Photographs and graphics in this sales brochure may include computer-generated images and are intended to be used for illustrative purposes only. We are not authorised to make or provide any representations or warranties regarding the property, whether on our own behalf or on behalf of our client. We accept no responsibility for any statements included in these particulars, and this brochure does not constitute a contract, part of a contract, or a warranty.