

# CHARLES PECK

Sales • Lettings • Valuers



**43 Lillywhite Road, Westhampnett, PO18 0SQ**  
**60% Shared ownership £138,000**

A great opportunity to purchase a large one bedroom, west facing, first floor apartment with allocated parking, set within the semi-rural village of Westhampnett, under a mile from Chichester.

Shared Ownership – 60% share

Entrance hall | Lounge | Kitchen | Bedroom | Bathroom | Gas central heating |  
Double glazing | Allocated parking bay

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## Location

The property is centrally located within the popular, semi-rural village of Westhampnett under a mile from The Cathedral City of Chichester. Westhampnett has a popular primary school, children's nursery, church and miles of footpaths running up into the nearby Goodwood Estate and South Downs National Park which borders the village. Chichester's vibrant and historic city centre offers a wide range of shops, cafes, bars, pubs and notable attractions such as The Pallant House Gallery and Festival Theatre. Chichester also has a mainline rail station with services to London Victoria. To the south is the Chichester Harbour area, its calm waters popular with sailors and paddleboarders and at the entrance to the harbour lie the popular beaches of West Wittering and East Head.

## Accommodation

The contemporary and light west facing accommodation is arranged over one level. There is a useful entrance hall with storage and space for a small desk. Moving through the property there is a spacious double bedroom, a good sized bathroom, complete with bath with shower attachment and a modern fitted kitchen, offering ample unit storage and worktop space. A lovely feature is a spacious and light, dual aspect, sitting/dining room, which completes the accommodation and is a great space for entertaining or relaxing.

## Outside

There is one allocated parking bay and communal bin stores. Within the development there are also green spaces, mainly comprising of lawned areas with mature shrubs dotted throughout.

## Eligibility

- Interested applicants should be registered and approved for the scheme by completing our shared ownership eligibility application at <https://hydehousingpoc.force.com/salesandmarketing/s/sha>
- To be eligible an applicant's household income cannot exceed £80,000 for a property outside of London.
- Homeowners can be considered; however, exchange of contracts for this sale cannot take place until their current property ownership has been terminated.



## Affordability

- Applicants should be able to obtain a high street mortgage (an adverse credit lender may not be excepted by the Association).
- Where a mortgage is not accessible, cash purchasers will be considered on a case-by-case basis.
- Applicants must have a good credit history – no CCJ's or loan defaults.
- A successful candidate must pass the HCA affordability assessment with an Independent Financial Advisor. This advisor will be appointed from the Hyde New Homes panel.
- To pass the HCA affordability assessment, all household outgoings can be no less than 25% and no more than 45% debt to household income.

## Financial Information:

Property Value = £230,000

Percentage Share = 60%

Share Price = £138,000

\*Monthly Rent = £242.20

\*Monthly Service Charge = £182.88

\*\*Monthly Mortgage Payment = £705

\*\*\*Annual Household Income = £39,000

\*Please note the rent and service charge is reviewed annually 01 April.

\*\* Based on a 90%, 30-year repayment mortgage with an interest rate at 5.5%.

\*\*\*Is based on a 10% mortgage deposit. If your buyer has a higher deposit Hyde New Homes can discuss how the salary required is reduced.

## Council tax band

B

## Tenure

Leasehold with 109 years remaining. A purchaser would have to ask their solicitor to check these details.

## Service charge

£182.88 per month. A purchaser would have to ask their solicitor to check these details.

## Note

43 Lillywhite Road - 80% Restrictive Lease - Shared Ownership Sales Criteria

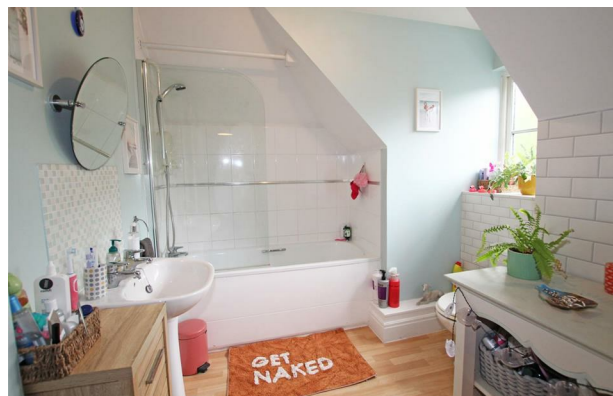
We have not tested any systems or appliances and no warranty as to condition or suitability is confirmed or implied. All measurements are approximate.


## General remarks

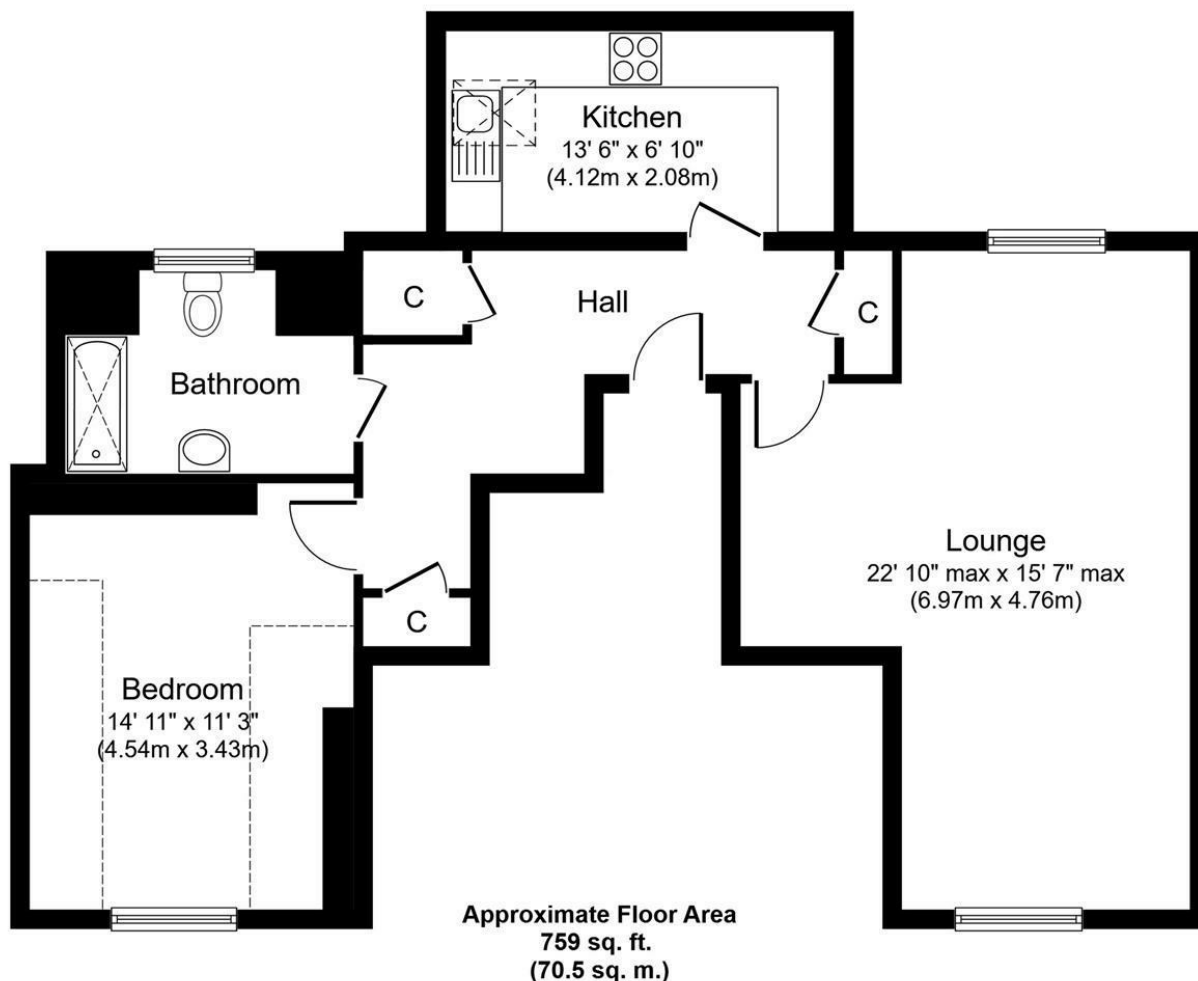
To view please telephone us on 01243 816666 to make an appointment.

## Our services

If you would like advice to the value of your house or independent mortgage advice, please contact us on 01243 816666.



| Energy Efficiency Rating                    |   |           |
|---|---|-----------|
|   | Current   | Potential |
| Very energy efficient - lower running costs |   |           |
| (92 plus) <b>A</b>                          |   |           |
| (81-91) <b>B</b>                            | 78  | 78        |
| (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  |           |



Whilst every attempt has been made to ensure the accuracy of the floor plan contained here, measurements of doors, windows, rooms and any other items are approximate and no responsibility is taken for any error, omission, or mis-statement. The measurements should not be relied upon for valuation, transaction and/or funding purposes. This plan is for illustrative purposes only and should be used as such by any prospective purchaser or tenant. The services, systems and appliances shown have not been tested and no guarantee as to their operability or efficiency can be given.

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