

Shared Ownership



**CAVALIER
COURT**

AT CHATHAM WATERS

1 & 2 Bedroom Apartments and
3 Bedroom Townhouses

Minerva Place



Contents

About Cavalier Court	06
Shops & Restaurants	08
Outdoor Space	10
Local Area	12
Travel	14
Siteplan	16
Floorplans	18
Specifications	40
Home Buying Guide	42
Shared Ownership FAQs	44
About Legal & General	48
How to Find Us	50

Welcome to

Cavalier Court

Situated off the Medway Waterfront Peninsula, Cavalier Court brings an exciting new community to Gillingham, a town well known for its rich maritime history.

With a vast range of nearby amenities available and well placed for commuting, Cavalier Court is the perfect place to call home.

This beautiful collection of 1 & 2 bedroom apartments and 3 bedroom townhouses are available with Shared Ownership.

A new community off the River Medway

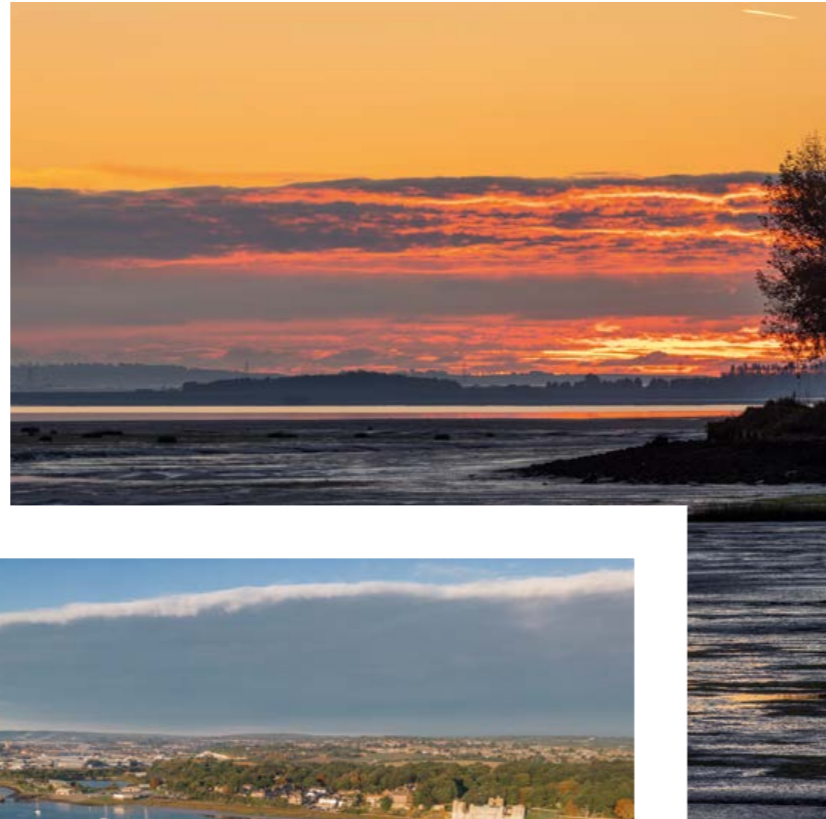


Future Development

Future Development

Minerva Place

Victory Place



New horizons

Cavalier Court is part of a wider regeneration across the Medway, which is seeing a significant investment in enhancing local areas and providing better places to live, work and enjoy.

The homes here will benefit from a beautiful new waterfront boulevard, perfect for a walk or jog along the water's edge, as well as a newly landscaped residential park area which is central to the development.

You will be within a few minutes' walk of The Mast & Rigging pub and restaurant, an Asda Superstore and other amenities. There is also a wide range of local shops, schools, restaurants and outdoor spaces nearby.

Your new home

With stylish interiors, finished to high specifications, open plan layouts offer flexibility which is ideal for modern living. Enjoy an abundance of natural light that floods each room through large windows, making your home feel warm and inviting.

Many of the apartments offer balconies, allowing you to unwind in privacy. Meanwhile, the townhouses offer the luxury of an open-plan kitchen, and living rooms that seamlessly connect to a private garden, ideal for indoor/outdoor living during the warmer months.

Experience the best of modern living in our thoughtfully designed apartments and townhouses.

The communal gardens offer the ideal place for meeting your neighbours, or socialising with friends or family, while secluded spots along the flower planting offer the perfect retreat for those seeking peace and quiet.



Shop local

Shop till you drop with a wide range of nearby options, equipped with all the essentials for everyday living.

Asda Gillingham Pier Superstore

1 min walk | 0.4 miles

For ultimate convenience, your local Asda Superstore is just a stone's throw away. From groceries, household essentials, clothing and more, you'll find a selection of products at competitive prices.



Dockside Shopping Centre

5 min drive | 1.2 miles

Located next to the marina and built within the frame of a Grade II listed building, Dockside Shopping Centre is home to an Odeon cinema and over 40 retailers.



The Pentagon Shopping Centre

7 min drive | 2.1 miles

Indulge in retail therapy with over 70 high street favourites at The Pentagon Shopping Centre. Discover a diverse range of stores, then treat yourself to a bite to eat or relax with a cup of coffee.



Bluewater Shopping Centre

21 min drive | 15.4 miles

Bluewater offers a selection of over 300 high street and designer brand stores, nestled in a modern environment. Grab a bite to eat in one of the 40 cafés and restaurants and sit back and relax in the 17-screen cinema.



Eat local

Whether you're looking for an authentic dish, sweet treat or classic pub grub, there's something for everyone nearby.

The Mast & Rigging

1 min walk | 0.3 miles

At this nautical-themed pub you can enjoy a selection of great drinks and delicious pub food. Relax in the beer garden and choose from a selection of handcrafted pizzas, sizzling grills and refreshing drinks – there is something for everyone.



Pier Five Bar & Kitchen

5 min drive | 1 mile

Pier Five is a vibrant waterside destination, catering to beer and food enthusiasts. Indulge in a gourmet burger, superfood salad, or oven-baked pizza while satisfying your thirst with a choice of hand-crafted beers, lagers, and craft cocktails.



Ship & Trades

5 min drive | 1 mile

Boasting a beautiful marina setting, this contemporary bar, restaurant and hotel offers panoramic views across the River Medway. With modern interiors, unique wines and local cask ales, the Ship & Trades truly is a special place to dine.



The Pumpproom @ Copper Rivet Distillery

5 min drive | 1.4 miles

Serving dishes from around the world, The Pumpproom offers a contemporary twist on much-loved classic dishes using seasonal produce. Known for their curated wines and signature cocktails, quirky eating and dining experience.



Outdoor space

Relax and roam through a range of open green spaces, all within easy reach of your new home.



Hillyfields Community Park

🚗 4 min drive | 🚶 14 min walk | 🚲 6 min cycle

Close to the centre of Chatham, Hillyfields is popular amongst locals and is known for its children's play areas, open grassland and wooded orchard. This large open space is an ideal place for ball games, dog walking, jogging and summertime picnics.

Great Lines Heritage Park

🚗 6 min drive | 🚶 20 min walk | 🚲 8 min cycle

Whether you're after walking routes, cycle paths or wildflower areas, Great Lines Heritage Park boasts spectacular views of The Medway and is the perfect place to escape to from the busyness of everyday life.



Riverside Country Park

🚗 7 min drive | 🚶 46 min walk | 🚲 13 min cycle

An idyllic escape covering 100 hectares along the Medway Estuary, Riverside Country Park is renowned for its beauty and variety of wildlife-rich habitats. Enjoy peaceful walks and stop for a hot chocolate or bite to eat in the café.

Schools and nurseries

Discover educational opportunities catering to children of all ages, providing quality education in nurturing environments.



Nursery Schools

Busy Bees at Gillingham Brompton

🚗 4 min drive | 1.4 miles

Ofsted: Outstanding

Poppins Pre-School

🚗 5 min drive | 1.2 miles

Ofsted: Good

Dockside Day Nursery & Pre-School

🚗 6 min drive | 1.3 miles

Ofsted: Outstanding

Primary Schools

Burnt Oak Primary School

🚗 4 min drive | 0.5 miles

Ofsted: Good

Saxon Way Primary School

🚗 4 min drive | 1.0 mile

Ofsted: Good

St Nicholas Cevc Infant School

🚗 11 min drive | 3.6 miles

Ofsted: Outstanding

Secondary Schools

Waterfront UTC

🚶 2 min walk | 469 ft

Ofsted: Good

The Robert Napier School

🚗 9 min drive | 2.0 miles

Ofsted: Good

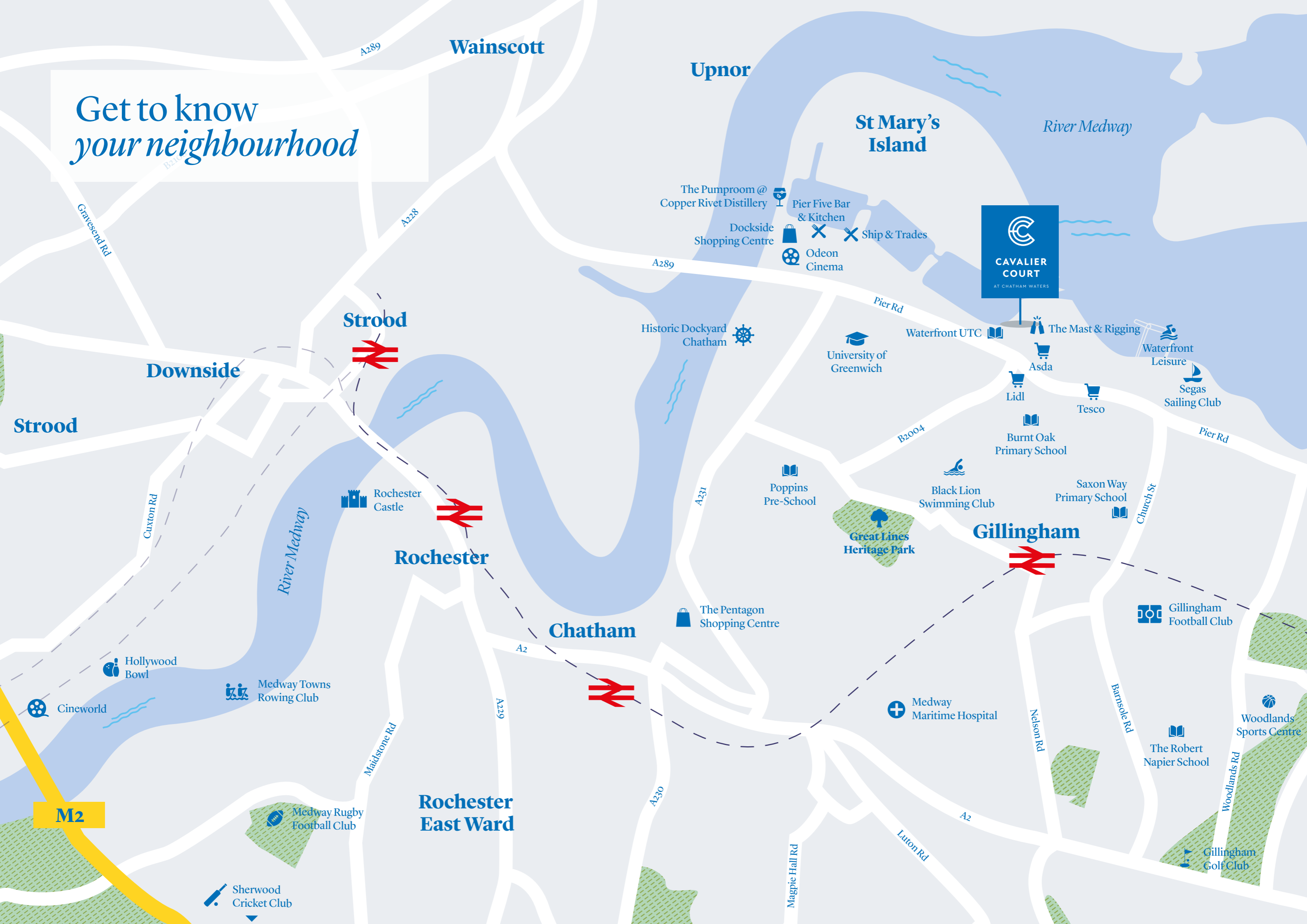
Chatham Grammar

🚗 9 min drive | 2.2 miles

Ofsted: Good



Get to know your neighbourhood






Your journey starts here

Whether it's by road or rail, getting around has never been simpler.

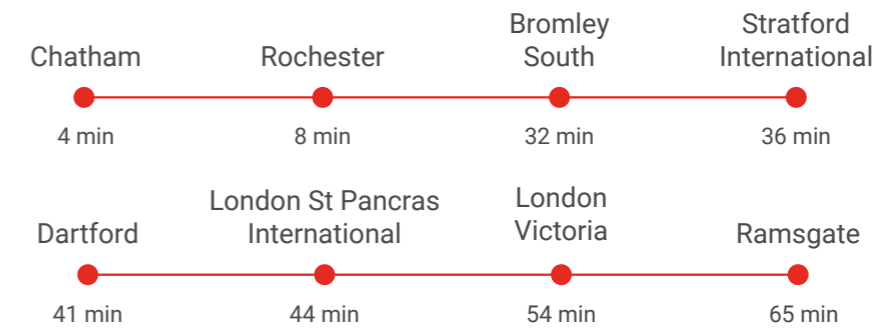
Gillingham railway station keeps you connected to other areas of Kent and London. By road, the A2 and M2 are just a stone's throw away, offering access to wider road networks.

Gillingham railway station from Cavalier Court

 8 min drive |  27 min walk |  10 min cycle



By Rail




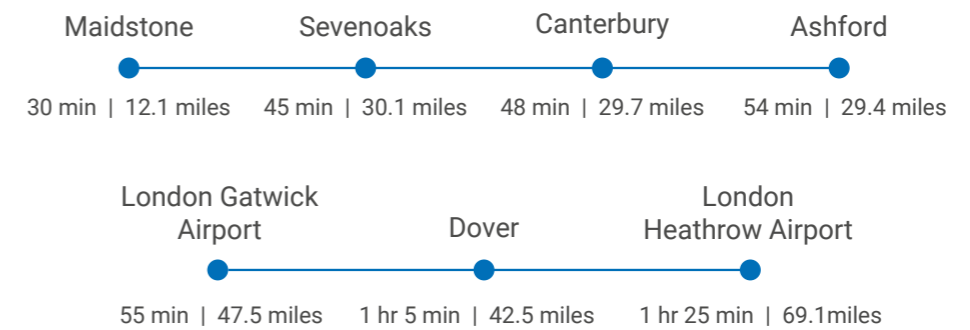
By Road

A2

 8 min drive | 2.8 miles

M2

 14 min drive | 6.1 miles



Rail times taken from nationalrail.co.uk and are approximate only. Car travel times and distances taken from google.co.uk/maps and are approximate only.

Get to know your home

- Minerva Place
1 & 2 Bedroom Apartments and
3 Bedroom Townhouses
- Victory Place
1 & 2 Bedroom Apartments and
3 Bedroom Townhouses
- LGAH Rented Homes

BS - Bin Store
CS - Cycle Store



The development layout does not show details of gradients of land, boundary treatments, local authority street lighting or landscaping. It is our intention to build in accordance with this layout. However, there may be occasions when the house designs, boundaries, landscaping and positions of roads and footpaths change as the development proceeds. Please speak to a Sales Consultant for more details.



**CAVALIER
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AT CHATHAM WATERS

**Minerva Place
Floorplans**



1 Bedroom Apartment

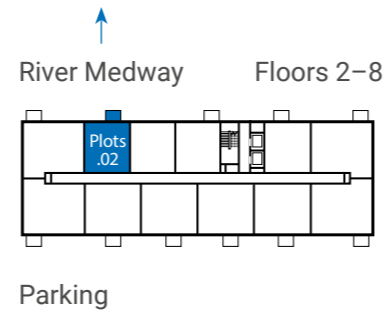
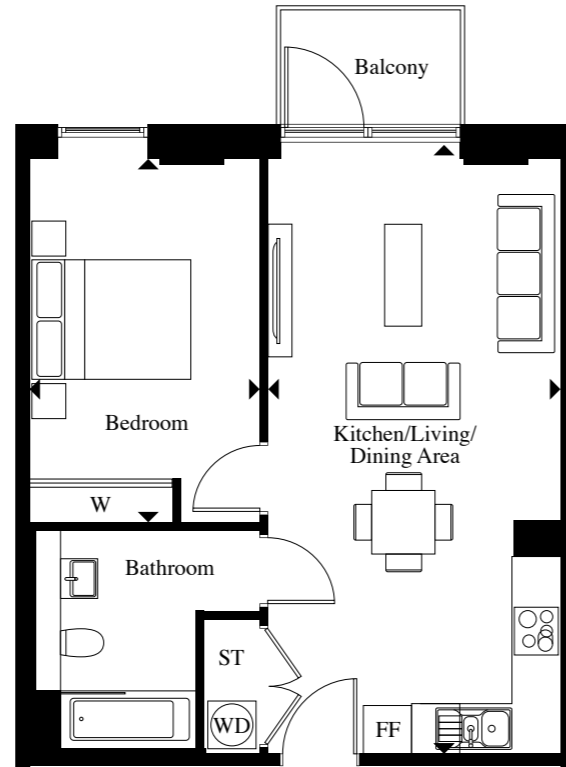
Type 1 Balcony

Minerva Place

Plots: A2.02, A3.02, A4.02, A5.02, A6.02, A7.02, A8.02

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.71m × 7.77m	12'2" × 25'5"
Bedroom	
2.91m × 4.59m	9'6" × 15'0"
TOTAL AREA	
50.2 SQ. M.	540 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



1 Bedroom Apartment

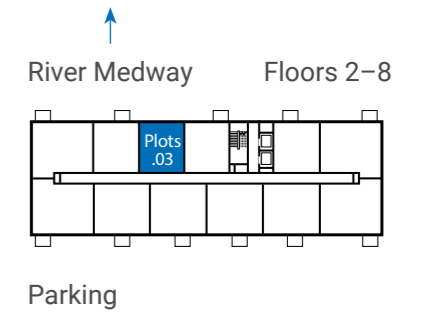
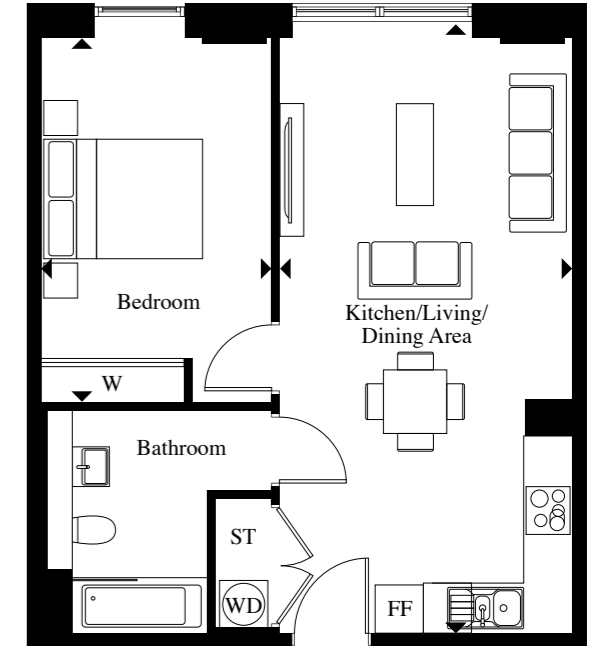
Type 1

Minerva Place

Plots: A2.03, A3.03, A4.03, A5.03, A6.03, A7.03, A8.03

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.71m × 7.77m	12'2" × 25'5"
Bedroom	
2.91m × 4.59m	9'6" × 15'0"
TOTAL AREA	
50.2 SQ. M.	540 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



1 Bedroom Apartment

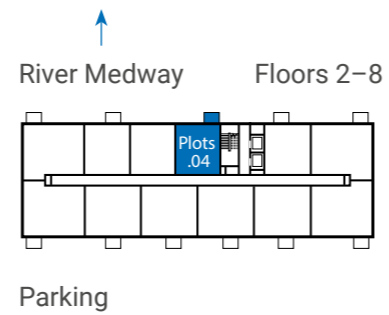
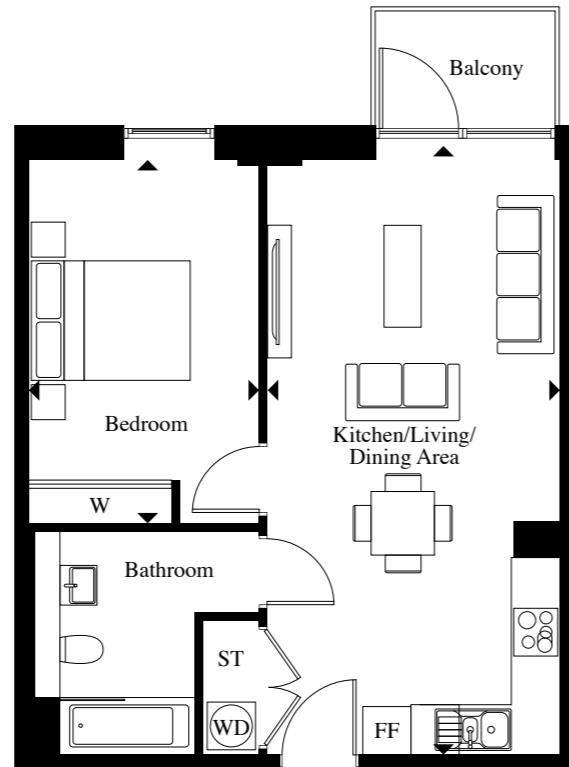
Type 1 Balcony

Minerva Place

Plots: A2.04, A3.04, A4.04, A5.04, A6.04, A7.04, A8.04

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.70m × 7.77m	12'1" × 25'5"
Bedroom	
2.91m × 4.59m	9'6" × 15'0"
TOTAL AREA	
50.4 SQ. M.	543 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



1 Bedroom Apartment

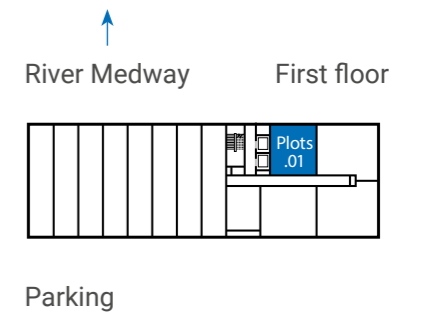
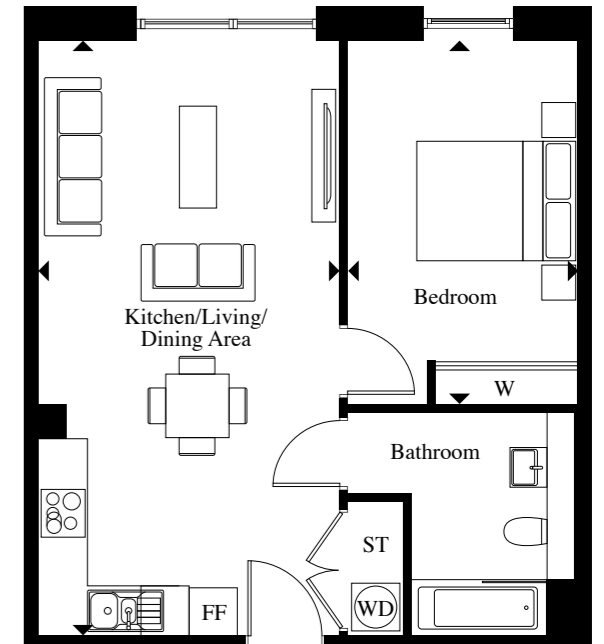
Type 2

Minerva Place

Plots: A1.01

Floors: 1

	Width Length
Kitchen/Living/Dining Area	
3.80m × 7.50m	12'5" × 24'7"
Bedroom	
2.91m × 4.59m	9'6" × 15'0"
TOTAL AREA	
51.0 SQ. M.	549 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



1 Bedroom Apartment

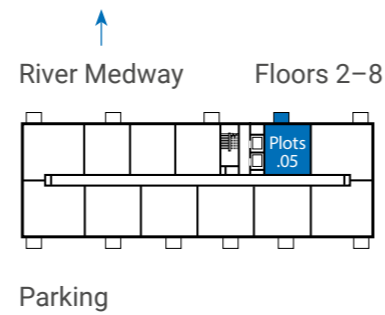
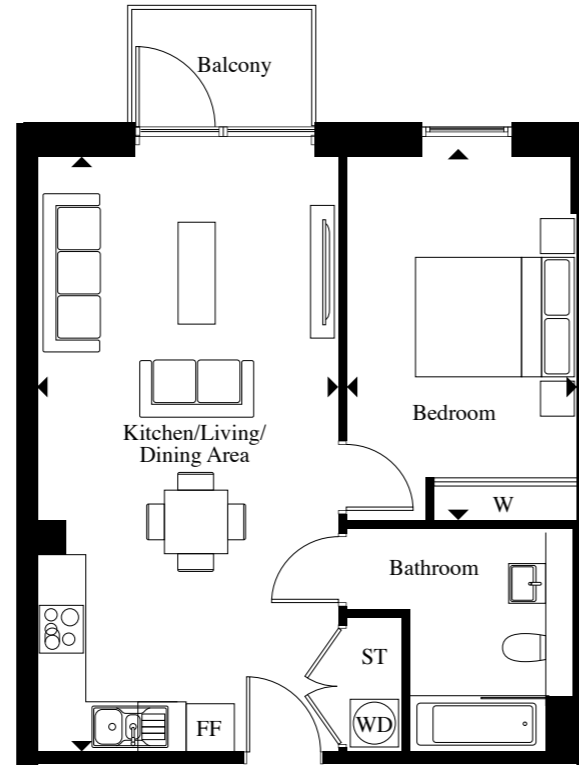
Type 2 Balcony

Minerva Place

Plots: A2.05, A3.05, A4.05, A5.05, A6.05, A7.05, A8.05

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.80m × 7.50m	12'5" × 24'7"
Bedroom	
2.98m × 4.59m	9'9" × 15'0"
TOTAL AREA	
51.3 SQ. M.	552 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

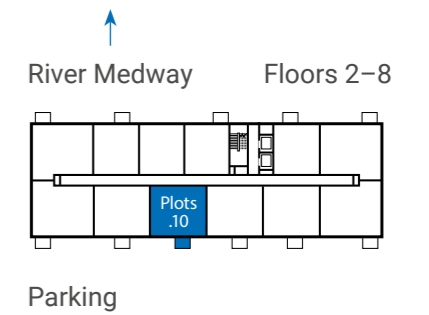
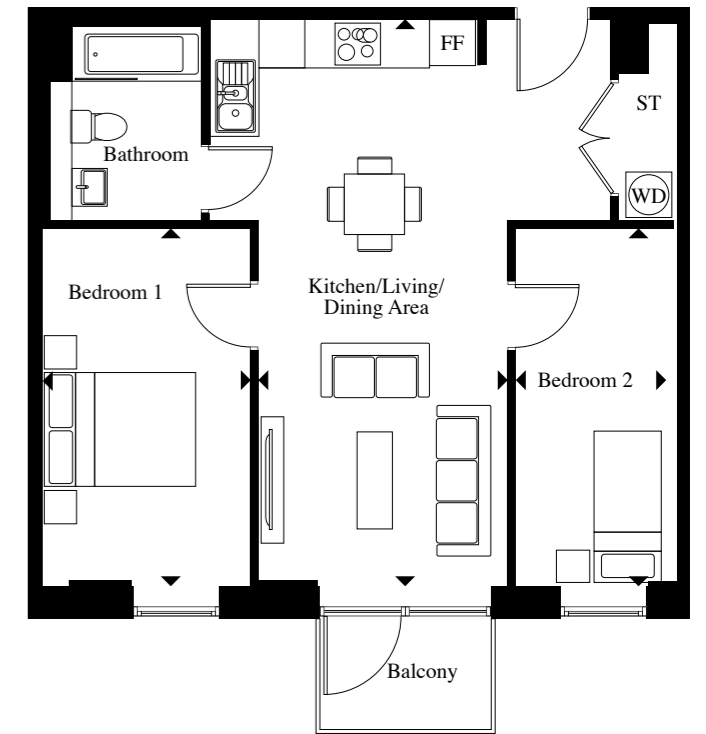
Type 1 Balcony

Minerva Place

Plots: A2.10, A3.10, A4.10, A5.10, A6.10, A7.10, A8.10

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.31m × 7.50m	10'10" × 24'7"
Bedroom 1	
2.76m × 4.75m	9'0" × 15'7"
Bedroom 2	
2.16m × 4.75m	7'1" × 15'7"
TOTAL AREA	
63.1 SQ. M.	679 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

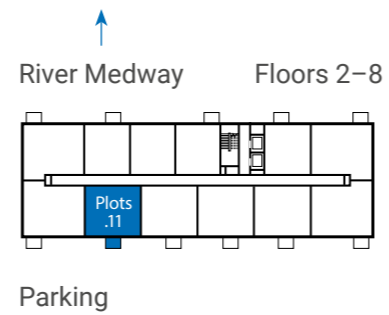
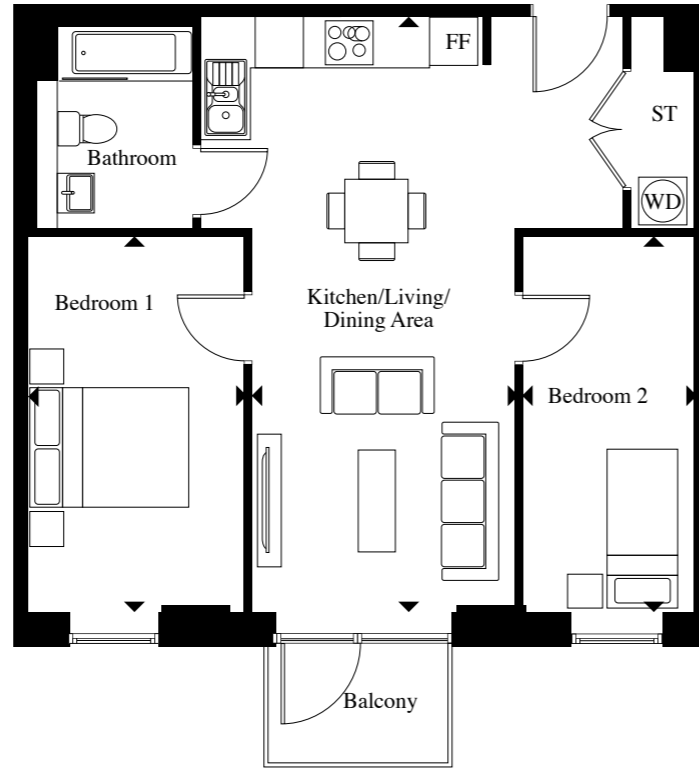
Type 1 Balcony

Minerva Place

Plots: A2.11, A3.11, A4.11, A5.11, A6.11, A7.11, A8.11

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.31m × 7.50m	10'10" × 24'7"
Bedroom 1	
2.76m × 4.75m	9'0" × 15'7"
Bedroom 2	
2.15m × 4.75m	7'0" × 15'7"
TOTAL AREA	
63.2 SQ. M.	680 SQ. FT.



KEY:
FF – Fridge/Freezer ST – Store WD – Washer/Dryer



2 Bedroom Apartment

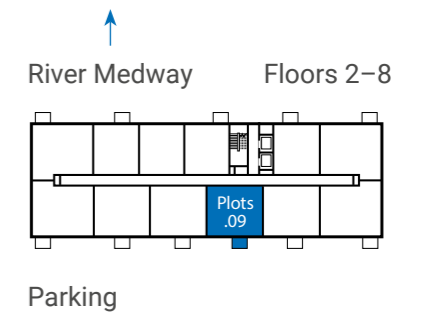
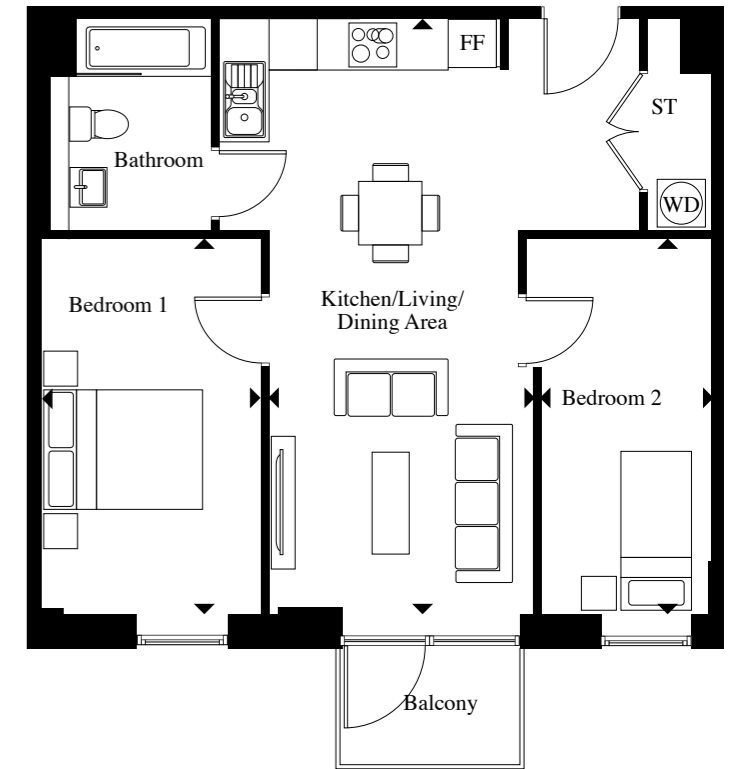
Type 1 Balcony

Minerva Place

Plots: A2.09, A3.09, A4.09, A5.09, A6.09, A7.09, A8.09

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.31m × 7.50m	10'10" × 24'7"
Bedroom 1	
2.76m × 4.75m	9'0" × 15'7"
Bedroom 2	
2.23m × 4.75m	7'3" × 15'7"
TOTAL AREA	
63.5 SQ. M.	684 SQ. FT.



KEY:
FF – Fridge/Freezer ST – Store WD – Washer/Dryer

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2 Bedroom Apartment

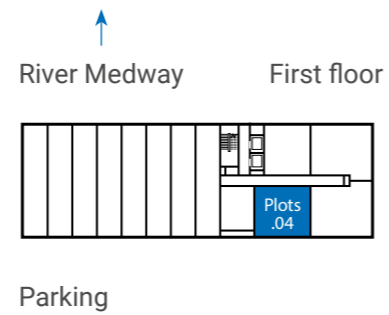
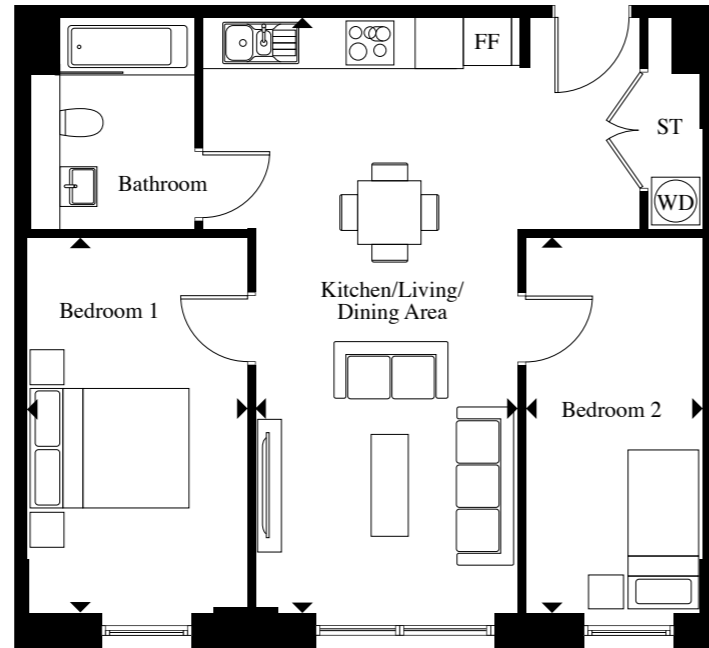
Type 2

Minerva Place

Plots: A1.04

Floors: 1

	Width Length
Kitchen/Living/Dining Area 3.31m × 7.50m	10'10" × 24'7"
Bedroom 1 2.76m × 4.75m	9'0" × 15'7"
Bedroom 2 2.25m × 4.75m	7'4" × 15'7"
TOTAL AREA 63.6 SQ. M.	685 SQ. FT.



KEY:
FF – Fridge/Freezer ST – Store WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

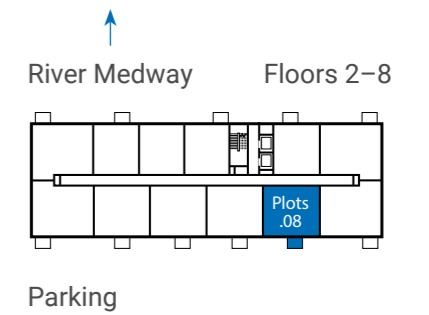
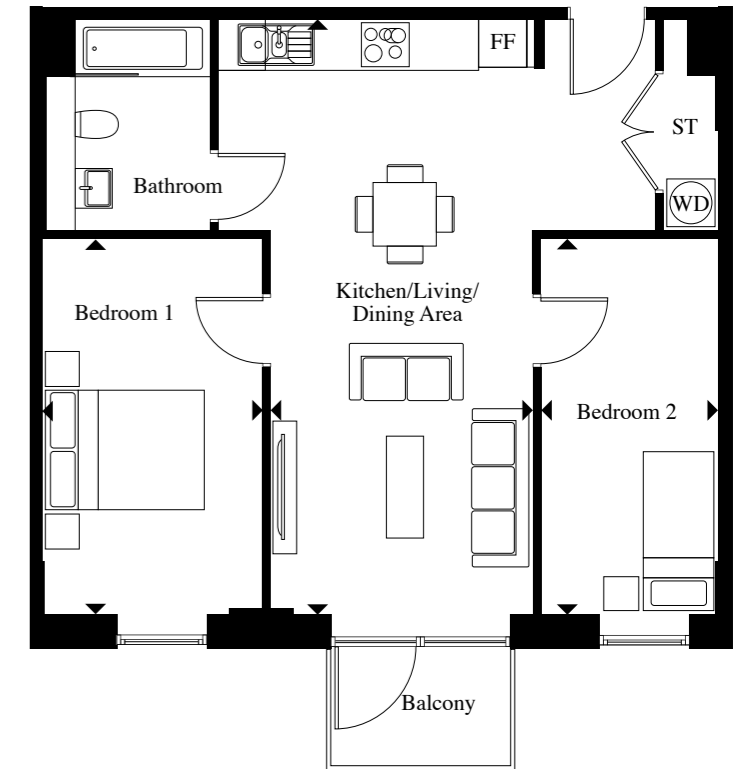
Type 2 Balcony

Minerva Place

Plots: A2.08, A3.08, A4.08, A5.08,
A6.08, A7.08, A8.08

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area 3.31m × 7.50m	10'10" × 24'7"
Bedroom 1 2.76m × 4.75m	9'0" × 15'7"
Bedroom 2 2.25m × 4.75m	7'4" × 15'7"
TOTAL AREA 64.2 SQ. M.	691 SQ. FT.



KEY:
FF – Fridge/Freezer ST – Store WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

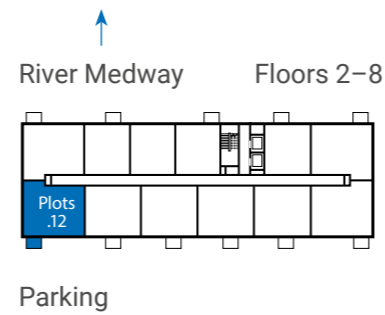
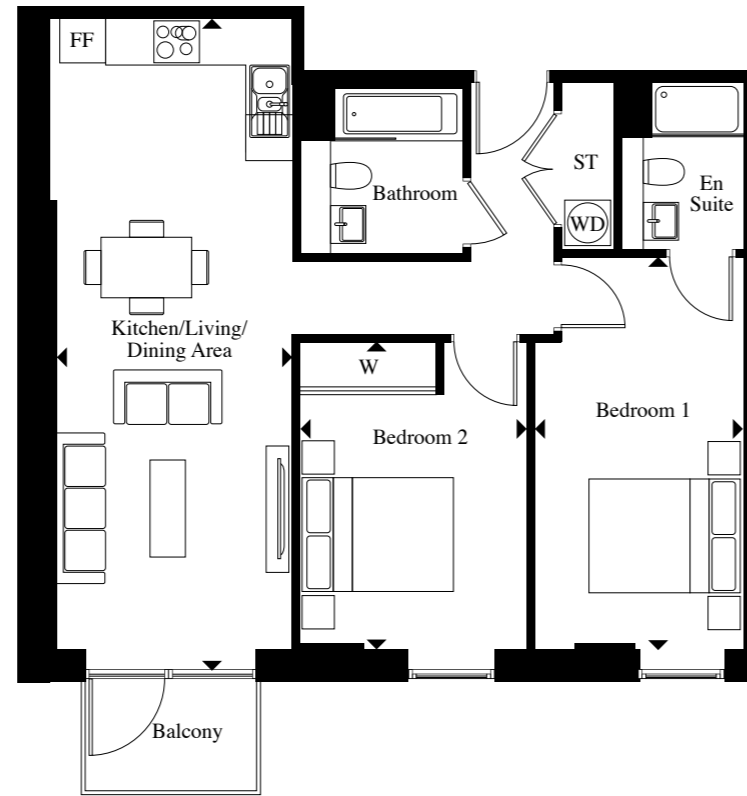
Type 5 Balcony

Minerva Place

Plots: A2.12, A3.12, A4.12, A5.12, A6.12, A7.12, A8.12

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.08m × 8.59m	10'1" × 28'2"
Bedroom 1	
2.77m × 5.20m	9'1" × 17'0"
Bedroom 2	
3.00m × 4.06m	9'10" × 13'3"
TOTAL AREA	
70.7 SQ. M.	761 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

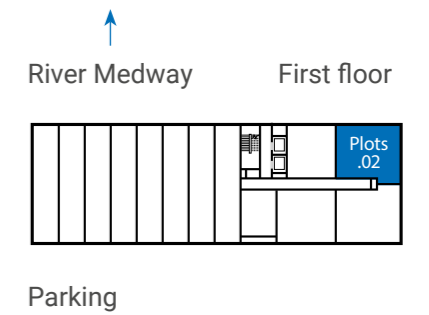
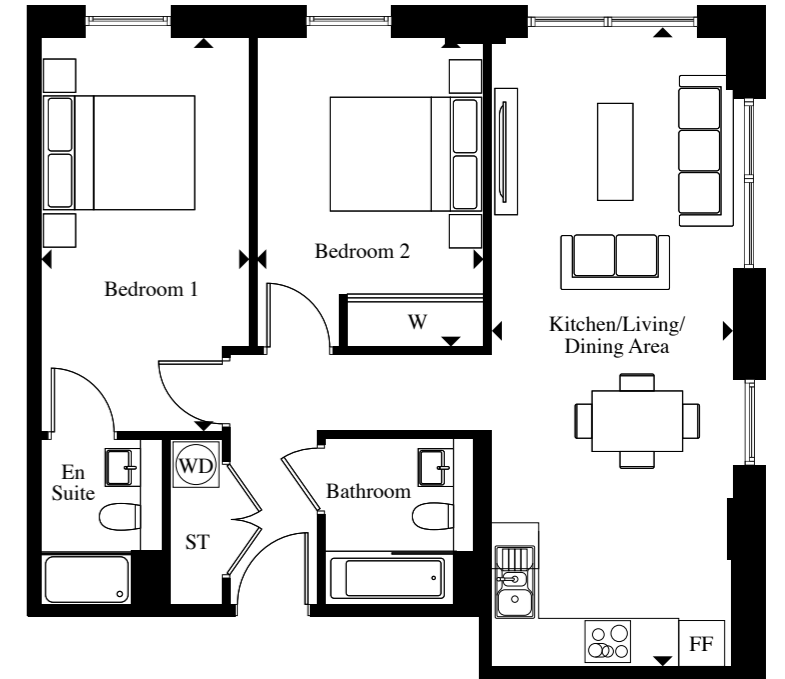
Type 2

Minerva Place

Plots: A1.02

Floors: 1

	Width Length
Kitchen/Living/Dining Area	
3.20m × 8.48m	10'5" × 27'9"
Bedroom 1	
2.76m × 5.20m	9'0" × 17'0"
Bedroom 2	
3.00m × 4.09m	9'10" × 13'5"
TOTAL AREA	
70.8 SQ. M.	762 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

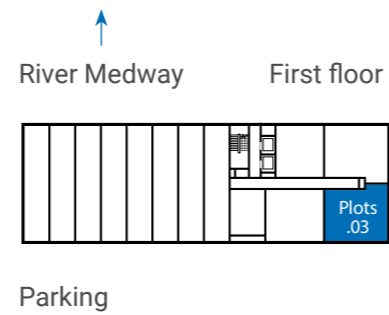
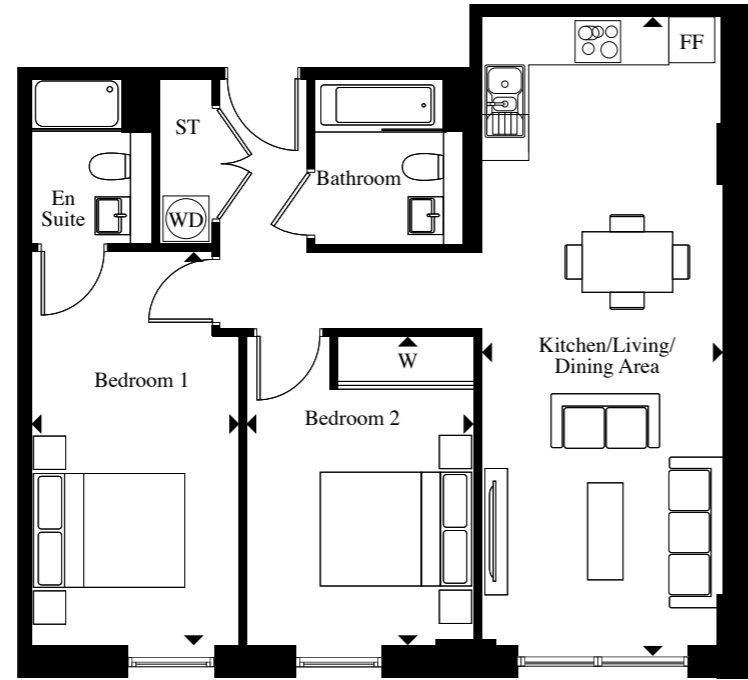
Type 2

Minerva Place

Plots: A1.03

Floors: 1

	Width Length
Kitchen/Living/Dining Area 3.20m × 8.48m	10'5" × 27'9"
Bedroom 1 2.76m × 5.20m	9'0" × 17'0"
Bedroom 2 3.00m × 4.09m	9'10" × 13'5"
TOTAL AREA 71.2 SQ. M.	766 SQ. FT.



KEY:
FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

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2 Bedroom Apartment

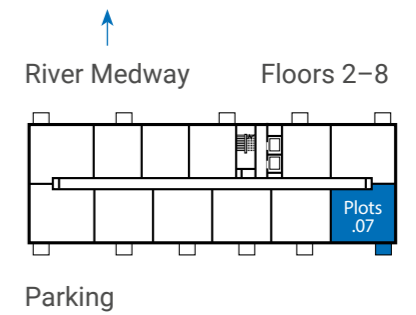
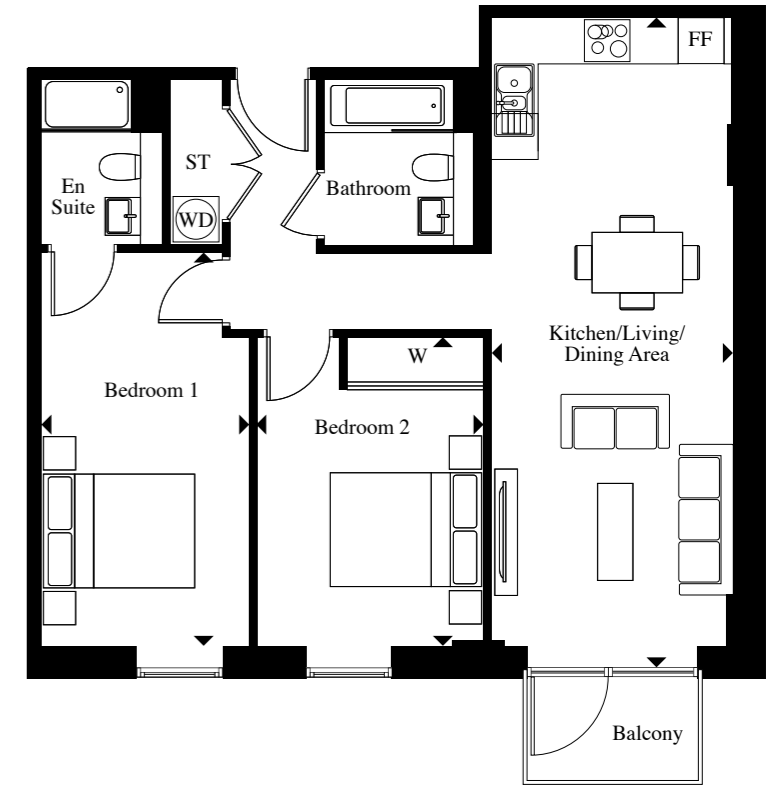
Type 4 Balcony

Minerva Place

Plots: A2.07, A3.07, A4.07, A5.07, A6.07, A7.07, A8.07

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area 3.20m × 8.59m	10'5" × 28'2"
Bedroom 1 2.83m × 5.20m	9'3" × 17'0"
Bedroom 2 3.00m × 4.09m	9'10" × 13'5"
TOTAL AREA 71.2 SQ. M.	766 SQ. FT.



KEY:
FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

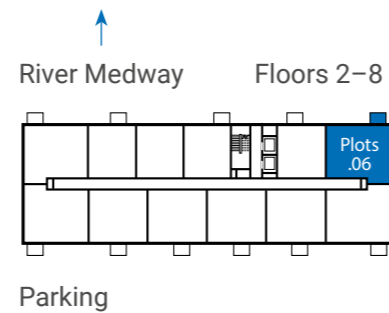
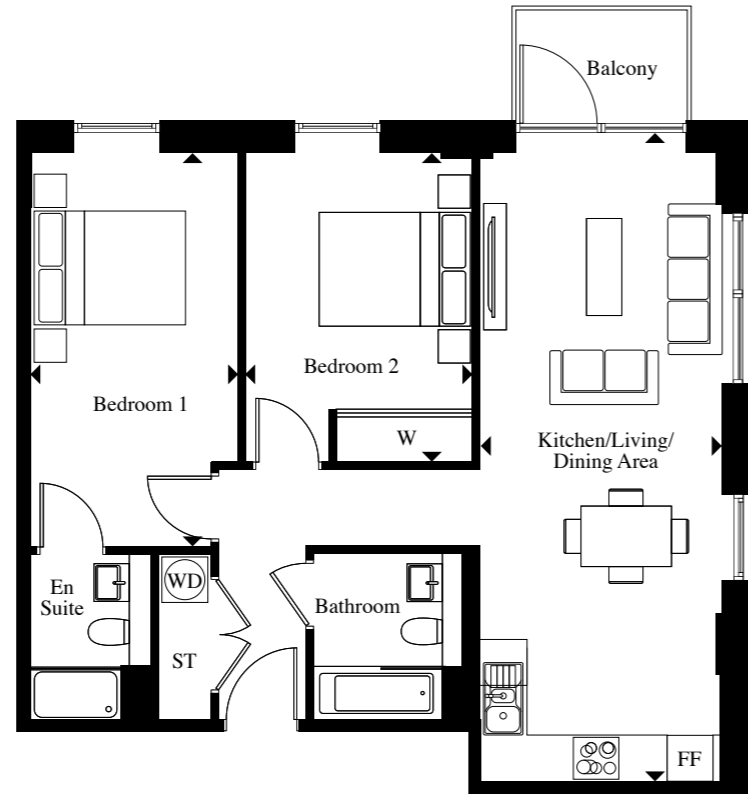
Type 4 Balcony

Minerva Place

Plots: A2.06, A3.06, A4.06, A5.06, A6.06, A7.06, A8.06

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.20m × 8.59m	10'5" × 28'2"
Bedroom 1	
2.83m × 5.20m	9'3" × 17'0"
Bedroom 2	
3.00m × 4.09m	9'10" × 13'5"
TOTAL AREA	
71.8 SQ. M.	772 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

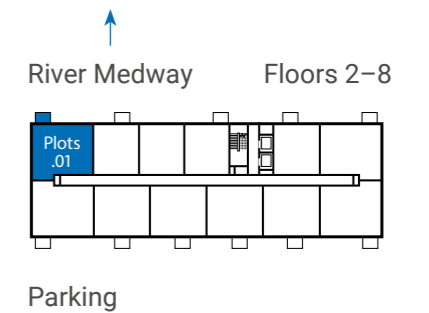
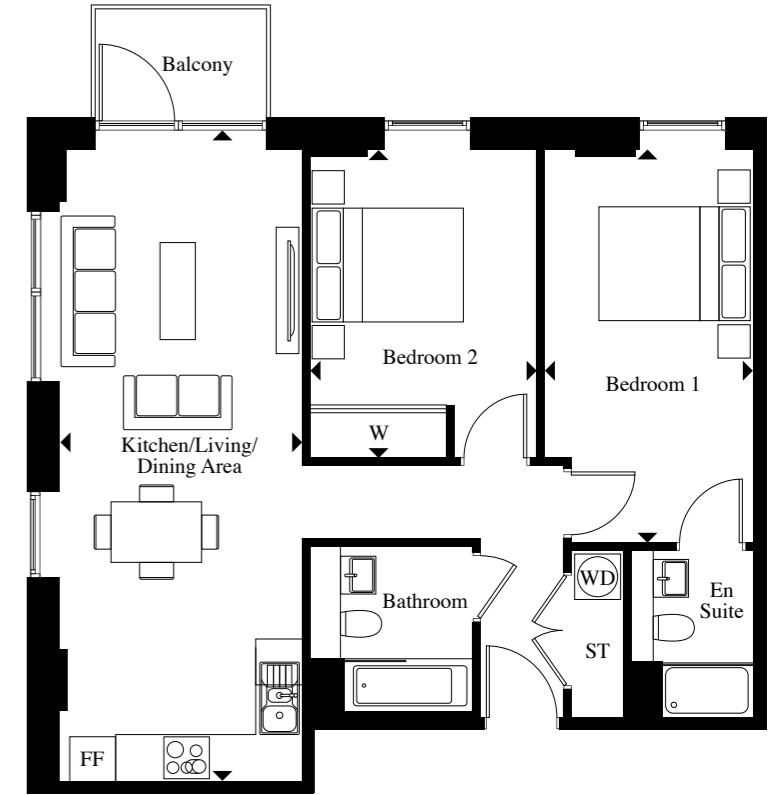
Type 5 Balcony

Minerva Place

Plots: A2.01, A3.01, A4.01, A5.01, A6.01, A7.01, A8.01

Floors: 2, 3, 4, 5, 6, 7, 8

	Width Length
Kitchen/Living/Dining Area	
3.20m × 8.59m	10'5" × 28'2"
Bedroom 1	
2.77m × 5.20m	9'1" × 17'0"
Bedroom 2	
3.00m × 4.06m	9'10" × 13'3"
TOTAL AREA	
72.1 SQ. M.	777 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



3 Bedroom Townhouse

Type 1

Minerva Place

Plots: AG.01

Floors: Ground & First

Ground Floor

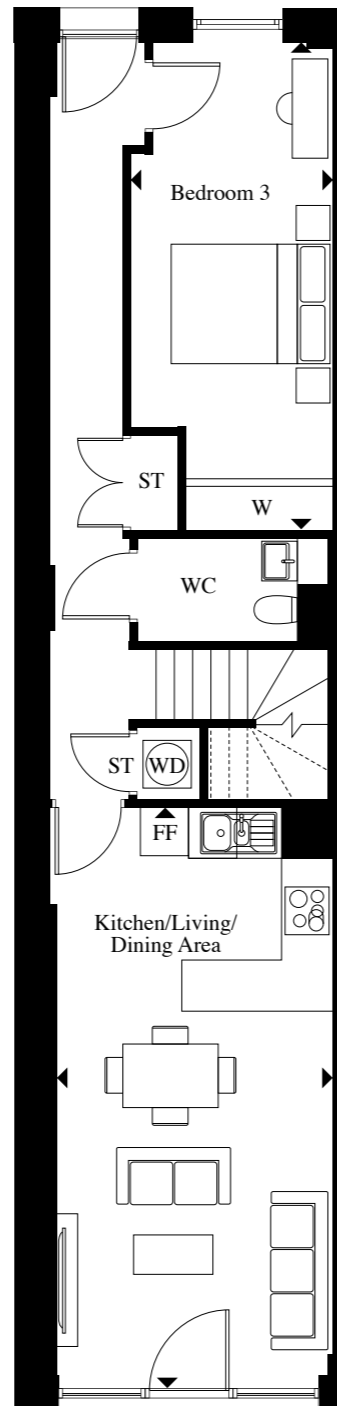
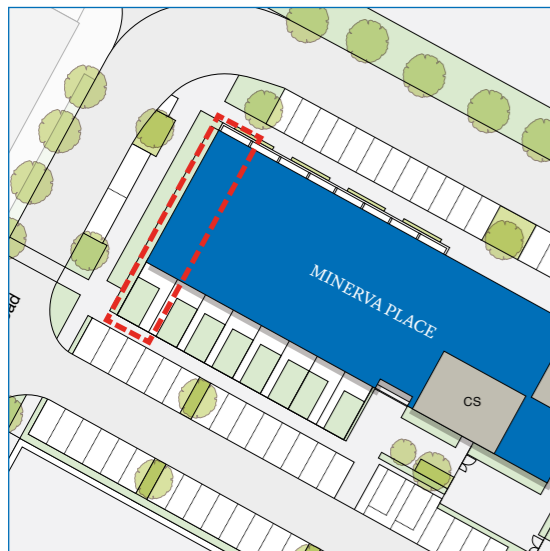
Width | Length

Kitchen/Living/Dining Area

3.49m x 7.31m 11'5" x 23'11"

Bedroom 3

2.56m x 6.31m 8'4" x 20'8"



First Floor

Width | Length

Bedroom 1

3.49m x 5.25m 11'5" x 17'2"

Bedroom 2

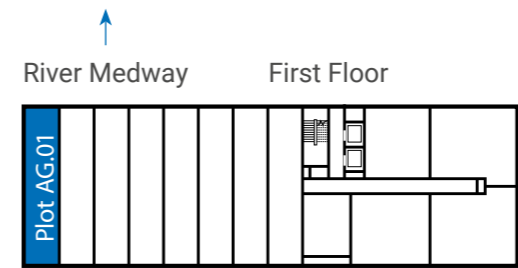
3.73m x 5.05m 12'2" x 16'6"

TOTAL AREA

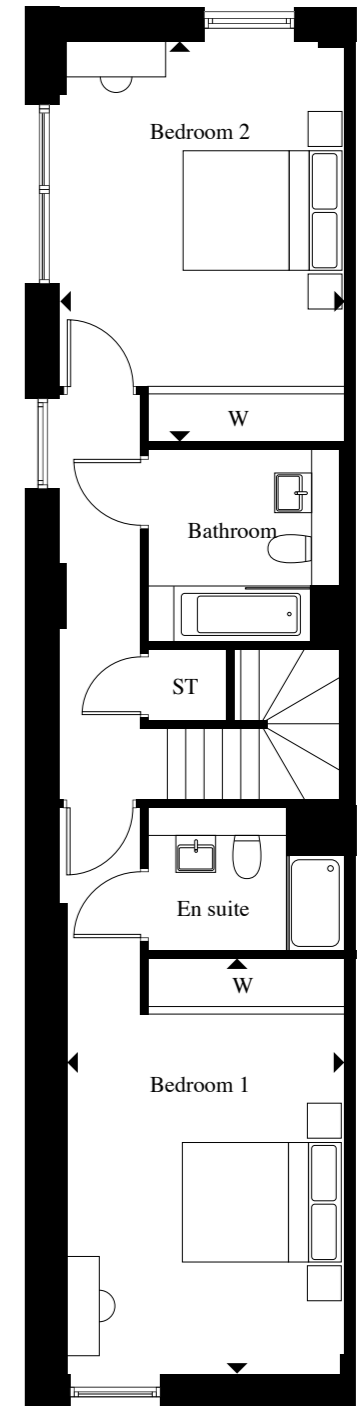
117.7 SQ. M. 1,266 SQ. FT.



Parking



Parking



KEY:

FF – Fridge/Freezer ST – Store W – Wardrobe WC – Cloakroom WD – Washer/Dryer

*Handed Plots. The floorplans shown are for approximate measurements only.



3 Bedroom Townhouse

Type 1

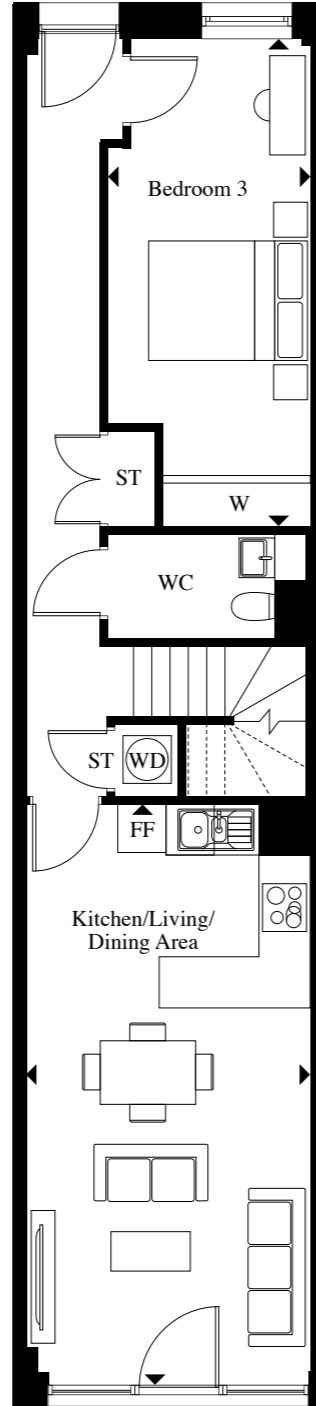
Minerva Place

Plots: AG.02*, AG.03, AG.04*, AG.05, AG.06*, AG.07, AG.08*

Floors: Ground & First

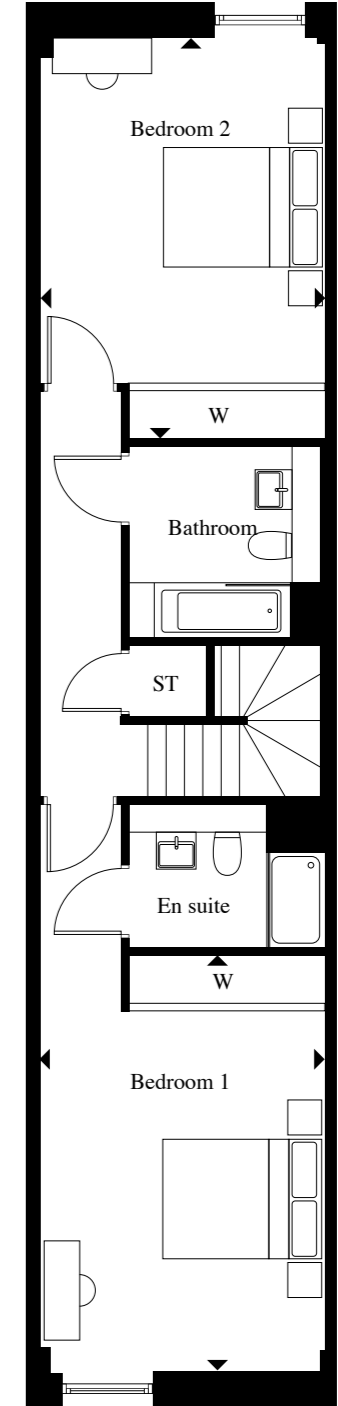
Ground Floor

	Width Length
Kitchen/Living/Dining Area	3.59m x 7.31m 11'9" x 23'11"
Bedroom 3	2.25m x 3.59m 11'9" x 17'2"



First Floor

	Width Length
Bedroom 1	3.59m x 5.25m 11'9" x 17'2"
Bedroom 2	3.59m x 5.05m 11'9" x 16'6"
TOTAL AREA	118.5 SQ. M. 1,276 SQ. FT.



KEY:

FF – Fridge/Freezer ST – Store W – Wardrobe WC – Cloakroom WD – Washer/Dryer

*Handed Plots. The floorplans shown are for approximate measurements only.



It's all in the detail

General

- Indesit freestanding washer/dryer to utility cupboard
- Walls painted in white
- Ceilings painted in white
- Architraves and skirtings painted in white
- Walnut wood effect apartment entrance door with chrome ironmongery and door viewer.
- White painted internal doors with chrome ironmongery
- NHBC 12-year build warranty
- Decking to balcony (where applicable)
- Aluminium composite double glazed windows with white finish internally
- Sprinkler system within each apartment

Townhouses

- Private rear garden
- Paved patio area
- Outside tap

Bathroom & En suite

- Contemporary white bathroom suite comprising bath, semi pedestal basin, back to wall WC, chrome flush plate and soft close seat
- Chrome Roca mixer tap
- Glass shower screen to bath
- White shower tray to en suite with glass shower enclosure
- Roca thermostatic bath/shower mixer over bath
- Roca thermostatic shower to en suite shower cubicle
- Large format wall tiling to bath and shower enclosure with tiling to basin area
- Chrome heated towel rail
- Large mirror
- Robe hook
- Toilet roll holder

Cloakroom

- Contemporary white close coupled WC with soft close seat and semi pedestal basin
- Chrome Roca mixer tap
- Large format wall tiling to splashback of basin area
- Chrome heated towel rail
- Mirror
- Toilet roll holder

Flooring

- Polyflor wood-effect flooring to kitchen/dining/living room and bedrooms
- Vinyl flooring to bathroom, en suite and cloakroom

Heating & Electrical

- Electric heating via white wall electric panel heaters
- LED downlights to kitchen, cloakroom, bathroom and en suite
- Pendant lighting to living room and bedrooms
- White sockets and switches throughout
- Shaver socket to bathroom and en suite
- Telephone point to hall and bedroom one
- Media point to living room including TV, satellite and data socket
- TV point to bedroom one
- Virgin Media box to utility cupboard BT and Hyperoptic broadband connections
- SkyQ provision, subject to purchaser subscription
- Smoke, heat and carbon monoxide detectors
- MVHR system (Mechanical Ventilation Heat Recovery)
- Video entry system
- Light to balcony (where applicable).
- Light to front and rear elevation to townhouses
- Fused spur for future installation of burglar alarm to townhouses

Kitchen

- Contemporary matte white kitchen with soft-close cutlery tray and under-unit LED lighting
- Laminate worktop and upstand
- Glass splashback
- Stainless steel sink with chrome lever mixer tap
- Indesit electric single oven, ceramic hob and integrated cooker hood
- Indesit integrated fridge/freezer
- Removable base unit for future installation of dishwasher

Communal Area

- Parking to selected plots*
- CCTV to lobby
- Grey floor tiles to lobby
- Carpet to communal corridors
- Apartments served by lifts to all floors
- Lockable postboxes in lobby to apartments
- Letterbox to front door of townhouses
- Bin store
- Cycle store

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

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

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



1 Book an appointment and come and see us in person or online



2 Find your dream home



3 Speak to a qualified independent financial advisor to see how much of the home you can buy



4 Complete your application and reservation paperwork



8 Complete your mortgage application



7 Instruct a solicitor and begin your legal paperwork



6 Reserve your home



5 Pay your reservation fee



9 Once your valuation is done, receive your mortgage offer



10 Sign the contract lease and pay your deposit



11 Exchange contracts



12 Complete and receive your keys and celebrate



Let Shared Ownership be your step *onto the property ladder*

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*

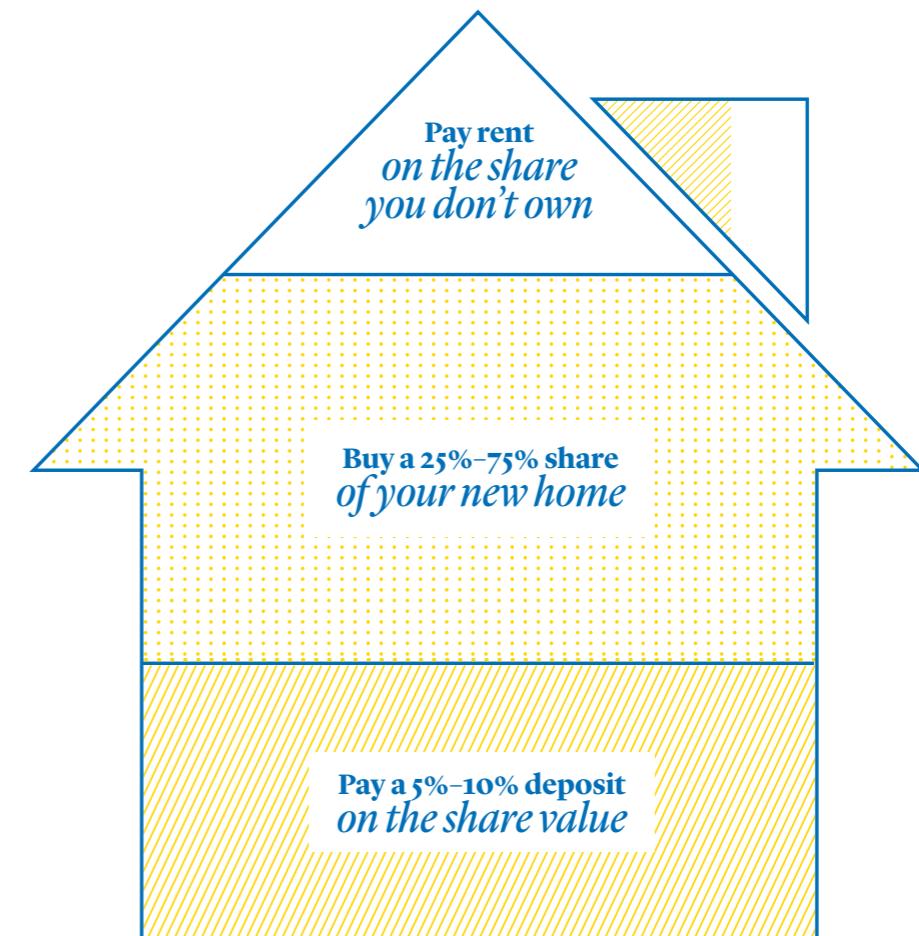
Q: How does Shared Ownership work?

At Cavalier Court, you can buy an initial share of between 25% to 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%.

Q: 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.



Breakdown example of buying a new home at Cavalier Court

FAQs:

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

At Cavalier Court you can buy any share from 25% to 75% of the initial purchase price. You will be asked to speak to a financial advisor to assess what share you can buy that is both affordable and sustainable.

Q: 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: 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.

Q: Can I buy additional shares in the property?

Yes, you can. This is known as "staircasing". When you buy more shares in your home, your home is revalued and you buy the shares at the current market value, at the time you are buying the shares. You can staircase up to 100%.

Q: 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.

You bought:
25%
Share of your new home

Q: 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.

Q: How will I pay my rent?

Legal & General has appointed a Management Provider, Southern Housing, 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.

Your deposit:
5%
Deposit on the share value

Q: 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 RPI (Retail Price Index) from September of the previous year + 0.5%. Our Sales Consultant and your financial advisor can give you further details based on your specific circumstances.

Q: 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: 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.

Q: What is the length of the lease?

The lease is for 990 years.

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:

Service charges
Paid to cover the costs of repairs to shared areas outside of the building, such as roof, external pipes and drains. It also covers cleaning and buildings insurance.

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 service charges and your solicitor will be provided with the breakdown of what the costs cover.

For more FAQs visit landgah.com/faq



About us

**With 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.

How to find us



GILLINGHAM GATE ROAD (OFF PIER ROAD), GILLINGHAM, KENT, ME4 4SW

what3words [guards.having.chins](https://www.what3words.com/guards.having.chins)

From Chatham:

Continue to Railway Street. Head south-west on A230 towards Maidstone Road. Turn right at Maidstone Road.

Turn right at the 1st cross street onto Railway Street, then turn right onto Best Street/A2. Turn left onto The Brook. Continue onto Dock Road/A231. At the roundabout, take the 1st exit onto Dock Road. Continue straight, then, at the roundabout, take the 2nd exit onto Maritime Way.

Continue straight for 0.2 miles, then at the roundabout, take the 3rd exit onto the A289 slip road to M2/Sittingbourne/Rainham/A2/Chatham Docks. Merge onto Pier Road/A289.

Turn left onto Gillingham Gate Road. At the roundabout, continue straight to stay on Gillingham Gate Road.

From Gillingham railway station:

Exit the train station and follow the A231 to James Street. Head west on Balmoral Road/A231 towards Victoria Street before turning left onto Jeffery Street/A231.

Turn right onto James Street before continuing onto Richmond Road. Turn left onto Medway Road/B2004. After 0.1 miles, turn right onto Medway Road/B2004.

Continue on B2004 and use the left lane to turn slightly right onto Gillingham Gate Road. At the roundabout, continue straight to stay on Gillingham Gate Road.

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. October 2023.



CAVALIER COURT

AT CHATHAM WATERS

Gillingham Gate Road
Gillingham
Kent
ME4 4SW

cavalier-court.co.uk

01634 756 557

what3words
guards.having.chins



Shared Ownership



**CAVALIER
COURT**

AT CHATHAM WATERS

**1 & 2 Bedroom Apartments and
3 Bedroom Townhouses**

Victory Place



Contents

About Cavalier Court	06
Shops & Restaurants	08
Outdoor Space	10
Local Area	12
Travel	14
Siteplan	16
Floorplans	18
Specifications	32
Home Buying Guide	34
Shared Ownership FAQs	36
About Legal & General	40
How to Find Us	41

Welcome to

Cavalier Court

Situated off the Medway Waterfront Peninsula, Cavalier Court brings an exciting new community to Gillingham, a town well known for its rich maritime history.

With a vast range of nearby amenities available and well placed for commuting, Cavalier Court is the perfect place to call home.

This beautiful collection of 1 & 2 bedroom apartments and 3 bedroom townhouses are available with Shared Ownership.

A new community *off the River Medway*

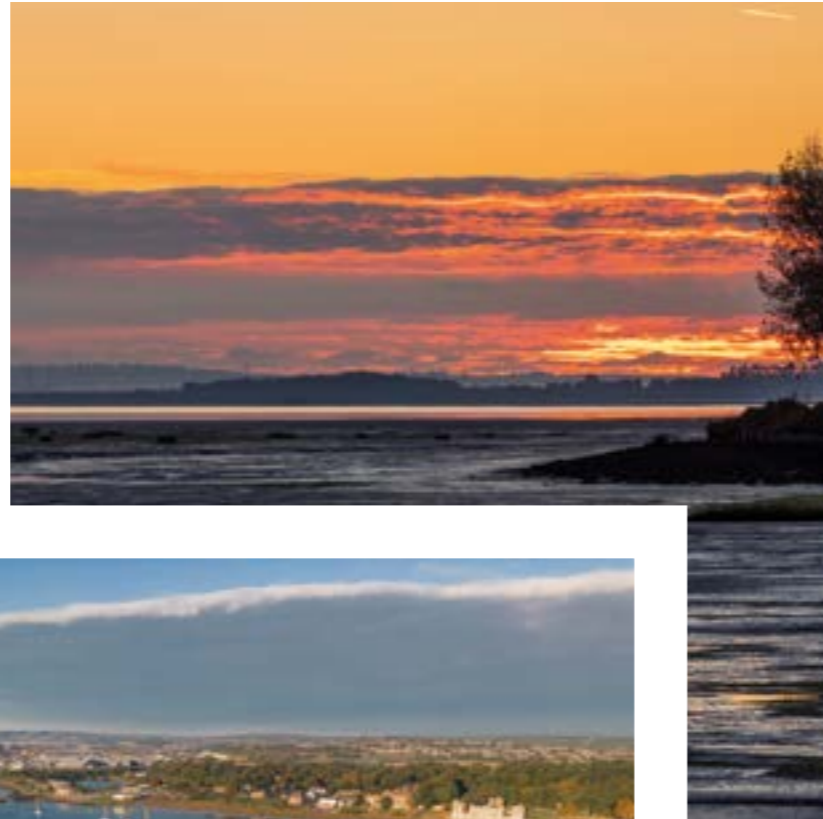


Future Development

Future Development

Minerva Place

Victory Place



New horizons

Cavalier Court is part of a wider regeneration across the Medway, which is seeing a significant investment in enhancing local areas and providing better places to live, work and enjoy.

The homes here will benefit from a beautiful new waterfront boulevard, perfect for a walk or jog along the water's edge, as well as a newly landscaped residential park area which is central to the development.

You will be within a few minutes' walk of The Mast & Rigging pub and restaurant, an Asda Superstore and other amenities. There is also a wide range of local shops, schools, restaurants and outdoor spaces nearby.

Your new home

With stylish interiors, finished to high specifications, open plan layouts offer flexibility which is ideal for modern living. Enjoy an abundance of natural light that floods each room through large windows, making your home feel warm and inviting.

Many of the apartments offer balconies, allowing you to unwind in privacy. Meanwhile, the townhouses offer the luxury of an open-plan kitchen, and living rooms that seamlessly connect to a private garden, ideal for indoor/outdoor living during the warmer months.

Experience the best of modern living in our thoughtfully designed apartments and townhouses.

The communal gardens offer the ideal place for meeting your neighbours, or socialising with friends or family, while secluded spots along the flower planting offer the perfect retreat for those seeking peace and quiet.



Shop local

Shop till you drop with a wide range of nearby options, equipped with all the essentials for everyday living.

Asda Gillingham Pier Superstore

🚶 1 min walk | 0.4 miles

For ultimate convenience, your local Asda Superstore is just a stone's throw away. From groceries, household essentials, clothing and more, you'll find a selection of products at competitive prices.



Dockside Shopping Centre

🚗 5 min drive | 1.2 miles

Located next to the marina and built within the frame of a Grade II listed building, Dockside Shopping Centre is home to an Odeon cinema and over 40 retailers.



The Pentagon Shopping Centre

🚗 7 min drive | 2.1 miles

Indulge in retail therapy with over 70 high street favourites at The Pentagon Shopping Centre. Discover a diverse range of stores, then treat yourself to a bite to eat or relax with a cup of coffee.



Bluewater Shopping Centre

🚗 21 min drive | 15.4 miles

Bluewater offers a selection of over 300 high street and designer brand stores, nestled in a modern environment. Grab a bite to eat in one of the 40 cafés and restaurants and sit back and relax in the 17-screen cinema.



Eat local

Whether you're looking for an authentic dish, sweet treat or classic pub grub, there's something for everyone nearby.

The Mast & Rigging

🚶 1 min walk | 0.3 miles

At this nautical-themed pub you can enjoy a selection of great drinks and delicious pub food. Relax in the beer garden and choose from a selection of handcrafted pizzas, sizzling grills and refreshing drinks – there is something for everyone.



Pier Five Bar & Kitchen

🚗 5 min drive | 1 mile

Pier Five is a vibrant waterside destination, catering to beer and food enthusiasts. Indulge in a gourmet burger, superfood salad, or oven-baked pizza while satisfying your thirst with a choice of hand-crafted beers, lagers, and craft cocktails.



Ship & Trades

🚗 5 min drive | 1 mile

Boasting a beautiful marina setting, this contemporary bar, restaurant and hotel offers panoramic views across the River Medway. With modern interiors, unique wines and local cask ales, the Ship & Trades truly is a special place to dine.



The Pumproom @ Copper Rivet Distillery

🚗 5 min drive | 1.4 miles

Serving dishes from around the world, The Pumproom offers a contemporary twist on much-loved classic dishes using seasonal produce. Known for their curated wines and signature cocktails, quirky eating and dining experience.



Outdoor space

Relax and roam through a range of open green spaces, all within easy reach of your new home.



Hillyfields Community Park

🚗 4 min drive | 🚶 14 min walk | 🚲 6 min cycle

Close to the centre of Chatham, Hillyfields is popular amongst locals and is known for its children's play areas, open grassland and wooded orchard. This large open space is an ideal place for ball games, dog walking, jogging and summertime picnics.

Great Lines Heritage Park

🚗 6 min drive | 🚶 20 min walk | 🚲 8 min cycle

Whether you're after walking routes, cycle paths or wildflower areas, Great Lines Heritage Park boasts spectacular views of The Medway and is the perfect place to escape to from the busyness of everyday life.



Riverside Country Park

🚗 7 min drive | 🚶 46 min walk | 🚲 13 min cycle

An idyllic escape covering 100 hectares along the Medway Estuary, Riverside Country Park is renowned for its beauty and variety of wildlife-rich habitats. Enjoy peaceful walks and stop for a hot chocolate or bite to eat in the café.

Schools and nurseries

Discover educational opportunities catering to children of all ages, providing quality education in nurturing environments.



Nursery Schools

Busy Bees at Gillingham Brompton

🚗 4 min drive | 1.4 miles

Ofsted: Outstanding

Poppins Pre-School

🚗 5 min drive | 1.2 miles

Ofsted: Good

Dockside Day Nursery & Pre-School

🚗 6 min drive | 1.3 miles

Ofsted: Outstanding

Primary Schools

Burnt Oak Primary School

🚗 4 min drive | 0.5 miles

Ofsted: Good

Saxon Way Primary School

🚗 4 min drive | 1.0 mile

Ofsted: Good

St Nicholas Cevc Infant School

🚗 11 min drive | 3.6 miles

Ofsted: Outstanding

Secondary Schools

Waterfront UTC

🚶 2 min walk | 469 ft

Ofsted: Good

The Robert Napier School

🚗 9 min drive | 2.0 miles

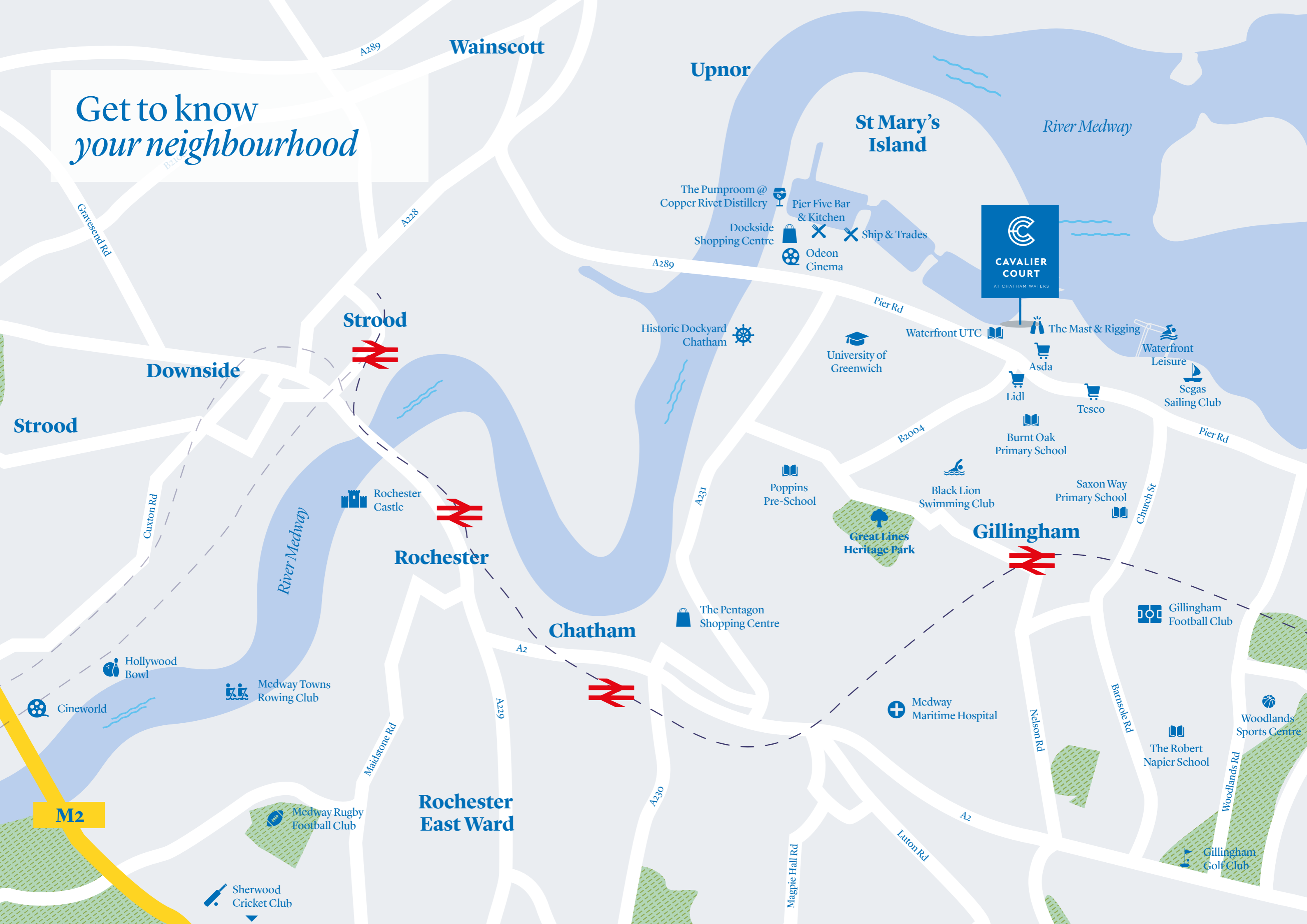
Ofsted: Good

Chatham Grammar

🚗 9 min drive | 2.2 miles

Ofsted: Good

Get to know your neighbourhood



Your journey starts here

Whether it's by road or rail, getting around has never been simpler.

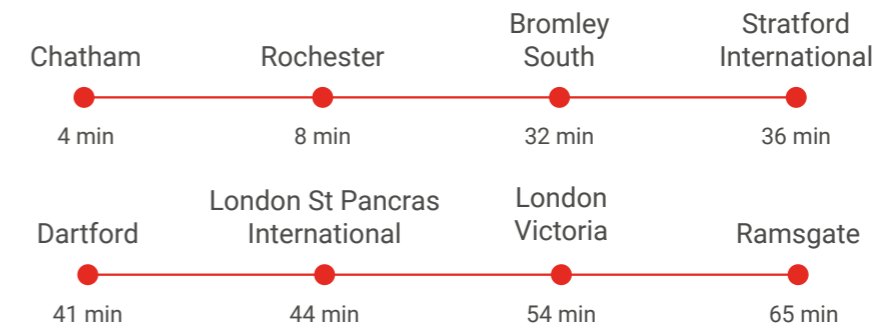
Gillingham railway station keeps you connected to other areas of Kent and London. By road, the A2 and M2 are just a stone's throw away, offering access to wider road networks.

Gillingham railway station from Cavalier Court

🚗 8 min drive | 🚶 27 min walk | 🚲 10 min cycle



By Rail



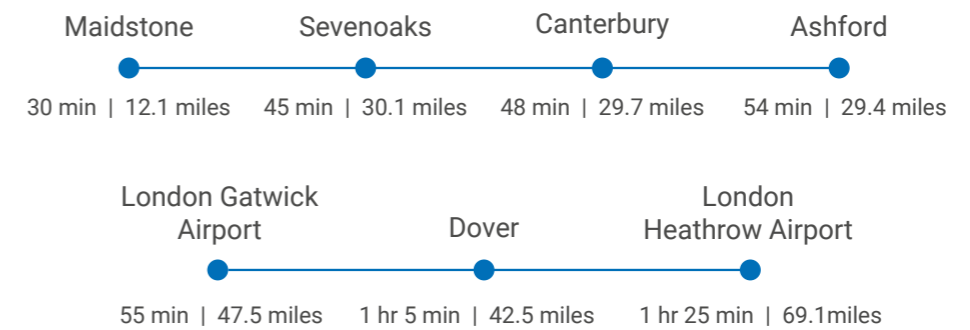
By Road

A2

🚗 8 min drive | 2.8 miles

M2

🚗 14 min drive | 6.1 miles



Rail times taken from nationalrail.co.uk and are approximate only. Car travel times and distances taken from google.co.uk/maps and are approximate only.

Get to know your home

- Minerva Place
1 & 2 Bedroom Apartments and
3 Bedroom Townhouses
- Victory Place
1 & 2 Bedroom Apartments and
3 Bedroom Townhouses
- LGAH Rented Homes

BS - Bin Store
CS - Cycle Store



The development layout does not show details of gradients of land, boundary treatments, local authority street lighting or landscaping. It is our intention to build in accordance with this layout. However, there may be occasions when the house designs, boundaries, landscaping and positions of roads and footpaths change as the development proceeds. Please speak to a Sales Consultant for more details.



**CAVALIER
COURT**

AT CHATHAM WATERS

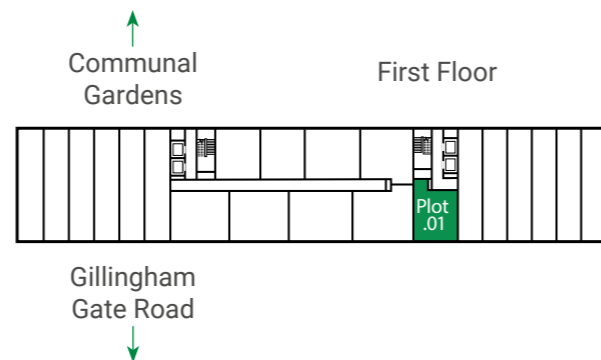
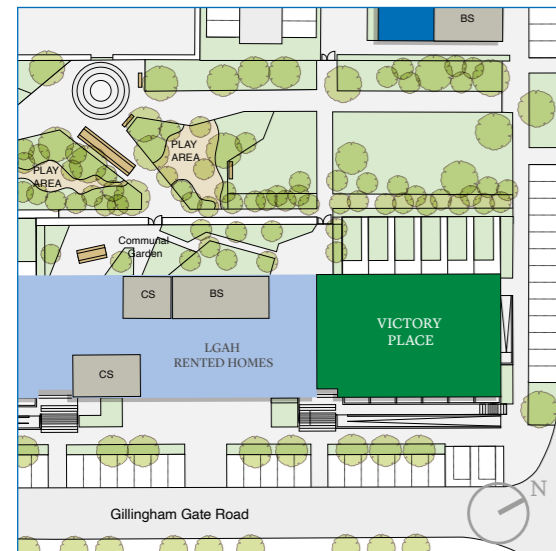
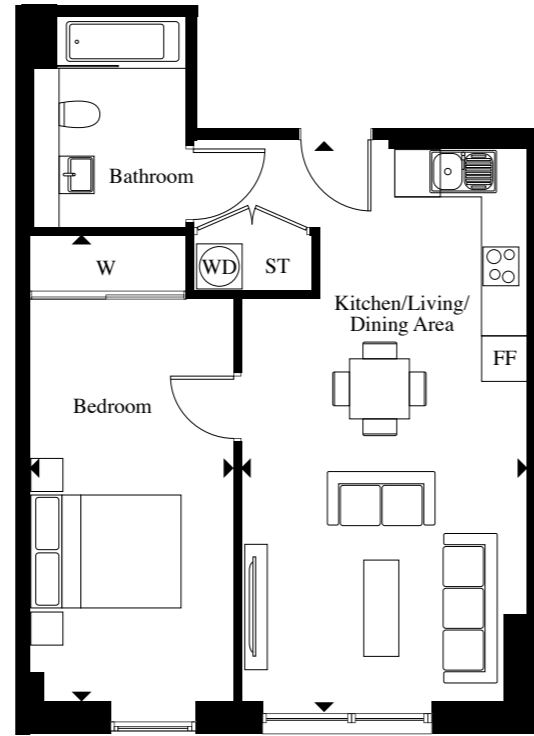
**Victory Place
Floorplans**

1 Bedroom Apartment Type 5

Victory Place

Plot: B1.01
Floor: 1

	Width	Length
Kitchen/Living/Dining Area	3.83m × 7.50m	12'6" × 24'7"
Bedroom	2.77m × 5.38m	9'1" × 17'7"
TOTAL AREA	50.7 SQ. M.	545 SQ. FT.



KEY:
FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.

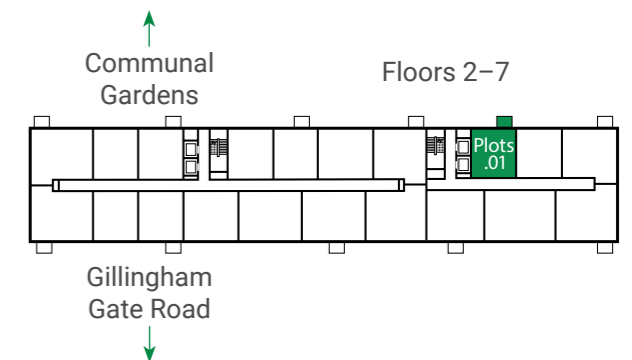
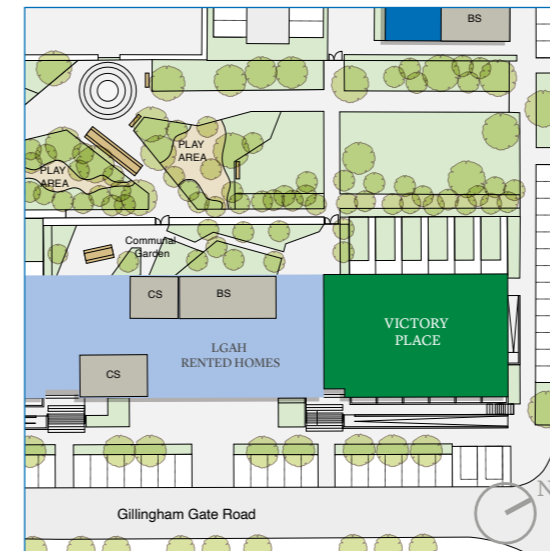
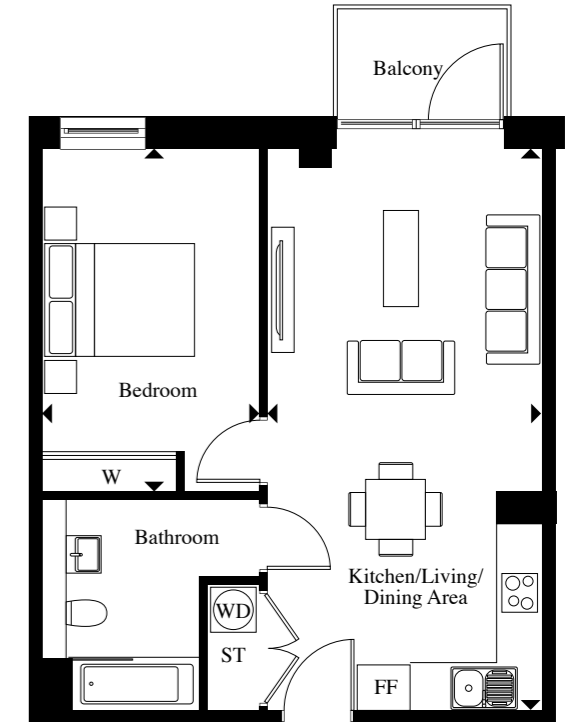


1 Bedroom Apartment Type 2 Balcony

Victory Place

Plots: B2.01, B3.01, B4.01, B5.01,
B6.01, B7.01
Floors: 2, 3, 4, 5, 6, 7

	Width	Length
Kitchen/Living/Dining Area	3.71m × 7.77m	12'2" × 25'5"
Bedroom	2.90m × 3.99m	9'6" × 13'1"
TOTAL AREA	50.0 SQ. M.	538 SQ. FT.



KEY:
FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



1 Bedroom Apartment

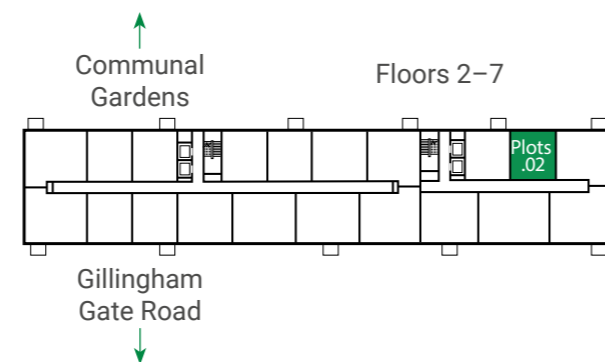
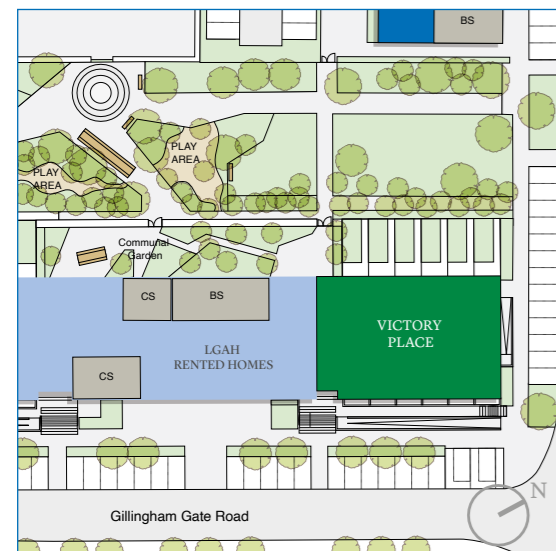
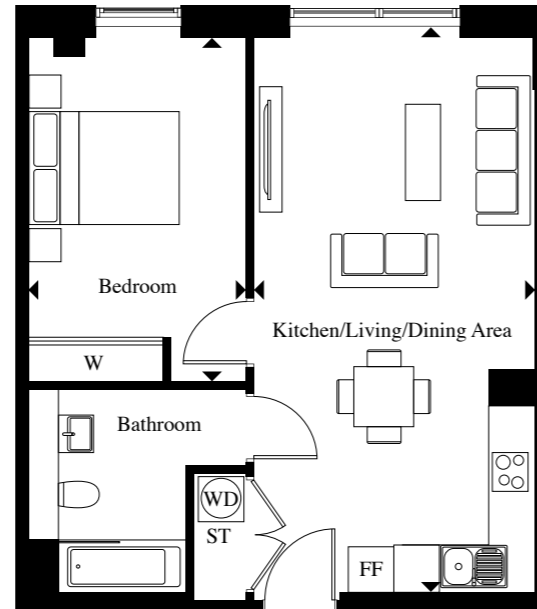
Type 3

Victory Place

Plots: B2.02, B3.02, B4.02, B5.02, B6.02, B7.02

Floors: 2, 3, 4, 5, 6, 7

	Width	Length
Kitchen/Living/Dining Area	3.74m × 7.64m	12'3" × 25'0"
Bedroom	2.91m × 4.26m	9'6" × 13'11"
TOTAL AREA	50.0 SQ. M.	538 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

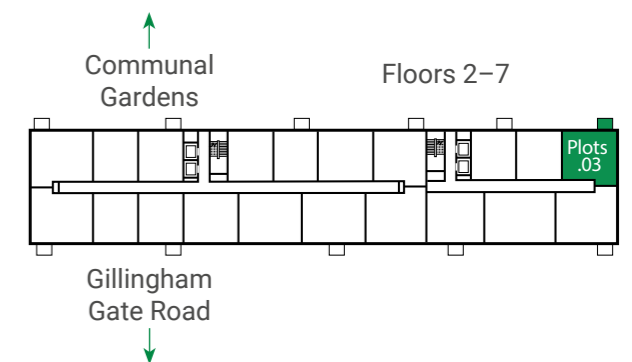
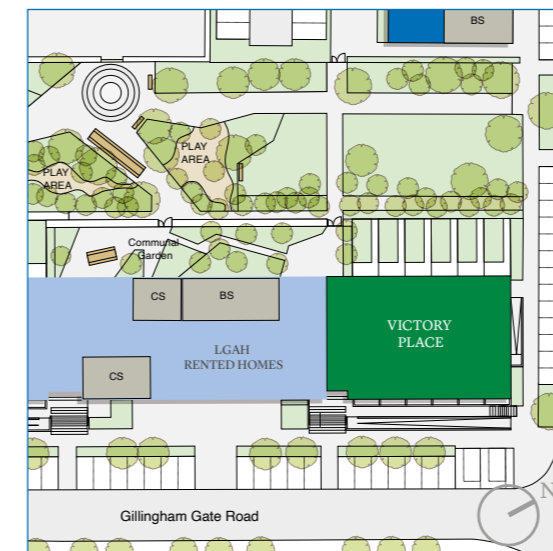
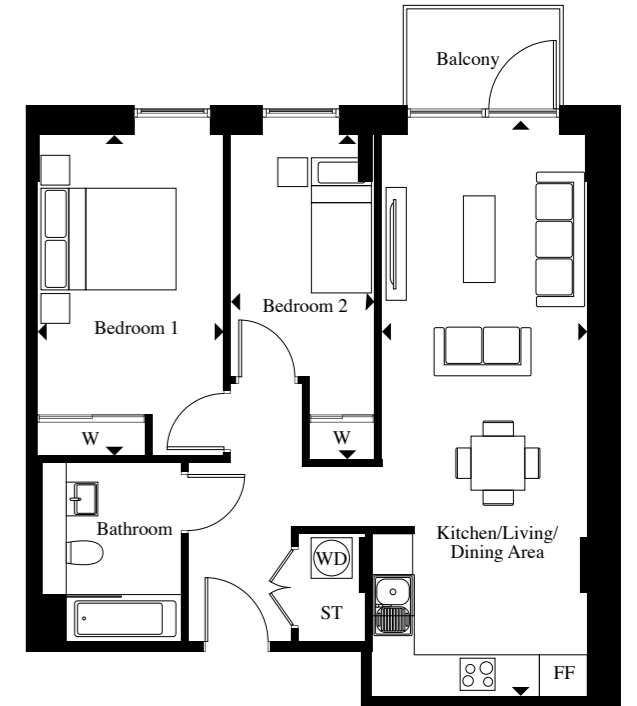
Type 5 Balcony

Victory Place

Plots: B2.03, B3.03, B4.03, B5.03, B6.03, B7.03

Floors: 2, 3, 4, 5, 6, 7

	Width	Length
Kitchen/Living/Dining Area	3.04m × 5.17m	9'11" × 16'11"
Bedroom 1	2.76m × 4.15m	9'0" × 13'7"
Bedroom 2	2.15m × 4.42m	7'0" × 14'6"
TOTAL AREA	61.3 SQ. M.	660 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

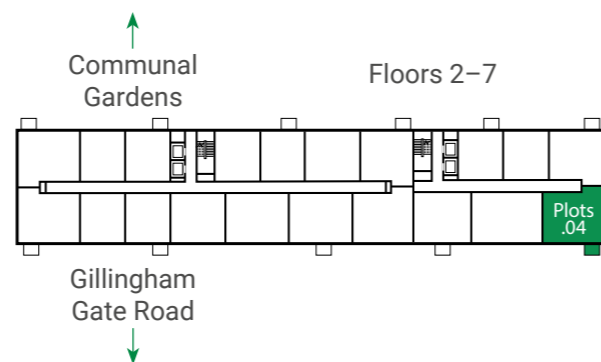
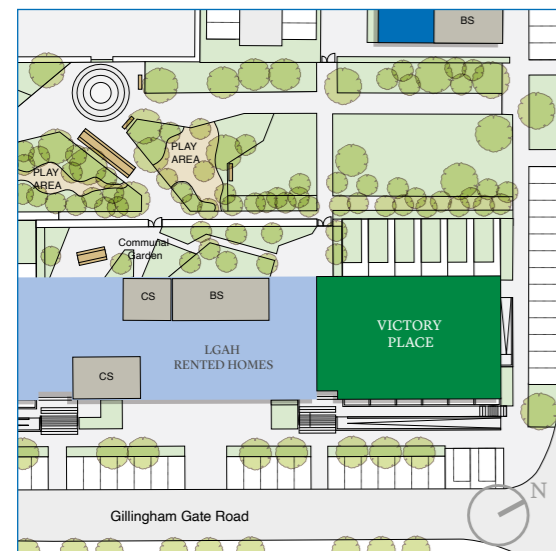
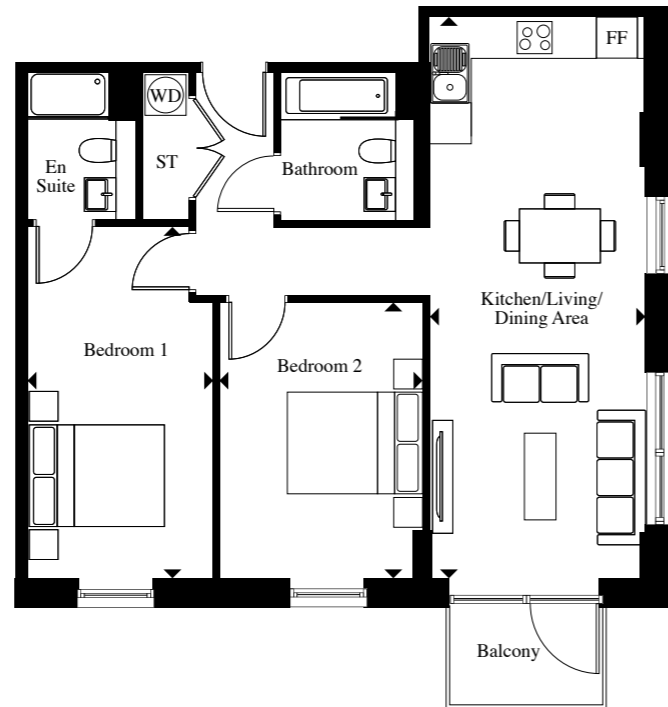
Type 2 Balcony

Victory Place

Plots: B2.04, B3.04, B4.04, B5.04, B6.04, B7.04

Floors: 2, 3, 4, 5, 6, 7

	Width Length
Kitchen/Living/Dining Area	
3.49m × 8.59m	11'5" × 28'2"
Bedroom 1	
2.76m × 5.20m	9'0" × 17'0"
Bedroom 2	
3.00m × 4.37m	9'10" × 14'4"
TOTAL AREA	
70.0 SQ. M.	753 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

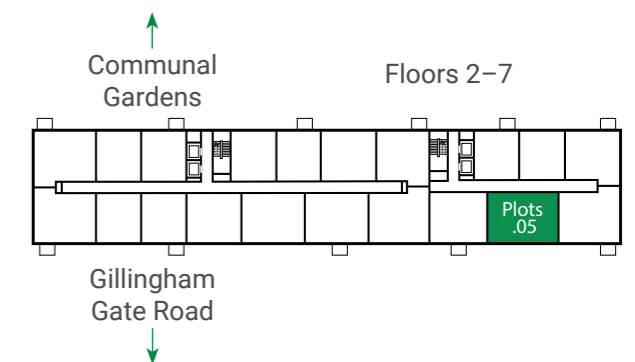
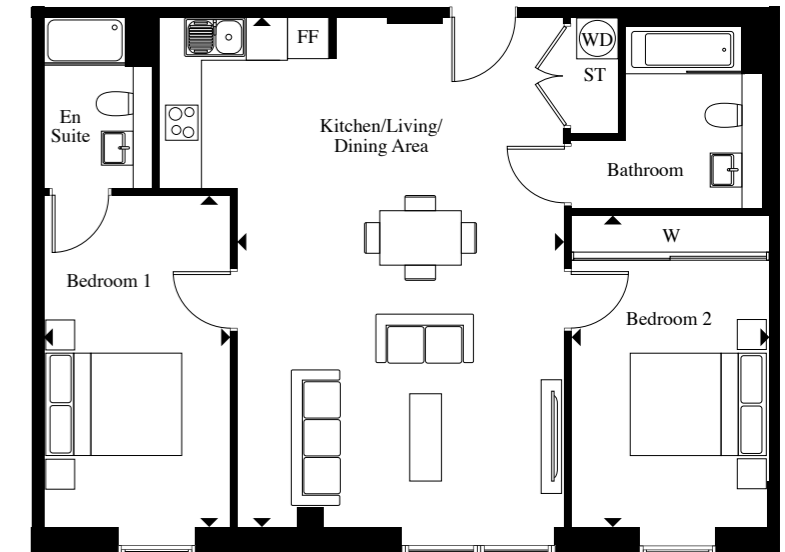
Type 3

Victory Place

Plots: B2.05, B3.05, B4.05, B5.05, B6.05, B7.05

Floors: 2, 3, 4, 5, 6, 7

	Width Length
Kitchen/Living/Dining Area	
5.96m × 7.50m	19'6" × 24'7"
Bedroom 1	
2.76 × 4.89 m	9'0" × 16'0"
Bedroom 2	
2.91m × 4.22m	9'6" × 13'10"
TOTAL AREA	
78.8 SQ. M.	848 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



2 Bedroom Apartment

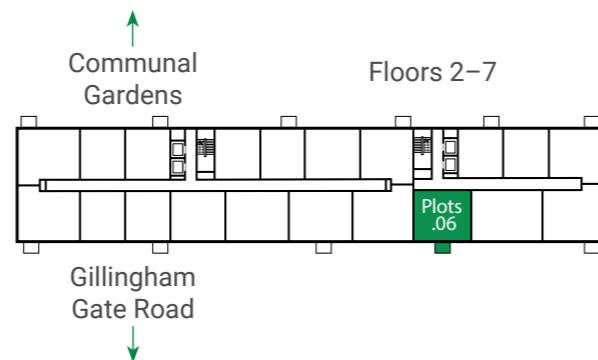
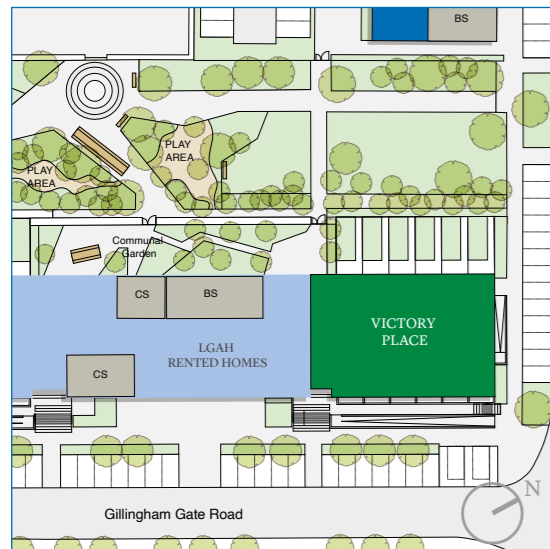
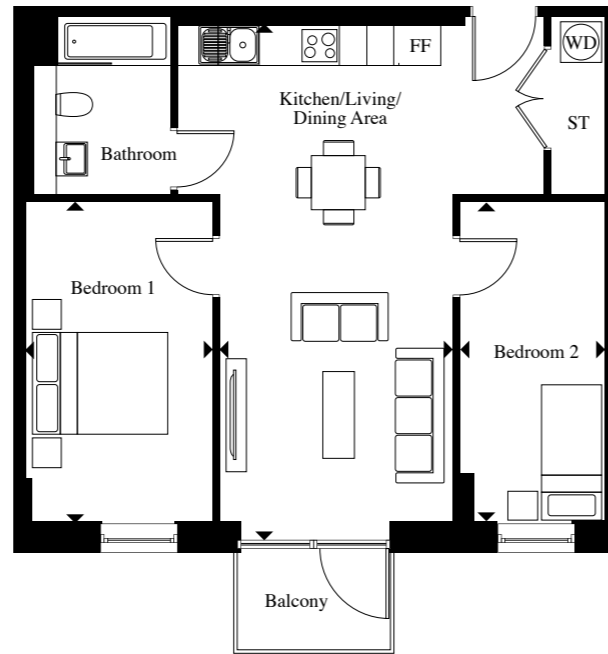
Type 3 Balcony

Victory Place

Plots: B2.06, B3.06, B4.06, B5.06, B6.06, B7.06

Floors: 2, 3, 4, 5, 6, 7

	Width	Length
Kitchen/Living/Dining Area	5.43m	7.66m
Bedroom 1	2.77	5.02 m
Bedroom 2	2.19m	5.02m
TOTAL AREA	62.4 SQ. M.	671 SQ. FT.



KEY:
 FF – Fridge/Freezer ST – Store WD – Washer/Dryer

The floorplans shown are for approximate measurements only.



3 Bedroom Townhouse

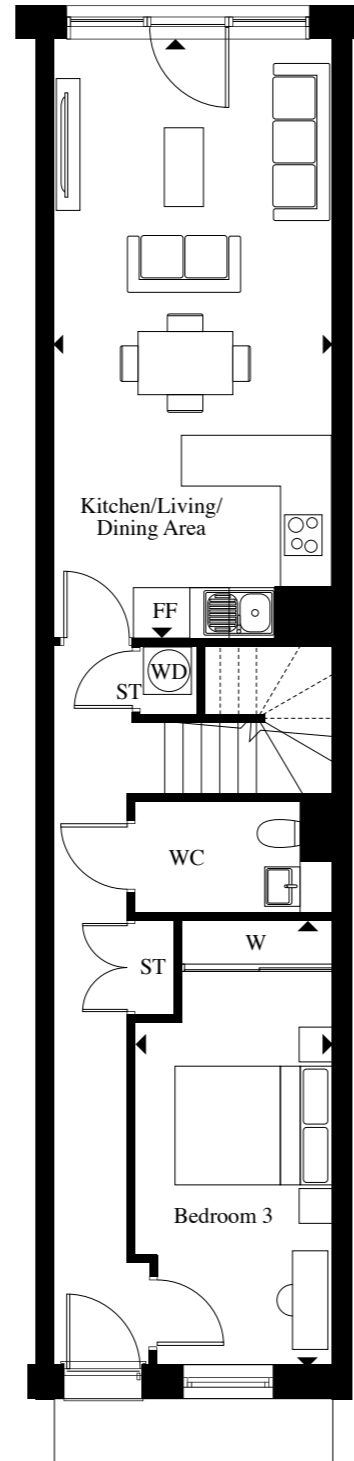
Type 2

Victory Place

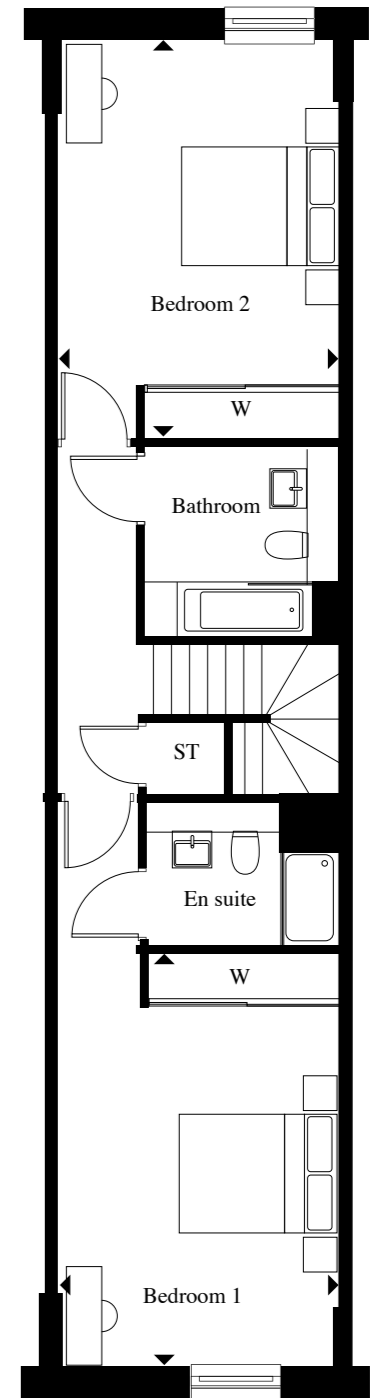
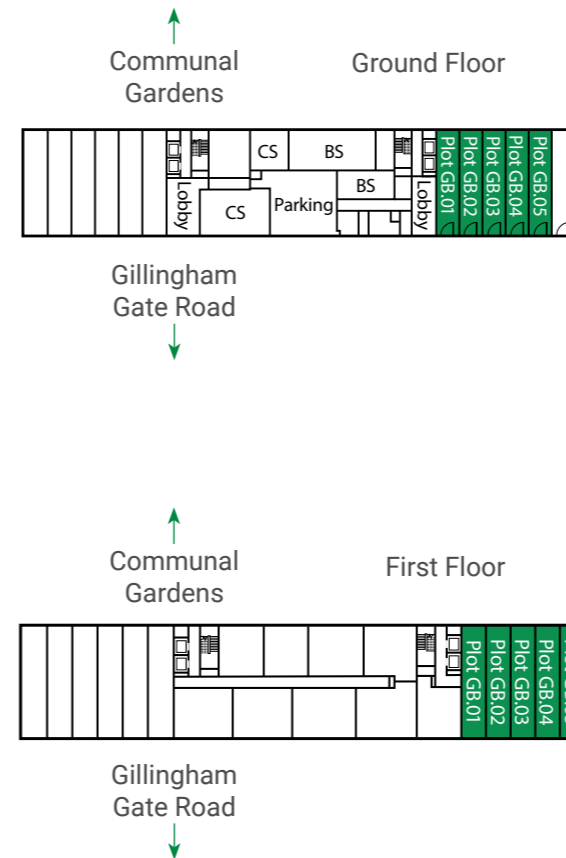
Plots: B.G01, B.G02*, B.G03, B.G04*, B.G05

Floors: Ground & First

Ground Floor	Width Length
Kitchen/Living/Dining Area 3.58m x 7.55m	11'8" x 24'9"
Bedroom 3 3.58m x 4.35m	11'8" x 14'3"



First Floor	Width Length
Bedroom 1 2.56m x 2.95m	8'4" x 9'8"
Bedroom 2 3.58m x 4.55m	11'8" x 14'11"
TOTAL AREA 115.9 SQ. M.	1,247 SQ. FT.



KEY:

FF – Fridge/Freezer ST – Store W – Wardrobe WC – Cloakroom WD – Washer/Dryer

*Handed Plots. The floorplans shown are for approximate measurements only.



3 Bedroom Townhouse

Type 2b

Victory Place

Plot: B.G06

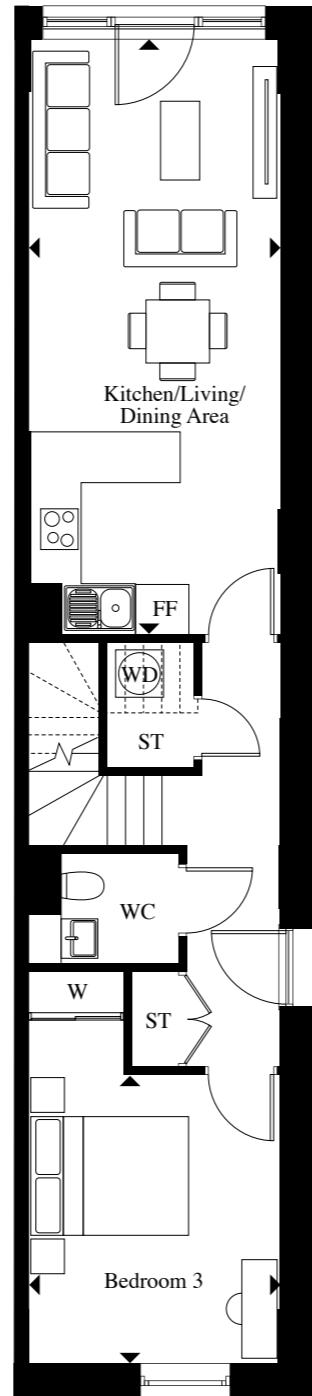
Floors: Ground & First

Ground Floor

	Width Length
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Kitchen/Living/Dining Area	3.21m x 7.70m	10'6" x 25'3"
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Bedroom 3	3.20m x 4.35m	10'5" x 14'3"
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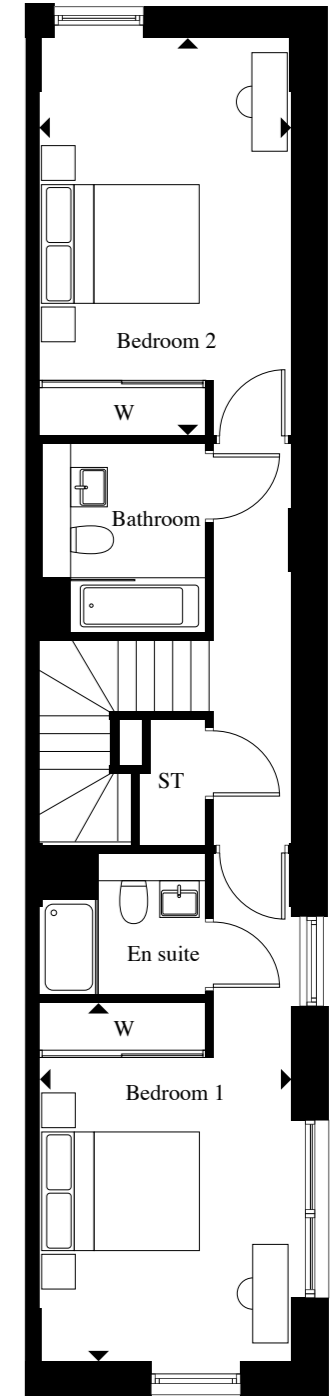
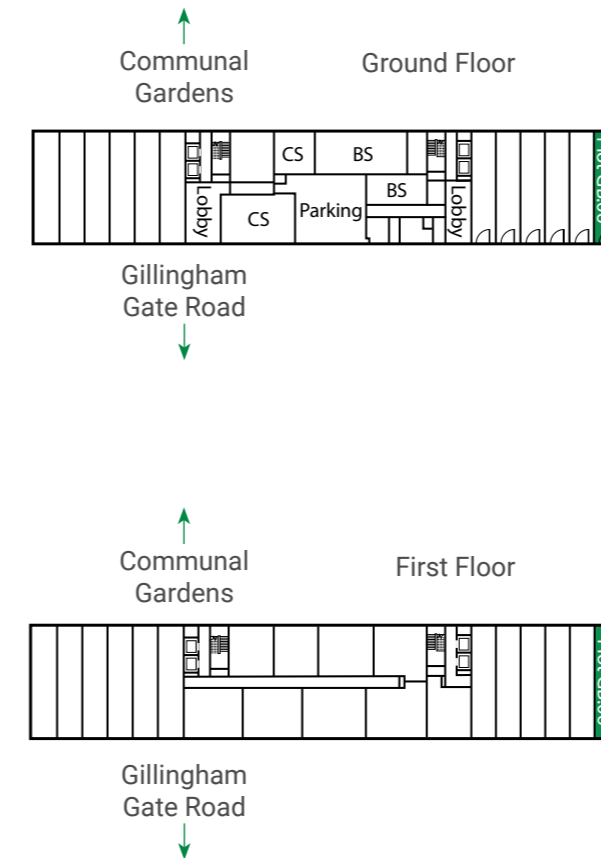
First Floor

	Width Length
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Bedroom 1	3.66m x 2.00m	12'0" x 6'6"
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Bedroom 2	3.66m x 2.21m	12'0" x 7'3"
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TOTAL AREA	99.8 SQ. M.	1,075 SQ. FT.
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KEY:
 FF – Fridge/Freezer ST – Store W – Wardrobe WC – Cloakroom WD – Washer/Dryer BS- Bin Store CS - Cycle Store

*Handed Plots. The floorplans shown are for approximate measurements only.



It's all in the detail

General

- Hoover freestanding washer/dryer to utility cupboard
- Walls painted in white
- Ceilings painted in white
- Architraves and skirtings painted in white
- Walnut wood effect apartment entrance door with chrome ironmongery and door viewer.
- White painted internal doors with chrome ironmongery
- NHBC 12-year build warranty
- Decking to balcony (where applicable)
- Aluminium composite double glazed windows with white finish internally
- Sprinkler system within each apartment

Townhouses

- Private rear garden laid with Astroturf
- Paved patio area
- Outside tap
- Polyflor wood-effect flooring

Bathroom & En suite

- Contemporary white bathroom suite comprising bath, semi pedestal basin, back to wall WC and chrome flush plate
- Chrome Roca mixer tap
- Glass shower screen to bath
- White shower tray to en suite with glass shower enclosure
- Roca thermostatic bath/shower mixer over bath
- Roca thermostatic shower to en suite shower cubicle
- Large format wall tiling to bath and shower enclosure with tiling to basin area
- Chrome heated towel rail
- Large mirror
- Robe hook
- Toilet roll holder

Cloakroom

- Contemporary white close coupled WC and semi pedestal basin
- Chrome Roca mixer tap
- Large format wall tiling to splashback of basin area
- Chrome heated towel rail
- Mirror
- Toilet roll holder

Flooring

- Polyflor wood-effect flooring to kitchen/dining/living room and bedrooms
- Vinyl flooring to bathroom, en suite and cloakroom

Heating & Electrical

- Electric heating via white wall electric panel heaters
- LED downlights to kitchen, cloakroom, bathroom and en suite
- Pendant lighting to living room and bedrooms
- White sockets and switches throughout
- Shaver socket to bathroom and en suite
- Telephone point to living room and bedroom one
- Media point to living room including TV, satellite and data socket
- TV point to bedroom one
- SkyQ provision, subject to purchaser subscription
- Smoke, heat and carbon monoxide detectors
- MVHR system (Mechanical Ventilation Heat Recovery)
- Video entry system
- Light to balcony (where applicable).
- Light to front and rear elevation to townhouses

Kitchen

- Contemporary matte white kitchen with soft-close and cutlery tray
- Laminate worktop and upstand
- Glass splashback
- Stainless steel sink with chrome lever mixer tap
- Indesit electric single oven, ceramic hob
- Integrated cooker hood
- Indesit integrated fridge/freezer
- Removable base unit for future installation of dishwasher

Communal Area

- Parking to selected plots*
- CCTV to lobby
- Grey floor tiles to lobby
- Carpet to communal corridors
- Apartments served by lifts to all floors
- Lockable postboxes in lobby to apartments
- Letterbox to front door of townhouses
- Bin store
- Cycle store

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

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

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



1 Book an appointment and come and see us in person or online



2 Find your dream home



3 Speak to a qualified independent financial advisor to see how much of the home you can buy



4 Complete your application and reservation paperwork



8 Complete your mortgage application



7 Instruct a solicitor and begin your legal paperwork



6 Reserve your home



5 Pay your reservation fee



9 Once your valuation is done, receive your mortgage offer



10 Sign the contract lease and pay your deposit



11 Exchange contracts



12 Complete and receive your keys and celebrate



Let Shared Ownership be your step *onto the property ladder*

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*

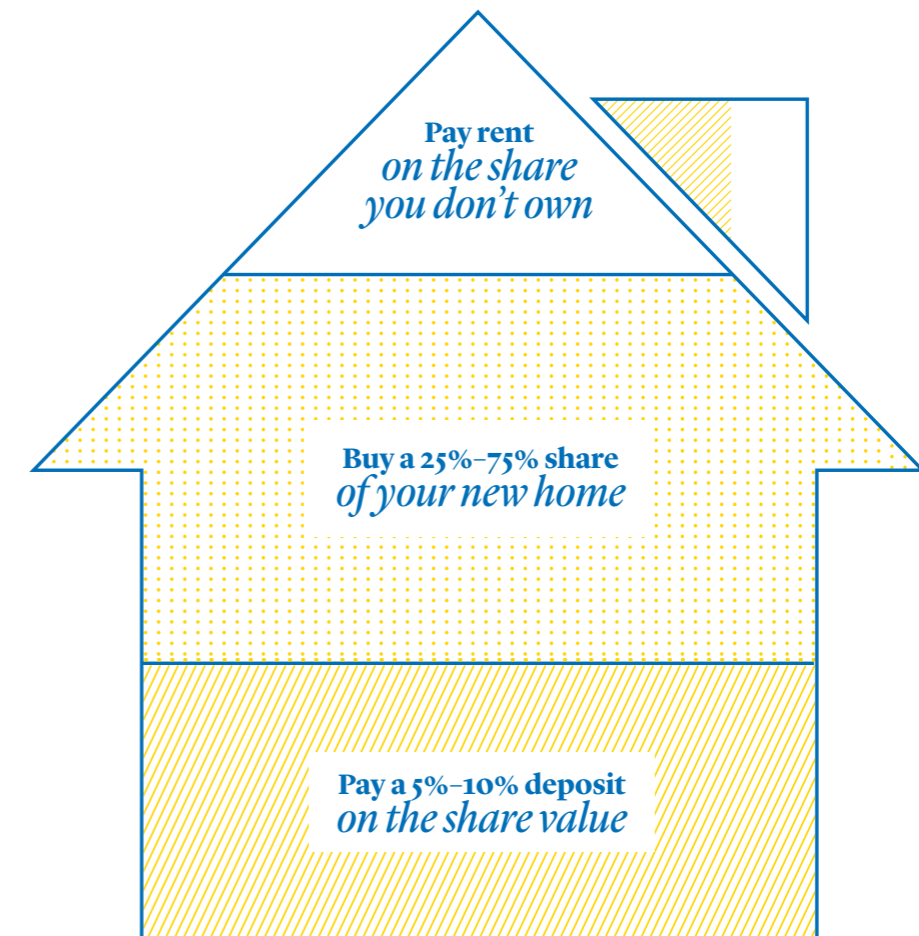
Q: How does Shared Ownership work?

At Cavalier Court, you can buy an initial share of between 25% to 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%.

Q: 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.



Breakdown example of buying a new home at Cavalier Court

FAQs:

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

At Cavalier Court you can buy any share from 25% to 75% of the initial purchase price. You will be asked to speak to a financial advisor to assess what share you can buy that is both affordable and sustainable.

Q: 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: 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.

Q: Can I buy additional shares in the property?

Yes, you can. This is known as "staircasing". When you buy more shares in your home, your home is revalued and you buy the shares at the current market value, at the time you are buying the shares. You can staircase up to 100%.

Q: 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.

You bought:
25%
Share of your new home

Q: 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.

Q: How will I pay my rent?

Legal & General has appointed a Management Provider, Southern Housing, 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.

Your deposit:
5%
Deposit on the share value

Q: 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 RPI (Retail Price Index) from September of the previous year + 0.5%. Our Sales Consultant and your financial advisor can give you further details based on your specific circumstances.

Q: 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.

Q: What is the length of the lease?

The lease is for 990 years.

Q: 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:

Service charges
Paid to cover the costs of repairs to shared areas outside of the building, such as roof, external pipes and drains. It also covers cleaning and buildings insurance.

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 service charges and your solicitor will be provided with the breakdown of what the costs cover.

For more FAQs visit landgah.com/faq



About us

**With 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.

How to find us



GILLINGHAM GATE ROAD (OFF PIER ROAD), GILLINGHAM, KENT, ME4 4SW

what3words [guards.having.chins](https://www.what3words.com/guards.having.chins)

From Chatham:

Continue to Railway Street. Head south-west on A230 towards Maidstone Road. Turn right at Maidstone Road.

Turn right at the 1st cross street onto Railway Street, then turn right onto Best Street/A2. Turn left onto The Brook. Continue onto Dock Road/A231. At the roundabout, take the 1st exit onto Dock Road. Continue straight, then, at the roundabout, take the 2nd exit onto Maritime Way.

Continue straight for 0.2 miles, then at the roundabout, take the 3rd exit onto the A289 slip road to M2/Sittingbourne/Rainham/A2/Chatham Docks. Merge onto Pier Road/A289.

Turn left onto Gillingham Gate Road. At the roundabout, continue straight to stay on Gillingham Gate Road.

From Gillingham railway station:

Exit the train station and follow the A231 to James Street. Head west on Balmoral Road/A231 towards Victoria Street before turning left onto Jeffery Street/A231.

Turn right onto James Street before continuing onto Richmond Road. Turn left onto Medway Road/B2004. After 0.1 miles, turn right onto Medway Road/B2004.

Continue on B2004 and use the left lane to turn slightly right onto Gillingham Gate Road. At the roundabout, continue straight to stay on Gillingham Gate Road.

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](https://www.google.co.uk/maps). April 2024.



CAVALIER COURT

AT CHATHAM WATERS

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