



20, Whitfield Road,
Kirk Ella, HU10 7GF
25% Shared Ownership £53,750



SHARED OWNERSHIP PURCHASE FROM 25% TO 75%

A fantastic opportunity to acquire a new build property situated on the development of West Hill, Kirkella.

This property is offered for sale on a shared ownership basis through East Riding of Yorkshire Council.

Accommodation briefly comprising entrance hall, living room, cloakroom and dining kitchen to the ground floor. To the first floor there are two bedrooms and a family bathroom.

Externally there is a paved driveway to the front of the property providing two parking spaces and a rear garden is laid to lawn.

East Riding of Yorkshire Council Tax Band - C
Energy Performance Certificate - B
Tenure - Leasehold



THE ACCOMMODATION COMPRISES

ENTRANCE HALL

Light and airy room with TV and telephone point.

LIVING ROOM

3.49 max x 2.88 (11'5" max x 9'5")

Light and airy room with TV and telephone point.

DINING KITCHEN

4.57 x 2.63 (14'11" x 8'7")

Having a good range of light coloured wall and floor units with complimentary work surfaces and splashbacks. Incorporating a one and a half bowl sink unit with mixer tap over, integrated oven, four ring gas hob with stainless steel splash back and chimney extractor over. Space for washing machine and fridge freezer. Spotlights to the ceiling and vinyl flooring. Dining area with patio doors off into the rear garden.

CLOAKROOM

Suite comprising of low level Wc, wall mounted sink unit with tile splashback. Extractor fan, vinyl flooring and spotlight.

FIRST FLOOR

LANDING

Hatch to loft space.

BEDROOM ONE

4.58 x 2.94 (15'0" x 9'7")

Good sized room to the front of the property with over stairs storage cupboard.

BEDROOM TWO

4.58 x 2.70 (15'0" x 8'10")

Good sized room to the rear of the property.

BATHROOM

2.46 x 1.56 (8'0" x 5'1")

Modern suite comprising of low level WC, pedestal hand basin and panelled bath with shower over. Part tiling to the walls, vinyl flooring, extractor fan and spotlights to the ceiling.

OUTSIDE

To the front of the property is a block paved driveway providing parking for two vehicles. A side pathway leads to access gate into the rear garden which if laid mainly to lawn with a paved patio adjacent to the property.

ADDITIONAL INFORMATION

SHARE PURCHASE PRICE AND EXAMPLES

The share purchase price is calculated using the full market value and the percentage share purchased.

If you buy a 50% share, the share purchase price will be £107,500 and the rent will be £246.36 a month.

If you buy a larger share, you'll pay less rent. The table below shows further examples.

Share Share Purchase Price Monthly rent

25% £53,750 £369.53

30% £64,500 £344.90

40% £86,000 £295.62

50% £107,500 £246.36

60% £129,000 £197.08

70% £150,500 £147.81

75% £161,250 £123.18

The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment.

Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.

MONTHLY PAYMENT TO LANDLORD

Monthly payment to the landlord In addition to the rent above, the monthly payment to the landlord includes:

Service charge £0

Estate charge £0

Buildings insurance £7.46

Management fee £0.75

Reserve fund payment £0

Total monthly payment excluding rent £8.21pcm

RESERVATION FEE

£200 - You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home.

The reservation fee secures the home. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.

ELIGIBILITY

You can apply to buy the home if both of the following apply:

- your household income is £80,000 or less

- you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs

One of the following must also be true:

- you're a first-time buyer
- you used to own a home but cannot afford to buy one now
- you're forming a new household - for example, after a relationship breakdown
- you're an existing shared owner, and you want to move
- you own a home and want to move but cannot afford to buy a new home for your needs

If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.

As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.

LEASE TYPE

Shared Ownership house lease.

LEASE TERM

990 Years For more information.

TRANSFER OF FREEHOLD

At 100% ownership, the freehold will transfer to you.

LANDLORD

East Riding of Yorkshire Council
County Hall
Cross Street
Beverley
HU17 9BA

LANDLORDS NOMINATION PERIOD

When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.

PETS

You can keep pets at the home.

SUBLETTING

You cannot sublet (rent out) your entire home unless you either:

- own a 100% share; or
- have your landlord's permission which they will only give in exceptional circumstances

and

- have your mortgage lender's permission if you have a mortgage

SERVICES

Mains gas, water, electricity and drainage.

APPLIANCES

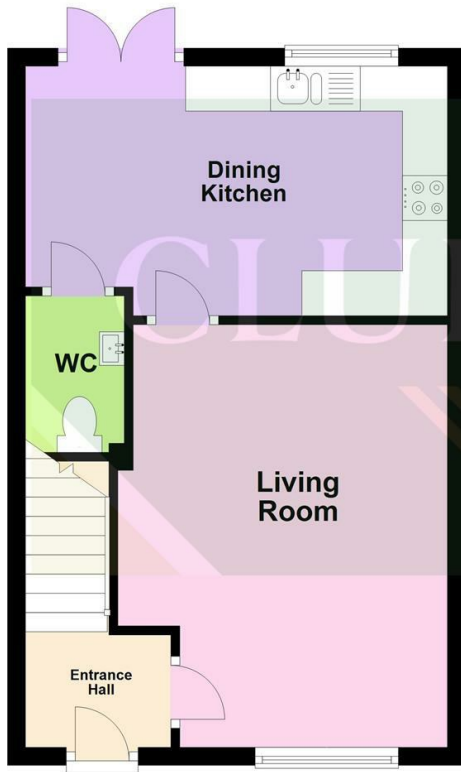
No appliances have been tested by the agent.

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Estate Agents | Lettings Agents | Chartered Surveyors

Ground Floor



First Floor



AGENTS NOTES

For clarification, we wish to inform prospective purchasers that we have not carried out a detailed Survey, nor tested the services, appliances and specific fittings for this property.

VIEWING

By appointment with the Agent.

OPENING HOURS

9 am to 5.30 pm Monday to Friday and 9 am to 3 pm Saturday

PROPERTY VALUATION/SURVEY

Should you be purchasing a property through another Agent, we offer a full range of Survey reports including Homebuyer Reports, all offered at competitive prices with money saving initiatives. For further impartial advice ring 01759 304625 or e-mail surveys@clubleys.com

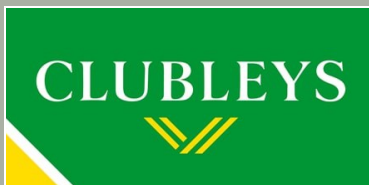
FREE VALUATIONS FOR SALE

If you are considering selling or letting your property, we offer a free, no obligation valuation service and would be pleased to discuss your individual requirements with you. Please ring 01430 874000 for further information or to arrange for one of our Valuers to call.

MORTGAGES

We are keen to stress the importance of seeking professional Mortgage advice and would recommend that an appointment be made to see Faye Rowland (Holmefield Financial Solutions), Mortgage and Protection Advisor by phoning her on 07540 536891 or e-mail Faye@holmefieldsolutions.co.uk or by contacting any member of staff. A broker fee of £199 will be charged on application. Your home may be repossessed if you do not keep up repayments on your mortgage. Holmefield Financial Solutions is an appointed representative of First Complete Ltd., which is authorised and regulated by the Financial Conduct Authority.

Please note that this floor plan is not to scale and is only intended as a guide to layout. All measurements provided are approximate and for guidance purposes only. If there is any point which is of a particular importance to you, please contact the office and we will be pleased to check the information, particularly if you contemplate travelling some distance to view the property.



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Energy Efficiency Rating		Current	Potential
Very energy efficient - lower running costs			
(92 plus) A			96
(81-91) B		83	
(69-80) C			
(55-68) D			
(39-54) E			
(21-38) F			
(1-20) G			
Not energy efficient - higher running costs			
England & Wales		EU Directive 2002/91/EC	

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Photograph disclaimer – In order to capture the features of a particular room we will mostly use wide angle lens photography. This will sometimes distort the image slightly and also has the potential to make a room look larger. Please, therefore, refer also to the room measurements detailed within this Brochure.