School Rise

Brailsford, Ashbourne, DE6 3GN







A modern three-bedroom end-terrace property, offered for sale on a 50% shared ownership basis. Situated in the sought-after village of Brailsford, with a spacious lounge/diner, enclosed rear garden, tandem driveway and convenient access to local amenities, Ashbourne and Derby.

£130,000

John German

Offered for sale on a 50% shared ownership basis, this modern three-bedroom end-terrace property is situated on a popular residential development in the sought-after village of Brailsford. The accommodation comprises a lounge/diner, kitchen, guest cloakroom, three bedrooms and a family bathroom. Outside, the property benefits from a spacious rear garden and a tandem driveway providing off-street parking. Fibre broadband is available to the property, making it a practical choice for those working from home, subject to provider availability.

Brailsford is a well-regarded village offering a range of local amenities, including a primary school, public house, café, post office/shop and restaurant. The village is also served by a main bus route and is conveniently located for access to Ashbourne and Derby. With its modern accommodation, village location and shared ownership opportunity, this property is particularly suited to first-time buyers, individuals or couples looking to take their first step onto the property ladder.

The property is accessed via a composite entrance door opening into the reception hallway, which provides access to the guest cloakroom, kitchen and lounge/diner, with a staircase to the first floor. The guest cloakroom is fitted with a pedestal wash hand basin with chrome mixer tap and low-level WC.

The kitchen is fitted with a range of base cupboards and drawers with rolled-edge work surfaces, incorporating an inset stainless steel sink with adjacent drainer, chrome mixer tap and matching upstands. Integrated appliances include an electric oven and grill, together with a four-ring gas hob. There is also space and plumbing for a washing machine, dishwasher and freestanding fridge freezer, with complementary wall-mounted cupboards providing additional storage. The spacious lounge/diner offers ample room for both living and dining furniture, with uPVC French doors opening directly onto the rear garden.

To the first floor, the landing provides access to all three bedrooms and the family bathroom, along with a loft access hatch and useful storage cupboard housing the combination boiler and fitted shelving. Bedroom one is a spacious double room, with bedroom two also accommodating a double bed. The third bedroom is a generous single room, offering flexibility for use as a bedroom, nursery or home office. The family bathroom is fitted with a three-piece suite comprising a pedestal wash hand basin with chrome mixer tap, low-level WC and panelled bath with chrome mixer tap and mains-fed shower over. There is also an electric extractor fan.

To the rear of the property is a spacious, enclosed garden featuring a paved patio seating area leading onto a lawn, with a further timber-decked area providing additional outdoor seating space. The garden is enclosed by timber fencing. The property also benefits from a tandem driveway providing off-street parking.

Shared Ownership and Leasehold Information

Tenure: Leasehold
Ownership: 50% Shared Ownership
Lease Commencement: 5 September 2016, with approximately 115 years remaining.
Shared Ownership Rent: £316.20 per calendar month, payable on the remaining 50% share.
Annual Service Charge: £611.52, payable monthly at £50.96. This includes the annual estate charge of £341 and buildings insurance.

The above charges are based on information provided by the seller and should be verified by the purchaser's solicitor. Charges may be subject to future reviews and increases.

Shared Ownership Explained
Shared ownership offers an alternative route onto the property ladder by allowing eligible buyers to purchase a percentage of a property rather than buying it outright. The remaining share is retained by the housing provider, with the homeowner paying rent on the portion they do not own.

In this case, the property is offered for sale with a 50% ownership share. Buyers can purchase this share using savings or a mortgage, subject to the usual financial and affordability checks. As a mortgage is only required for the share being purchased, the deposit needed may be lower than for an outright purchase. Mortgage deposits typically start from 5% of the purchased share, depending on the lender and individual circumstances.

Although rent is payable on the remaining share, purchasers are homeowners rather than tenants. They are responsible for their mortgage payments, shared ownership rent, service charges, estate charges and other household expenses, as applicable.

Who Can Apply for Shared Ownership?
According to Futures Housing, applicants may qualify for shared ownership if their household income is below £80,000 per year and they are first-time buyers or are otherwise unable to afford a suitable home on the open market.

Futures Housing also advises that applicants should be British citizens or permanent residents and be free from bankruptcy or county court judgements. All applications are subject to eligibility checks, financial assessment and approval by Futures Housing. Additional criteria may apply.

Can You Buy More Shares in the Future?
Staircasing, which is the process of purchasing additional shares in the property, is available subject to approval by Futures Housing, financial qualification and the terms of the lease.
This may allow homeowners to increase their percentage of ownership over time as their financial circumstances change. Purchasing additional shares will generally reduce the rent payable on the remaining share. Buyers should check the relevant lease conditions, valuation requirements and any associated costs before proceeding.

Further Information
Prospective purchasers are encouraged to familiarise themselves with the shared ownership arrangements and associated costs before making an offer. Eligibility, affordability, lease conditions and the option to purchase further shares should be confirmed directly with Futures Housing.

For additional guidance, visit www.futureshg.co.uk or www.gov.uk/shared-ownership-scheme.

All property information and charges are provided in good faith and are subject to verification by the purchaser's solicitor and the relevant housing provider.

Please note: It is quite common for some properties to have a Ring doorbell and internal recording devices.
Some images may have been enhanced/altered using AI.
Property construction: Standard
Parking: Drive
Electricity supply: Mains
Water supply: Mains
Sewerage: Mains
Heating: Gas
(Purchasers are advised to satisfy themselves as to their suitability).
Broadband type: See Ofcom link for speed: https://checker.ofcom.org.uk/
Mobile signal/coverage: See Ofcom link https://checker.ofcom.org.uk/
Local Authority/Tax Band: Derbyshire Dales District Council / Tax Band C
Useful Websites: www.gov.uk/government/organisations/environment-agency
Our Ref: JGA/12112026

The property information provided by John German Estate Agents Ltd is based on enquiries made of the vendor and from information available in the public domain. If there is any point on which you require further clarification, please contact the office and we will be pleased to check the information for you, particularly if contemplating travelling some distance to view the property. Please note if your enquiry is of a legal or structural nature, we advise you to seek advice from a qualified professional in their relevant field.

We are required by law to comply fully with The Money Laundering Regulations 2017 and as such need to complete AML ID verification and proof / source of funds checks on all buyers and, where relevant, cash donors once an offer is accepted on a property. We use the Checkboard app to complete the necessary checks, this is not a credit check and therefore will have no effect on your credit history. With effect from 1st March 2025 a non-refundable compliance fee of £30.00 inc. VAT per buyer / donor will be required to be paid in advance when an offer is agreed and prior to a sales memorandum being issued.




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Approximate total area(1)

65.3 m²

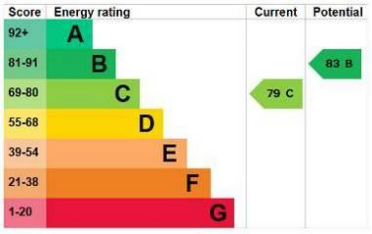
702 ft²

(1) Excluding balconies and terraces

Calculations reference the RICS IPMS 3C standard. Measurements are approximate and not to scale. This floor plan is intended for illustration only.

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The Property Ombudsman

APPROVED CODE TRADINGSTANDARDS.UK

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Agents' Notes

These particulars do not constitute an offer or a contract neither do they form part of an offer or contract. The vendor does not make or give and Messrs. John German nor any person employed has any authority to make or give any representation or warranty, written or oral, in relation to this property. Whilst we endeavour to make our sales details accurate and reliable, if there is any point which is of particular importance to you, please contact the office and we will be pleased to check the information for you, particularly if contemplating travelling some distance to view the property. None of the services or appliances to the property have been tested and any prospective purchasers should satisfy themselves as to their adequacy prior to committing themselves to purchase.

Referral Fees

Mortgage Services - We routinely refer all clients to APR Money Limited. It is your decision whether you choose to deal with APR Money Limited. In making that decision, you should know that we receive on average £60 per referral from APR Money Limited.

Conveyancing Services - If we refer clients to recommended conveyancers, it is your decision whether you choose to deal with this conveyancer. In making that decision, you should know that we receive on average £150 per referral.

Survey Services - If we refer clients to recommended surveyors, it is your decision whether you choose to deal with this surveyor. In making that decision, you should know that we receive up to £90 per referral.