Mill Gardens, Silsden, BD20 0GB

Asking Price £325,000

- **ALSO AVAILABLE AT 45% OWNERSHIP**
- MODERN STONE-BUILT, SEMI-DETACHED PROPERTY
- PRIVATE ENCLOSED GARDEN
- SPACIOUS DINING KITCHEN
- IDEAL FAMILY HOME
- NO ONWARD CHAIN
- THREE WELL-PROPORTIONED BEDROOMS
- UTILITY ROOM & GROUND FLOOR W.C
- PRINCIPAL BEDROOM WITH EN-SUITE SHOWER ROOM
- CLOSE TO LOCAL AMENITIES

84 Kirkgate, Silsden, Keighley, West Yorkshire, BD20 0PA
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3 2 1 B

Council Tax Band: D

PROPERTY DETAILS

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Completed in 2023, the property combines contemporary, energy-conscious construction with a superb family-friendly layout comprising a spacious kitchen/dining room, separate lounge, utility, ground-floor WC, three well-proportioned bedrooms, en-suite and house bathroom. Add to this a surprisingly generous, private rear garden which is not directly overlooked, and the result is an excellent modern home with options to suit buyers at different stages of the property ladder.

The property opens into a bright and welcoming kitchen/dining room, providing a sociable heart to the ground floor and plenty of space for a family dining table. The contemporary kitchen is fitted with an attractive range of light-coloured wall and base units complemented by wood-effect work surfaces and incorporates an integrated oven, hob and dishwasher.
Tucked conveniently off the kitchen is a separate utility room, providing additional fitted storage and worktop space together with provision for laundry appliances and an external door. A useful ground-floor WC further enhances the practicality of the accommodation.
Leading through from the dining area is the generously proportioned lounge, offering ample room for substantial seating and additional freestanding furniture. Glazed doors open directly onto the garden, allowing the living accommodation to flow naturally outdoors and bringing plenty of natural light into the room.

Upstairs are three well-proportioned bedrooms, including two particularly good doubles. The principal bedroom comfortably accommodates a large bed and accompanying furniture and benefits from its own en-suite shower room, fitted with shower enclosure, WC and wash basin.
Bedroom two is another impressive double, presently arranged with extensive open wardrobe storage which demonstrates the amount of furniture the room can comfortably accommodate.
Bedroom three provides a versatile additional space, currently arranged to incorporate a desk and occasional seating and equally suited to use as a child's bedroom, nursery, guest bedroom or dedicated home office.
A modern house bathroom serves the remaining bedrooms, while the combination of bathroom, en-suite and downstairs WC creates an excellent arrangement for couples and growing families.

Outside, the rear garden is a genuine highlight. Generous for a recently constructed property and already established, it is predominantly laid to lawn with planted areas and a raised timber deck creating an ideal spot for outdoor dining, entertaining and summer seating. Fully enclosed and not directly overlooked from the rear, it enjoys an excellent degree of privacy and provides ample room for children, pets and those simply wanting to make the most of the outdoors.

One of the property's biggest advantages is the choice offered to purchasers. The home is available either at 100% ownership or, for qualifying purchasers, by buying a 45% share through Shared Ownership with Yorkshire Housing.
Shared Ownership can provide an attractive alternative for buyers who would love to own their own home but find the deposit and mortgage required for a full open-market purchase difficult to reach. Rather than purchasing the entire property from day one, you purchase a percentage of the home – in this instance 45% – and pay rent to Yorkshire Housing on the remaining share, together with any applicable service charges. Because a mortgage is required only for the share being purchased, the initial mortgage and deposit required can potentially be considerably lower than those associated with purchasing the whole property, providing another route onto the property ladder without compromising on the home itself.
Importantly, Shared Ownership does not necessarily mean remaining at 45% forever. Subject to the terms of the lease, owners can generally purchase additional shares in their home over time through a process known as staircasing. As the percentage owned increases, rent on the remaining Yorkshire Housing share reduces accordingly and, in many cases, owners can ultimately staircase to 100% ownership.
Yorkshire Housing is an established housing provider operating throughout Yorkshire, providing homes for affordable rent and alternative routes into home ownership including Shared Ownership and Rent to Buy. The organisation also has its own development programme and reinvests income back into providing and improving homes and services across the region, giving Shared Ownership purchasers the reassurance of dealing with an experienced regional housing provider.
Prospective Shared Ownership purchasers will need to meet the applicable eligibility and affordability criteria, and the precise rent, service charge, lease terms, staircasing provisions and other costs should be confirmed with Yorkshire Housing and the purchaser's legal adviser prior to commitment.

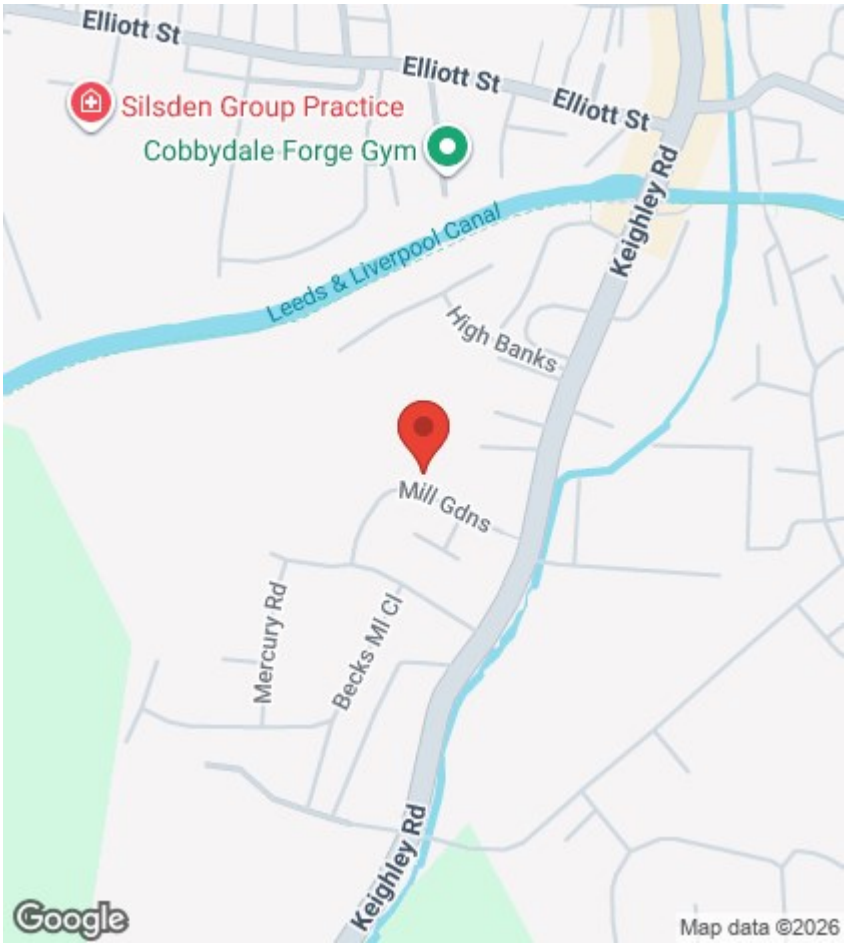
Mill Gardens is a small modern development completed around 2023, giving purchasers the appeal of a recently constructed home while remaining firmly connected to the established community of Silsden. The development sits within easy reach of the town's independent shops, cafés, everyday services and schools, while beautiful surrounding countryside provides an abundance of opportunities for walking and outdoor pursuits.

Silsden is particularly well positioned for commuters, with road connections towards Skipton, Keighley and the wider Aire and Wharfe Valleys, while Steeton & Silsden railway station is approximately one kilometre away, providing convenient rail connections further afield.

For buyers who are able to purchase outright, the opportunity to acquire 100% ownership provides a straightforward route into an attractive and recently constructed family home. Equally, the 45% Shared Ownership option opens the door to purchasers who may otherwise find a home of this size, age and specification beyond their immediate budget. Whichever route is chosen, Mill Gardens offers a compelling combination of modern construction, generous accommodation, a private garden and an established Silsden location.

ADDITIONAL INFORMATION

Service charge is £21.27pcm which covers building insurance, management charges, gardens & grounds, emergency light provision and carpark/footpath provision

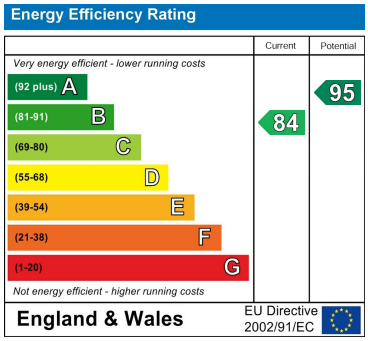


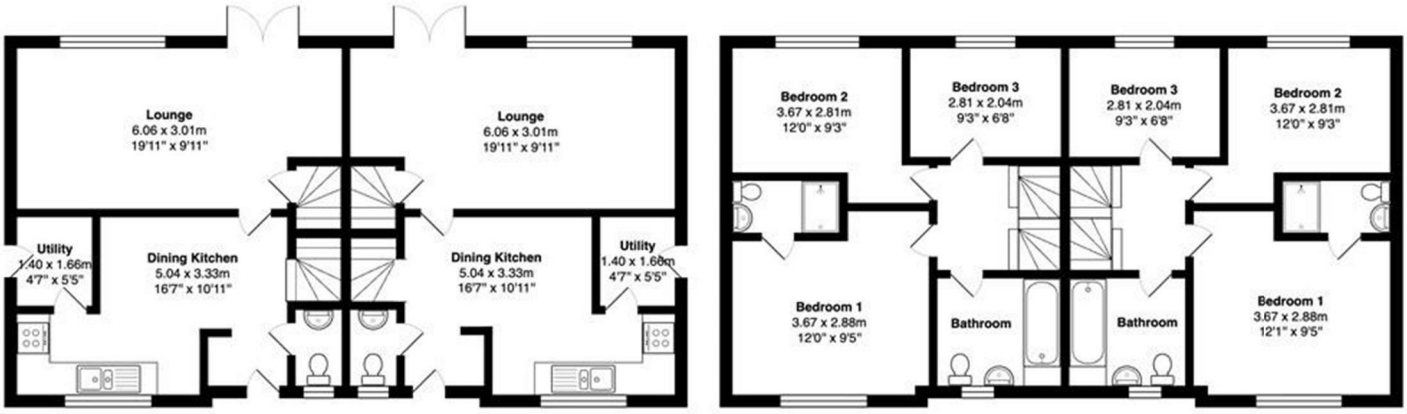
Viewings

Viewings by arrangement only. Call 01535 655212 to make an appointment.

EPC Rating:

B





Ground Floor

First Floor

Total Area: 158.0 m² ... 1701 ft²

All measurements are approximate and for display purposes only

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