

FOR SALE



Rosva Morgowr, Falmouth
Fixed Price £147,000


MARTIN&CO

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- SECTION 106 PROPERTY
- FOR BUYERS WITH A LOCAL CONNECTION
- 60% OF FULL MARKET VALUE
- STUNNING MODERN APARTMENT
- GAS CENTRAL HEATING

A fantastic opportunity to purchase a spacious and modern **AFFORDABLE HOME** at 60% of its full market value. The apartment has two double-bedrooms and is located within the very sought after Swanvale area of Falmouth.

The apartment is being offered for sale as an affordable home at 60% of its full market value.

For the first 2 weeks of marketing applications are open to local buyers with a Falmouth connection looking to get onto the housing ladder at this time.

After the initial 2 weeks marketing, if a local buyer hasn't been found, then applications will be opened out to buyers with a Cornwall connection.



A stunning first-floor, modern, purpose-built apartment situated within the popular Wain Homes development at the rear of Swanpool. The apartment offers lovely light and airy accommodation with calming, green views from the bedrooms. Entering the apartment there is a hallway providing access to all rooms. There is a very spacious, dual aspect principal bedroom, along with a second double bedroom and a lovely modern fitted bathroom. There is a spacious, open-plan, kitchen-dining-living room, with windows along two sides bringing in lots of light. The kitchen has been tastefully fitted with a range of modern units along with an integrated oven and gas hob with extractor hood. There is plenty of space for a dining area as well as a generous seating area.

EPC- B

Council Tax Band- B

Double Glazing

Gas Central Heating and Hot Water

One Allocated Parking Space

Mains Electricity, Water and Drainage

Ultrafast broadband available at this postcode. (Source - Ofcom.org.uk)

Mobile Phone Coverage: O2 / EE / Three / Vodafone -

Please contact individual providers for further information

Leasehold 999 years from 1 January 2015 – 988 years remaining

Full open-market value = £245,000

60% share = £147,000

Service Charge - £1659 per annum

Ground Rent - £251.44 per annum

Managing Agents – First Port

An annual Estate Maintenance Fee of £189.92 is payable to Wain Homes for maintenance of the communal areas of the estate.



Eligibility

Preference is given to those with a local connection to Falmouth however we can also consider those with a Cornwall connection if no applicants with the town connection come forward after a period of 2 weeks from advertising. Please note that local connection exemptions apply to applicants who are subject to the Armed Forces Covenant, Care Leavers under the age of 25 and/or Victims of Domestic Abuse:

- 12 months + current residency
- OR
- permanent employment 16 hours + per week
- OR
- Previous residency of 5 years +
- OR
- Close family connection where that family member has lived for 5 + years (Mum/Dad/Son/Daughter/Brother/Sister)

In addition the applicant will need to:

- Be in Housing Need – i.e. living with family/renting **and** otherwise unable to afford a home on the open market
- Have a maximum household income of £80,000
- Have a minimum 10% deposit (or 5% with relevant AIP)
- Have a recent AIP from a s.106 lender (Nationwide/Halifax/Leeds/Santander/TSB/Skipton being the main ones we are aware of)
- Have viewed and offered on the property

PROOF OF YOUR LOCAL CONNECTION (USUALLY IN THE FORM OF COUNCIL TAX/ UTILITY BILLS, BANK STATEMENTS, PAYSLEIPS ETC, WILL NEED TO BE PROVIDED IN ORDER TO MAKE AN OFFER ON THE PROPERTY.

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Accuracy: References to the Tenure of a Property are based on information supplied by the Seller. The Agent has not had sight of the title documents. A Buyer is advised to obtain verification from their Solicitor. Items shown in photographs including but not limited to carpets, fixtures and fittings are not included unless specifically mentioned within the sales particulars. They may however be available by separate negotiation. Buyers must check the availability of any property and make an appointment to view before embarking on any journey to see a property. No person in the employment of the agent has any authority to make any representation about the property, and accordingly any information given is entirely without responsibility on the part of the agents, sellers(s) or lessors(s). Any property particulars are not an offer or contract, nor form part of one. **Sonic / Laser Tape:** Measurements taken using a sonic / laser tape measure may be subject to a small margin of error. **All Measurements:** All Measurements are Approximate. **Services Not tested:** The Agent has not tested any apparatus, equipment, fixtures and fittings or services and so cannot verify that they are in working order or fit for the purpose. A Buyer is advised to obtain verification from their Solicitor or Surveyor.