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**Maritime House,  
Discovery Quay, Falmouth**

**Shared Ownership £70,000  
Leasehold**





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Leasehold

### Property Introduction

This spacious two bedroom upper floor apartment is being offered on a shared ownership basis to own 25% of the property and pay rent on the remainder.

Please note, strict terms apply on who can purchase. Please check details below for eligibility. The apartment can be accessed by a lift or by the stairs. There is a communal outside space.

The accommodation comprises of a spacious hallway, a generous kitchen/diner with a fully fitted kitchen to one end, there are two double bedrooms and a modern bathroom. The front bedroom and lounge have views over Events Square.

### Location

Events Square is home to the National Maritime Museum, set on the harbour's edge in this famous coastal town with one of the largest natural harbours in the world. In the immediate vicinity there are a variety of restaurants, shops and amenities and a Tesco Metro store and walking through the town there is a wider range of amenities with the branch line railway station providing easy access to the city of Truro and beyond. Falmouth offers a choice of four beautiful beaches and water sports and fine daily sailing waters.

### ACCOMMODATION COMPRISES

Entrance door opening:-

#### HALLWAY

Coat and shoe storage. Radiator. Entry phone system. Airing cupboard housing the immersion tank and pressurised system pump, solar panel converter and electrics. Doors off to:-

#### OPEN PLAN KITCHEN/LOUNGE/DINER 31' 9" x 8' 5" (9.67m x 2.56m)

A generous room with a range of wall and floor mounted cupboards with worktop over incorporating a sink and drainer. Wall mounted boiler and tiled surround. Spaces for washing machine and cooker with extractor hood above, space for fridge/freezer. Space for dining table and chairs. Double glazed window with views out over Events Square. Radiator and TV aerial socket.

### **BEDROOM ONE 12' 6" x 9' 3" (3.81m x 2.82m)**

A good sized double bedroom with double glazed window to the front. Radiator.

### **BEDROOM TWO 13' 1" x 11' 7" (3.98m x 3.53m) plus door recess**

Double glazed window and radiator.

### **BATHROOM**

Bath with shower tap attachment, pedestal wash hand basin with light and shaver socket above and low level WC. Heated towel rail.

### **AGENT'S NOTE AND LEASEHOLD INFORMATION**

The Council Tax band is band 'C'. The solar panels provide power for the hot water and heating and are owned by the freeholder. Remainder of 99 year lease commencing 1st July 2007. We advise buyers to check with their lender (if relevant) regarding the length remaining on the lease. For the remaining 75% of the property there is a rental fee of £434.32 a month. Please note that the rent is only calculated as a percentage of the retained equity when the lease is granted. All resales properties will have been the subject to annual rent increases, which mean that the rent no longer represents a percentage of the retained equity. Further details of the rent review periods and calculations are contained within the key information document which is available on application. Your annual rent is calculated as 2.48% of the remaining share of the full market value owned by the landlord. In addition to the rent above, the monthly payment to the landlord includes: Service charge/estate charge £97.91 (paid to an external company) Buildings insurance £32.14 (paid to an external company) Total monthly payment excluding rent £130.05 (these are subject to change during the purchase process) 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.

Section 106 Eligibility - The property is subject to a local connection criteria. In the first instance priority will be given to residents with a local connection to the County of Cornwall but preference will be to those with a connection to the town of Falmouth demonstrated by the following:- a) being permanently resident therein for a continuous period of at least 12 months immediately prior to advertising and that residence is of their own choice; or b) being formerly permanently resident therein for a continuous period of five (5) years; or c) having his or her place of permanent work (normally regarded as 16 hours or more a week and not including seasonal employment) therein immediately prior to advertising or; d) have a connection through a close family member (normally mother, father, brother, sister, son or daughter) where the family member is currently resident therein and has been so for a continuous period of at least five (5) years immediately prior to advertising; or this will further cascade to any eligible purchaser after 90 days of advertising. This information has been taken from the Section 106 Agreement which is a planning condition. An application process will happen if you are interested.

### **SERVICES**

Mains water, mains drainage and mains electric.

### **DIRECTIONS**

Heading towards the seafront in Falmouth, proceed down Melville Road, turn left at the traffic lights into Avenue Road, go under the bridge, to the junction at the bottom of the road. Turn left and proceed along Grove Place and find any free parking space, or enter into car park. The entrance to the apartments is to the left of Tesco around the left hand side. If using What3words; navy.ties.novel

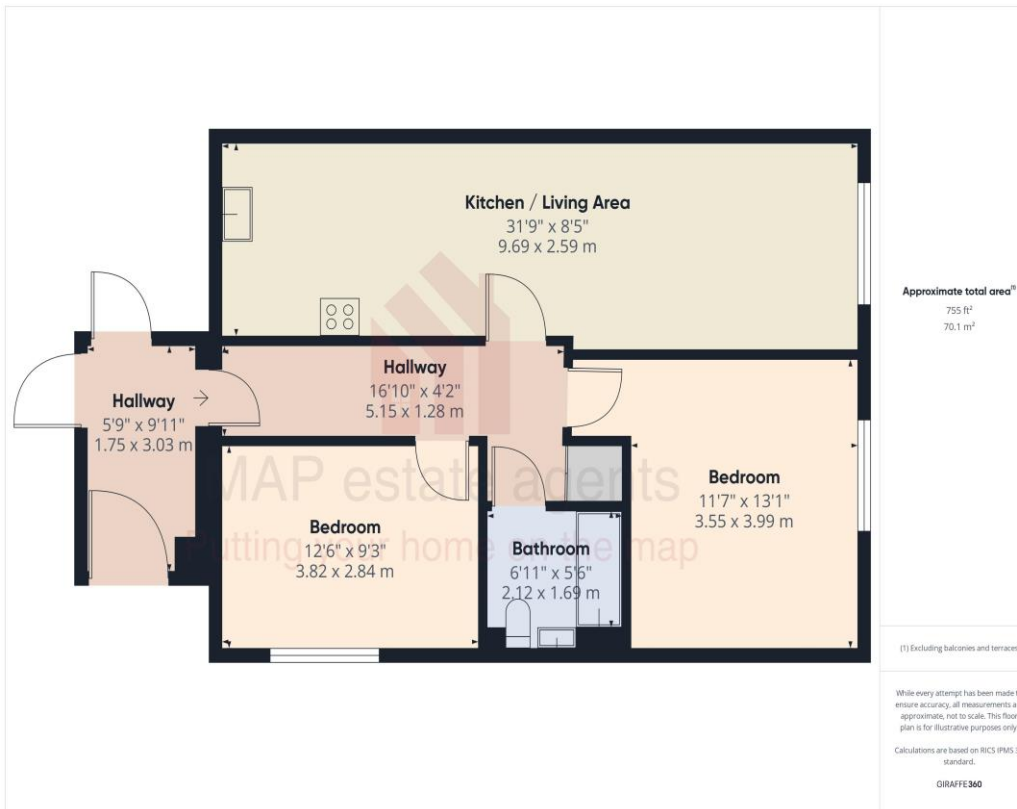


Energy Efficiency Rating		Current	Potential
Very energy efficient - lower running costs			
(92+)	A		
(81-91)	B		
(69-80)	C	79	79
(55-68)	D		
(39-54)	E		
(21-38)	F		
(1-20)	G		
Not energy efficient - higher running costs			
England & Wales		EU Directive 2002/91/EC	



## MAP's top reasons to view this home

- Spacious upper floor apartment
- Located on Events Square, Falmouth
- Two double bedrooms
- Spacious open plan lounge/kitchen/diner
- Modern bathroom
- Communal outside space
- Positioned beside the harbour with its beautiful outlook
- Home of the National Maritime Museum
- Shops and bars on your doorstep
- Shared ownership apartment, criteria applies



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