



**Plot 340 Tithecott Way, Northam, Bideford, EX39 1ZH**



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## **Plot 340 Tithecott Way, Northam Bideford**

Call today to view this three-bedroom detached house for sale at 25% shared ownership at Bay View. Offering a kitchen/diner, a living room, and utility room, and upstairs three bedrooms with a bathroom and en-suite. Also parking and a rear garden.

This plot is available to buy for £88,750 for a 25% share in a home worth £355,000 at full price.

The Mountford is a family home that packs a punch, from the outside this double-fronted home is impressive but wait till you step inside!

The ground floor features two substantial living spaces, each of which run the full length of the home. There's a sizeable, dual aspect living room which is bright and airy and a kitchen/dining room which offers all the benefits of open plan, along with a cloakroom and utility room. On the first floor there are three well-proportioned bedrooms. An en suite for the Master Bedroom affording one privacy, and along with a sumptuous family bathroom which, ensures that no-one is short of bathroom space in the morning.

Outside you will find a private garden and driveway parking for 2 vehicles.

### **Financial Breakdown**

Full market value: £355,000

25% share value: £88,750

5% deposit: £4,437.50

Rent charged on un-owned share: 2.75%

Monthly Rent on un-owned share (75%) £610.16

Estimated monthly service charge £58.52 pcm to include building insurance.

### **About Bay View**

The Bay View new homes development is located on the stunning North Devon coast with, an exciting development of 3 and 4 bedroom homes, ideally suited to couples and families alike.

Our new homes in Northam have been thoughtfully designed to complement their surroundings—modern in style yet perfectly in keeping with the area's traditional charm. If you've dreamed of life by the sea, our Bay View development offers a coastal retreat with plenty to enjoy.

With a choice of homes in varying sizes and layouts there is something for everyone at Bay View.

### **What Is Shared Ownership?**

The Shared Ownership scheme is a Part Buy, Part Rent way of owning your own home for a smaller upfront payment. With Shared Ownership, you buy a share of your home using a mortgage from a bank or building society and pay a subsidised rent on the share you did not purchase. The combined mortgage and rent is usually less than you'd expect to pay if you bought a similar property outright. When you're ready, you can buy more shares until you staircase to owning 100% of your home.





### Qualifying Criteria

Is Shared Ownership right for me?

- As long as you are over 18
  - Your total household income is less than £80,000
  - And you don't already own a home at the time of buying your shared ownership property, or are Sold Subject To Contract
- ... then Shared Ownership could be right for you!

### How Does Shared Ownership Work

You buy a share in your home that's right for you. That could be from 25% up to 75% initially. You'll pay a reduced rent to us on the share we own and a monthly service charge.

As your finances allow, you can buy further shares in your home as and when you choose, meaning you'll own more and pay less rent.

Typically, you'll only need a deposit that is 5% of the value of your share, rather than of the total property value, meaning you could get moving sooner than you thought.

Shared Ownership generally costs less than purchasing outright or renting, making it a fantastic option to get onto the housing ladder.



### Agents Note

Please note, as a Shared Ownership purchase there are likely to be additional legal fees during the conveyancing process, your solicitor can advise you of these.

Please note flooring and kitchen appliances subject to changes.

### Disclaimers

o Deposits start from 5% of your chosen share value, illustrated deposit only and depends on lender and product availability.

o Share percentage advertised is an example.

Typically shares up to 75% are available

o Share percentage advertised is an example.

Please note, images have been used for illustrative purposes only. Specification, layout and finish may be subject to change.



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## Plot 340 Tithecott Way, Northam Bideford

- Air Source Heat Pump
- Flooring Throughout
- Shares Available from 25% to 75%
- EV Charger
- Utility Room

Tenure: Leasehold

EPC Rating: B

Annual Service Charge: 702.24

Ground Rent: Ask Agent

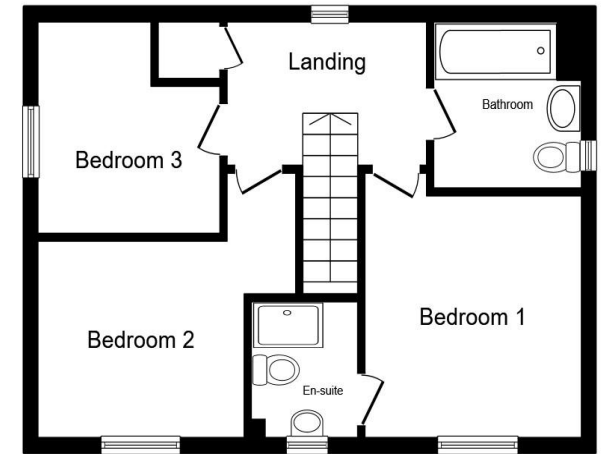
This is a Leasehold property. We are awaiting further details about the Term of the lease. For further information please contact the branch. Please note additional fees could be incurred for items such as Leasehold packs.

shared ownership

**£88,750**



Ground Floor



First Floor

Total floor area 87.0 m<sup>2</sup> (936 sq.ft.) approx

This floor plan is for illustrative purposes only. It is not drawn to scale. Any measurements, floor areas (including any total floor area), openings and orientation are approximate. No details are guaranteed, they cannot be relied upon for any purpose and they do not form part of any agreement. No liability is taken for any error, omission or misstatement. A party must rely upon its own inspection(s). Powered by [www.propertybox.io](http://www.propertybox.io)



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Property Ref:

TVT106293 - 0002

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