



Richmond Point

Lytham St Annes



2 & 3 bedroom
houses

available with
Shared Ownership



A place to feel at home

Richmond Point is a welcoming new neighbourhood on the northern fringes of Lytham St Annes, bringing together high-quality homes, nearby countryside and the appeal of life by the coast.

Set alongside an established residential community, this growing neighbourhood embraces the character of the Fylde, creating a place to put down roots and enjoy everyday life.

Known as the 'Jewel of the Fylde', Lytham St Annes offers a mix of distinctive architecture, shops, restaurants and traditional pubs. Local schools, sports clubs and leisure facilities add to the sense of community, with places to meet, relax and spend time.

Wide open beaches and surrounding countryside make it easy to enjoy the outdoors, whether you are walking, cycling or simply taking in the scenery. The area's renowned golf courses offer another way to unwind close to home.

The nearby M55 connects to the M6 and the wider motorway network, while local rail links provide options for journeys further afield.

With new homes, coastal surroundings and an established community coming together, Richmond Point is somewhere to feel connected and enjoy life on the Fylde, now and for years to come.



The exterior is a CGI enhanced image of the actual homes at Richmond Point.



Images are CGI representations taken in the actual homes at Richmond Point and are indicative only.



Site plan

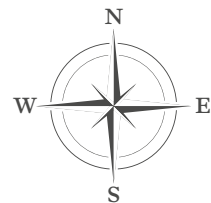
Click on a home to see
its floor plan and details



2 Bedroom Houses

3 Bedroom Houses

Rowland Homes



The development layout does not show details of gradients of land, boundary treatments, local authority street lighting or landscaping. It is our intention to build in accordance with this layout. However, there may be occasions when the house designs, boundaries, landscaping and positions of roads and footpaths change as the development proceeds. Please speak to a Sales Consultant for more details.



2 bedroom house

Plots: 399, 400* and 401

* Homes are handed



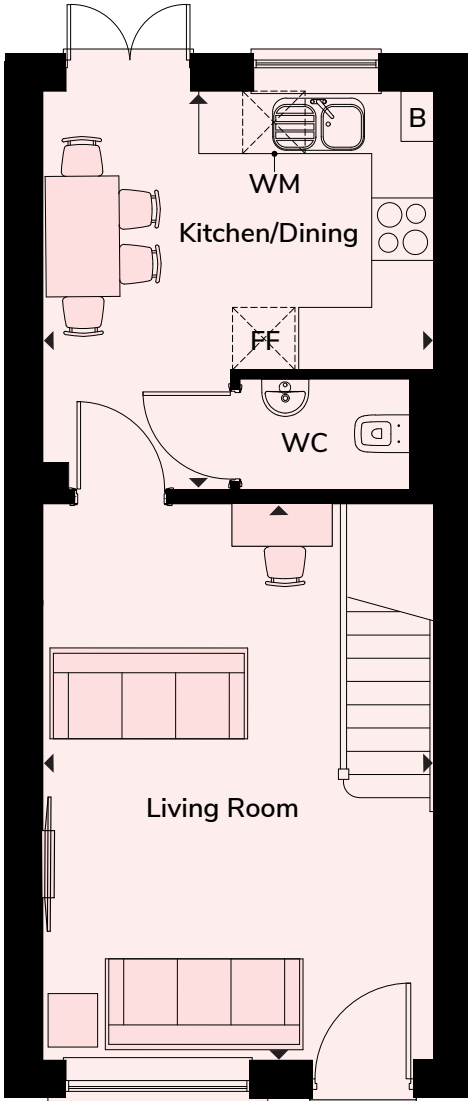
Ground Floor

	Width Length	
Kitchen/Dining Room	3.80m × 3.87m	12' 5" × 12' 8"
Living Room	3.80m × 5.37m	12' 5" × 17' 7"

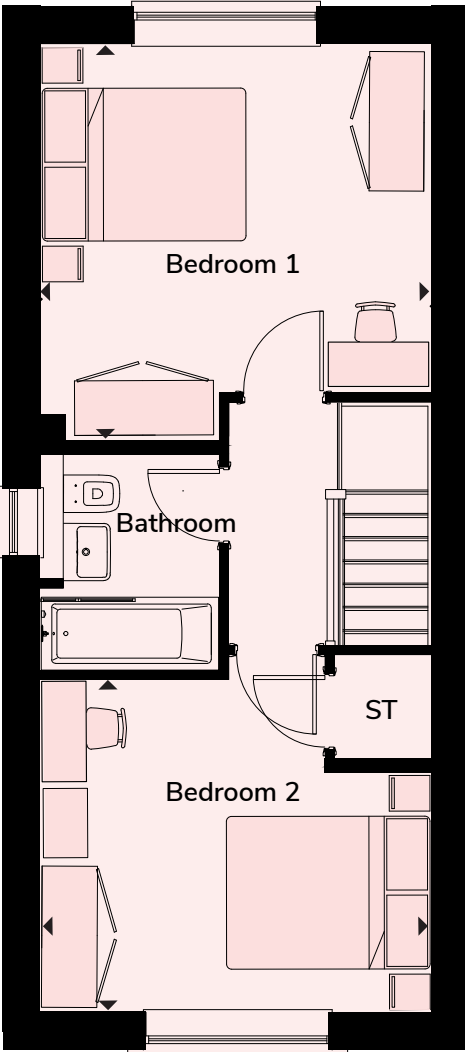
First Floor

	Width Length	
Bedroom 1	3.80m × 3.85m	12' 5" × 12' 7"
Bedroom 2	3.80m × 3.23m	12' 5" × 10' 7"
Total Area	71.12 sq m	765.5 sq ft

This brochure is designed specifically as a guide. The computer generated images are for illustrative purposes only. The floorplans shown are for approximate measurements only. Exact layouts, dimensions, entrances, position of windows and doors may vary and are subject to change. Please ask a Sales Consultant for further information. External finishes may vary according to plot.



Ground Floor



First Floor

* Window to plots 399 and 401 only

- KEY**

 - FF Space for fridge/freezer
 - B Boiler
 - WC Cloakroom
- WM Space for washing machine
 - ST Store

VIEW PLOTS ON SITE PLAN



3 bedroom house

Plot: 396*, 397* and 398

* Homes are handed



Ground Floor

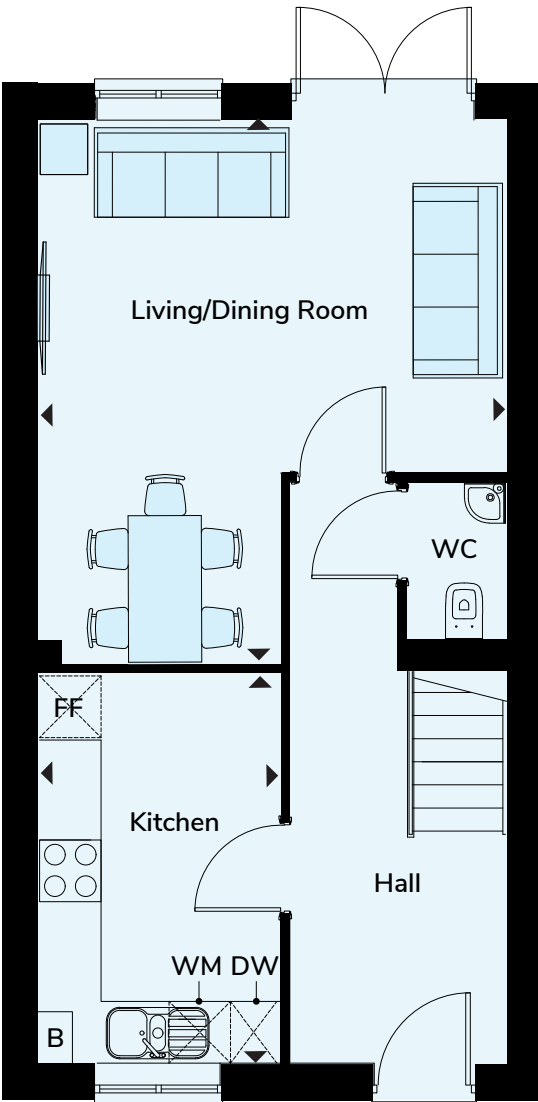
Width | Length

Kitchen	2.38m × 3.83m	7' 9" × 12' 6"
Living/Dining Room	4.59m × 5.33m	15' 0" × 17' 5"

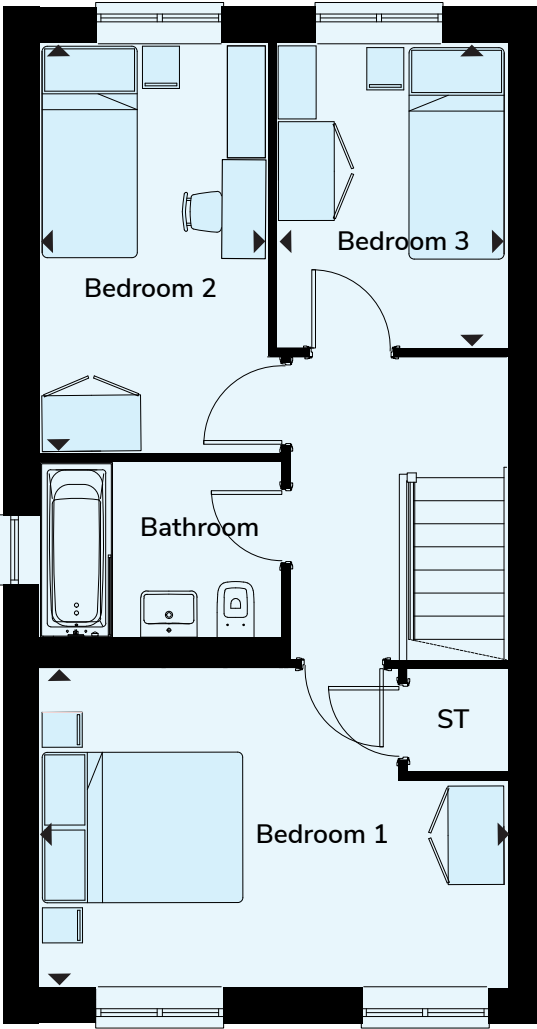
First Floor

Width | Length

Bedroom 1	4.59m × 3.13m	15' 0" × 10' 3"
Bedroom 2	2.25m × 4.02m	7' 4" × 13' 2"
Bedroom 3	2.28m × 3.00m	7' 5" × 9' 10"
Total Area	84.82 sq m	912.9 sq ft



Ground Floor



First Floor

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* Window to plots 396 and 398 only

- KEY**

 - FF Space for fridge/freezer
 - B Boiler
 - WC Cloakroom
- WM Space for washing machine
 - ST Store
 - DW Optional space for dishwasher

VIEW PLOTS ON SITE PLAN



It's all in the detail

Kitchen

- Contemporary white kitchen with brushed handles and soft close
- Grey marble effect laminate worktop with matching upstand
- Stainless steel splashback to hob
- Stainless steel 1½ bowl sink with Deva chrome mixer tap
- Electrolux electric double oven, gas hob and stainless steel cooker hood
- Space and plumbing for dishwasher in 3 bedroom house only
- Eco bin

Cloakroom

- Contemporary Vitra white sanitaryware comprising basin and toilet with soft close seat
- Chrome Hansgrohe mixer tap
- White splashback tiling to basin

Bathroom

- Contemporary white sanitaryware including Trojan bath, bath panel, Vitra basin and back to wall toilet
- Chrome Hansgrohe mixer tap
- Hangrohe thermostatic shower over bath
- Glass shower screen to bath
- Large format white wall tiling to bath with splashback tiling to basin
- White heated towel rail
- Mirror

Flooring

- Wood effect vinyl flooring to kitchen, cloakroom and bathroom
- Carpet to hall, living/dining room, stairs, landing and bedrooms

Electrical

- Downlights to kitchen and bathroom
- Pendant lighting to hall, cloakroom, landing, living room and bedrooms
- Chrome sockets and switches throughout
- Shaver socket to bathroom
- Telephone points:
2 bedroom house - in living room
3 bedroom house - in living room and bedroom store cupboard
- Smoke, carbon monoxide and heat detectors
- Extractor fan to bathroom and cloakroom
- Light to front and rear elevation
- Loft light
- Doorbell
- TV aerial within loft space

General

- White PVCu double glazed windows
- Walls and ceilings painted in white
- Architraves and skirtings painted in white
- White painted panelled internal doors with chrome ironmongery
- Potterton gas combi boiler with contemporary white radiators
- NHBC 12 year build warranty

External

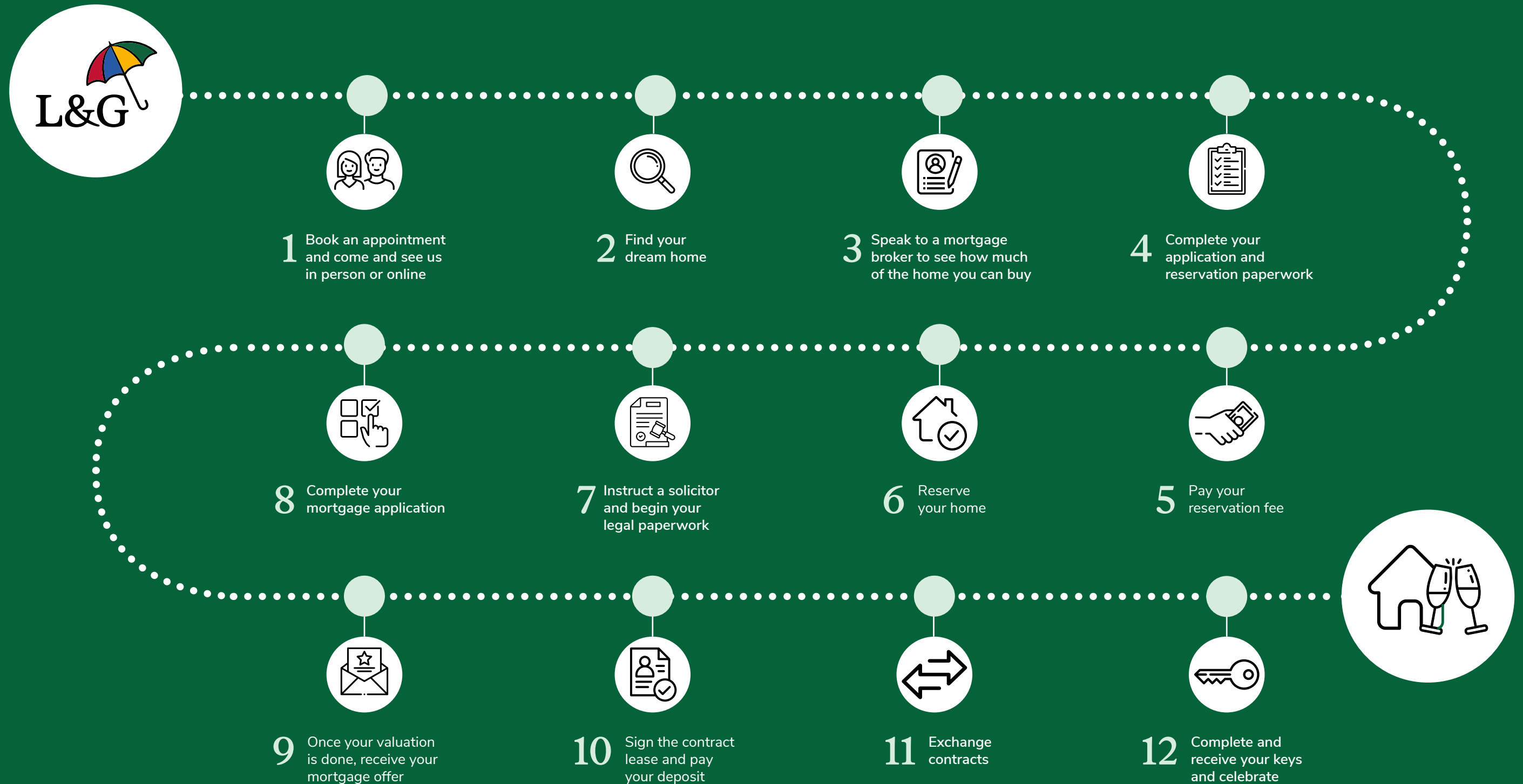
- Two parking bays per home
- EV charging point
- PV to roof
- Paved patio area
- Turf to rear garden
- 1.8m high timber fencing to rear garden
- Tap to rear garden
- Garden storage



A step-by-step guide to owning your own home

Find a L&G Shared Ownership property you'd like to buy and follow our step-by-step guide to turn your home-buying dreams into reality.

[CLICK HERE TO FIND OUT MORE](#)





Your step onto the property ladder

This home ownership scheme allows you to buy an initial share in your home and rent the remaining share. Over time you can then buy more shares in your home until you own the full 100%.



About Shared Ownership

Q: How does Shared Ownership work?

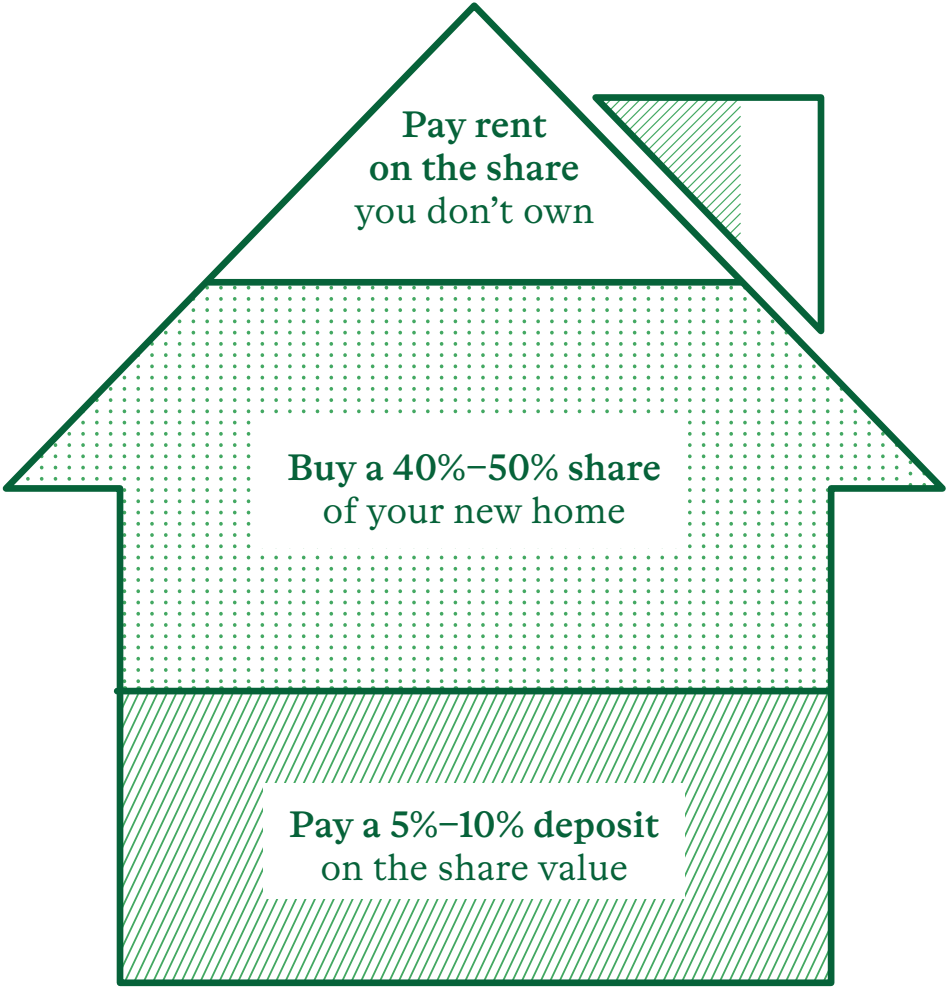
At Richmond Point, you can buy an initial share of between 40% and 50% of the home's full market value. Your mortgage repayments are based on the share of the home you own, and you'll pay a subsidised rent on the remaining share that you don't own.

Over time, should your financial circumstances change, you may choose to purchase further shares, taking your ownership to 100%.

Q: Will I need a deposit?

With Shared Ownership properties, a deposit is still necessary, typically starting at just 5%–10%. Since you're buying a portion of the property, your deposit is typically lower than when compared to the open market, making it more affordable.

[CLICK HERE TO FIND OUT MORE](#)



Breakdown example of buying a new home at Richmond Point

For full details around costs, please speak to one of our Sales Consultants.



FAQs

Q: How do I know what percentage I can purchase?

At Richmond Point, you can own any share from 40% to 50% of the initial purchase price. You will be asked to speak to a mortgage broker to assess what share you can buy that is both affordable and sustainable.

Q: What if I already have a home?

If you already own a property you would need to have confirmed the sale of your home when you apply to buy via Shared Ownership. Your application would be assessed based on your housing need for you to be considered for Shared Ownership.

Q: Can I buy a property on my own?

If you earn or have a household income up to a maximum of £80,000 per annum, you could be eligible. You can also use Shared Ownership to buy alone or with another person as long as your joint incomes don't exceed the maximum earnings bracket.

Q: How will I pay my rent?

L&G has appointed a Management Provider, Great Places Housing Group, to manage your rental account and will collect the rent on our behalf. They will be in touch with more information nearer the time of completion.

Shared Ownership – Terms and conditions apply. This scheme is subject to status and meeting criteria. Minimum and maximum share values will apply and rent is payable on the unsold share. Please speak to a Sales Consultant for more details.

Q: Is it cheaper than renting?

Shared Ownership can be cheaper than renting privately as the mortgage cost and low rent usually add up to less than the equivalent rental payments to a landlord.

Q: Can I buy additional shares in the property?

Yes you can. This is known as 'staircasing'. You can staircase in annual 1% increments during the first 15 years of your lease, this is calculated based on the initial purchase price adjusted in line with HPI (House Price Index), or you can staircase in larger proportions (over 5%) with a RICS valuation. You can staircase to 100% ownership.

Q: Can I rent out my property?

You cannot grant an Assured Periodic Tenancy on a Shared Ownership property. If you want to get a lodger you can, however, you need to be able to afford to purchase the home without any assistance.

Q: How is the rent calculated?

Your annual rent is charged at 2.75% of the residual value of your home, which is reviewed annually each April. CPI (Consumer Price Index) from September of the previous year +1%.

Our Sales Consultant can give you further details based on your specific circumstances.

Q: Can I decorate and make improvements to my home?

Yes, you don't need our permission for decorating or simple repairs, however, you would need to get permission for larger works to ensure it does not affect the structure of the building.

Q: What is the length of the lease?

The lease is 990 years.

Q: Will I have to pay Stamp Duty?

When you buy a share in one of our homes you will have to pay a Stamp Duty Land Tax (SDLT). We advise you consult your solicitor as to the amount payable at the point of your legal completion.

There are two ways to pay on a newly built (new lease) property. Making a one-off payment based on the total market value of the property or paying any SDLT due in stages. If you decide to make a one-off payment upfront this is known as making a 'market value election'. If you choose to pay SDLT in stages then you pay SDLT on the initial purchase amount. Should you choose to pay SDLT in stages, you will not have to make any further payments until you own more than an 80% share of the property.

Q: What if I want to sell my property?

When you want to sell your Shared Ownership home, L&G has a time period specified within your lease to offer the property to another eligible shared owner. If we are unable to source a suitable purchaser in this time, you can put the property on the open market.

Q: Are there other costs involved?

Some other costs to consider:

Estate charges

An estate charge is payable by all homes on the development to maintain roads, lighting, and landscaped and communal spaces.

Management fees

Legal & General Affordable Homes appoint a Management Provider to manage your home and rental account on our behalf. Great Places Housing Group will be in contact shortly after you move in to introduce themselves.

Solicitor fees

You must appoint a solicitor before you can apply for a mortgage, and it is important to check they are approved to work for your mortgage lender. Fees are usually based on a fixed cost basis.

Broker fees

A mortgage broker will charge a fee for their services, and this can vary from a fixed amount to a percentage of the purchase price. Your broker should explain what fees are charged before they undertake any work on your behalf.

Other fees

You may incur other costs throughout the moving process, for example, removal costs. These can vary and it's worth speaking to a few companies to obtain quotes.

Your Sales Consultant will provide you with the costs for the estate charges and your solicitor will be provided with the breakdown of what the costs cover.

[CLICK FOR MORE FAQs](#)





Richmond Point

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