



2, Gaskin Croft,
Welton, HU15 1YZ
25% Shared Ownership £58,500



SHARED OWNERSHIP - 25% PURCHASE

A fantastic opportunity to acquire this property situated on the development of Turpins Chase, Welton.

Accommodation briefly comprising entrance hall, living room, cloakroom and dining kitchen to the ground floor. To the first floor there are two bedrooms and a family bathroom.

Externally a paved driveway to the front of the property providing two parking spaces and a rear garden that is laid to lawn.

East Riding of Yorkshire Council Tax Band - B
Energy Performance Certificate - B
Tenure - Leasehold



Tenure: Leasehold
East Riding of Yorkshire
BAND: B

THE ACCOMMODATION COMPRISES

ENTRANCE HALL

Composite entrance door, radiator, consumer unit, access to lounge, stairs leading to first floor accommodation.

LOUNGE

3.50 x 4.70 (11'5" x 15'5")

UPVC double glazed window to the front, fitted with wooden shutters, radiator, laminate flooring, access to kitchen/diner.

KITCHEN/DINER

4.62 x 2.61 (15'1" x 8'6")

Fitted with a range of shaker style wall & base units with complimentary work surfaces, stainless steel sink with mixer tap, space/plumbing for washing machine, integrated electric oven, four ring gas hob, extractor hood, space for fridge/freezer, space for dining table, radiator, recessed spotlights, access to WC, UPVC double glazed window to the rear, UPVC double glazed patio doors leading to rear garden, fitted with wooden shutters,

W.C/CLOAKS

1.61 x 1.01 (5'3" x 3'3")

Low level WC, wall mounted wash hand basin, radiator.

FIRST FLOOR

LANDING

Loft hatch access, radiator.

BEDROOM ONE (FITTED)

4.63 x 2.95 (15'2" x 9'8")

UPVC double glazed window to the front elevation radiator, fitted wardrobes.

BEDROOM TWO (FITTED)

4.60 x 2.71 (15'1" x 8'10")

UPVC double glazed window to the rear, fitted wardrobes, radiator.

BATHROOM

2.45 x 1.57 (8'0" x 5'1")

Modern bathroom suite, paneled bath with shower over, pedestal wash hand basin, WC, radiator, recessed spotlights.

OUTSIDE

To the front of the property is the block paved driveway providing ample off road parking, gated side access to the rear garden. To the rear an enclosed south facing garden which is mainly laid to lawn with a paved patio area. Part wooden fence & brick wall surrounds the perimeter.

SERVICES & APPLIANCES

Mains water, drainage, electricity and gas are connected to the property. No Appliances have been tested by the Agent.

SHARE PURCHASE PRICE

The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 25% share, the share purchase price will be £58,500 and the rent will be £368.58 a month. If you buy a larger share, you'll pay less rent.

MONTHLY PAYMENT TO LANDLORD (excluding rent)

Every month (in addition to your rent) you will pay:

Estate charge £0

Buildings insurance £8.36

Management fee £0.84

Reserve/sinking fund payment £0

Other service charges £0

Total monthly payment excluding rent £9.20

Total monthly payments will typically be reviewed on an annual basis.

RESERVATION FEE

£0 - Nil

AFFORDABILITY ASSESSMENT

You will be assessed to check you can afford the home.

Your affordability assessment will be carried out by a suitably qualified and experienced adviser.

As part of the affordability assessment, you will need to provide documents to confirm your income, savings, and financial commitments.

The assessment will take into account the housing providers specific policies including:

- How much money you will need to have available to be able to afford the home (The shared Ownership Policy is currently under review, the Minimum Surplus Income Policy is available on request)

- Privacy Notice

(<https://www.eastriding.gov.uk/council/governanceand-spending/how-we-use-your-information/findprivacy-information/privacy-notice-for-sharedownership-housing-applicants/>)

TENURE

Leasehold.

LEASE TYPE

Shared ownership house lease model 2016-21.

LEASE TERM

990 years from Lease Start Date of 09/2/2024.

RENT REVIEW

Your rent will be reviewed each year by a set formula using the Retail Prices Index (RPI) for the previous 12 months plus 0.5%.

MAXIMUM SHARE YOU CAN OWN

At 100% ownership, the freehold will transfer to you.

TRANSFER OF FREEHOLD

At 100% ownership, the freehold will transfer to you.

LANDLORD

East Riding of Yorkshire Council
County Hall
Cross Street
Beverley
East Riding of Yorkshire
HU17 9BA

Under a shared ownership lease, you pay for a percentage share of the market value of a home. You enter into a lease agreement with the landlord and agree to pay rent to the landlord on the remaining share.

LANDLORD'S NOMINATION PERIOD

When you give the landlord notice that you intend to sell your share in your home, the landlord has 4 weeks to find a buyer. The landlord may offer to buy back your share, but only in exceptional circumstances and if they have funds available. If they do not find a buyer within 4 weeks, you can sell your share yourself on the open market. For example, through an estate agent.

The landlord may decide to waive their rights to the nomination period (either from the outset or during the existing nomination period).

PETS

You can keep pets at the home.

SUBLETTING

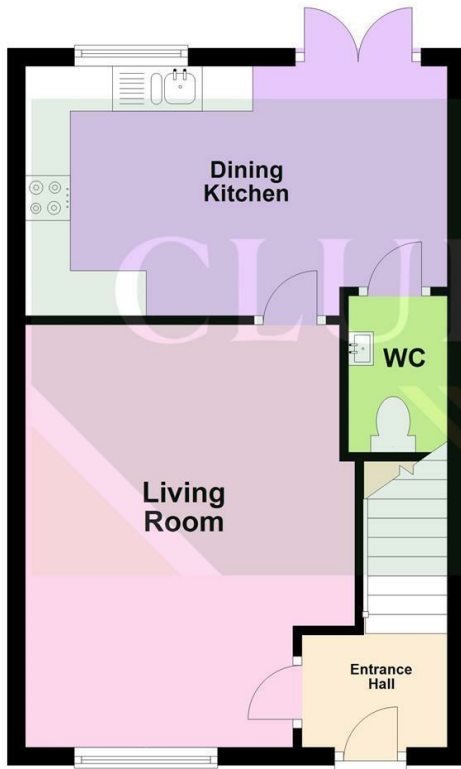
You can rent out a room in the home, but you must live there at the same time.

You cannot sublet (rent out) your entire home unless you either:

- own a 100% share; or
- have your landlord's permission which they will only give in exceptional circumstances (see section 1.6 in 'Key information about shared ownership' document) and
- have your mortgage lender's permission if you have a mortgage



Ground Floor



First Floor



AGENTS NOTES

For clarification, we wish to inform prospective purchasers that we have not carried out a detailed Survey, nor tested the services, appliances and specific fittings for this property.

VIEWING

By appointment with the Agent.

OPENING HOURS

9 am to 5.30 pm Monday to Friday and 9 am to 3 pm Saturday

FREE VALUATIONS FOR SALE

If you are considering selling or letting your property, we offer a free, no obligation valuation service and would be pleased to discuss your individual requirements with you. Please ring 01430 874000 for further information or to arrange for one of our Valuers to call.

MATERIAL INFORMATION

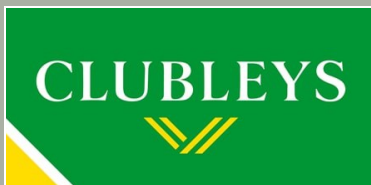
For broadband coverage, prospective occupants are advised to check the Ofcom website:- <https://checker.ofcom.org.uk/en-gb/broadband-coverage>. For mobile coverage, prospective occupants are advised to check the Ofcom website:- <https://checker.ofcom.org.uk/en-gb/mobile-coverage>

We may receive a commission, payment, fee, or other reward or other benefit (known as a Referral Fee) from ancillary service providers for recommending their service to you. Details can be found on our website.

MORTGAGES

We are keen to stress the importance of seeking professional Mortgage advice and would recommend that an appointment be made to see Faye Rowland (Holmefield Financial Solutions), Mortgage and Protection Advisor by phoning her on 07540 536891 or e-mail Faye@holmefieldsolutions.co.uk or by contacting any member of staff. A broker fee of £199 will be charged on application. Your home may be repossessed if you do not keep up repayments on your mortgage. Holmefield Financial Solutions is an appointed representative of First Complete Ltd., which is authorised and regulated by the Financial Conduct Authority.

Please note that this floor plan is not to scale and is only intended as a guide to layout. All measurements provided are approximate and for guidance purposes only. If there is any point which is of a particular importance to you, please contact the office and we will be pleased to check the information, particularly if you contemplate travelling some distance to view the property.



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Energy Efficiency Rating		
	Current	Potential
Very energy efficient - lower running costs		
(92 plus) A		96
(81-91) B	83	
(69-80) C		
(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

Clubleys give notice that these particulars whilst believed to be accurate are set out as a general outline only for guidance and do not constitute any part of an offer or contract. Intending purchasers or tenants should not rely on them as statements or representation of fact, but must satisfy themselves by inspection or otherwise as to their accuracy. No person in the employment of Clubleys has the authority to make or give any representation or warranty in relation to the property.

Photograph disclaimer – In order to capture the features of a particular room we will mostly use wide angle lens photography. This will sometimes distort the image slightly and also has the potential to make a room look larger. Please, therefore, refer also to the room measurements detailed within this Brochure.