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Valley Ridge Radstock

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<https://www.livewest.co.uk/sales-terms-and-conditions>



[livewest.co.uk](https://www.livewest.co.uk)



LiveWest
A home for everyone

Welcome to LiveWest

LiveWest was formed through the merger of DCH and Knightstone to become a leading developer of housing in the South West.

With a heritage of over 40 years experience in providing quality housing from the shores of Cornwall to the Gloucestershire hills, we have the scale and vision to build real social change in our region, one front door at a time.

While helping thousands of customers on the road to owning their own home, LiveWest translates its profits into affordable housing by building inclusive, welcoming and vibrant communities.

At our heart we are a people business, with over 36,000 properties, 70,000 customers and a dedicated commitment to building 16,000 new homes in the South West over the next ten years.

Our success as a business fuels our social purpose. It allows us to be transformational and gives us the freedom to invest in the communities we build and support.

As experienced leaders in our sector we have the ability to light the way forward with a progressive approach to the modern landscape of affordable housing, helping customers make that important step towards owning a home.



Valley Ridge

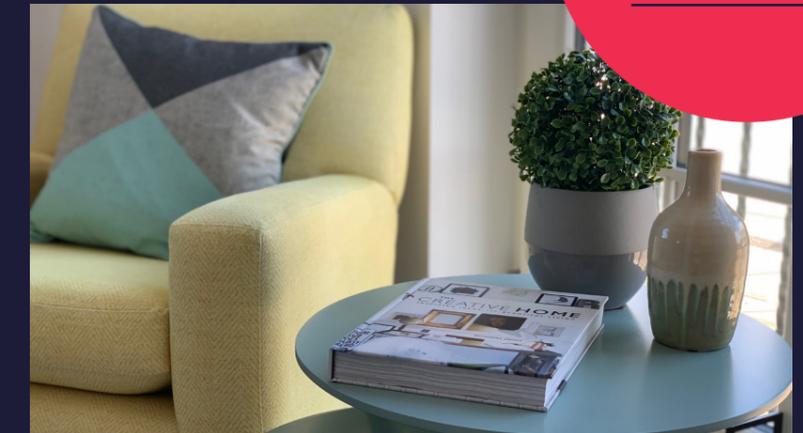
A fantastic opportunity to purchase a three-bedroom shared ownership home located in the popular area of Radstock.

Valley Ridge is a brand-new development conveniently located with a range of amenities nearby including leisure facilities, supermarket, museum and primary schools.

Interested in hearing more about Valley Ridge? Contact our sales team today on 0800 027 9801 or email newhomes@livewest.co.uk to register your interest.



Family home located in a popular location. A great place to call home!



Key Features

- 1 Brand new three bedroom family home
- 2 Lounge/dining room and separate kitchen
- 3 Rear garden laid to lawn
- 4 Allocated parking

Contact our sales team today on 0800 027 9801 or email newhomes@livewest.co.uk to register your interest.

*Shared Ownership specification is fixed, and non-negotiable. LiveWest continually review and update the specification and therefore reserves the right to change specification details. For full details regarding the current specification and finish please speak to the sales consultants.



Floorplans



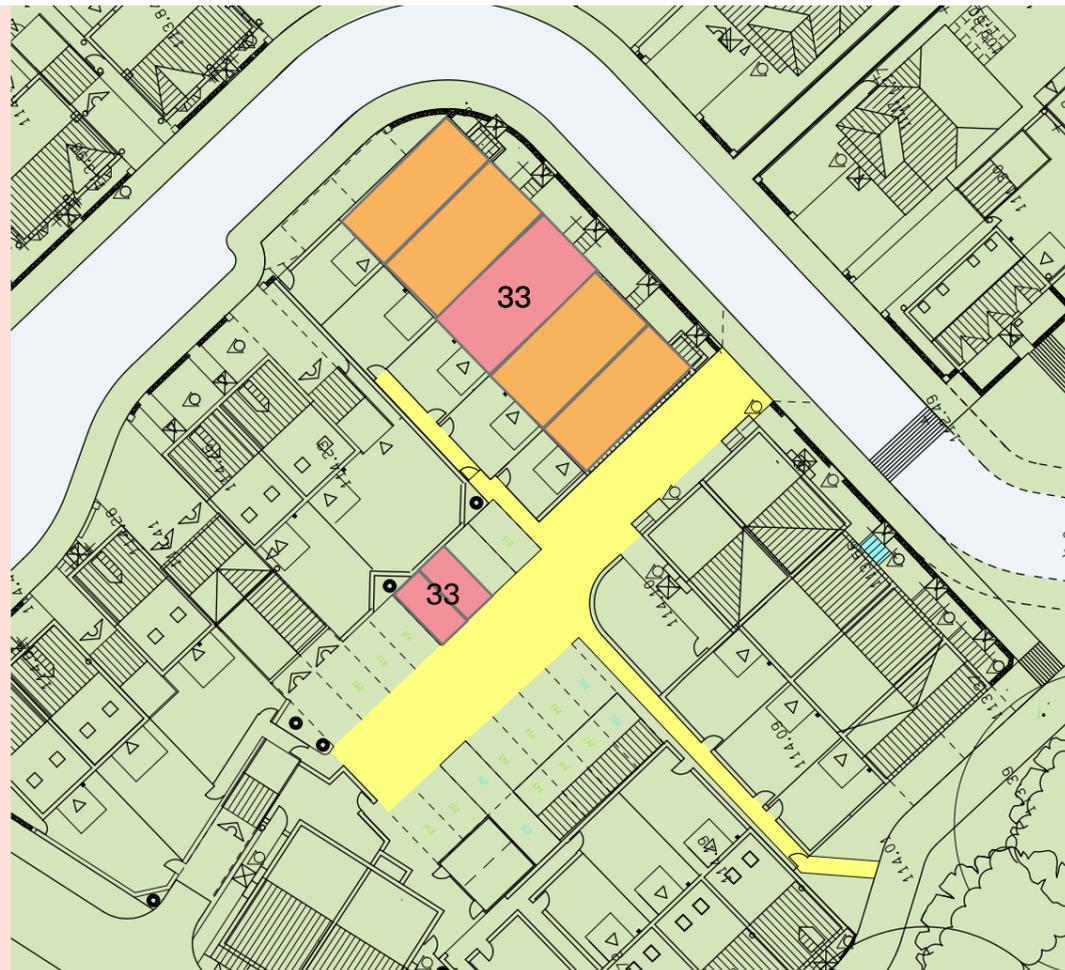
Floor Area: 97m²

Please refer to our [LiveWest website](#) for plot availability

Floor plan for illustration purposes only. Layout of walls, doors, window fittings and appliances are shown conventionally, and are approximate only and cannot be relied upon. We hope these plans will assist you by providing you with a general impression of the layout of the accommodation. The plans are not to scale nor accurate in detail. Window and external door configurations vary on selected plots - please consult with the Sales Consultant for details of your chosen property prior to reservation.

PLOT	HOUSE TYPE	OPEN MARKET VALUE	40% SHARE	RENT	SERVICE CHARGE	BUILDINGS INSURANCE	PLOT SIZE
33	3 bedroom mid terraced house + 2 parking spaces	£250,000	£100,000	£281.25	£16.00	£8.17	97m ²

Prices and rent figures shown are correct at the time of going to print. Service charge figures shown are estimates only and may be subject to revision or change. Floor areas shown are estimates only and should not be relied up on when ordering flooring and/or furnishings. Although every care has been taken to ensure the accuracy of the information given, the contents do not form part of, or constitute a representation warranty, or part of any contract. Please ask the Sales Consultant for further and latest information.



Site Plan

- Available three bedroom shared ownership home
- Shared Access
- Shared ownership homes



Shared Ownership

Discover the facts

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 some occasions when the house designs, boundaries and landscaping positions of roads and footpaths change, as the development progresses. Please consult with the Sales Consultant for details of your chosen property, prior to reservation. Information is correct at time of going to print. LiveWest has a policy of continuous improvement, and reserves the right to change specification details, designs, floor plans and site plans at any time

What is shared ownership?

Advantages

- The perfect way to get onto the property ladder
- Only 5% deposit*
*Dependent on circumstance
- Free stamp duty for first time buyers
- Buy more shares when suitable to you

Shared ownership, also known as part rent part buy, is a way to help people get onto the property ladder.

You buy a percentage of a house and pay rent to LiveWest for the remaining share. This means smaller deposits, smaller mortgage, and the rent you pay on the remaining share is charged at a discounted rate.

You can buy more shares as and when you can afford to, usually between 25%-75% and eventually up to 100%, in most cases, you can own your own home outright.

Stamp Duty paid for first-time buyers of shared ownership properties.

In the 2018 Budget, the government announced that shared ownership first-time buyers would be exempt from paying stamp duty if their shared ownership property is worth up to £300,000.



As a shared owner you are fully responsible for the repairs and maintenance of your home, internally and externally.

Am I eligible?

You will need to meet certain criteria in order to be eligible for shared ownership. You will need to confirm that you can raise enough money (normally with a mortgage) to buy the share that you own. Monthly rent is then payable on the remaining share as well as a monthly fee towards buildings insurance and service charges which service communal areas in and around your property.

Read and understand your lease and what restrictions it sets out. Work out costs and monthly payments and think about your long term plans.

As a shared owner you are fully responsible for the repairs and maintenance of your home, internally and externally.

How do I apply?

In three easy steps, you can be on your way to owning your own home:

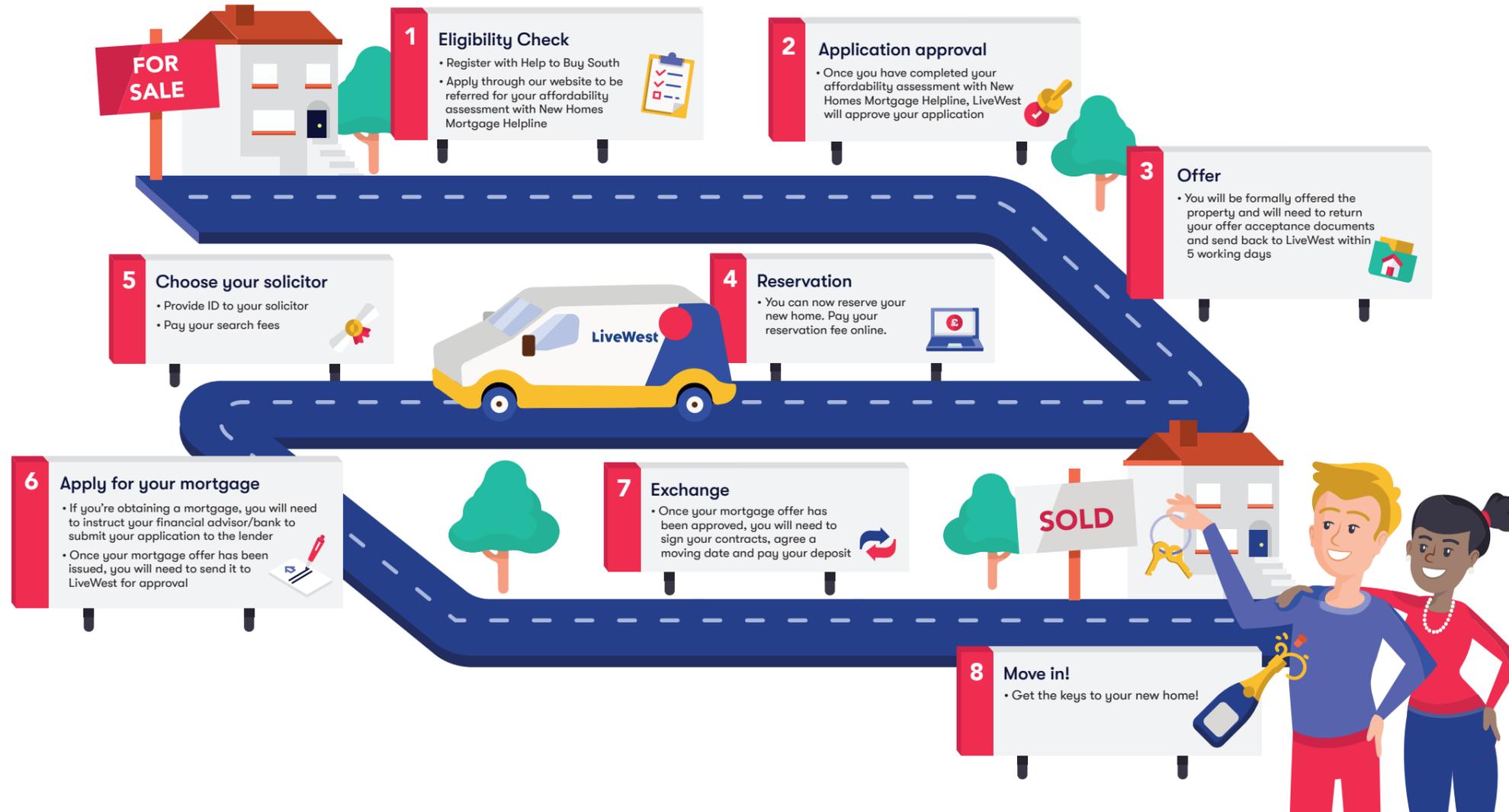
- 1 Register with Help to Buy South and obtain your 11 digit reference number: helptobuyagent3.org.uk/.
- 2 Apply on our website here (www.livewest.co.uk/form/apply-for-your-plot) so we can check your eligibility and refer you to New Homes Mortgage Helpline to complete your affordability assessment. Find out more about this in our 'How to Apply' brochure.
- 3 Once you have been qualified by New Homes Mortgage Helpline, your application will then be subject to final approval by LiveWest.

If you have a dream of buying your own home, call our Sales Team today on 0800 027 9801 or email us at newhomes@livewest.co.uk.



Buying your home

We know the process of buying a new home with shared ownership can be daunting but it doesn't have to be. Follow our eight step road to your new home and remember we're here to help every step of the way.



Buying more shares

As a shared owner you will have the right to buy all or part of your home from us as soon as you can afford to. This is known as 'staircasing'. In most cases you'll be able to buy shares to the point that you own 100% of your home. When you own 100% you can acquire the freehold, and will no longer have to pay rent as you will own the whole property outright. Your rent always reduces when you buy more shares.

If you are looking to buy more shares call the shares team on 01392 814637 or email BuyMoreShares@livewest.co.uk

Selling your home

Your shared ownership leasehold property comes with some rules about selling, which help us to ensure that it is sold to somebody in a similar position to you when you first purchased with us.

If you are looking to sell your LiveWest shared ownership home, contact our team by calling 01392 814637 or email us at resales@livewest.co.uk

THE BENEFITS OF STAIRCASING

 Increasing your percentage reduces your rental payment

 You can take advantage of low interest rates on mortgage finance

 You are one step closer to being an outright home owner!

Why buy from us?

"We are the proud home owners of a three bed house in such a beautiful rural location in Exeter, thank you LiveWest for making our dreams possible."

Liam and Marie Martin

"We'd like to thank LiveWest for building homes like this which are affordable for young families. Without them we'd all be priced out of the market."

Stefan and Charlotte Smith

