The Tors

Tavistock

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.

The Tors

The Tors development is situated just six miles away from Yelverton and fifteen miles from Plymouth.

Located just over a mile from the town centre, there are many supermarkets to choose from including a Tesco superstore, Lidl's and Morrisons.

This town is bursting with unique shops and has something for everybody including antiques; food, jewellery, clothing and books.

Tavistock and the surrounding area is full of things to do from canoeing down the river Tamar, trekking across Dartmoor National Park, or enjoying live music at the Tavistock Wharf.

There are several pre-schools within easy reach of The Tors development. The Tavistock Community Primary School is less than a mile away. There are also two other primary schools in the town.

Are you interested in finding out more about The Tors?

Contact our sales team today on 0800 027 9801

Tavistock is a popular town with good nearby transport links

Key Features

1. Allocated parking
2. Good size gardens
3. Storage throughout
4. Good for first time buyers and families

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

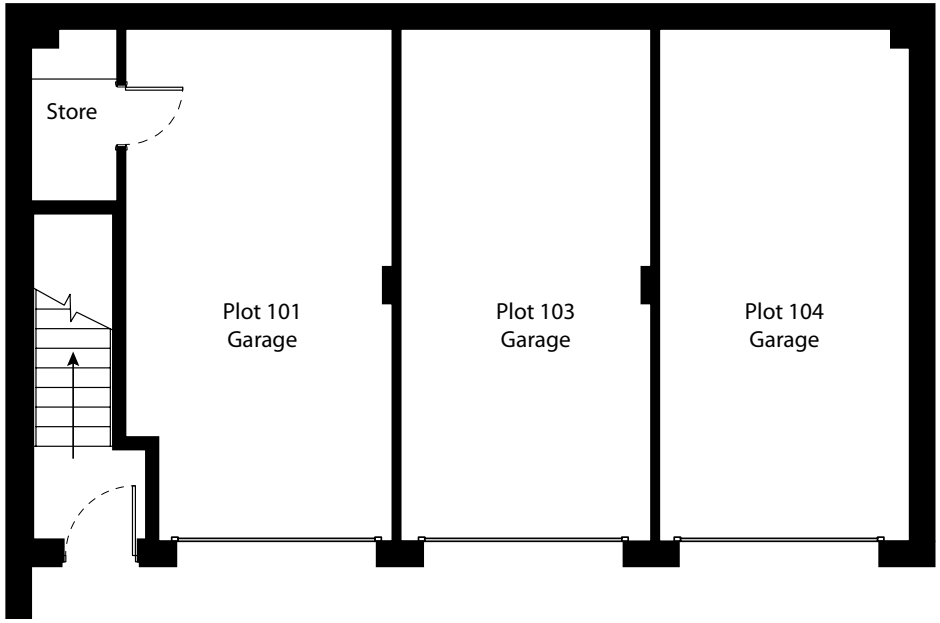
Floorplans

First Floor Dimensions

Kitchen/ Living Room	22' 1" x 18' 10"
Bedroom 1	13' 6" x 10'
Bedroom 2	9' 11" x 8' 7"

Please refer to our LiveWest website for plot availability

GROUND FLOOR PLAN



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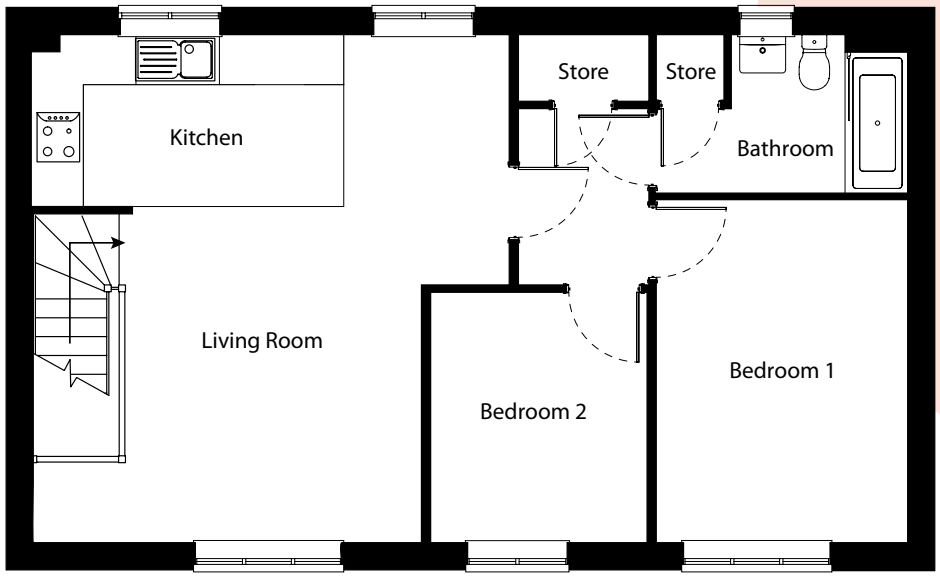
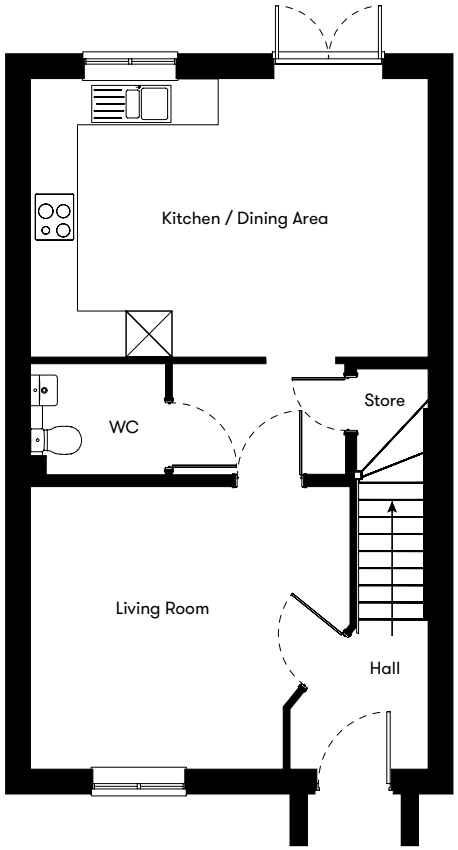


PLOT	HOUSE TYPE	OPEN MARKET VALUE	40% SHARE	RENT	SERVICE CHARGE	BUILDINGS INSURANCE
101	2 bedroom coach house with 1 garage and 1 parking space	£182,500	£73,000	£228.13	£17.57	£7.83

*Whilst every attempt has been made on the accuracy of this information, please note all room measurements have been taken off plan and are therefore subject to change.

Floorplans

GROUND FLOOR PLAN



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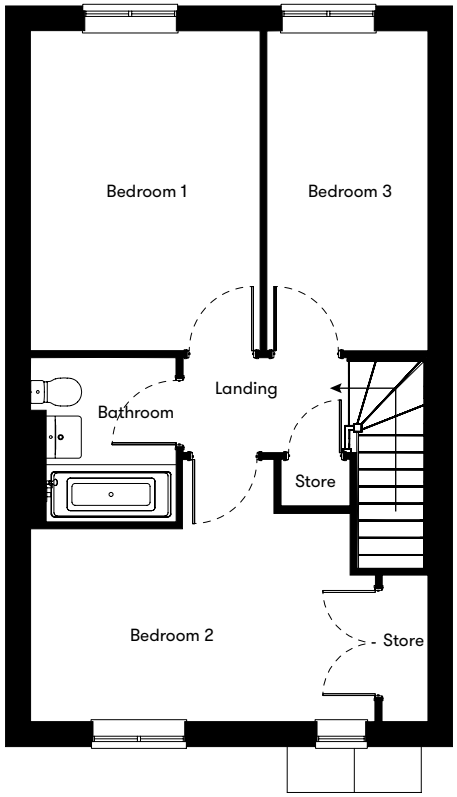


Please refer to our LiveWest website for plot availability

Ground Floor Dimensions

Kitchen/Dining Area	22' 1" x 18' 10"
Living Room	12' 3" x 10' 11"

First Floor Dimensions

Bedroom 1	13' 9" x 9' 11"
Bedroom 2	14' 10" x 8' 4"
Bedroom 3	13' 9" x 7'

PLOT	HOUSE TYPE	OPEN MARKET VALUE	40% SHARE	RENT	SERVICE CHARGE	BUILDINGS INSURANCE
102	3 bedroom mid terrace house with 2 parking spaces	£265,000	£106,000	£338.72	£17.57	£8.17
103	3 bedroom mid terrace house with 1 garage and 1 parking space	£275,000	£110,000	£351.22	£17.57	£8.17
104	3 bedroom end terrace house with 1 garage and 1 parking space	£280,000	£112,000	£357.47	£17.57	£8.17

*Whilst every attempt has been made on the accuracy of this information, please note all room measurements have been taken off plan and are therefore subject to change.

Site Plan

- Two bedroom shared ownership home
- Three bedroom shared ownership home
- LiveWest shared ownership home

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.

How do I apply?

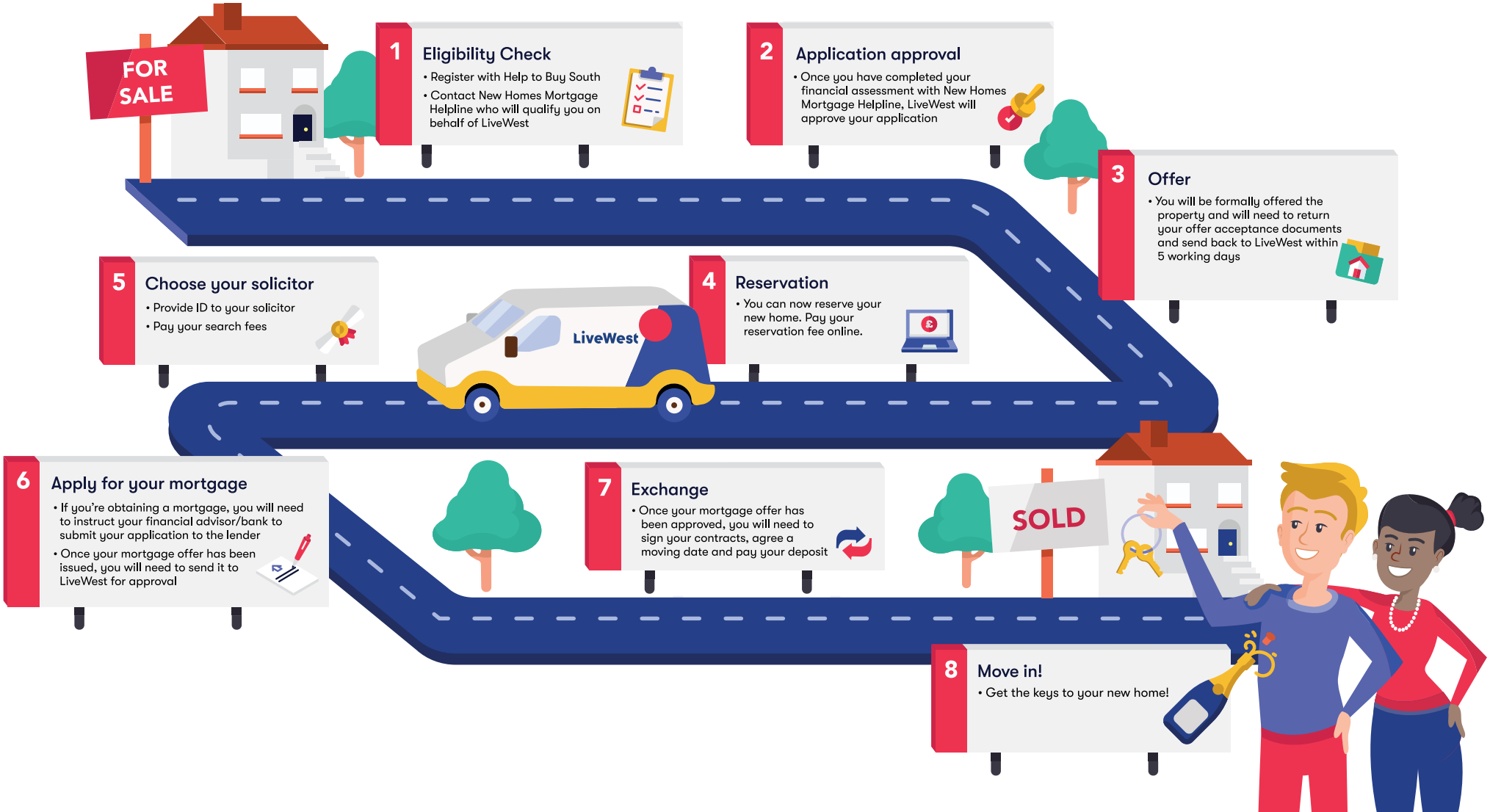
In two easy steps, you can be on your way to owning your own home:

- Contact New Homes Mortgage Helpline to complete your financial assessment. Find out more information on how to do this in our how to apply brochure.
- Register on the the new Help to Buy South website.

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.



1 Eligibility Check

- Register with Help to Buy South
- Contact New Homes Mortgage Helpline who will qualify you on behalf of LiveWest

2 Application approval

- Once you have completed your financial assessment with New Homes Mortgage Helpline, LiveWest will approve your application

3 Offer

- You will be formally offered the property and will need to return your offer acceptance documents and send back to LiveWest within 5 working days

4 Reservation

- You can now reserve your new home. Pay your reservation fee online.

5 Choose your solicitor

- Provide ID to your solicitor
- Pay your search fees

6 Apply for your mortgage

- If you're obtaining a mortgage, you will need to instruct your financial advisor/bank to submit your application to the lender
- Once your mortgage offer has been issued, you will need to send it to LiveWest for approval

7 Exchange

- Once your mortgage offer has been approved, you will need to sign your contracts, agree a moving date and pay your deposit

8 Move in!

- Get the keys to your new home!

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

EXETER

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WORLE

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livewest.co.uk

INSIDE HOUSING DEVELOPMENT AWARDS 2019

The prices are correct at the time of print, but can be subject to change. The floor plans shown are for guidance only, are subject to change during construction.
Terms and conditions apply, please refer to our website for full information on our terms and conditions and eligibility criteria.
https://www.livewest.co.uk/sales-terms-and-conditions