



# Mill Gardens

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## Cullompton

# Welcome to LiveWest

At LiveWest, we believe in a home for everyone.

We own and manage over 39,000 homes across the South West, from Cornwall to Gloucestershire. We have ambitious plans to invest £1bn in the South West economy and to build 7,000 new homes in the region over the next five years.

This is part of LiveWest taking huge steps towards alleviating the region's housing shortage, in an area of high housing need as well as high house prices which makes accessing housing particularly challenging for many families.

We offer homes for affordable rent and shared ownership sale. We also build homes for private sale, to generate profits which we then use to provide and build more affordable homes.

We take the time to listen to, understand and learn from our customers. We focus on thriving as a business and employer so we can deliver more homes and even better services.

As well as meeting housing demand, it's easy to forget the vital role that

affordable homes contribute to economic development and prosperity, enabling local companies to recruit the workforce they need from their communities. LiveWest's growth strategy will not only contribute to economic growth in the South West but sustain up to 7,000 jobs in the building industry and its supply chain.

We are a member of **Homes for the South West**, a group of the largest developing housing associations in the south west, making the case for investment in our region.



# Mill Gardens

LiveWest are offering you the chance to get on the property ladder at Mill Gardens, situated on the outskirts of Cullompton.

Surrounded by the rolling Devonshire countryside, the historic town offers many independent shops and business including cafes, shops, pharmacy and more. Mill Gardens is also close to the M5, leading to further amenities afield.

With a range of schools, this is a great place for families.

If you're interested in Mill Gardens, contact a member of the Sales team on 0800 027 9801 or [newhomes@livewest.co.uk](mailto:newhomes@livewest.co.uk).



The perfect opportunity to get on the property ladder with nearby amenities and close to the M5

# Key features

- 1 Brand new shared ownership homes
- 2 Modern fitted kitchen
- 3 Allocated parking
- 4 Leasehold

Contact our Sales team today on 0800 027 9801  
or email [newhomes@livewest.co.uk](mailto:newhomes@livewest.co.uk) to register your interest.

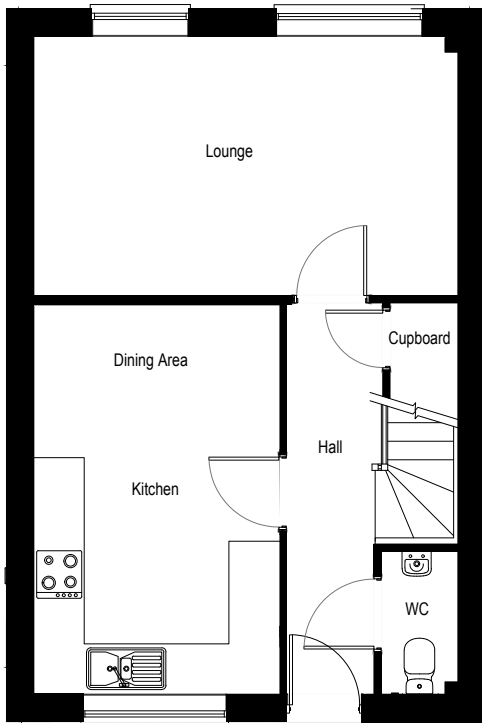
\*The shared ownership specification is non-negotiable. LiveWest continually review and update the specification and therefore reserves the right to change specification details. For full details regarding the current specification and finish please speak to the sales consultants.



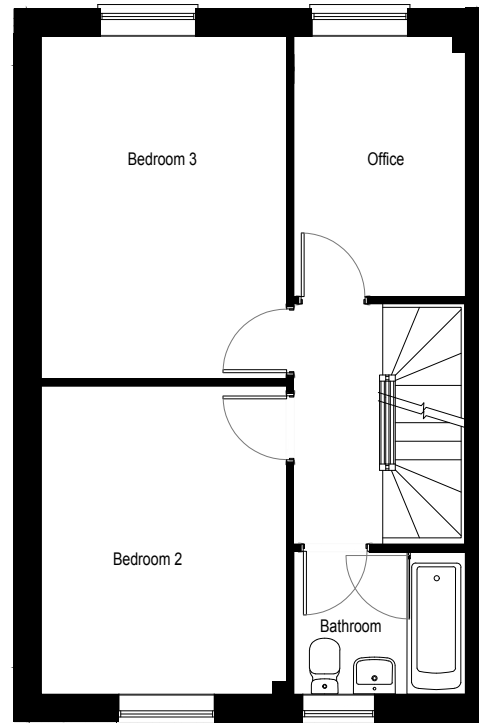
# Floorplans

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

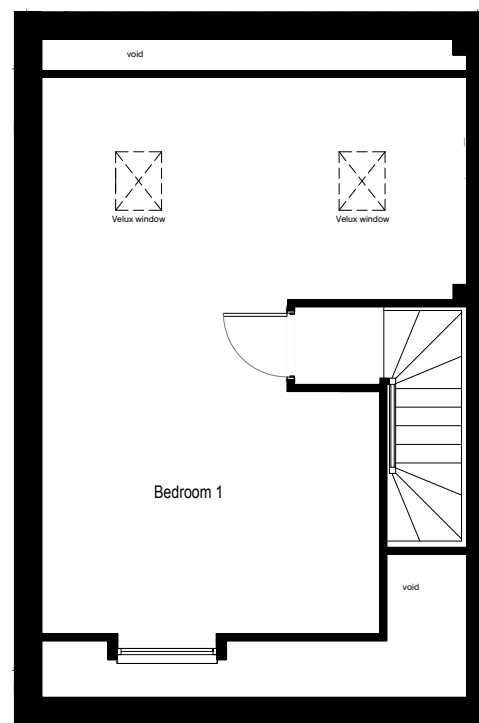
GROUND FLOOR PLAN



FIRST FLOOR PLAN



SECOND FLOOR PLAN



3 bedroom semi detached house with 2 parking spaces

PLOTS: 45 & 46

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 and some homes may be left or right handed - please consult with the Sales Consultant for details of your chosen property prior to reservation.



## Site plan

- Three bedroom shared ownership homes.
- LiveWest rented.
- Previous shared ownership homes. \*
- Non LiveWest homes.

\* Not available to apply for.

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 footpath change, as the development progress. 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
- Stamp duty exempt 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.

\*You may have to pay Stamp Duty Land Tax (SDLT) depending on your circumstances and the home's market value. Discuss this with your legal adviser. You can find more guidance on the GOV.UK website:



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 confirm that you're able to raise enough money (normally with a mortgage) to purchase the share that you own. A monthly rent is then payable on the remaining share, as well as a monthly buildings insurance and service charge fee, which services communal areas in and around your home.

## How do I apply?

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

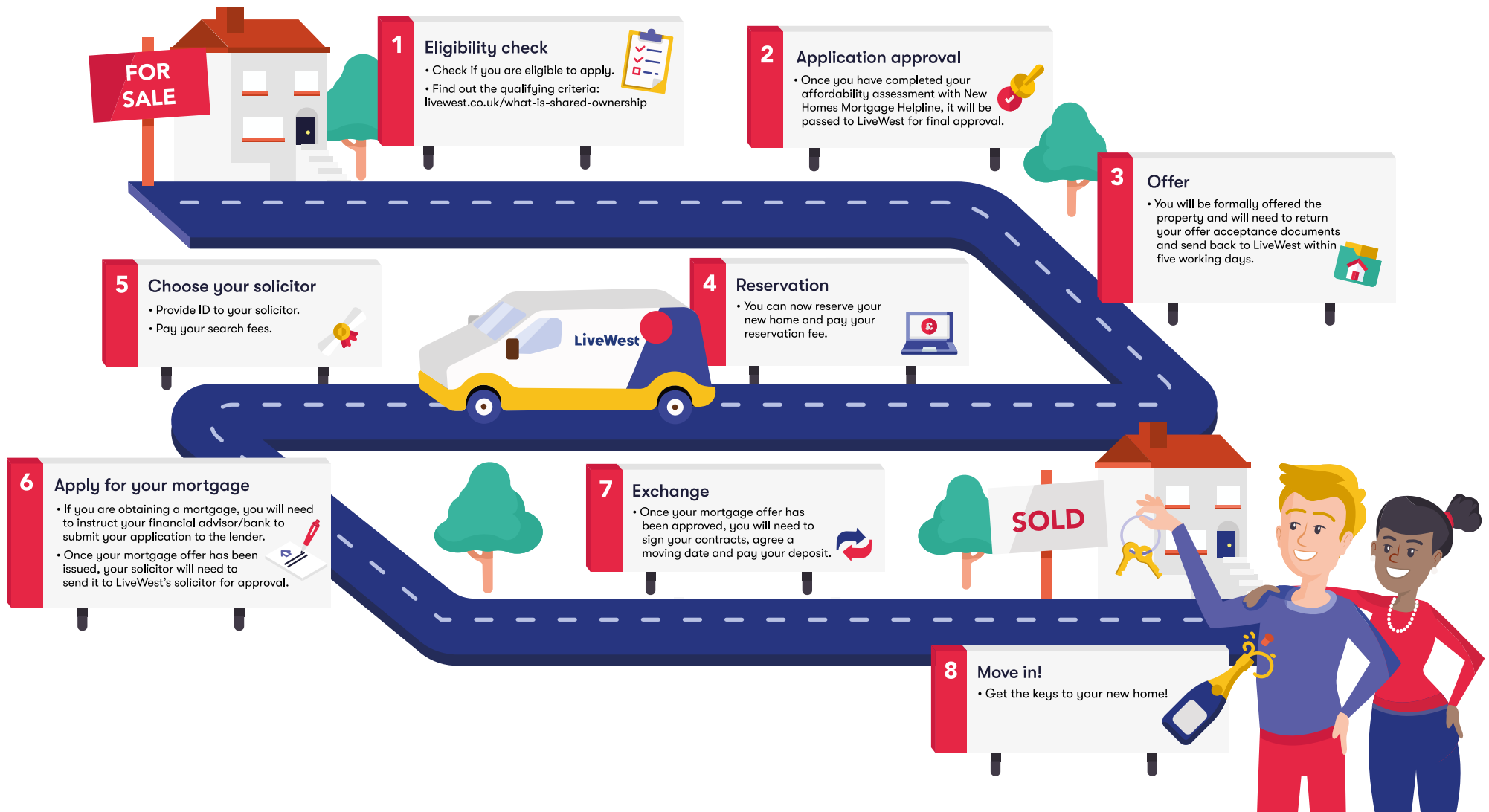
- First of all, check if you are eligible to apply for shared ownership:
- Apply on our website here (<https://www.livewest.co.uk/apply-for-your-plot>) so we can check your eligibility and refer you to New Homes Mortgage Helpline to complete your affordability assessment. Find out more about this in our 'How to apply' brochure.
- 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](mailto: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 814 637 or email [buymoreshares@livewest.co.uk](mailto: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 814 637 or email us at [resales@livewest.co.uk](mailto: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

1 Wellington Way  
Exeter,  
EX5 2FZ

0800 027 9801

## TOLVADDON

Tolvaddon Business Park  
Camborne,  
TR14 0HZ

0800 027 9801

## WORLE

3 Filers Way,  
Weston Gateway  
Weston-super-Mare, BS24 7JP

0800 027 9801



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



LiveWest has a policy of continuous improvement and reserves the right to change specification details, designs, floor plans and site plans at any time. Any computer generated images depict a typical future street scene of the development once completed. These particulars are intended as a guide only and do not constitute any part of an offer or contract. While particulars are prepared in good faith, no responsibility is accepted as to their accuracy or for any other error, omission or mis-statement made by LiveWest, people in their employment or their agents whether in the course of negotiation, in these particulars or otherwise. **YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR OTHER DEBT SECURED ON IT.** Credit is secured against your home. \*Subject to status © Un-authorized reproduction prohibited.

Terms and conditions apply, please refer to our website for full information on our terms and conditions: <https://www.livewest.co.uk/sales-terms-and-conditions>.

For further information on the process of buying a shared ownership home, eligibility criteria and frequently asked questions, please speak to one of our Sales Consultants or refer to our website: <https://www.livewest.co.uk>