



Nestled in the charming village of Hartpury, Gloucester, this delightful end terrace house offers a perfect blend of modern living and community spirit.

The residence features three well-proportioned bedrooms. The single reception room is a welcoming area. The property also boasts a contemporary bathroom, designed with both style and functionality in mind.

This home is available through a 50% shared ownership scheme, making it an attractive option for first-time buyers or those looking to enter the property market in a desirable location. Furthermore, the property benefits from a local connection to the Forest of Dean, providing access to stunning natural landscapes and outdoor activities.

In summary, this three-bedroom end terrace house on Over Old Road presents an excellent opportunity for those seeking a modern home in a picturesque setting. With its spacious layout, private garden, and convenient parking, it is sure to appeal to a wide range of buyers.

How does Shared Ownership work?

If you bought a home on the open market, you would agree a purchase price through an estate agent. Then you would take out a mortgage to cover the total purchase price of the property minus any deposit you might have available.

With Shared Ownership, the price of the property is fixed at the open market value, as assessed by a qualified valuer. You borrow just enough to cover the share you are buying. This is referred to as equity share.

The equity share amount will be an amount that you can afford, as set out under government guidelines. The total monthly cost of the rent, plus your mortgage, will be lower than the monthly cost if you bought the property outright with a mortgage.

For legal reasons, while you are only buying a part-share of the property, you will have a leasehold interest. However, you may buy further shares. This is called 'staircasing', and may eventually progress to outright ownership.

Shared ownership information New AHP

Shared ownership is a part buy part rent property from a registered landlord. You purchase a share with the help of a mortgage based on your affordability.

Costs based on a Share of: 50%
 Open Market Value: £325,000
 50% Shared Ownership: £162,500
 Rent per month: £362.83
 Service Charges per month: £7.58
 Buildings insurance per month: £17.31

Ground Floor

Entrance Hall

Doors leading to Lounge, downstairs WC, Kitchen/Diner and stairs to first floor

Lounge

12'11" x 10'7" (3.962 x 3.242)
 Window to Front elevation

Downstairs WC

4'7" x 6'10" (1.399 x 2.090)
 White wash hand basin and low level WC

Kitchen/Diner

17'10" x 9'8" (5.461 x 2.967)
 Fitted kitchen/ dining area with range of wall and basin units, stainless steel sink with mixer tap, space for washing machine, dishwasher and fridge/freezer. Electric oven with induction hob. Window to the rear elevation and door to the rear garden.

First Floor

Bedroom 1

10'5" x 14'9" (3.185 x 4.517)
 Window to Rear elevation.

Bedroom 2

12'11" x 10'5" (3.956 x 3.185)
 Window to Front elevation.

Bedroom 3

7'11" x 8'11" (2.433 x 2.734)
 Window to rear elevation.

Bathroom

7'1" x 6'3" (2.172 x 1.930)
 Window to the Front elevation

Outside

Driveway parking for 2 cars. Enclosed rear garden with side access.

Eligibility Criteria

To be eligible for Shared Ownership you need to:

- be a first-time buyer, an existing shared ownership homeowner, or a former homeowner who can't afford to buy now
- be over 18 years old
- have an annual household income of less than £80,000 (£90,000 in London).

If you wish to buy one of these properties we need to assess your eligibility for shared ownership. For this we need to see:

- Proof of ID
- Proof of address
- Mortgage in principle
- Proof of deposit
- Full details for each buyer

You will also be required to complete an application form and an affordability calculation.

Disclaimer

All measurements are approximate. We have not checked the serviceability of any appliances, fixtures or utilities (i.e. water, electricity, gas) which may be included in the sale. We cannot guarantee building regulations or planning permission has been approved and all prospective purchasers should satisfy themselves on these points prior to entering into a contract. Consumer Protection from Unfair Trading Regulations 2008. The Agent has not tested any apparatus, equipment, fixtures and fittings or services and so cannot verify that they are in working order or fit for the purpose. A Buyer is advised to obtain verification from their Solicitor or Surveyor. References to the Tenure of a Property are based on information supplied by the Seller. The Agent has not had sight of the title documents. A Buyer is advised to obtain verification from their Solicitor. Items shown in photographs are NOT included unless specifically mentioned within the sales particulars. They may however be available by separate negotiation. Buyers must check the availability of any property and make an appointment to view before embarking on any journey to see a property.

Energy Efficiency Rating		
	Current	Potential
Very energy efficient - lower running costs		
(92 plus) A		
(81-91) B	80	80
(69-80) C		
(55-68) D		
(39-54) E		
(21-38) F		
(1-20) G		
Not energy efficient - higher running costs		
EU Directive 2002/91/EC		
England & Wales		
Environmental Impact (CO ₂) Rating		
	Current	Potential
Very environmentally friendly - lower CO ₂ emissions		
(92 plus) A		
(81-91) B		
(69-80) C		
(55-68) D		
(39-54) E		
(21-38) F		
(1-20) G		
Not environmentally friendly - higher CO ₂ emissions		
EU Directive 2002/91/EC		
England & Wales		

