



Shared Ownership Purchase From 10% to 75%

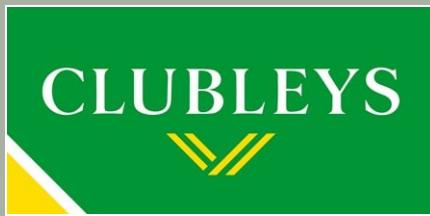
Welcome to The Gramercy, 3 Covert Croft, Goole - a charming house that could be your ideal first home! This modern new build by Beal Homes offers a delightful living experience with its 2 bedrooms, perfect for a small family or those looking for extra space.

As you step inside, you'll be greeted by a light & airy reception room, ideal for relaxing or entertaining guests. The open-plan contemporary dining kitchen is a highlight, featuring bifold doors that bring the outdoors in, creating a seamless living space.

The property boasts a downstairs cloakroom for convenience and a modern bathroom suite on the first floor, complete with a shower over the bath. The master bedroom comes with built-in storage/wardrobe space, ensuring you have ample room for your belongings.

This house offers a tranquil escape from the hustle and bustle of city life while still being within reach of local amenities. Don't miss out on the opportunity to make this house your home sweet home!

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



Tenure: Leasehold
BAND: D

THE ACCOMMODATION COMPRISSES:

GROUND FLOOR

ENTRANCE HALL

Half glazed front entrance door leads into the entrance hall with radiator.

LOUNGE

3.63m x 3.74m (11'10" x 12'3")

Window to front elevation, wifi point, tv point, power points and radiator.

DINING KITCHEN

3.70m x 2.81m (12'1" x 9'2")

Fitted with a range of modern wall and floor units with contemporary work surfaces, integrated oven & hob with cooker hood over, brushed stainless steel splashback. One and half bowl stainless steel sink unit, wall mounted unit housing gas fired central heating boiler, radiator, bi-fold doors to the rear patio area, laminate flooring, power points & under stairs cupboard.

CLOAKROOM

1.52m x 0.23m (4'11" x 0'9")

Modern white suite comprising low flush wc, wall mounted wash hand basin with mixer tap & tiled splash back. Laminate flooring & window to the rear aspect.

FIRST FLOOR

LANDING

BEDROOM ONE

3.73m x 3.16m (12'2" x 10'4")

Built in cupboard/wardrobe space with double doors, radiator, power points & window to front aspect.

BEDROOM TWO

3.23m x 2.55m (10'7" x 8'4")

Radiator, power points, loft access & window to rear aspect.

BATHROOM

2.10m x 1.95m (6'10" x 6'4")

Three piece modern white suite comprising: panelled bath with mixer tap, part tiled with shower over, chrome fittings, shower screen, pedestal wash hand basin with tiled splashback, low flush wc. Shaver socket, heated ladder towel radiator, laminate flooring, window to rear aspect.

OUTSIDE

To the front of the property a block paved driveway with parking space for two vehicles, open aspect. A pathway to the side elevation gives access to the rear of the property with an enclosed lawned rear garden area and separate patio.

ADDITIONAL INFORMATION

SERVICES

Mains gas, electricity, water & drainage are connected to the property.

APPLIANCES

No appliances have been tested by the agents.

SHARE PURCHASE PRICE AND EXAMPLES

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 £45,000 and the rent will be £309.38 a month.

If you buy a larger share, you'll pay less rent. The table below shows further examples.

Share Share Purchase Price Monthly rent

10% £18,000 £371.25

25% £45,000 £309.38

30% £54,000 £288.75

40% £72,000 £247.50

50% £90,000 £206.25

60% £108,000 £165.00

70% £126,000 £123.75

75% £135,000 £103.12

The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment.

Your annual rent is calculated as 2.75% of the remaining share of the full market value owned by the landlord.

MONTHLY PAYMENT TO THE LANDLORD

In addition to the rent above, the monthly payment to the landlord includes:

Service charge £0

Estate charge £0

Buildings insurance £6.23

Management fee £0.62

Reserve fund payment £0

Total monthly payment excluding rent £6.85

RESERVATION FEE

Reservation fee £200

You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home.

The reservation fee secures the home for 84 days. If you buy the home, the fee will be taken off the final amount you pay on completion. If you do not buy the home, the fee is not refundable.

ELIGIBILITY

You can apply to buy the home if both of the following apply:

- your household income is £80,000 or less
- you cannot afford all of the deposit and mortgage payments to buy a home that meets your needs

One of the following must also be true:

- you're a first-time buyer
- you used to own a home but cannot afford to buy one now
- you're forming a new household - for example, after a relationship breakdown
- you're an existing shared owner, and you want to move
- you own a home and want to move but cannot afford to buy a new home for your needs

If you own a home, you must have completed the sale of the home on or before the date you complete your shared ownership purchase.

As part of your application, your finances and credit history will be assessed to ensure that you can afford and sustain the rental and mortgage payments.

LEASE TYPE

Shared Ownership House Lease

LEASE TERM

990 Years

For more information see section 2.5 Lease extensions, in the 'Key Information' about Shared Ownership Document.

TRANSFER OF FREEHOLD

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

LANDLORD

East Riding of Yorkshire Council

County Hall

Cross Street

Beverley

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.

LANDLORDS 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.

PETS

You can keep pets at your home

SUBLETTING

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 1.5 in 'Key information about shared ownership' document)

And have your mortgage lender's permission if you have a mortgage

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Estate Agents | Lettings Agents | Chartered Surveyors

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

PROPERTY VALUATION/SURVEY

Should you be purchasing a property through another Agent, we offer a full range of Survey reports including Homebuyer Reports, all offered at competitive prices with money saving initiatives. For further impartial advice ring 01759 304625 or e-mail surveys@clubleys.com

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.

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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	Current	Potential
Very energy efficient - lower running costs	97	
(92 plus) A		
(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.