



7 St. Marys Rise,
Clay Cross, S45 9UA

25% SHARED OWNERSHIP

£47,500

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WILKINS VARDY

25% SHARED OWNERSHIP

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WELL APPOINTED SEMI DETACHED HOUSE - TWO DOUBLE BEDS - MODERN KITCHEN & SHOWER ROOM
- DRIVEWAY PARKING

Shared equity properties allow you to buy a percentage share of your dream home, paying a rent on the remaining part.

This modern semi detached home is offered on a 25% shared ownership basis. The property which offers neutrally presented and well proportioned accommodation features a comfortable living room with French doors opening onto the landscaped rear garden. The property also benefits from a modern fitted kitchen with integrated cooking appliances, cloaks/WC, two good sized double bedrooms, and a stylish shower room. Outside, there is off-street parking.

Located on St. Mary's Rise, this property presents an excellent opportunity for anyone seeking a comfortable home in a friendly neighbourhood. The property is well placed for accessing the local shops and amenities in Clay Cross and is readily accessible for transport links towards Alfreton and Chesterfield Town Centre.,

Do not miss the chance to make this charming property your own.

- MODERN SEMI DETACHED HOUSE
- 25% SHARED OWNERSHIP
- FITTED KITCHEN WITH INTEGRATED COOKING APPLIANCES
- CLOAKS/WC
- SPACIOUS LOUNGE/DINER WITH FRENCH DOORS
- TWO GOOD SIZED DOUBLE BEDROOMS
- STYLISH SHOWER ROOM/WC
- DRIVEWAY PARKING FOR TWO VEHICLES
- ENCLOSED LANDSCAPED WEST FACING REAR GARDEN
- EPC RATING: B

Shared Ownership

Shared ownership is a way of purchasing a share of a property, with a rent being paid on the outstanding amount. The remaining 75% of this property is held by NCHA.

Our figure is based on the Full Market Value of the Property being £190,0000. A rent will be chargeable on the share being retained by NCHA.

We believe the monthly rent to be £345.253 per month. These charges will be in addition to any mortgage costs on the purchased share.

Once you have lived in the property for 12 months you may be able to purchase additional shares if you want to; this is called 'staircasing'. In most cases you can staircase up to 100% of the property and eventually own the property outright; making shared ownership a ladder of opportunity to owning your own home!

There may be a possibility of buying the property on a different share basis, although this would need consent from NCHA.

Qualifying Criteria

NCHA may need to agree a sale on this property, and may have qualifying criteria. This can be discussed with you if you are considering making an offer. Such criteria will usually not allow a person to buy a shared equity home as a second property for example.

You should also ensure that you are able to get a mortgage for the desired amount. Wilkins Vardy have an independent Financial Adviser who can help. Just ask for details.

General

Gas central heating (Baxi Boiler)
uPVC sealed unit double glazed windows and doors
Gross internal floor area - 67.9 s.qm./731 sq.ft.
Council Tax Band - B
Tenure - Leasehold
Secondary School Catchment Area - Tupton Hall School

On the Ground Floor

A composite front entrance door opens into a ...

Entrance Hall

Fitted with laminate flooring and having a built-in under stair store cupboard. A staircase rises to the First Floor accommodation.

Kitchen

9'7 x 7'5 (2.92m x 2.26m)
Fitted with a range of modern cream gloss wall, drawer and base units with complementary work surfaces and upstands.

Inset 1½ bowl single drainer stainless steel sink with mixer tap.
Integrated appliances to include an electric oven and 4-ring gas hob with glass splashback and stainless steel extractor hood over.
Space and plumbing is provided for a washing machine, and there is space for a fridge/freezer.
Laminate flooring.

Cloaks/WC

Fitted with vinyl flooring and having a white 2-piece suite comprising a pedestal wash hand basin with tiled splashback and a low flush WC.

Lounge/Diner

13'9 x 12'9 (4.19m x 3.89m)
A good sized reception room fitted with laminate flooring. uPVC double glazed French doors overlook and open onto the rear patio.

On the First Floor

Landing

With loft hatch.

Bedroom One

13'9 x 10'0 (4.19m x 3.05m)
A good sized double bedroom having two windows overlooking the front of the property.

Bedroom Two

13'9 x 9'1 (4.19m x 2.77m)
A good sized double bedroom with two windows overlooking the rear garden.

Shower Room

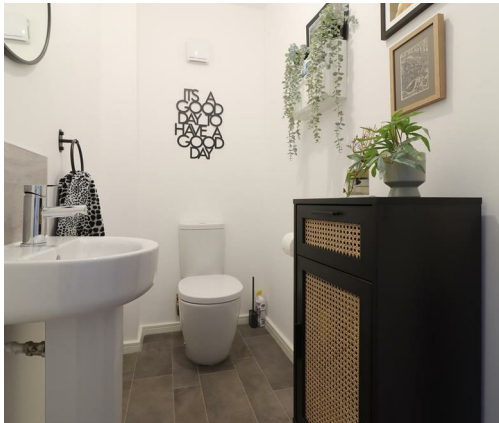
6'8 x 5'7 (2.03m x 1.70m)
Fitted with a modern white 3-piece suite comprising a fully tiled shower cubicle with mixer shower, pedestal wash hand basin with tiled splashback and a low flush WC.
Vertical heated towel rail.
Vinyl flooring.

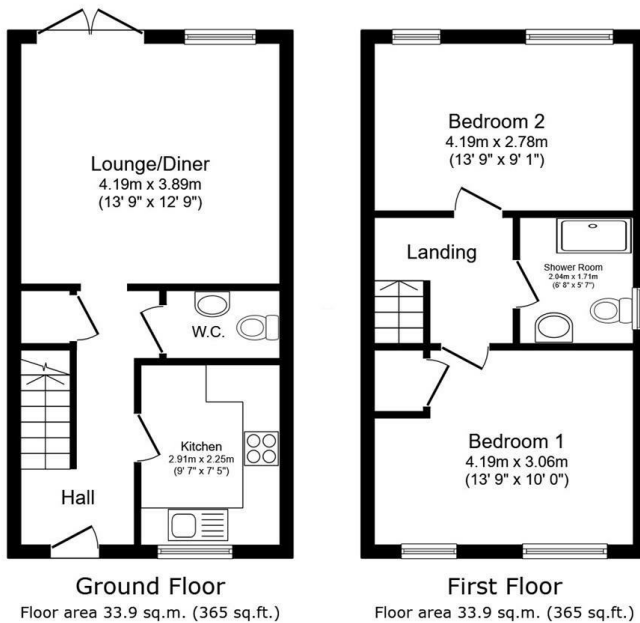
Outside

A paved path and step lead up to the front entrance door.

To the side of the property there is a tarmac driveway providing off street parking. An EV charging point and outside tap are provided.

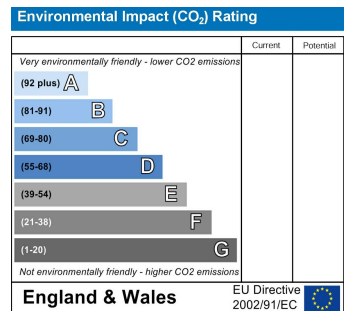
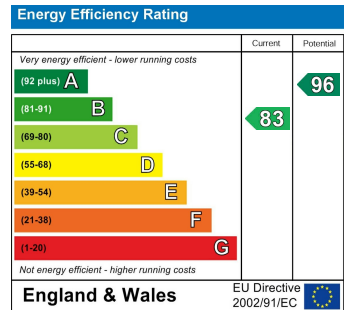
A gate at the top of the driveway opens to the enclosed west facing lawn and pebbled garden with planted side borders and a paved patio. There is also a hardstanding area with a garden shed.





Total floor area: 67.9 sq.m. (731 sq.ft.)

This floor plan is for illustrative purposes only. It is not drawn to scale. Any measurements, floor areas (including any total floor area), openings and orientations are approximate. No details are guaranteed, they cannot be relied upon for any purpose and do not form any part of any agreement. No liability is taken for any error, omission or misstatement. A party must rely upon its own inspection(s). Powered by www.Propertybox.io



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RICS



VIEWINGS

All viewings are to be arranged through the agent.

The Consumer Protection (Amendment) Regulations 2014

Only items referred to in these particulars are included in the sale.

We are informed by the vendor that, at the time of our inspection, the central heating system, kitchen appliances, shower unit, plumbing installations, and electrical system referred to in these particulars were all in working order, however, no tests or checks have been carried out by ourselves and no warranty can therefore be given.

We have also been advised by the Vendor that any extensions, alterations or window replacements since 2002 have been undertaken with the necessary planning consent and building regulations approval.

Prospective purchasers are advised to make their own inquiries and investigations before finalising their offer to purchase.

SCHOOL CATCHMENT AREAS

Whilst the property is understood to be in the Tupton Hall School Catchment area, this is NOT a guarantee of admission and the prospective purchaser MUST make direct enquiries to Derbyshire County Council to ascertain the availability of places and ensure satisfaction of their entry criteria.

Validation Of Offers

In order to comply with our statutory obligations and The Ombudsman for Estate Agents Code of Practice, we are required to validate the financial circumstances of any offers made in respect of this property. This will usually entail anyone making an offer being interviewed by our Financial Consultants.



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