34, Nightingale Drive, Kirk Ella, HU10 7GY
25% Shared Ownership £56,250







SHARED OWNERSHIP FROM 25% TO 75%

A fantastic opportunity to acquire a new build property situated on this popular Lovell Homes site The Sycamores in Kirk Ella.

This property is offered for sale on a shared ownership basis through East Riding of Yorkshire Council.

Briefly comprising of entrance hall, cloakroom, living room and dining kitchen to the ground floor. To the first floor are two bedrooms and a family bathroom. Outside there is ample parking space and the rear garden is laid mainly to lawn with a paved patio adjacent to the property.

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

Tenure: Leasehold
East Riding of Yorkshire
BAND: B

ENTRANCE HALL
Front entrance leads into the entrance hall with stairs off to the first floor.

LIVING ROOM
4.12m x 3.26m (13'6" x 10'8")
Lovely sized room to the front of the property with TV and telephone point.

DINING KITCHEN
4.33m x 3.26m (14'2" x 10'8")
A good range of modern wall and floor units with complimentary work surfaces and splashbacks incorporating a one and a half bowl stainless steel sink unit, integrated oven, four ring gas hob with chimney extractor over and stainless steel splashback. With complimentary vinyl flooring, recessed spotlights to the ceiling, extractor fan and an excellent sized recessed storage cupboard. Space for a dining table and back door off.

CLOAKROOM
1.93m x 0.95m (6'3" x 3'1")
Suite comprising of low level WC and pedestal hand basin. With vinyl flooring and tiled splashback.

LANDING
Hatch to loft space.

BEDROOM ONE
4.32m x 3.22m (14'2" x 10'6")
A good sized double room to the front of the property with over stairs storage cupboard.

FAMILY BATHROOM
2.10m x 2.00m (6'10" x 6'6")
Modern suite comprising of pedestal hand basin, low level WC, panelled bath with shower over and glass screen. Recessed spotlights to the ceiling, part tiled walls, extractor fan, complimentary vinyl flooring and tall chrome ladder radiator.

BEDROOM TWO
4.34m x 2.68m (14'2" x 8'9")
Double room to the rear of the property.

OUTSIDE
To the front of the property is a block paved area leading to the property which has parking for two cars. The rear garden is laid mainly to lawn with timber fencing to the boundary line, paved patio area adjacent to the property and a rear access gate.

ADITIONAL INFORMATION

SERVICES AND APPLIANCES
Mains water, gas, electricity and drainage. 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 £56,250 and the rent will be £386.72 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
25% £56,250 £386.72
30% £67,500 £360.94
40% £90,000 £309.37
50% £112,500 £257.81
60% £135,000 £206.25
70% £157,500 £154.69
75% £168,750 £128.90

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.

MONTHLY PAYMENT TO LANDLORD
In addition to the rent above, the monthly payment to the landlord includes:
Service charge £0
Estate charge £14.17
Buildings insurance £9.52
Management fee £2.37
Reserve fund payment £0
Total monthly payment excluding rent £26.07

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 90 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 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.

TENURE
Leasehold.

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.

RENT REVIEW
Your rent will be reviewed each year by a set formula using the Consumer Price Index (CPI) for the previous 12 months plus 1%. For more information, see the Rent Review section in the 'Summary of Costs' document which includes an example of how rent could increase over a 5 year period. A worked example demonstrating how the rent is calculated at review is also set out in Appendix 2 of the lease.

MAXIMUM SHARE YOU CAN OWN
You can buy up to 100% of your home.

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

LANDLORD
East Riding of Yorkshire Council
County Hall
Cross Street
Beverley
East Riding of Yorkshire
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 the home.

SUBLETTING
You can rent out a room in the home, but you must live there at the same time.
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

APPLICATION DETAILS
Request & Complete ERYC Shared Ownership Application Form.
* An Affordability Assessment will determine your eligibility for shared ownership and the share that you can afford to purchase of a property. Cash Purchasers must still obtain an affordability assessment.
* The companies listed below are independent financial brokers with experience of shared ownership & providing the affordability assessments to the required standard. This assessment is FREE of charge and there is no obligation to obtain a mortgage via these companies.
*Metro Finance https://www.metrofinance.co.uk/ Tel; 0114 270 1444
*The Mortgage People https://tmpmortgages.co.uk/Tel; 0800 4880 814

The assessment is split into 2 stages; an initial telephone assessment followed by an in-depth assessment for which you will need to provide documents. On receipt of a successful written initial assessment the property will be provisionally allocated to that applicant pending the successful completion of the in-depth assessment. This is in line with the Council's 1st Come, 1st Served Policy. You can only reserve a property after successfully completing the in-depth affordability assessment and having your application approved by the Council. At this point you can reserve the property and we will request a Reservation Fee of £200, this will be deducted from the sale price on completion of the sale. Providing your application information does not commit you to purchasing a property.
Further information. The companies above will forward details and documents that are part of your affordability assessment to the Council for your application to be reviewed. The Council's Shared Ownership Policy including the 1st Come, 1st Served appendix & the minimum surplus income appendix can be found on the ERYC website: https://downloads.eastriding.org.uk/corporate/pages/affordable-housing/Shared-Ownership-Policy-2022-2025-updated-2024.pdf **If you have any queries or wish to know about the shared ownership properties for sale please Email; shared.ownership@eastriding.gov.uk, Tel; 01482 393901 www.eastriding.gov.uk

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clubleys.com





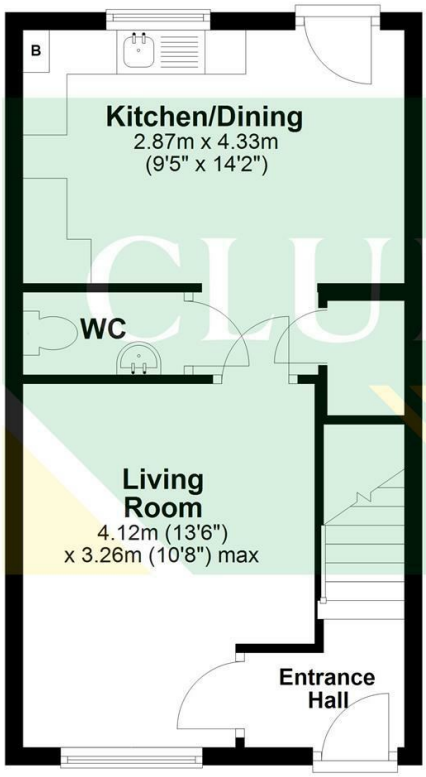




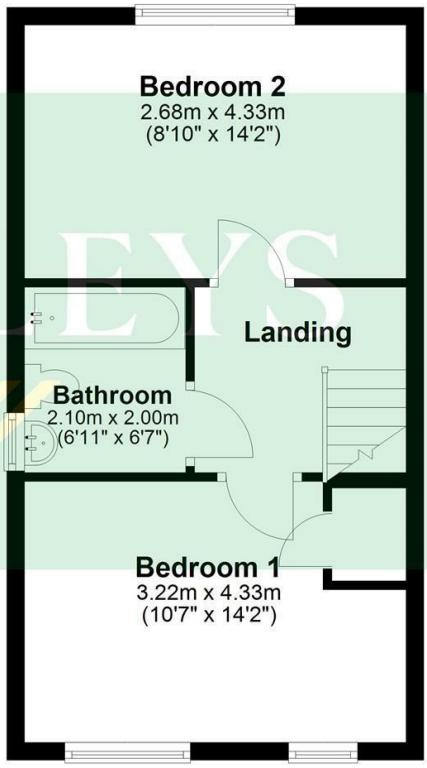




Ground Floor



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

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.

MATERIAL INFORMATION
For broadband coverage, prospective occupants are advised to check the Ofcom website:- https://checker.ofcom.org.uk/en-gb/broadband-coverage. For mobile coverage, prospective occupants are advised to check the Ofcom website:- https://checker.ofcom.org.uk/en-gb/mobile-coverage
We may receive a commission, payment, fee, or other reward or other benefit (known as a Referral Fee) from ancillary service providers for recommending their service to you. Details can be found on our website.

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.

CLUBLEYS

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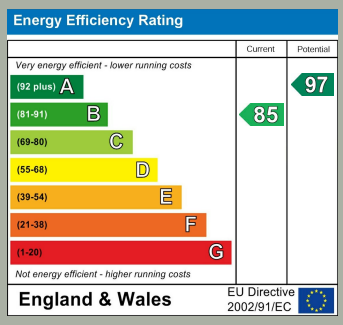

Clubleys give notice that these particulars whilst believed to be accurate are set out as a general outline only for guidance and do not constitute any part of an offer or contract. Intending purchasers or tenants should not rely on them as statements or representation of fact, but must satisfy themselves 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.