

Welcome to Charnock Grove



Charter Lane, Charnock Richard, PR7 5LZA collection of 76 beautifully designed new homes

Living at Charnock Grove

Discover the local area

Located in the beautiful village of Charnock Richard and close to Chorley town centre, Charnock Grove offers country living with all the amenities of a bustling town nearby.





Education

- Local pre-school and primary school just a short walk away
- A choice of secondary schools within a two-mile radius
- The University of Bolton and Edge Hill University within 15 miles.



Shopping

- Choice of leading supermarkets within three miles
- Heskin Hall Shopping Village less than ten minutes' drive
- High-street shops, markets and independent retailers in nearby Chorley town centre.







Dining

- Family-friendly pubs within walking distance
- Chorley offers various eating options including Italian, burgers and Indian cuisine
- Visit the covered markets in Chorley for quality homemade food.



Transport

- Bus stop nearby to Chorley town centre, Southport and Bolton
- Links to the North West from Chorley train station
- Major motorways M6 and M61 are a short drive away.

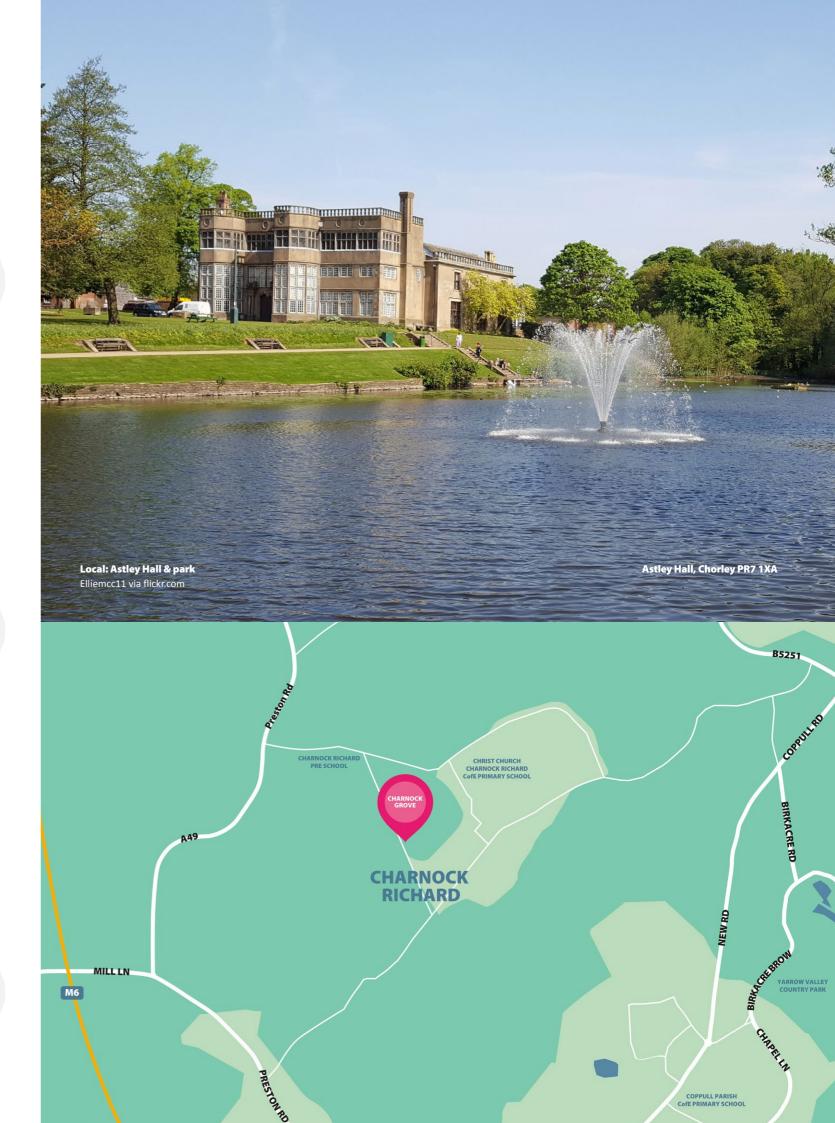


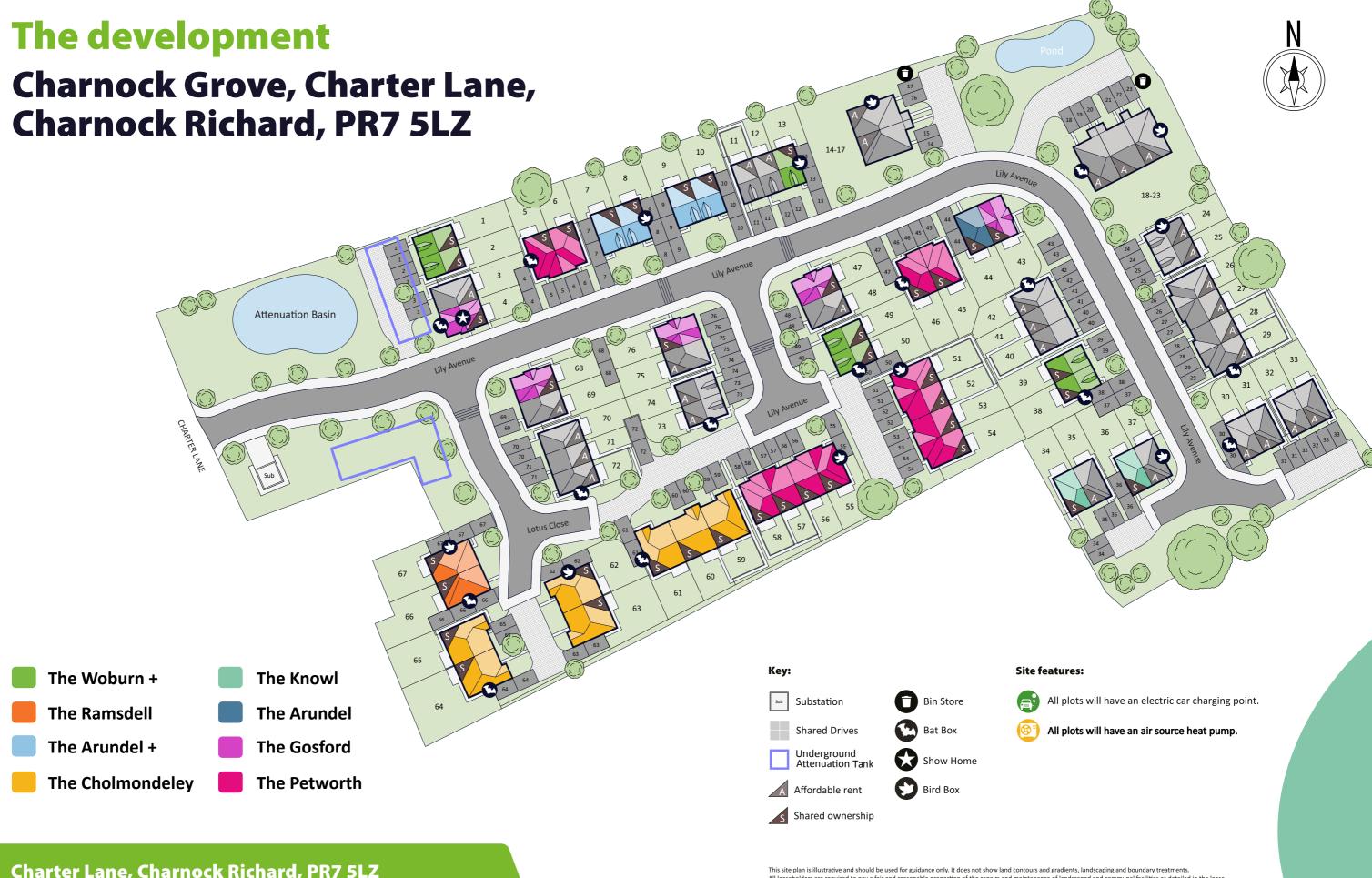




Local amenities

- A wide variety of gyms and fitness centres nearby
- Park Hall Resort & Spa within two miles
- Historic markets, Astley Hall, cinemas and more provide great days out in the local area.





Charter Lane, Charnock Richard, PR7 5LZA collection of 76 beautifully designed new homes

This site plan is illustrative and should be used for guidance only. It does not show land contours and gradients, landscaping and boundary treatments.

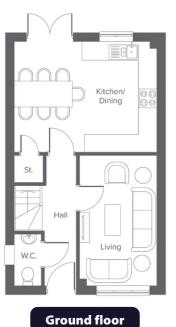
All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of landscaped and communal facilities as detailed in the lease.

The bat and bird boxes are not to be removed at any time, unless agreed with the local authority. Occupiers will be responsible for the maintenance of the wildlife boxes.

Attenuation tanks and street lighting are marked at approximate locations only.







Kitchen/Dining 4.82 x 3.73 15'9" x 12'2" Living 2.61 x 4.40 8'6" x 14'5" W.C. 0.91 x 1.74 2'11" x 5'8"



First floor

First Floor	Metric	Imperial
Bedroom 1	2.39 x 4.42	7'10" x 14'6"
Bedroom 2	2.39 x 3.71	7'10" x 12'2"
Bedroom 3	2.32 x 3.05	7'7" × 10'0"
Bathroom	2.32 x 1.74	7'7" x 5'8"



Artist's impression

Second floor

Second Floor	Metric	Imperial
Bedroom 4	4.82 x 3.89	15'9" x 12'9"
Study / Dressing	3.49 x 2.53	11'5" x 8'3"
En-suite	1.21 x 2.51	3'11" x 8'2"

The Arundel





Artist's impression



Ground floor

Ground Floor	Metric	Imperial
Kitchen/Dining	4.82 x 3.73	15'9" x 12'2
Living	2.36 x 4.40	7'8" x 14'5'
W.C.	0.88 x 1.74	2'10" x 5'8



First floor

First Floor	Metric	Imperial
Bedroom 1	2.39 x 4.42	7'10" x 14'6"
Bedroom 2	2.39 x 3.72	7'10" x 12'2"
Bedroom 3	2.32 x 3.07	7'7" × 10'0"
Bathroom	2.34 x 1.77	7'8" x 5'9"



Artist's impression



Ground floor

Ground Floor	Metric	Imperial
Kitchen/Dining	4.95 x 2.92	16'2" x 9'6"
Living	4.95 x 2.92	16'2" x 9'6"
W.C.	1.65 x 1.14	5'4" x 3'8"
Utility	1.61 x 2.18	5'3" x 7'1"

First floor

First Floor	Metric	Imperial
Bedroom 1	4.95 x 2.70	16'2" x 8'10"
Bedroom 2	2.42 x 2.70	7'11" × 8'10"
Bedroom 3	2.48 x 2.70	8'1" x 8'10"
Bathroom	1.70 x 2.18	5'6" x 7'1"

2-bedroom home, sleeps 4

Artist's impression



The Knowl

Ground floor

Ground Floor	Metric	Imperial
Kitchen/Dining	4.09 x 3.57	13'5" x 11'8
Living	3.00 x 4.56	9'10" x 14'1
W.C.	0.98 x 1.44	3'2" x 4'8"



First floor

First Floor	Metric	Imperial
Bedroom 1	4.09 x 3.06	13'5" x 10'0"
Bedroom 2	4.09 x 2.97	13'5" x 9'8"
Bathroom	2.04 x 1.99	6'8" x 6'6"





Artist's impression



Ground floor

Ground Floor	Metric	Imperial
Kitchen/Dining	4.98 x 4.49	16'4" x 14'8"
Living	2.68 x 4.40	8'9" x 14'5"
W.C.	0.93 x 1.73	3'0" x 5'8"



First floor

First Floor	Metric	Imperial
Bedroom 1	2.61 x 4.22	8'6" x 14'6"
Bedroom 2	2.61 x 3.46	8'6" x 11'4"
Bedroom 3	2.26 x 3.18	7'4" x 10'5"
Bathroom	2.26 x 1.70	7'4" x 5'6"
En-suite	2.61 x 1.00	8'6" x 3'3"

The Ramsdell

Total size **97.5m² / 1,050.3ft²**



Artist's impression



Ground floor

Ground Floor	Metric	Imperial
Kitchen/Dining	5.20 x 3.74	17'0" x 12'3"
Living	2.98 x 5.52	9'9" x 18'1"
W.C.	0.92 x 2.08	3'0" x 6'9"



First floor

First Floor	Metric	Imperial
Bedroom 1	3.04 x 4.13	9'11" x 13'6"
Bedroom 2	3.04 x 3.01	9'11" x 9'10"
Bedroom 3	2.05 x 3.01	6'8" x 9'10"
Bedroom 4	2.05 x 2.53	6'8" x 8'3"
Bathroom	1.79 x 2.00	5'10" x 6'6"

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing December 2024. Second floor/loft rooms will have restricted floor and head space in some areas. End terraces will have additional windows in some circumstances. Please check the specific plot with an advisor.

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing December 2024. Second floor/loft rooms will have restricted floor and head space in some areas. End terraces will have additional windows in some circumstances. Please check the specific plot with an advisor.



The Cholmondeley

Artist's impression



Ground floor

Ground Floor	Metric	Imperial
Kitchen/Dining/Living	6.95 x 4.04	22'9" x 13'3"
Bedroom 1	2.73 x 5.33	8'11" x 17'5"
Bedroom 2	2.51 x 2.94	8'2" x 9'7"
Bathroom	2.46 x 1.97	8'0" x 6'5"



Artist's impression



Ground floor

Ground Floor	Metric	Imperial
Kitchen/Dining	4.09 x 3.26	13'5" x 10'8"
Living	3.00 x 4.55	9'11" x 14'11"
W.C.	0.98 x 1.44	3'2" x 4'8"



First floor

First Floor	Metric	Imperial
Bedroom 2	4.09 × 2.74	13'5" x 8'11"
Bedroom 3	2.04 x 2.97	6'8" x 9'8"
Dathraam	2.04 × 4.00	6'0" v 6'6"



Second floor

Second Floor	Metric	Imperial
Bedroom 1	4.09 x 5.87	13'5" x 19'3"
En-suite	1.21 x 2.25	3'11" x 7'4"

Shared ownership specification What can you expect?



- Double Glazing
- Driveway parking
- Energy efficient appliances
- Vinyl flooring to kitchen, bathroom,
 WC and en-suites
- Patio doors
- EV charging points to all houses
- Panasonic air source heat pump
- Turfed front and rear gardens.

Bathroom

- Contemporary three-piece bathroom suite
- En-suites fitted to selected house types*
- Contemporary tiles
- Designer taps.

Living

- Telephone and broadband internet sockets
- TV sockets.

Kitchen

- Symphony cabinets and worktops
- Electric oven and hob
- Cooker hood
- LED downlighters.

Communal

All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of landscaped areas and communal facilities as detailed in the lease. Please note additional ad-hoc payments will be required, as necessary.

Service Charge

Refer to service charge.

Communal Facilities

Shared private drives, shared footpaths, street lighting, boundary treatments/railings or any additional facilities which the Landlord sees fit.

Shared ownership explained at Charnock Grove

Shared ownership is another way to buy your home. You buy a percentage and pay rent on the rest.

Who is eligible for shared ownership?

Shared ownership is an option for lots of people. In brief:

- Your household income is £80,000 a year or less
- Must be a first time buyer
- Previously owned a home and can't afford to purchase a property outright
- Returning to the property market for example after a relationship breakdown
- If living in a current shared ownership property then the property must be sold
- You must pass a financial assessment, proving financial capability to buy the minimum share value and monthly payments
- Must have a deposit of at least 5% of the share-value of the home

Part mortgage/part rent, how does that work?

Shared ownership is part buy, part rent. This means you will have a mortgage on the share you own and pay rent on the remaining share. For instance, if you buy a 50% share of the property, you'll pay a mortgage on the 50% share, and rent on the remaining 50% share. Usually, you can also carry on buying shares, to own it 100%.

You'll have a lease, which is essentially the contract for the share you've bought. It means you've got the right to keep your home for the Lease Term of 990 years, but the land belongs to Your Housing Limited as illustrated on the site plan. Your lease also sets out how much you need to pay each month, and your responsibilities as a shared owner. Please apply at: www.gov.uk/shared-ownership-scheme/apply

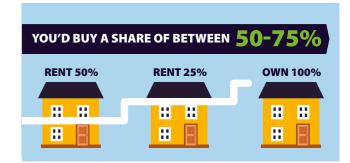
What are the benefits?

- You need a smaller mortgage and a smaller deposit
- You get the home that you have always dreamed of at a price that is affordable
- You can buy more shares in your home, when you can afford it.

Can I buy more shares?

You have the option to buy further shares in the property at the market value when financially possible. This is referred to as 'staircasing'. The more shares you purchase, the less rent you will pay and once you have successfully staircased fully you will no longer pay us rent and you own the property outright.

Following this we will dissolve your lease agreement, meaning you're a full-fledged homeowner. We've so far helped hundreds of aspiring homeowners to purchase a new build home through shared ownership and a number of our homeowners have already 'staircased' to 100% already!



To apply

In order to reserve a plot and confirm your shared ownership eligibility please complete the shared ownership eligibility application form online please visit www.yourhousinggroup.co.uk/find-a-home/homes-to-buy/shared-ownership/

We will assess your eligibility for shared ownership and you will receive an email within 5 working days with confirmation of your acceptance or refusal.

Once confirmed eligible a member of the Sales Team will contact you with next steps, talk you through the options, confirm availability and arrange a viewing.

The above images are for representative purposes only.

^{*} En-suite bathrooms are dependent on house type. Please seek clarity for our Sales Advisor for specific plots.

Shared ownership

Process guide



1. Discover a home



6. Reservation fee



2. Confirm your eligibility



7. Sale formally agreed



3. Financial assessment



8. During the sale



4. Reservation



9. Exchange and completion



5. Approval process



10. Moving in day

1. Discover a home

Visit our website <u>www.yourhousinggroup.co.uk/im-looking-for-a-home/new-build-developments</u> and view our available developments to find your new home.

When applying for **Affordable Home Ownership** please check you are shared ownership eligible online, please apply at: www.gov.uk/shared-ownership-scheme/apply

2. Confirm your eligibility

To confirm you meet the shared ownership eligibility criteria, please complete our online application form if you want to apply to buy a shared ownership home, once completed, we will be able to review your application. www.yourhousinggroup.co.uk/im-looking-for-a-home/homes-to-buy/shared-ownership

By submitting this form, you have read and accepted the **Standard Shared Ownership Key Information Documents** here: https://bit.ly/SharedOwnershipKeyInfo

3. Financial assessment

If you are eligible for shared ownership, you will be required to complete a financial assessment with our recommended Regulated Mortgage Provider to confirm you are financially eligible to proceed.

4. Reservation

Once you have been approved we will call you to pay the reservation fee of £350 and request your Solicitor details. The reservation fee will be deducted from the final completion monies.

5. Approval process

Once you have completed your full affordability assessment, determined the share purchase and maximum mortgage available and we have received from the Mortgage Provider the sign off sheet completed and signed by the relevant parties, your application will be submitted to the Home Ownership Team who will contact you to carry out their approval, this will be conducted over the phone.

As well as assessing your application they will go through the Shared Ownership Key Information Document, lease obligations, terms and conditions which can be found here: https://bit.ly/SharedOwnershipKeyInfo

6. Reservation fee

Once you have been approved, we will call you to pay your £350 reservation fee and request your solicitor details. The reservation fee will be deducted from the final completion monies.

7. Sale formally agreed

Solicitors will be formally instructed. YHG can provide you with a list of solicitors who specialise in shared ownership to assist you with a smoother conveyancing process.

The Memorandum of sale and Homes England Key Information Documents will be issued to our solicitor who will issue the legal paperwork to your solicitor.

8. During the sale

It is your responsibility to keep in touch with your solicitor to ensure they are working towards the deadline. We will require to see sight of your mortgage offer for approval (if applicable). Your Solicitors will carry out, searches, raise enquiries via our solicitors. Should you have any queries, please contact your allocated Property Sales & Conveyancing Officer.

9. Exchange and completion

Once Solicitors have carried out their searches and the offer has been approved and an exchange date will be set.

You will have the opportunity to view your property between exchange and completion. On completion you will be expected to pay an apportion of the rent and service charge from the date of completion until the end of the month plus a further one month's charge. Once Solicitors have confirmed that completion has taken place the keys will be released.

10. Moving in day

Your YHG Sales Advisor will meet you at your brand new home to hand over your keys.



Charnock Grove Charnock Richard

Charter Lane, Charnock Richard, PR7 5LZ





@yourhousinggroup



@yourhousing



your-housing-group

01257 650614 yourhousinggroup.co.uk

All information and images used within this brochure are for representation purposes only and should not be taken literal, these are examples of what a typical Your Housing Group home could look like.

Some images are CGIs and are indicative of design styles but finishes, materials, colours and detailing are subject to change. Charnock Grove is a marketing name only and is not the confirmed postal address.

Our Sales Team are available Monday - Friday for all enquiries. All details are correct at the time of print in December 2024.