

CLEVELANDS

PHASE 2

BISHOPS CLEEVE • CHELTENHAM



A modern development of 2 & 3 bedroom homes for sale with Shared Ownership

CLEEVELANDS

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Rooftop Housing are delighted to offer you the opportunity to purchase a Shared Ownership property in the charming village of Bishop's Cleeve, on the outskirts of Cheltenham.

Bishop's Cleeve is ideally located only a few miles away from the bustling regency spa town Cheltenham with its exciting mix of traditional and modern.

This development will be made up of 22 houses in a mix of two and three-bedroom homes for shared ownership and social rent. The sustainable and energy efficient homes will feature a contemporary design blending a traditional build with a modern design. Bishop's Cleeve offers a wealth of local amenities as well as several pubs within easy reach. There is a secondary school in the village and a well-equipped sports centre. Church Road boasts a range of independent retailers and restaurants. Bishop's Cleeve also has two supermarkets and reliable transport links to local towns like Cheltenham and Tewkesbury.

The real charm of Bishop's Cleeve comes from its proximity to the Cotswolds, allowing you to explore its many charming villages and beautiful countryside, with the great outdoors so close at hand, making this a highly desirable area to live.

What is Shared Ownership and do I qualify?

Shared Ownership is a fantastic opportunity for those who want to get a foot on the property ladder but can't afford to buy a home on the open market.

It allows you to buy a share in a brand new leasehold property on a part buy/part rent basis and pay a subsidised rent on the part that you do not own. After the initial purchase it is possible to buy further shares and eventually own these properties outright. Our homes are generally

advertised at 50% for illustrative purposes but will be determined by the applicant's affordability. The maximum share is 75% and rent will be charged on the remaining share. The bigger the share you buy, the less rent you have to pay. You will need to be able to raise a mortgage for the share you want to purchase unless you have sufficient money to enable you to purchase without. The combined cost of mortgage and rent is often cheaper than privately renting in the area.

Am I eligible?

Shared Ownership uses the following criteria to help people to get a foot on the housing ladder:

- You must be at least 18 years old.
- Your combined household income must be less than £80,000.
- You don't necessarily need to be a first-time buyer, but you can't own another home at the same time. Your home must be sold subject to contract and sold by the time you exchange contracts on your new home.
- You are unable to buy a suitable home on the open market.
- You must be able to afford the payments for your share.
- You must be able to demonstrate that you have a good credit history.
- You have savings to cover the mortgage deposit plus approximately £3,000 for legal, survey and mortgage fees plus stamp duty (if applicable).

- For some homes you must have a local connection to the relevant area (live, work or family)

How to apply?

- Applicants must complete a Rooftop Shared Ownership application form. This allows us to confirm eligibility and register your details with us.
- Following confirmation of eligibility, you will be asked to contact Metron Finance to complete an initial (Stage 1) affordability assessment. If you pass the initial affordability assessment we can then "soft hold" the plot of your choice for 5 days, to allow time to submit your documentation and undergo the full (Stage 2) assessment.
- Please note, properties cannot be soft held until the initial affordability assessment has been completed and Rooftop are in receipt of this. Once your soft hold has expired, other applicants are able to proceed with their full assessment and we would offer the property to the first eligible full assessment received.

Once Rooftop receive the completed assessment from Metro we will review and, if successful, we will send you an offer letter.

For further help or information please contact sales@rooftopgroup.org or call **01386 420837**

WELCOME TO ROOFTOP HOUSING GROUP



We are one of the leading place-based housing associations within the region, providing a range of homes to rent, part-own and buy for local people within South Worcestershire and North Gloucestershire.

For a quarter of a century we've helped people in housing need get safe secure, and appropriate homes and we are proud of every home that we have helped create. Rooftop are passionate about building high quality, affordable housing. Well designed and



creating warm energy efficient homes which are future proofed allowing our residents to live in their property longer as they grow older.

We don't just care about building great homes, we care about every person who lives within them. Rooftop provide a large range of excellent services and support for all of our customers from financial advice to community engagement and activity groups.



We want to not just give you a great community but high-quality houses for you to build your home in.

BUYING YOUR NEW ROOFTOP HOME



Follow our step-by-step purchasing guide and you'll be home in no time!

Once you've chosen your new Rooftop home, you can reserve it by paying a reservation fee which will go towards the purchase price. The fee will ensure the property is reserved in your name and the price is held for an agreed period while the legal processes are completed.

Keeping things moving

Once you've reserved your new home, there are a few things you can do:

- Tell your solicitor and give our Sales Consultant their contact details so we can forward the contract documents.
- At this point you can apply for your mortgage via Metro Finance or your chosen financial advisor.
- Keep in regular contact with your solicitor and financial advisor

Exchanging contracts

Your solicitor will confirm when they are satisfied with their enquiries and your lender will send you a formal mortgage offer. Now it's time to exchange contracts; you sign the documents to make a binding agreement to purchase. Your solicitor will ask you to pay your deposit, which is sent to Rooftop's legal team along with the contract you've signed. To make your move as stress-free as possible, your solicitor should ensure that the sale of your existing home – if you have one – proceeds alongside the purchase of your new one. And remember, our Sales Consultant is always on hand to answer your questions.

You're nearly there

Your new home is ready, but under the terms of the contract, a set period is needed for financial completion.

When this has taken place, our Sales Consultant will notify your solicitor, who will ask you to request the mortgage funds from your lender and pay the remainder of the asking price. This money is forwarded to our solicitors, who complete the deed transferring the property to your name.

Remember that our on-site Sales Consultant will work closely with you all the way. Your mortgage repayments usually start one month after completion.

Moving in

Our Sales Consultant will hand you the keys to your new home as soon as financial completion takes place and you will sign a key receipt form.

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The fine tuning...

We pride ourselves on making sure your new home is as individual as it can be. That's why the direction it faces, its exterior details and construction materials may differ from what you see in the brochure. Use our brochure as a style guide – and for detailed information on individual plots, ask our sales team, who will be pleased to help you.

The dimensions in the brochure are within 50mm (2") but shouldn't be used as an accurate basis for furnishings, furniture or appliance spaces. You will need to take actual measurements.

We're always trying to improve our new homes, and you may find that individual features such as kitchen and bathroom layouts, doors and windows may vary. Specification details are for guide purposes only and are subject to change without prior notice. Should a replacement be required, this will be to an equal or higher standard.

Consequently these particulars represent a general guide only and cannot be relied upon as accurately describing and of the Specified Matters prescribed by any order made under Consumer Protection from Unfair Trading Regulations 2008 (CPRs).

Computer generated images are indicative only and may be subject to change. Details are correct at time of going to print. Cleevelands (phase 2) is a marketing name and may not form part of the final postal address.

This brochure is a purchasing guide and its content is for illustration only and does not form a contract, part of a contract or a warranty.



WHAT'S INCLUDED

CLEEVELANDS

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Kitchen

Contemporary fitted kitchen
Single integrated oven with extractor and hood
Vinyl floor covering
Integrated fridge freezer
Integrated washer
Stainless steel splashback behind hob
Stainless steel 1 ½ bowl sink with mixer tap
Electric hob

Bathroom

White sanitary ware
Vinyl floor covering
Over bath shower with shower screen
Tiled splashback to basin
Full height tiling to shower
Towel rail
Shaver socket

Electrical

TV aerial points to lounge and bedrooms
Mains operated doorbell
BT sockets to hall, lounge, and bedrooms

Heating

Air Source Heat Pump

Security

Smoke and carbon monoxide detectors

Externals

Turf to rear
PIR external lighting to front and rear
External tap
Water butt
EV charging point

General

Carpets provided throughout
Two parking spaces

THE DEVELOPMENT

A modern development of 2 & 3 bedroom new homes




SHARED OWNERSHIP

 **The Diamond**
Three Bed Semi-Detached
Plots 1 & 2

 **The Emerald**
Two Bed Semi-Detached
Plots 3 & 6

 **The Pearl**
Two Bed Semi-Detached
Plots 4 & 5

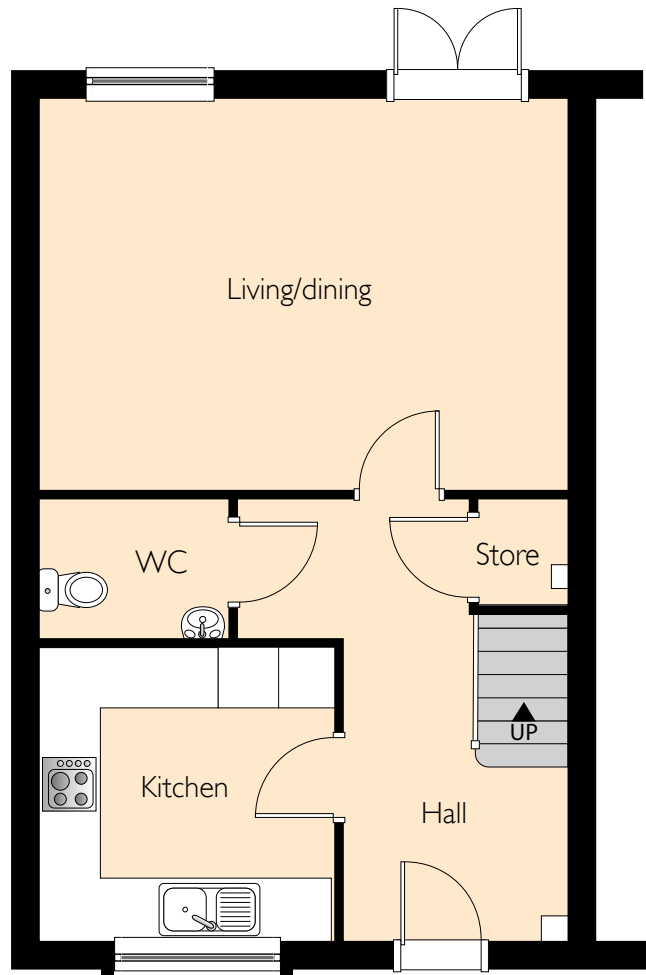
 Properties not available to buy
through shared ownership



Computer generated image shown of plots 1 & 2

The Diamond

Three Bed Semi-Detached **Plots 1 & 2**



Ground Floor

Living/Dining

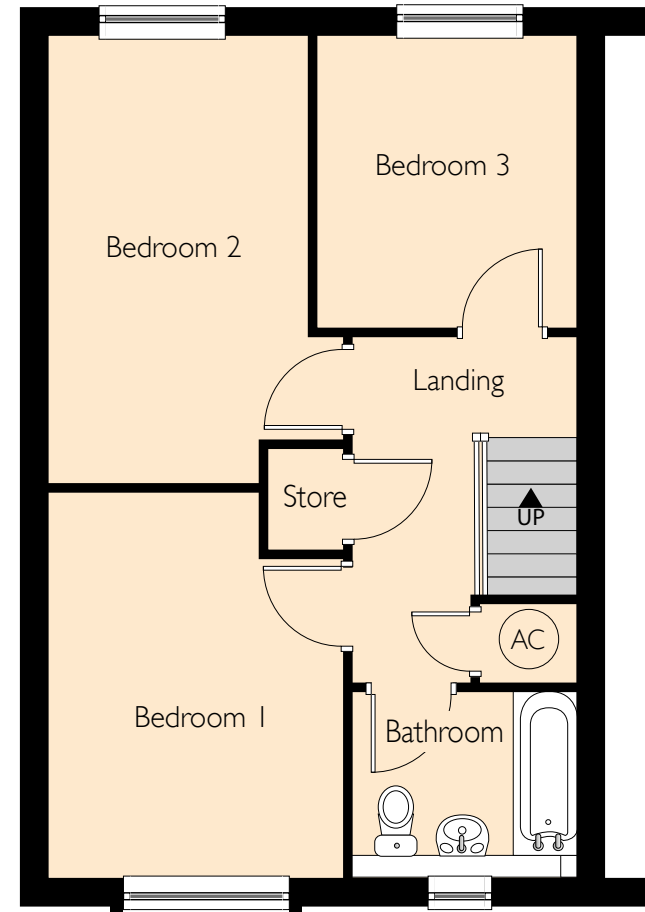
5.53m x 4.01m

18' 2" x 13' 2"

Kitchen

3.10m x 3.10m

10' 2" x 10' 2"



First Floor

Bedroom 1

4.07m x 3.10m

13' 4" x 10' 2"

Bedroom 2

4.69m x 2.73m

15' 5" x 8' 11"

Bedroom 3

3.05m x 2.73m

10' 0" x 8' 11"

Bathroom

2.35m x 1.94m

7' 9" x 6' 4"

Please note:

Some plots will be the opposite floor layout to what is shown above.

Kitchen layouts are indicative only. Please consult with a member of the sales staff for specific plans, room dimensions and kitchen layouts.

The information is for guidance only and is not to be relied on as statements or representations of fact and they do not make or give representation or warrant whatsoever and do not form part of any contract. All room measurements shown in metric first followed by imperial underneath.

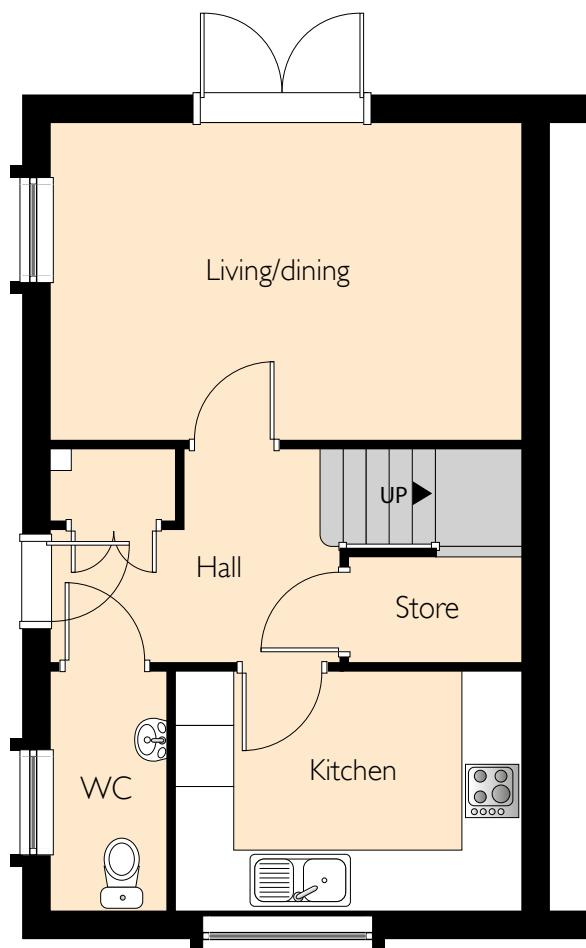
Total Floor Area: 93.73m² - 1051.99 sq.ft



Computer generated image shown of plots 3 & 4

The Emerald

Two Bed Semi-Detached **Plots 3 & 6**



Ground Floor

Living/Dining

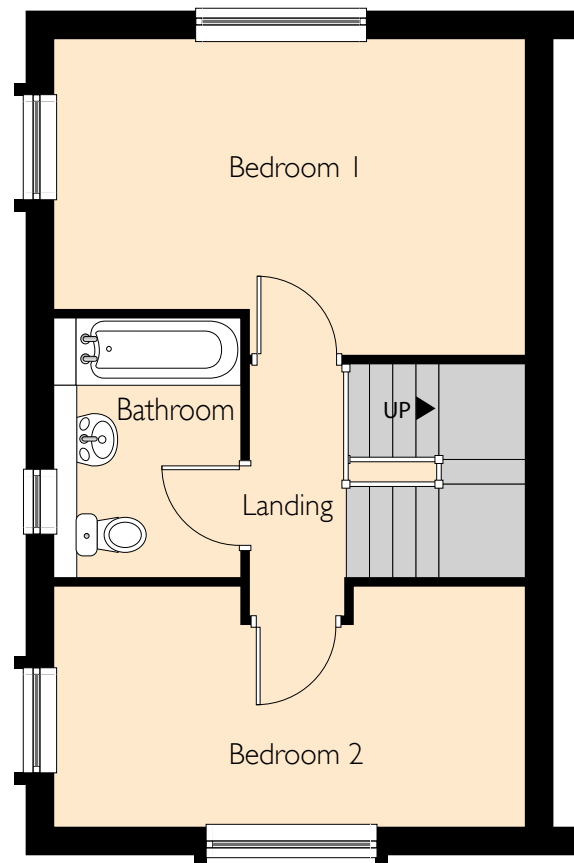
4.97m x 3.36m

16' 4" x 11' 0"

Kitchen

3.64m x 2.52m

11' 11" x 8' 3"



First Floor

Bedroom 1

4.97m x 3.36m

16' 4" x 11' 0"

Bedroom 2

4.97m x 2.54m

16' 4" x 8' 4"

Bathroom

2.53m x 2.53m

8' 3" x 8' 3"

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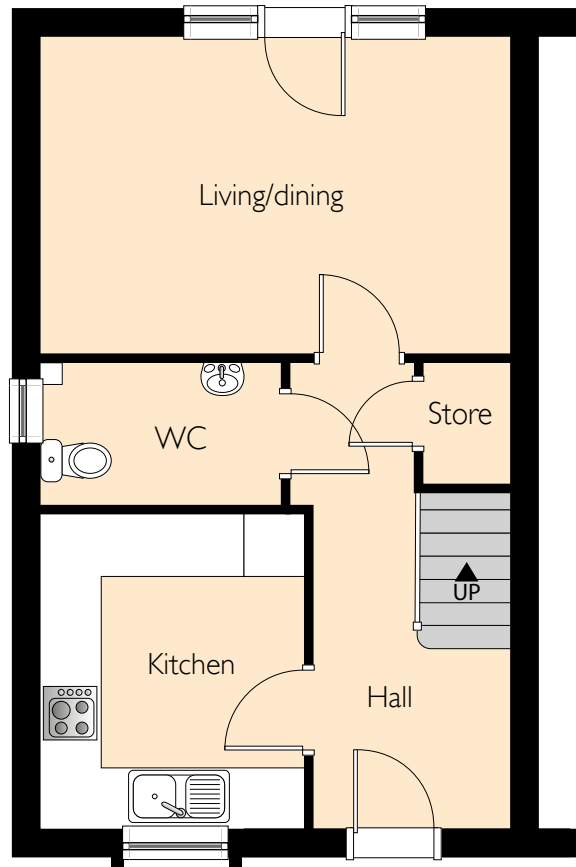
Total Floor Area: 82.19m² - 884.69 sq.ft



Computer generated image shown of plots 5 & 6

The Pearl

Two Bed Semi-Detached **Plots 4 & 5**



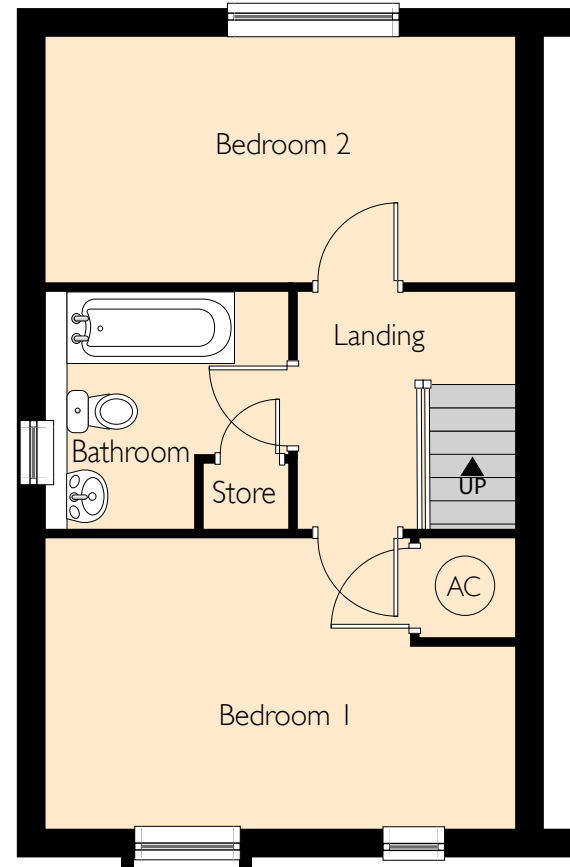
Ground Floor

Living/Dining

4.97m x 3.31m
16' 4" x 10' 10"

Kitchen

3.27m x 2.78m
10' 9" x 9' 2"



First Floor

Bedroom 1

4.97m x 3.05m
16' 4" x 10' 0"

Bedroom 2

4.97m x 2.54m
16' 4" x 8' 4"

Bathroom

2.535m x 2.53m
8' 3" x 8' 3"

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Total Floor Area: 82.19m² - 884.69 sq.ft

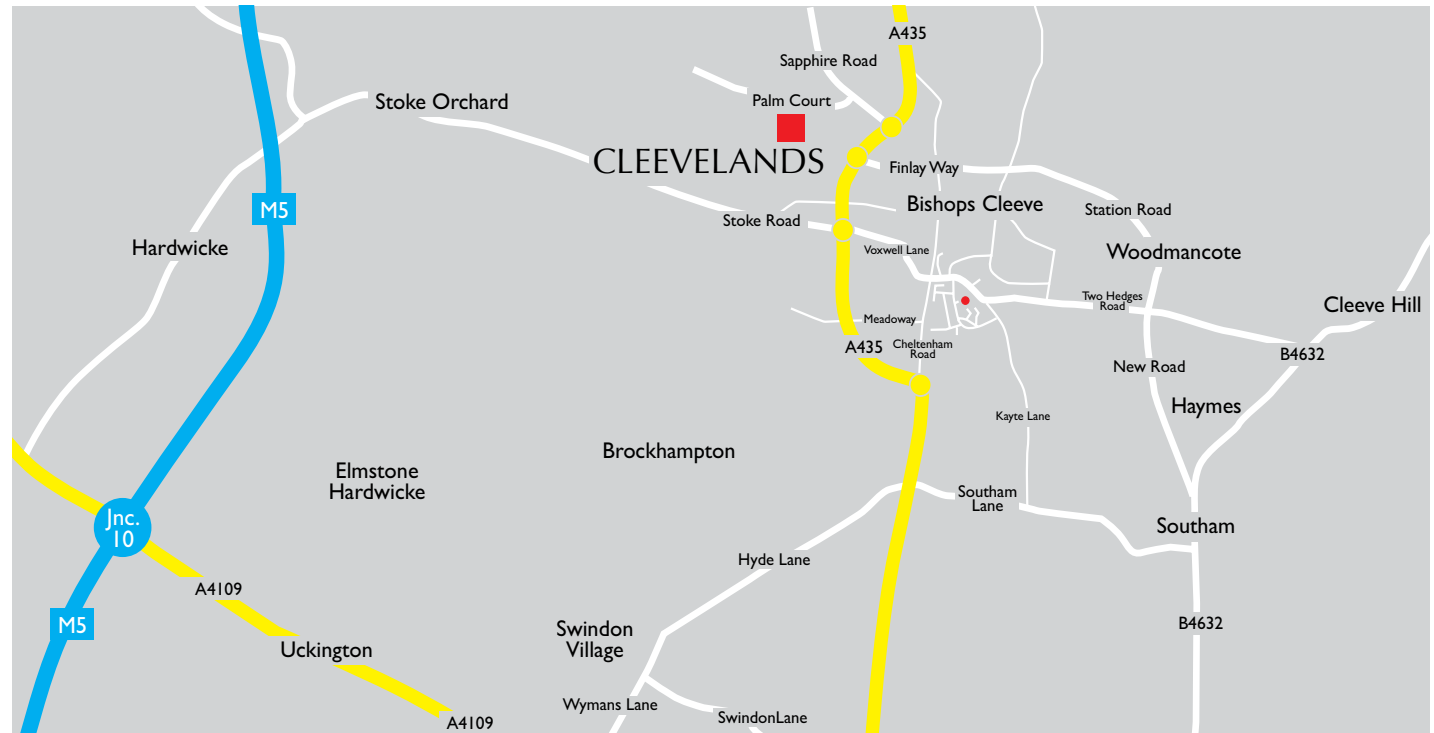
DIRECTIONS

Cleevelands, Bishops Cleeve, Cheltenham, GL52 8SA

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Further details please email
sales@rooftopgroup.org or **01386 420837**