# Shared Ownership at WILLINGHAM Cambridgeshire





# Willingham

Built by Mitcham Partnership and offered for Shared Ownership sale through bpha, we have a pair of two bedroom houses available to purchase on the Aspinalls Yard development in Willingham, Cambridgeshire.

## Location

Aspinalls Yard in Willingham is located on the former builders merchant yard, off Over Road.

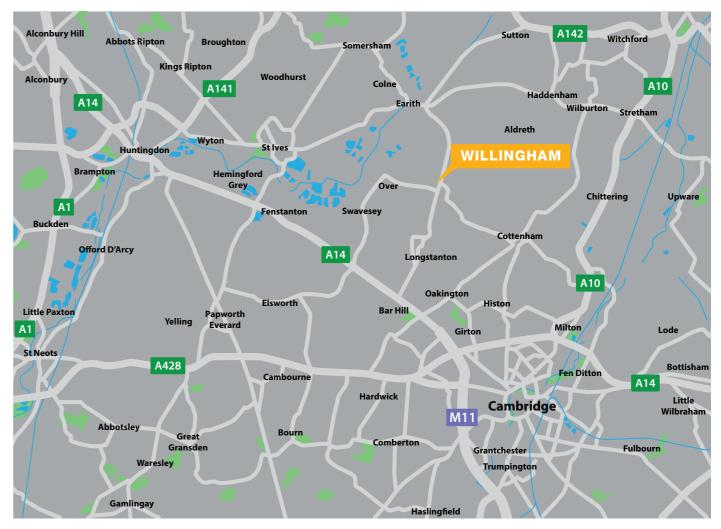
Situated just over 10 miles north of Cambridge, Willingham is far enough away from the urban fringes of the city, but still has excellent road links to Cambridge if you wish to visit the delights the historic city has to offer.

Willingham is well served by facilities and amenities including a medical practice, pharmacy, primary school, library, post office and church. Plus there are plenty of places to shop and eat with takeaways, pubs and local convenience stores.

The market town of St Ives is around a 15-minute drive away, offering alternative shopping and leisure activities.

\* Information correct at time of print



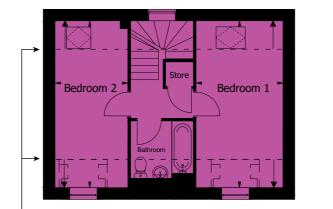




# **Floor Plans**

#### 2 Bedroom Houses

Plot: 3



\*DASHED LINE INDICATES RESTRICTED HEAD SPACE ON FIRST FLOOR DUE TO PITCHED ROOF

First Floor

### Kitchen

- Howdens Greenwich range 'Shaker light oak' kitchen
- Jamocha Granite etched laminate worktop with upstand
- Glass splashback
- Hotpoint oven, hob & cooker hood
- Integrated Hotpoint fridge freezer, dishwasher and washer dryer

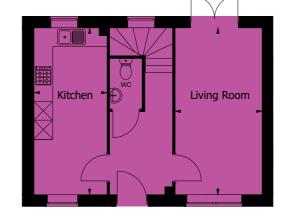
#### Flooring

- Grey slate vinyl flooring to bathroom
- Wood effect vinyl flooring to kitchen
- Carpet to bedroom, hallway, living room, and stairs/landing

#### General

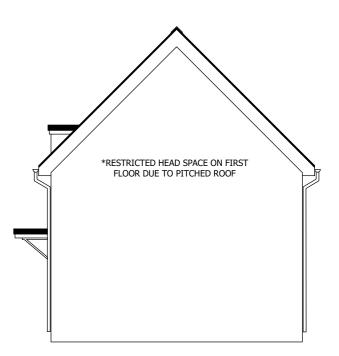
- Gas to radiator heating
- Two parking spaces per plot
- LABC Warranty
- Private garden with shed
- Flooring provided throughout

\*bpha reserves the right to change the specification and design at any time.





Ground Floor



Roof Plan

#### 2 Bedroom House

Plot: 3 & 4\*

	Metric	Imperial
Kitchen	5.36m x 2.34m	17′7″ x 7′8″
Living Room	5.36m x 2.80m	17′7″ x 9′2″
Bedroom 1	5.36m x 2.80m	17′7″ x 9′2″
Bedroom 2	5.36m x 2.34m	17′7″ x 7′8″

\* Plot layouts and dimensions may differ



# Site Plan



Shared Ownership Plots - 3 & 4 2 Bedroom Houses



Developer outright sales



# How does the scheme work

If outright purchase is not an option for you, Shared Ownership offers an alternative to renting. You can buy an initial share in a new home that you can afford, helping you into home ownership in manageable stages.

bpha will offer an initial share of between 25% - 75% of the property. You pay a subsidised rent on the remaining share that bpha still own. The combined monthly cost of mortgage and rent can often be less than if you were purchasing the property outright.

In the future you can simply sell your share for its value at the time or alternatively you can purchase further shares in your home, this is known as Staircasing.

## **General eligibility**

- Your annual household income can be no more than £80,000
- You should be unable to purchase a home suitable for your needs without assistance
- You cannot be a current home owner (or be named on the deeds of another property).
- You must not have any outstanding credit issues (i.e. unsatisfied defaults or county court judgements).
- Please check with a sales advisor for any development specific eligibility criteria.



#### Example

Property Value	£250,000*
40% Share	£100,000*
Monthly Rent	£343.75*

- \* Subject to change guide only.
- \*\* Properties are subject to a monthly service charge.

bpha is a non-profit making housing association that manages more than 18,000 homes.

bpha Limited is a Registered Society under the Co-Operative and Community Societies Act 2014 (26751R) and is also registered with the Homes and Communities Agency (LH 3887).

Registered Office: Bedford Heights Manton Lane Bedford MK41 7BJ

> Telephone: 0330 0535 131 Email: info@bphaoptions.org.uk Web: bphaoptions.org.uk



