# Old Stowmarket Road

BURY ST EDMUNDS, SUFFOLK

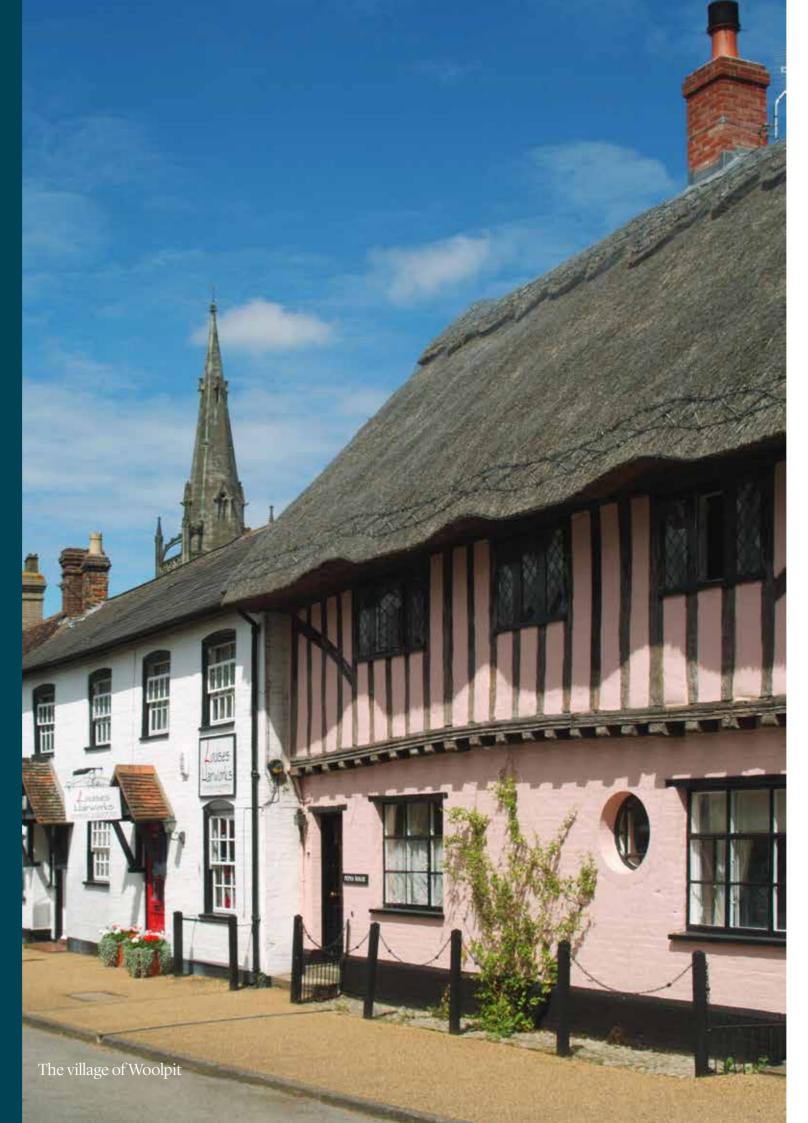
A collection of 2 & 3 bedroom homes located in the historic village of Woolpit

A home of your own



# Contents

Welcome to Old Stowmarket Road	3
Living at Old Stowmarket Road	4
Local area	6
Site plan	10
Floor plans	12
Specification	14
Shared Ownership explained	16
A guide to owning your own home	18
About Legal & General Affordable Homes	20



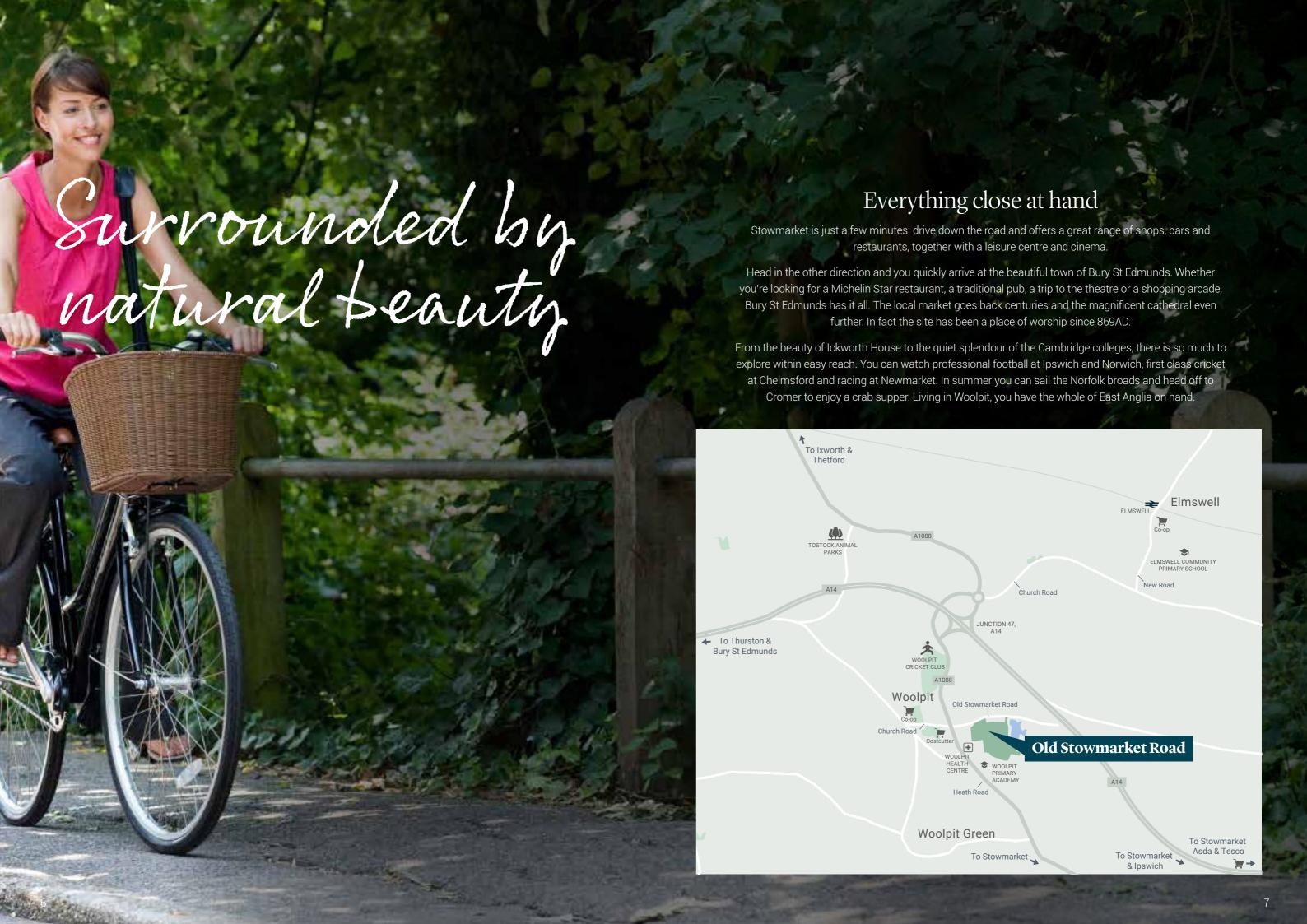
# Welcome to Old Stowmarket Road

Woolpit is the kind of country village you might find on a picture postcard. Historic, half timbered houses line the streets and there's an impressive church which dates back to the middle ages. Leave the village and you are surrounded by the wide open fields and inspiring skies that are uniquely East Anglia.

Old Stowmarket Road is a brand new collection of beautifully crafted homes, built in the traditional style and fully equipped to offer everything you need for modern living.

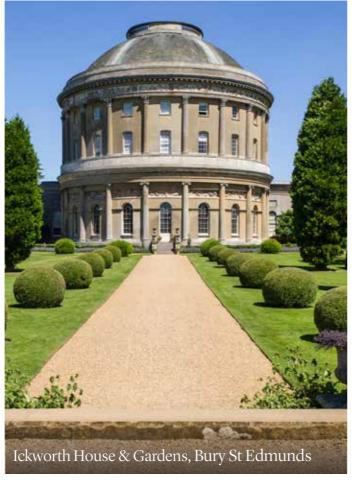
Legal & General Affordable Homes is offering a unique opportunity to live at Old Stowmarket Road through Shared Ownership. Thanks to this scheme, you can get on the property ladder with a lower deposit than is required to buy outright or with other buying schemes.







# The Arc Shopping Centre, Bury St Edmunds



# You're connected wherever you're heading

Considering you live in the countryside, the local railway station – at Elmswell – is surprisingly close. Just 2 miles away, in fact. From there you can be in Bury St Edmunds in minutes and Cambridge in an hour. Stowmarket Station will link you to Ipswich in 12 minutes and London Liverpool Street in under an hour and a half.

The A14 runs to the North of the village, giving you quick road access to Bury St Edmunds, Newmarket and Cambridge to the West. Or drive South East for Stowmarket and Ipswich.

The M11 is your closest motorway, connecting you to the M25 and London.

Being so flat, this is also a great part of the world for cycling.



By Foot

Woolpit local shops 0.5 miles

Woolpit Cricket Club 0.5 miles

Woolpit Primary Academy 0.5 miles

Elmswell Village 2.0 miles

Elmswell Station 2.1 miles



By Train

From Elmswell Railway Station (2.1 miles)

Bury St Edmunds 12 mins

Cambridge 58 mins

From Stowmarket Railway Station (7 miles)

Ipswich 12 mins

London Liverpool Street
1hr 22 mins



By Road

Bradfield Woods Nature Reserve 5.5 miles

Haughley Park
5.9 miles

Stowmarket Town 7 miles

Bury St Edmunds 10.6 miles

Thetford 16.8 miles



# Two Bedroom Houses

Plot Nos 84\*, 85, 90\*, 91<sup>†</sup> & 92\*

\* PLOTS 84, 90 & 92 ARE HANDED FROM THE PLANS DRAWN



FRONT ELEVATION





GROUND FLOOR

Key

FF - FRIDGE / FREEZER WC - CLOAKROOM B - BOILER

†PLOT 91 HAS NO SIDE WINDOWS

Whilst every effort has been made to ensure that the information contained in this brochure is correct, it is designed specifically as a guide. The floorplans shown are for approximate measurements only. Exact layouts, dimensions, entrance and position of windows and doors may vary between plots. All measurements may vary within a tolerance of 5%. Furniture, kitchen and electrical layouts are indicative only and subject to change, please ask a Sales Consultant for further information. Computer generated image are for illustrative purposes only, plot specific elevations may vary.

# Dimensions TOTAL AREA: 79.06 SQ M 851 SQ FT Length Width Length Width Living / Dining / Kitchen 8.84m x 3.41m 29' 0" x 11' 2" Bedroom 1 4.25m x 3.73m 13' 11" x 12' 2" Bedroom 2 4.25m x 3.73m 13' 11" x 12' 2"

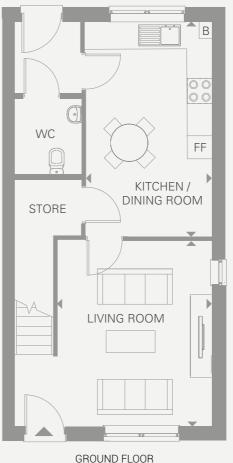


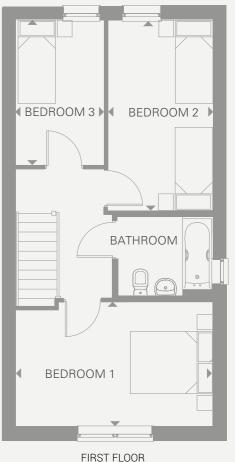
# Three Bedroom Houses

Plot Nos 86\* & 87
\* PLOT 86 IS HANDED FROM THE PLANS DRAWN



FRONT ELEVATION





Ke

FF - FRIDGE / FREEZER WC - CLOAKROOM B - BOILER

Whilst every effort has been made to ensure that the information contained in this brochure is correct, it is designed specifically as a guide. The floorplans shown are for approximate measurements only. Exact layouts, dimensions, entrance and position of windows and doors may vary between plots. All measurements may vary within a tolerance of 5%. Furniture, kitchen and electrical layouts are indicative only and subject to change, please ask a Sales Consultant for further information. Computer generated image are for illustrative purposes only, plot specific elevations may vary.

 Dimensions
 TOTAL AREA: 93 SQ M
 1,002 SQ FT

 Length
 Width
 Length
 Width

 Living Room
 4.47m x 4.46m
 14' 7" x 14' 7"

 Kitchen / Dining Room
 5.18m x 3.10m
 16' 11" x 10' 2"

 Bedroom 1
 4.76m x 3.01m
 15' 7" x 9' 10"

 Bedroom 2
 4.65m x 2.53m
 15' 3" x 8' 3"

 Bedroom 3
 3.48m x 2.16m
 11' 5" x 7' 1"



13

12

# Specification

### Kitchen

- Contemporary kitchen with chrome handles and soft close cupboards
- Laminate worktop with matching upstand
- Stainless steel splashback to hob
- Stainless steel 1½ bowl sink with chrome mixer tap
- Stainless steel multi-function oven, ceramic hob and stainless steel chimney hood
- Space for fridge/freezer
- Space for washing machine
- Removable base unit with plumbing provision for future installation of dishwasher to 3 bed houses

### Cloakroom

- Contemporary white close coupled toilet and basin with chrome mixer tap
- Splashback tiling to basin

### Bathroom

- Contemporary white bathroom suite comprising bath, close coupled WC, pedestal basin with chrome mixer tap
- Glass shower screen to bath
- Thermostatic shower over bath
- Wall tiling to bath and splashback tiling to basin area
- White heated towel rail
- Mirror

### Flooring

### Two bedroom houses:

- Wood effect vinyl floor to kitchen, cloakroom and hathroom
- Carpet to living room, stairs, landing and bedrooms

### Three bedroom houses:

- Wood effect vinyl floor to kitchen/diner, cloakroom, lobby and bathroom
- Carpet to living room, stairs, landing and bedrooms

### General

- White PVCu double glazed windows
- Ceilings, architraves and skirtings painted white
- Walls painted in 'Almond' white matt emulsion
- White panel internal doors with chrome ironmongery



- Gas central heating via Combi boiler and white contemporary radiators
- 10 years NHBC warranty

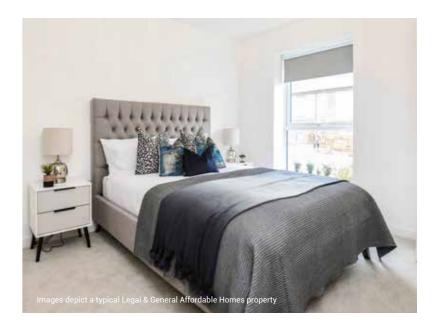
ages depict a typical Legal & General Af

### Electrical

- Track light to kitchen
- Light fitting to cloakroom and bathroom
- Pendant lighting to all other areas
- · White sockets and switches throughout
- TV point to living room
- Telephone point to hall
- Smoke and carbon monoxide detectors
- Extractor fan to kitchen, cloakroom and bathroom
- · Shaver socket to bathroom

### External

- Two parking bays per property
- Paved patio area
- Turf to rear garden
- 1.8m high timber fencing to rear garden
- PIR light with daylight sensor to front door
- · Light to rear
- Garden storage



We take every care to ensure that the correct information is provided. The company employs a policy of continuous improvement and reserves the right to alter or amend the specification at any time and is subject to change. Details are correct at the time of going to print.

14

# Shared Ownership Explained

# Your essential guide to all things Shared Ownership with Legal & General

Shared Ownership could be your step onto the property ladder. This home ownership scheme allows you to buy a share in your home and rent the remaining share. Over time, you can buy more shares in your home until you own the full 100%.

## How does Shared Ownership work?

The Shared Ownership scheme is simple, you buy an initial share of between 40% and 75% (depending on the development) of the home's full value and pay a subsidised rent on the remainder. You may purchase further shares (up to 100%) as your circumstances change.

Your annual rent is charged at 2.75% of the residual value of your home, which is reviewed annually each April. This is capped at RPI (Retail Price Index) from September of the previous year + 0.5%.

# Am I eligible for Shared Ownership?

If you earn or have a household income up to a maximum of £80,000 (or £90,000 in London) per annum, you could be eligible. You can also use Shared Ownership to buy alone or with another person as long as your joint incomes don't exceed the maximum earnings bracket.

Some developments have eligibility or prioritisation requirements around where you live and/or work. Please speak to our Sales Consultant for further information.

# What other charges will be payable?

Your home will be subject to a management fee - this is a fee payable monthly to cover the administrative costs of Legal & General Affordable Homes and our Management Provider. You will also be charged for the Buildings Insurance required to cover your home. Finally, all homes pay an Estate Charge which contributes to the maintenance of the wider estate, play areas or unadopted roads etc.

## Can I buy additional shares in the property?

Yes you can. This is known as 'staircasing'. When you buy more shares in your home, your home is re-valued and you buy the shares at the current market value, at the time you are buying the shares. You can staircase up to 100%.

## Is it cheaper than renting?

Shared Ownership can be cheaper than renting privately as the mortgage cost and low rent usually add up to less than the equivalent rental payments to a landlord.

# What if I already have a home?

If you already own a property you would need to have confirmed the sale of your home when you apply to buy via Shared Ownership.

Your application would be assessed based on your housing need for you to be considered for Shared Ownership.

# Will I need a deposit?

Yes you still need a deposit, but only on the percentage of the property you are buying. Mortgage deposits are typically 5% or 10% of the share value.

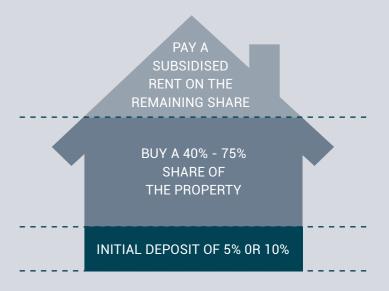
For more frequently answered questions go to **www.landgah.com/faq** 

# We're here to help

If you're interested in viewing or applying for a property, or if you simply have some more questions around Shared Ownership, visit <a href="https://www.landgah.com">www.landgah.com</a>



# Breakdown example of a new home at Old Stowmarket Road



For a full breakdown of costs, please speak to one of our Sales Consultants.

# Buying more shares



When you buy more shares in your home, your home is re-valued and you buy the shares at the current market value, at the time you are buying the shares. You can staircase up to 100% ownership.

16 17

# A step by step guide to owning your own home

Find a Legal & General Shared Ownership property you'd like to buy and follow our step by step guide to turn your home-buying dreams into reality.



# UDUN 20

# People come first. It's been the Legal & General way for almost 200 years.

Legal & General began in a coffee house on London's Chancery Lane back in 1836. Almost 200 years later we are investing in new homes for all ages, social groups and housing tenures.

The shortage of housing in the UK, and high deposits required to buy a property outright, mean many people can't afford a new home. Our mission is to better people's lives by offering opportunities to those who need a helping hand. Whether it's a first-time buyer, young couple or growing family, it's important that everyone has a safe and secure space to call their own.

Our mission is to become the leading private affordable housing provider in the UK and to make a positive difference to the affordable housing sector. As a company, we have never stopped moving forward, but our position of being a byword for reliability, integrity and trust, is one we will never move from. That's why our key principles underpin everything we do:



Quality We aim to bring you the best possible experience in every aspect of your new home. That's in location, design, finishes, environment and, above all, value.



Customer Service We're committed to providing first-class customer service, from the moment you arrive to when you open the door of your new home.



Sustainability We work to minimise the environmental impact of what we do. That means reducing carbon emissions, using renewable materials and following sustainable design and building processes.

# Old Stowmarket Road

WOOLPIT, BURY ST EDMUNDS, SUFFOLK IP30 9QS

Call to book an appointment



01284 530 463



া landgah.com/old-stowmarket-road



We take every care to ensure that the correct information is given. We hope you find it useful, however complete accuracy is not guaranteed and the information is expressly excluded from any contract. The floor plans provided are intended to only give a general indication of the proposed floor layout and are not drawn to scale. Measurements are given to the widest point, are approximate and are given as a guide only. All measures and areas may vary within a tolerance of 5%. Do not use these measurements for appliance spaces or items of furniture. Kitchen, utility layouts and bathroom may differ to build. Unless specifically incorporated in writing into the sales contract the specification is not intended to form part of any contract or warranty. We would like to point out that the computer-generated images, floor plans, sizes, specification and any other layouts are for guidance only. LGAH-OSM-V301122.