

**Shared Ownership**



**THE JUNCTION**  
OLDBURY

2 & 3 Bedroom Houses and  
3 Bedroom Townhouses

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Welcome to

# The Junction

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In the heart of the West Midlands,  
The Junction brings an exciting  
new community to the market town  
of Oldbury, well known for its rich  
history, character and charm.

This new collection of 2 & 3 bedroom  
houses and 3 bedroom townhouses are  
available with Shared Ownership.

With this scheme, you can purchase your  
new home with a lower deposit than is  
required to buy outright or with other  
buying schemes.

# Be a part of a brand new community









## THE JUNCTION



# Elevate *your lifestyle*

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Get on the property ladder in a beautiful new community.

The Junction provides the opportunity to live in a vibrant new community, bringing 238 new homes to Oldbury.

Available with Shared Ownership, these two and three bedroom homes offer contemporary living with modern interiors finished to high specifications throughout. Offering a range of designs, the homes are generously sized, suited to a range of lifestyles, and can adapt over time as your circumstances change.

All homes offer French doors that lead out to a turfed garden, making it the ideal space to relax or socialise with friends and family. The homes have been built with sustainability

in mind – without compromising on comfort or style. Energy-saving features have been added to ensure the home is energy-efficient which not only contributes to a greener future but will also help save you money on utility bills.

The market town of Oldbury boasts an array of local shops and amenities and lies in the catchment of both primary and secondary schools, parks and play areas. Situated just six miles from Birmingham, the town is well connected, and offers great transport links by road and rail, and is served by the M5 for ease of commuting.





# Shop local

A market town with a thriving centre, Oldbury has a variety of shops with essentials for everyday living.

### Oldbury Green Retail Park

🚗 2 min drive | 0.7 miles

Oldbury Green Retail Park boasts a range of retailers, from fashion, home goods and coffee shops. With great deals and ample parking, you can enjoy stress-free shopping at its best.



### Oldbury Outdoor Market

🚗 5 min drive | 1.3 miles

Oldbury Outdoor Market is one of Sandwell's most exciting trading spaces, offering a wide range of products from Monday to Saturday. Here you will find a mix of fresh produce and essentials, homewares, clothing and more.



### Queens Square Shopping Centre

🚗 6 min drive | 1.8 miles

Queens Square is in the heart of West Bromwich and offers a fantastic shopping experience. Boasting an abundance of shops, from health and beauty, to fashion and electronics, it's the ideal destination for a spot of retail therapy. Enjoy a day of browsing, dining out and splurging on the latest trends.



### Bullring & Grand Central Shopping Centre

🚗 18 min drive | 6.5 miles

Birmingham Bullring is one of the most visited shopping centres in the country and offers a luxurious shopping experience. Home to over 200 shops in the heart of the city, you'll be spoilt for choice.





# Eat *local*

Boasting a range of culinary cuisines, Oldbury celebrates culture and diversity, offering dishes to suit all tastes.

## Bacaba Cocktail Bar & Dining

 4 min drive | 1.3 miles

Treat yourself to the taste of India at Bacaba, a restaurant serving traditional Indian cuisine bursting with spices and flavours. Expertly blended ingredients are combined with modern cooking techniques to create an unforgettable experience.



## Lakeside Cookhouse & Pub

 4 min drive | 1.5 miles

Experience the warm and friendly atmosphere at Lakeside Cookhouse & Pub. Indulge in everything you love about classic pub grub, enhanced with a unique twist. It's the perfect venue to relax and unwind, enjoy a family meal, and catch up with friends over a drink.



## Lucarelli Restaurant

 6 min drive | 2.4 miles

Experience a taste of the Mediterranean. From delicious pastas to pizzas, dishes at Lucarelli are crafted with care, using the finest produce imported directly from Italy, ensuring you have an authentic Italian experience. Pair your meal with an exquisite wine or enjoy a cocktail (or two).



## Siamais

 24 min drive | 6.3 miles

Heralded as one of the leading Thai restaurants in Birmingham, Siamais serves authentic South East Asian food, combining bold flavours with vibrant spices. Prepare to be transported to the bustling streets of Asia and indulge in a range of traditional dishes, from a sizzling stir fry to steaming noodles.





# Outdoor *space*

Relax and roam through a number of open green spaces, all just a stone's throw from your new home.




## Tividale Park

 4 min drive |  9 min cycle | 1.6 miles

Nestled between Dudley and Oldbury, Tividale Park boasts a range of facilities including sports pitches, children's play areas and walking trails, ensuring there's something for everyone to enjoy. Explore the park's sprawling grounds, whether that be on your own or with friends and family.

## Sheepwash Nature Reserve

 6 min drive |  9 min cycle | 1.8 miles

Sheepwash Nature Reserve is a hidden gem covering 39 hectares of woodland and grassland. Renowned for its beauty and wildlife-rich habitats, enjoy peaceful walks, picnics or family outings along the River Tame.



## Sandwell Valley Country Park

 12 min drive |  15 min cycle | 3.1 miles

Stretching from West Bromwich to the edge of Walsall, Sandwell Valley Country Park is the perfect place to enjoy a family day out. Here you will find a pitch and putt golf course, tennis courts, a millennium cycle route and mountain bike trail to enjoy.





# Schools *and nurseries*

A wide range of educational opportunities offering excellent learning experiences in supportive settings.



## Nursery Schools

### Workplace Nursery

 2 min drive | 0.5 miles

Ofsted: Outstanding

### Little Learners Day Care Centre

 3 min drive | 1.1 miles

Ofsted: Good

### Mincee Monkeys Day Nursery

 4 min drive | 1.3 miles

Ofsted: Good

## Primary Schools

### Hanbury Primary School

 4 min drive | 1.1 miles

Ofsted: Good

### Grace Mary Primary School

 6 min drive | 1.8 miles

Ofsted: Outstanding

### Burnt Tree Primary School

 7 min drive | 1.9 miles

Ofsted: Good

## Secondary Schools

### Ormiston Sandwell Community Academy

 3 min drive | 1.2 miles

Ofsted: Good

### Holly Lodge High School College of Science

 6 min drive | 2.1 miles

Ofsted: Good

### Sandwell Academy

 7 min drive | 3.1 miles

Ofsted: Outstanding



Tipton

Asda  
Great Bridge  
Supercentre

Boulder  
Central Indoor  
Climbing

Sandwell  
General Hos

A41

Dudley Canal  
and Caverns

Dudley Port

Sheepwash  
Nature Reserve

Dudley Zoo  
and Castle

Tividale Park

West Bromwich

THE JUNCTION  
OLDURY

Oldbury

Sandwell & Dudley

M5

Oldbury Green  
Retail Park

Sainsbury's

Oldbury  
Library

Flip Out  
Trampoline  
Arena

M5

TeamSport  
Go Karting  
Birmingham

Sm

Dudley  
Golf Club

Warrens Hall  
Local Nature  
Reserve

Langley Green

Sandw  
Aquat  
Centr

Rowley Regis

Rowley Regis  
General Hospital

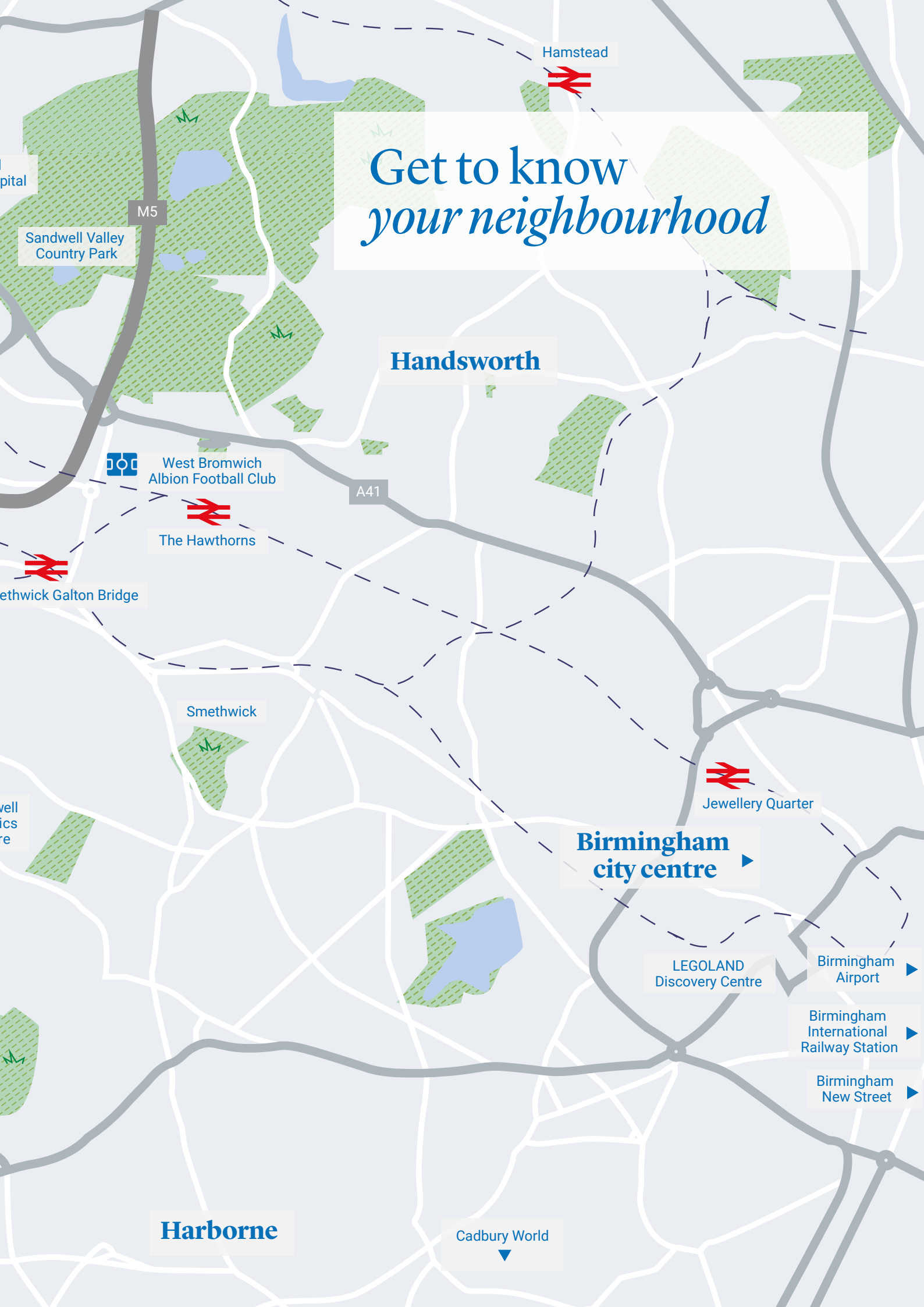
Rowley Regis

M5

Old Hill



# Get to know *your neighbourhood*



Hamstead

pital

M5

Sandwell Valley  
Country Park

Handsworth



West Bromwich  
Albion Football Club

A41

The Hawthorns

ethwick Galton Bridge

Smethwick

well  
ics  
re

Jewellery Quarter

**Birmingham**  
city centre

LEGOLAND  
Discovery Centre

Birmingham  
Airport

Birmingham  
International  
Railway Station

Birmingham  
New Street

Harborne

Cadbury World

## Your journey *starts here*




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You can travel with ease from Sandwell & Dudley station, keeping you connected to the rest of the West Midlands and beyond. Oldbury has great road networks and is served by the M5, which is just five minutes away, offering links to the M6 and the rest of the country.

Less than 40 minutes from The Junction, you can fly to over 150 destinations, direct from Birmingham International Airport.

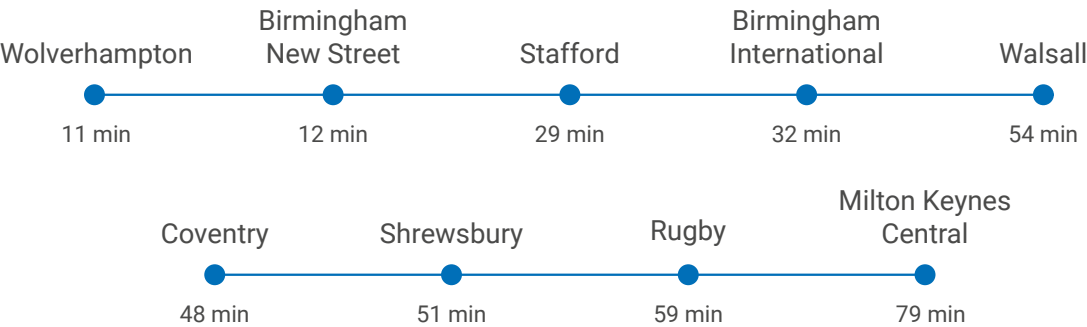


From Sandwell & Dudley station

 1 min drive |  4 min walk |  1 min cycle



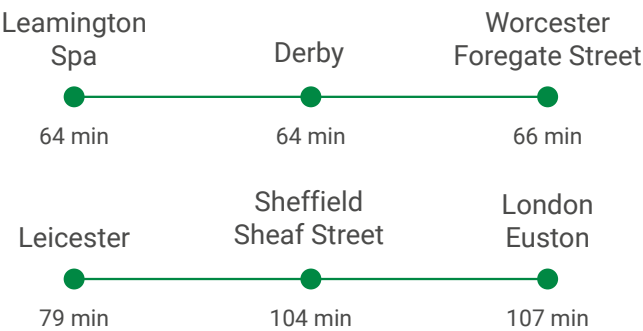
By Rail



From Sandwell & Dudley station, including a change at Birmingham New Street



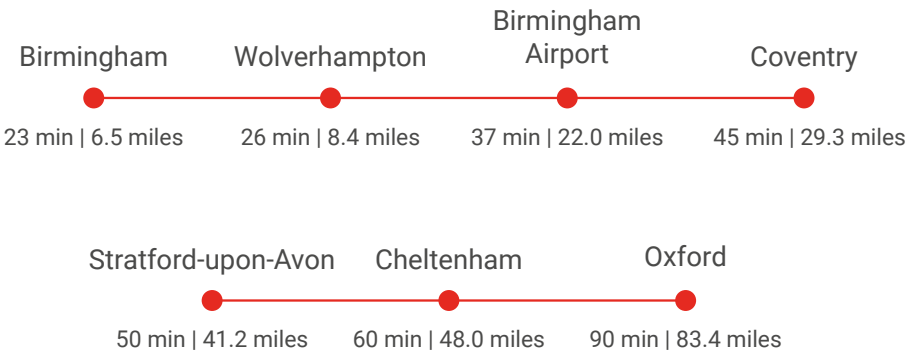
By Rail



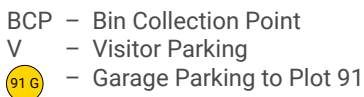
From The Junction



By Road



\_\_\_\_\_



91 G

The development layout does not show details of gradients of land, boundary treatments, local authority street lighting or landscaping. It is our intention to build in accordance with this layout. However, there may be occasions when the house designs, boundaries, landscaping and positions of roads and footpaths change as the development proceeds. Please speak to a Sales Consultant for more details.





Lovell Homes

Lovell Homes

The Junction

## 2 Bedroom Houses

Plots: 42, 96, 97\*, 98, 102\*, 103, 104\*, 106, 107\*, 108, 109\*, 111\*, 112, 113 & 114\*



### Ground Floor

Width | Length

#### Kitchen/Dining Area

2.31m × 4.73m

7'6" × 15'6"

#### Living Room

4.51m × 3.20m

14'9" × 10'5"

### First Floor

Width | Length

#### Bedroom 1

4.51m × 3.19m

14'9" × 10'5"

#### Bedroom 2

4.51m × 2.55m

14'9" × 8'4"

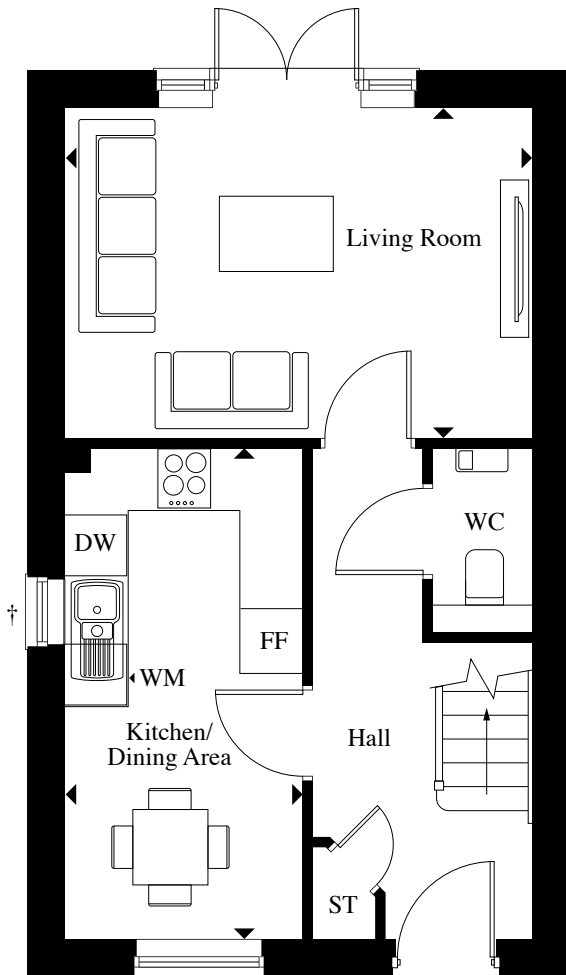
### Total area

70.9 SQ. M.

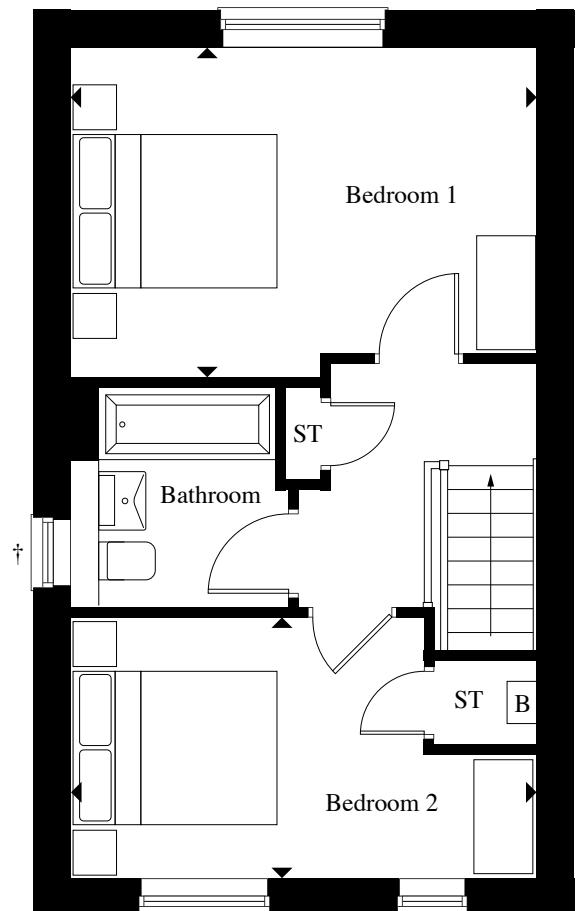
763.1 SQ. FT.

This brochure is designed specifically as a guide. The computer generated images are for illustrative purposes only. The floorplans shown are for approximate measurements only. Exact layouts, dimensions, entrances, position of windows, PV panels and doors may vary and are subject to change. Please ask a Sales Consultant for further information. \*Homes are handed. \*No window to Plot 113.





**Ground Floor**



**First Floor**

**KEY:**

**B** – Boiler **DW** – Dishwasher **FF** – Space for Fridge/Freezer **ST** – Store **WC** – Cloakroom  
**WM** – Space for Washing Machine

# 3 Bedroom Houses

Plots: 51, 99\*, 100 & 101



## Ground Floor

Width | Length

### Kitchen/Dining Area

2.68m × 4.88m

8'9" × 16'0"

### Living Room

5.07m × 3.17m

16'7" × 10'4"

## First Floor

Width | Length

### Bedroom 1

3.76m × 2.86m

12'4" × 9'4"

### Bedroom 2

2.98m × 2.86m

9'9" × 9'4"

### Bedroom 3

2.14m × 2.92m

7'0" × 9'6"

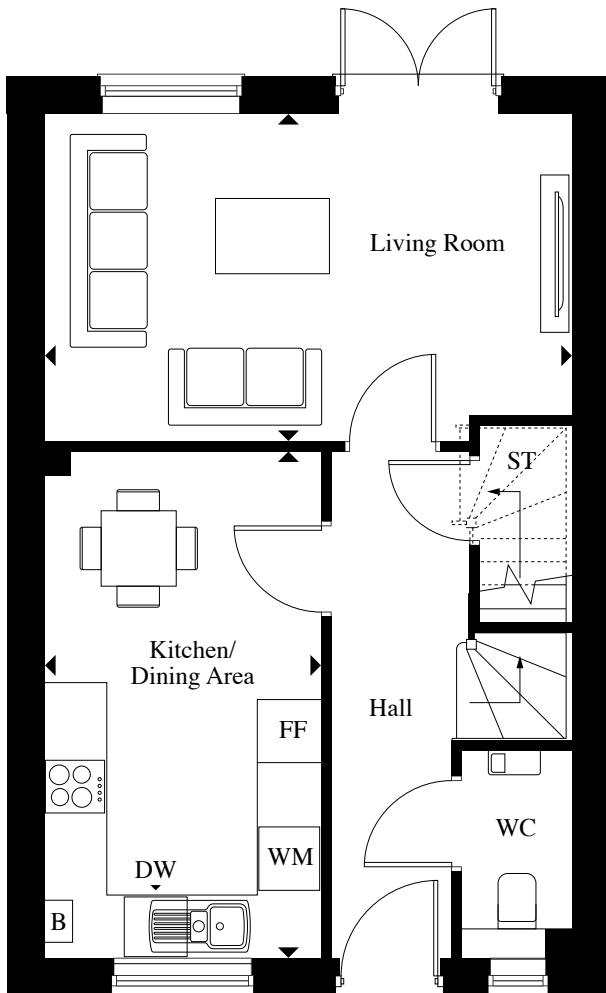
## Total Area

80.9 SQ. M.

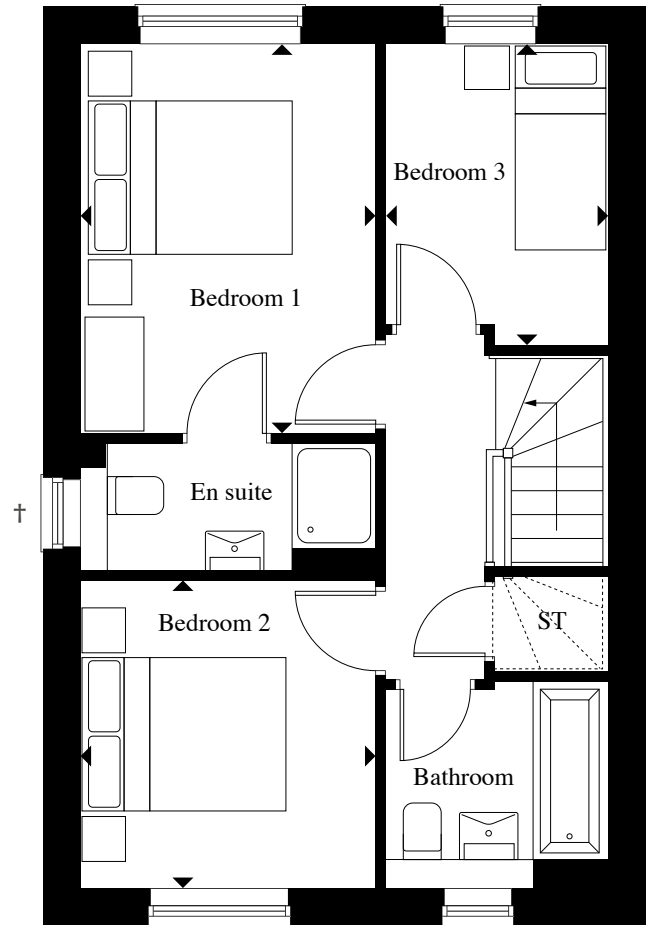
870.8 SQ. FT.

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**Ground Floor**



**First Floor**

**KEY:**

**B** – Boiler **DW** – Dishwasher **FF** – Space for Fridge/Freezer **ST** – Store **WC** – Cloakroom  
**WM** – Space for Washing Machine

# 3 Bedroom Houses

Plots: 43\*, 95\*, 105 & 110



## Ground Floor

Width | Length

### Kitchen/Dining Area

2.67m × 5.29m

8'9" × 17'4"

### Living Room

3.09m × 5.29m

10'1" × 17'4"

## First Floor

Width | Length

### Bedroom 1

3.91m × 2.67m

12'9" × 8'9"

### Bedroom 2

3.09m × 3.05m

10'1" × 10'0"

### Bedroom 3

2.18m × 3.09m

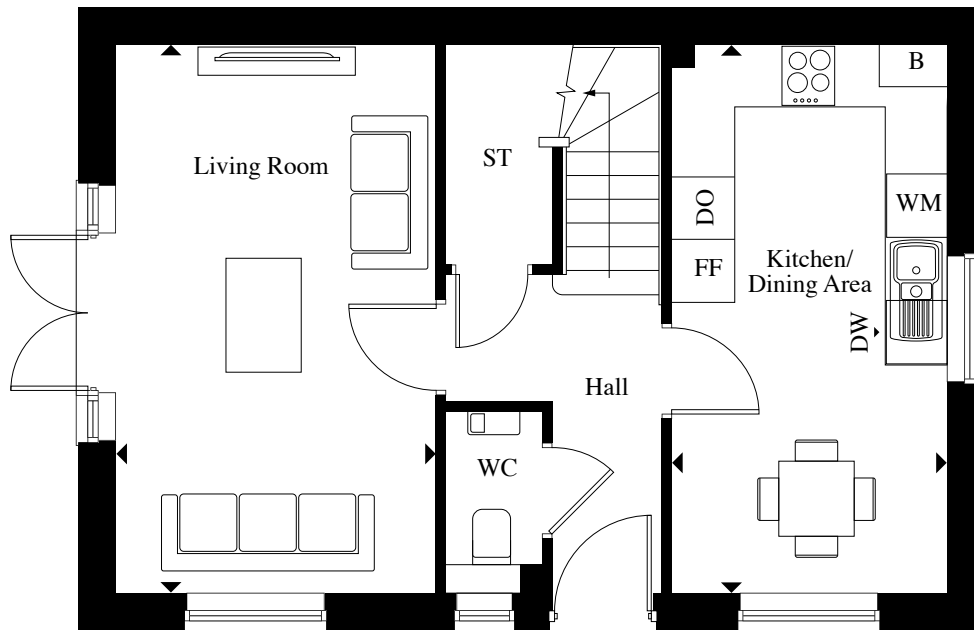
7'1" × 10'1"

## Total Area

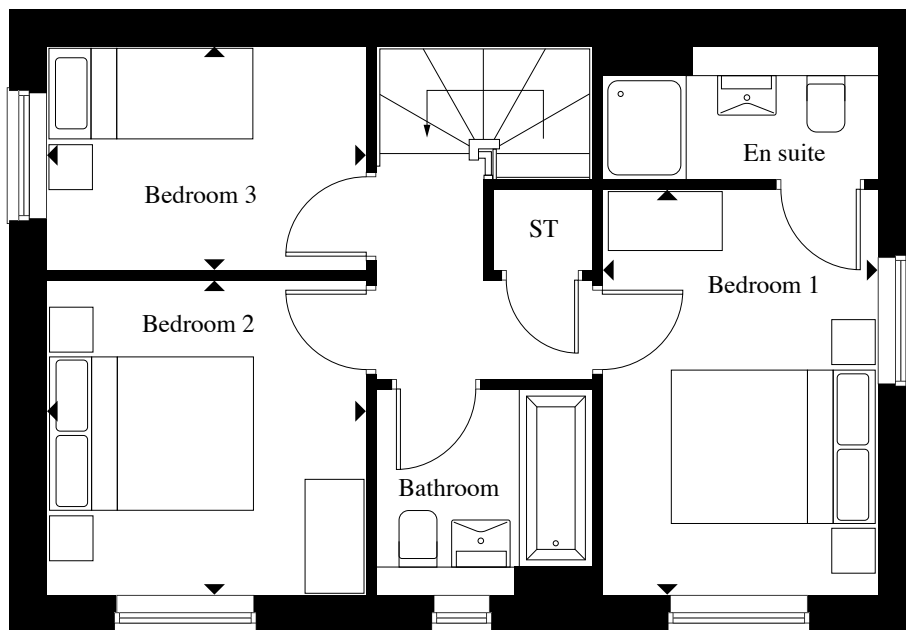
84.7 SQ. M.

911 SQ. FT.

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**Ground Floor**



**First Floor**

**KEY:**

**B** – Boiler **DO** – Double Oven **DW** – Dishwasher **FF** – Space for Fridge/Freezer **ST** – Store **WC** – Cloakroom  
**WM** – Space for Washing Machine



# 3 Bedroom Houses

Plots: 46\*, 47, 80\*, 81 & 93\*



Computer generated image is indicative only.

## Ground Floor

Width | Length

### Kitchen/Dining Area

3.85m × 4.74m      12'7" × 15'6"

### Living Room

3.13m × 3.97m      10'3" × 13'0"

## First Floor

Width | Length

### Bedroom 2

2.90m × 4.74m      9'6" × 15'6"

### Bedroom 3

2.85m × 2.60m      9'4" × 8'6"

## Second Floor

Width | Length

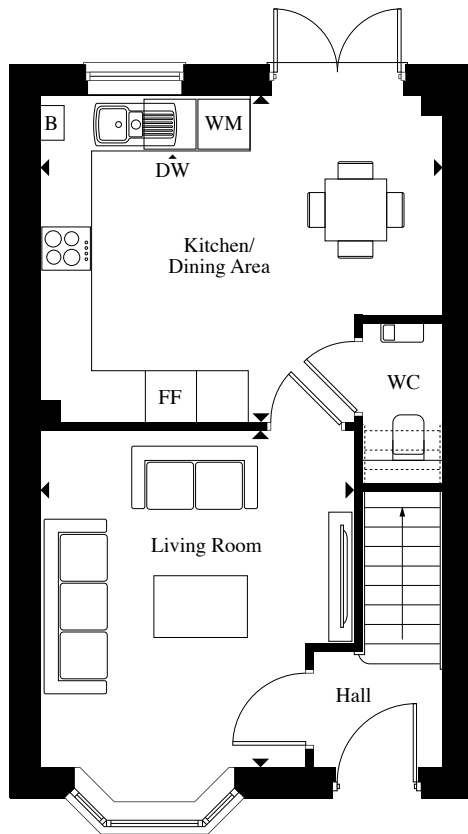
### Bedroom 1

5.24m × 4.74m      17'2" × 15'6"

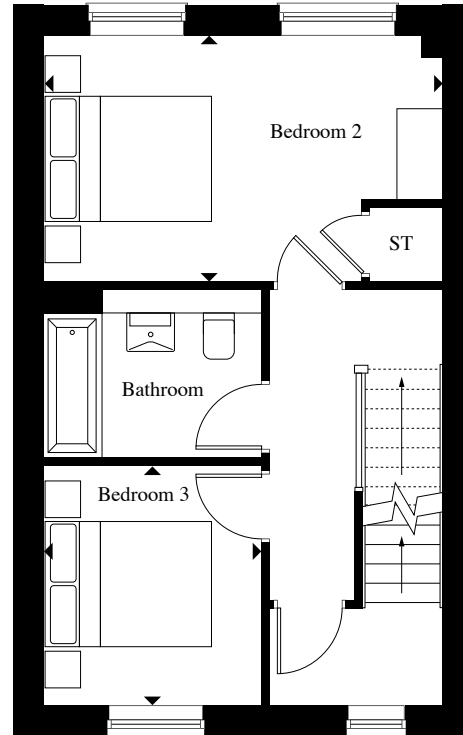
### Total Area

100.3 SQ. M.      1,079.6 SQ. FT.

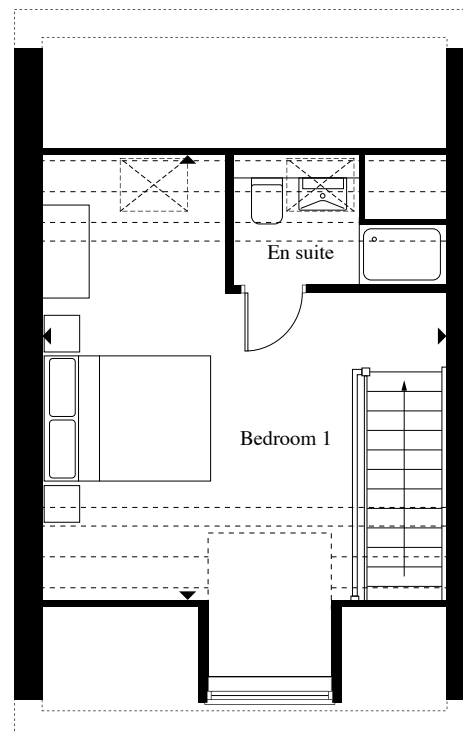
This brochure is designed specifically as a guide. The computer generated images are for illustrative purposes only. The floorplans shown are for approximate measurements only. Exact layouts, dimensions, entrances, position of windows, PV panels and doors may vary and are subject to change. Please ask a Sales Consultant for further information. \*Homes are handed.



**Ground Floor**



**First Floor**



**Second Floor**

**KEY:**

**B** – Boiler **DW** – Dishwasher **FF** – Space for Fridge/Freezer **ST** – Store **WC** – Cloakroom  
**WM** – Space for Washing Machine - - - - Reduced Ceiling Heights ☒ – Velux window

# 3 Bedroom Townhouses

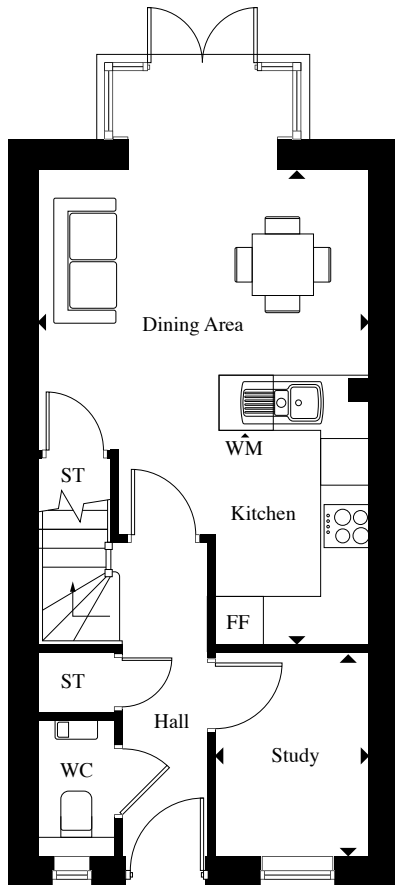
Plots: 86\*, 87, 88\*, 89, 91\* & 92



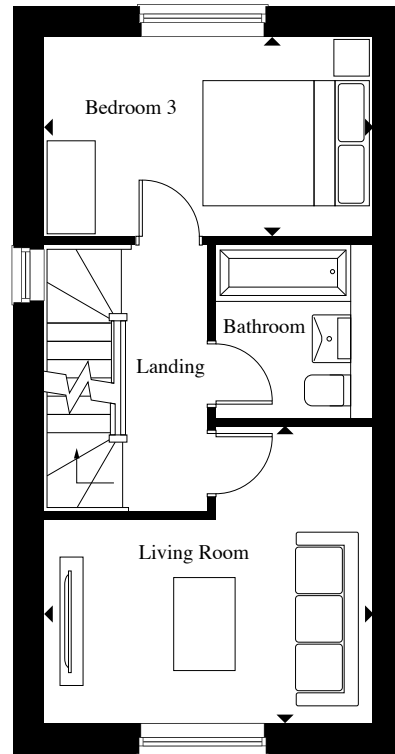
Ground Floor		Width   Length
<b>Kitchen/Dining Area</b>		
4.17m × 6.01m		13'8" × 19'8"
<b>Study</b>		
1.95m × 2.59m		6'4" × 8'5"
First Floor		Width   Length
<b>Living Room</b>		
3.76m × 4.17m		12'4" × 13'8"
<b>Bedroom 3</b>		
2.58m × 4.17m		8'5" × 13'8"
Second Floor		Width   Length
<b>Bedroom 1</b>		
3.20m × 4.17m		10'9" × 13'8"
<b>Bedroom 2</b>		
3.25m × 4.17m		10'7" × 13'8"
<b>Total Area</b>		
<b>109.6 SQ. M.</b>		<b>1,179.7 SQ. FT.</b>

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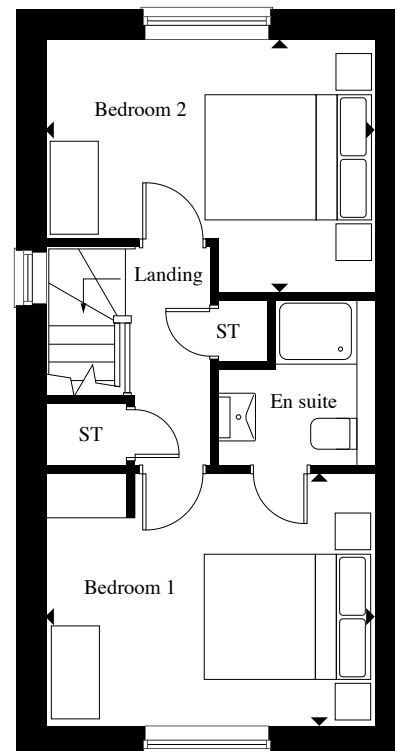




**Ground Floor**



**First Floor**



**Second Floor**

**KEY:**

FF – Space for Fridge/Freezer ST – Store WC – Cloakroom WM – Space for Washing Machine

# It's all in *the detail*



## Specification

Specification correct at time of print, but is subject to change without notice. Unless specifically incorporated in writing into the sales contract the specification is not intended to form part of any contract or warranty.

\*Plumbing for dishwasher within dishwasher space or in labelled removable base unit subject to a kitchen layout, please clarify with a Sales Consultant. Images are indicative only.

## General

- Walls and ceilings painted white
- Architraves and skirtings painted in white satinwood
- White painted four panel internal doors with chrome ironmongery
- NHBC 12-year build warranty
- Doorbell
- White UPVc double glazed windows

## Kitchen

- Contemporary matt white kitchen with soft-close, brushed nickel handles and cutlery tray
- Grey laminate worktop and upstand
- Stainless steel splashback
- Stainless steel sink with Vado chrome lever mixer tap
- Zanussi electric single oven, gas hob and integrated chimney hood
- Space for fridge/freezer
- Space and plumbing for washing machine
- Removable base unit for future installation of dishwasher

## Bathroom & En suite

- Contemporary white Ideal Standard bathroom suite comprising bath, pedestal basin, WC with soft-close seat
- Ideal Standard chrome mixer tap with click clack plug
- Glass shower screen to bath
- White shower tray to en suite with glass shower enclosure
- Mira thermostatic bath/shower mixer over bath
- Mira electric shower to en suite shower
- Large format Johnson's wall tiling to bath and shower enclosure with tiling to basin area
- Chrome heated towel rail to bathroom
- Towel rail to en suite
- Mirror to bathroom

## Flooring

- Twist carpet in light grey to hall, stairs, landing, living/ dining room, study and bedrooms
- Wood-effect vinyl flooring to kitchen/dining area, bathroom, en suite and cloakroom

## Heating & Electrical

- Heating via gas boiler with white contemporary radiators
- LED track light to kitchen
- Light fitting to cloakroom, bathroom and en suite
- Pendant lighting to all other areas
- White sockets and switches throughout
- Telephone point to living room
- TV point to living room
- Broadband connection
- Smoke, heat and carbon monoxide detectors
- Extractor fan to bathroom, en suite and cloakroom
- Light to front and rear elevation
- PV panels to roof on selected plots
- Shaver socket to en suite

## Cloakroom

- Contemporary white Ideal Standard close-coupled WC with soft-close seat and pedestal basin
- Ideal Standard chrome mixer tap with click clack plug
- Large format wall tiling to splashback of basin area

## External

- Two parking bays per home
- Plot 91 has a single garage located under coach house
- Patio area
- Garden storage
- Turf to rear garden
- 1.8m wooden fencing
- Garden tap





# A step-by-step guide to *owning your own home*



**1** Book an appointment  
and come and see us  
in person or online



**2** Find your  
dream home



**8** Complete your  
mortgage application



**7** Instruct a solicitor  
and begin your  
legal paperwork



**9** Once your valuation  
is done, receive your  
mortgage offer



**10** Sign the contract  
lease and pay  
your deposit

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.



**3** Speak to your mortgage broker to see how much of the home you can buy



**4** Complete your application and reservation paperwork



**6** Reserve your home



**5** Pay your reservation fee



**11** Exchange contracts



**12** Complete and receive your keys and celebrate



# Let Shared Ownership be your step *onto the property ladder*

This home ownership scheme allows you to buy an initial share in your home and rent the remaining share. Over time you can then buy more shares in your home until you own the full 100%.





# About Shared Ownership

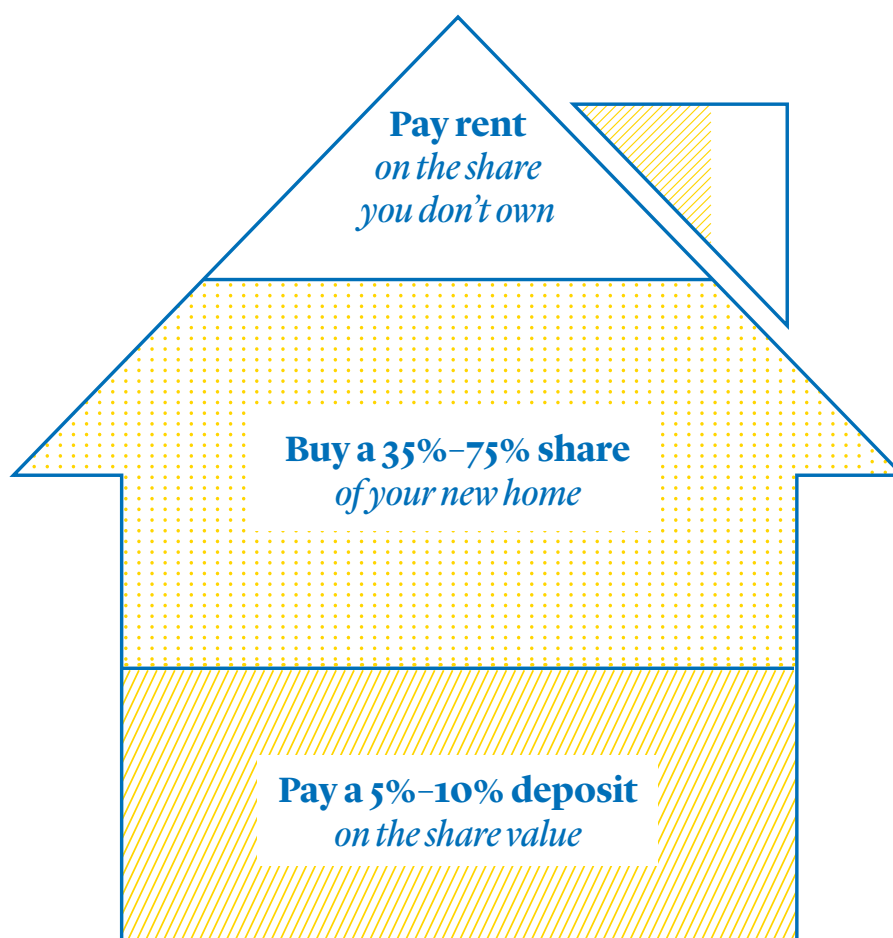
## Q: How does Shared Ownership work?

At The Junction, you can buy an initial share of between 35% and 75% of the home's full market value. Your mortgage repayments are based on the share of the home you own, and you'll pay a subsidised rent on the remaining share that you don't own.

Over time, should your financial circumstances change, you may choose to purchase further shares, taking your ownership to 100%.

## Q: Will I need a deposit?

With Shared Ownership properties, a deposit is still necessary, typically starting at just 5%–10%. Since you're buying a portion of the property, your deposit is typically lower than when compared to the open market, making it more affordable.



Breakdown example of buying a new home at The Junction

### FAQs:

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#### **Q:** How do I know what percentage I can purchase?

At The Junction, you can own any share from 35% to 75% of the initial purchase price. You will be asked to speak to your mortgage broker to assess what share you can buy that is both affordable and sustainable.

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#### **Q:** 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.

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#### **Q:** 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.

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#### **Q:** 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 revalued and you buy the shares at the current market value, at the time you are buying the shares. You can staircase up to 100%.

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#### **Q:** Can I buy a property on my own?

If you earn or have a household income up to a maximum of £80,000 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.

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**You bought:**

**35%**

**Share of your  
new home**

#### **Q:** Can I rent out my property?

You cannot grant an assured shorthold tenancy on a Shared Ownership property. If you want to get a lodger you can, however, you need to be able to afford to purchase the home without any assistance.

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#### **Q:** How will I pay my rent?

Legal & General has appointed a Management Provider, Pinnacle Housing, to manage your rental account and will collect the rent on our behalf. They will be in touch with more information nearer the time of completion.

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**Your deposit:**

**5%**

**Deposit on the  
share value**

### Q: How is the rent calculated?

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%.

Our Sales Consultant and your mortgage broker can give you further details based on your specific circumstances.

### Q: Can I decorate and make improvements to my home?

Yes, you don't need our permission for decorating or simple repairs, however, you would need to get permission for larger works to ensure it does not affect the structure of the building.

### Q: What is the length of the lease?

The lease is 990 years.

### Q: Will I have to pay Stamp Duty?

When you buy a share in one of our homes you will have to pay a Stamp Duty Land Tax (SDLT). We advise you consult your solicitor as to the amount payable at the point of your legal completion.

There are two ways to pay on a newly built (new lease) property. Making a one-off payment based on the total market value of the property or paying any SDLT due in stages. If you decide to make a one-off payment upfront this is known as making a "market value election". If you choose to pay SDLT in stages then you pay SDLT on the initial purchase amount. Should you choose to pay SDLT in stages, you will not have to make any further payments until you own more than an 80% share of the property.

### Q: What if I want to sell my property?

When you want to sell your Shared Ownership home, Legal & General Affordable Homes has a time period specified within your lease to offer the property to another eligible shared owner. If we are unable to source a suitable purchaser in this time, you can put the property on the open market.

### Q: Are there other costs involved?

**Some other costs to consider:**

#### Estate charges

An estate charge is payable by all homes on the development to maintain roads, lighting, and landscaped and communal spaces.

#### Management fees

Legal & General Affordable Homes appoint a management provider to manage your home and rental account on our behalf. Pinnacle will be in contact shortly after you move in to introduce themselves.

#### Solicitor fees

You must appoint a solicitor before you can apply for a mortgage, and it is importance to check they are approved to work for your mortgage lender. Fees are usually based on a fixed cost basis.

#### Broker fees

A mortgage broker will charge a fee for their services, and this can vary from a fixed amount to a percentage of the purchase price. Your broker should explain what fees are charged before they undertake any work on your behalf.

#### Other fees

You may incur other costs throughout the moving process, for example, removal costs. These can vary and it's worth speaking to a few companies to obtain quotes.

Your Sales Consultant will provide you with the costs for the estate charges and your solicitor will be provided with the breakdown of what the costs cover.

Scan me  
for more  
FAQs







## About us

**With us, people come first.  
That's been the Legal & General  
way for almost 200 years.**

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Legal & General was founded in 1836 by six lawyers in a coffee shop on London's Chancery Lane. Nearly two centuries later, we are investing in new homes for all ages, social groups and home ownership structures.

The shortage of housing in the UK and the high deposits required to buy a property outright mean that home ownership is out of reach for many people. Our mission is to improve everybody's chances to become a homeowner. Whether it's a first-time buyer, young couple or growing family, we believe that everyone deserves a safe and secure space to call their own.

# How to *find us*



FOUNTAIN LANE, OLDBURY, WEST MIDLANDS B69 3BH



what3words **grow.pencil.snows**

## From Sandwell & Dudley station

When you exit the station, walk south-west on Bromford Road/A4034 towards McKean Road. Then, turn right onto Fountain Lane/B4166. The Junction will be on your left.

## From Oldbury

Head north on Church Street towards Bromford Road/A4034. At the roundabout, take the 2nd exit onto Bromford Road/A4034. Then turn left onto Fountain Lane/B4166. The Junction will be on the right.



**THE JUNCTION**  
OLDBURY

Fountain Lane  
Oldbury  
West Midlands  
B69 3BH

[landgah.com/the-junction](http://landgah.com/the-junction)  
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