Lower Lane

COLEFORD, GLOUCESTERSHIRE

A beautiful collection of 2 bedroom homes available with Shared Ownership

A home of your own



Contents

Welcome to Lower Lane	3
Living at Lower Lane	4
Local area	6
Site plan	10
Floor plans	11
Specification	12
Shared Ownership explained	14
A guide to owning your own home	16
About Legal & General Affordable Homes	18



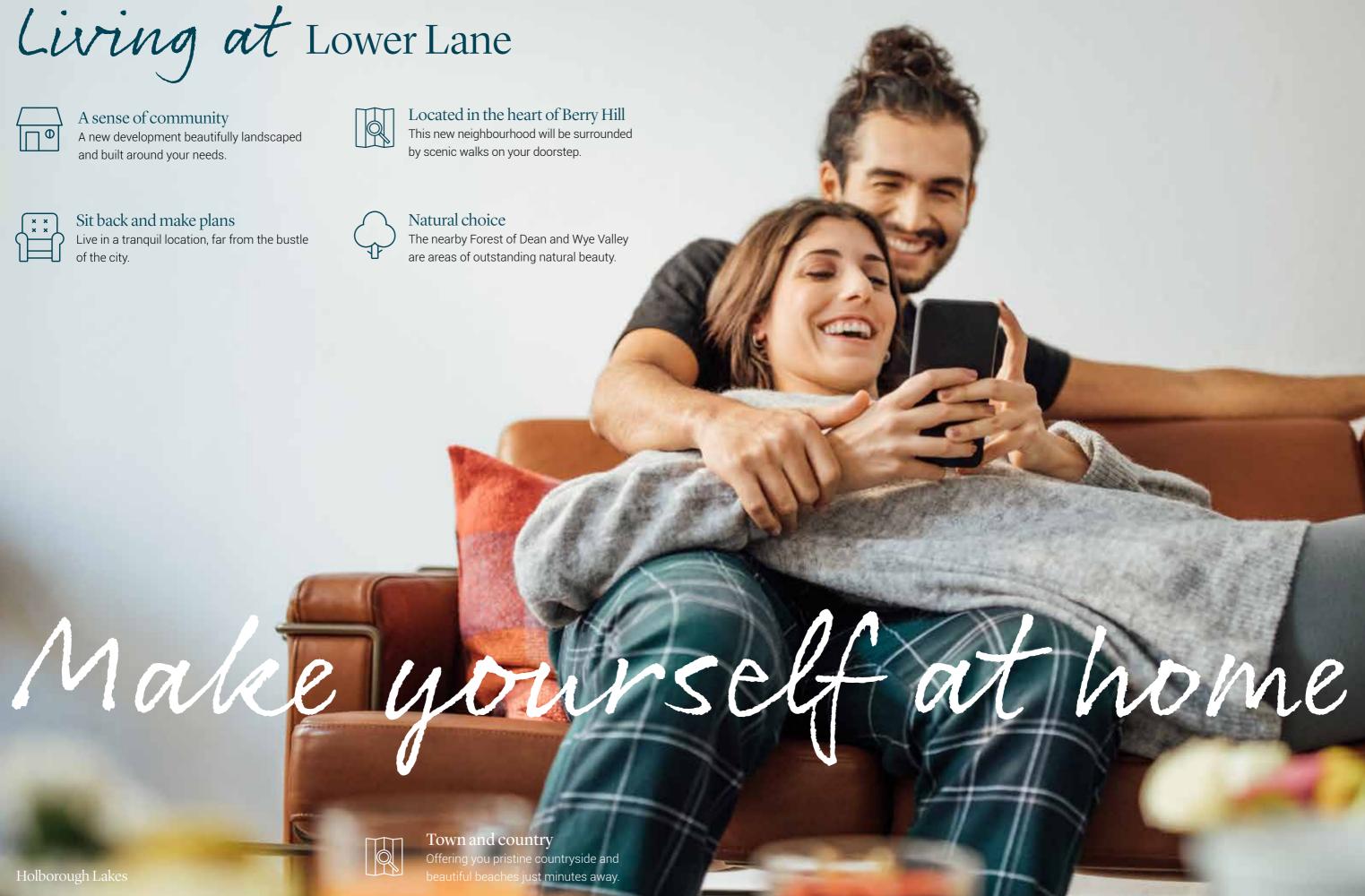
Welcome to Lower Lane

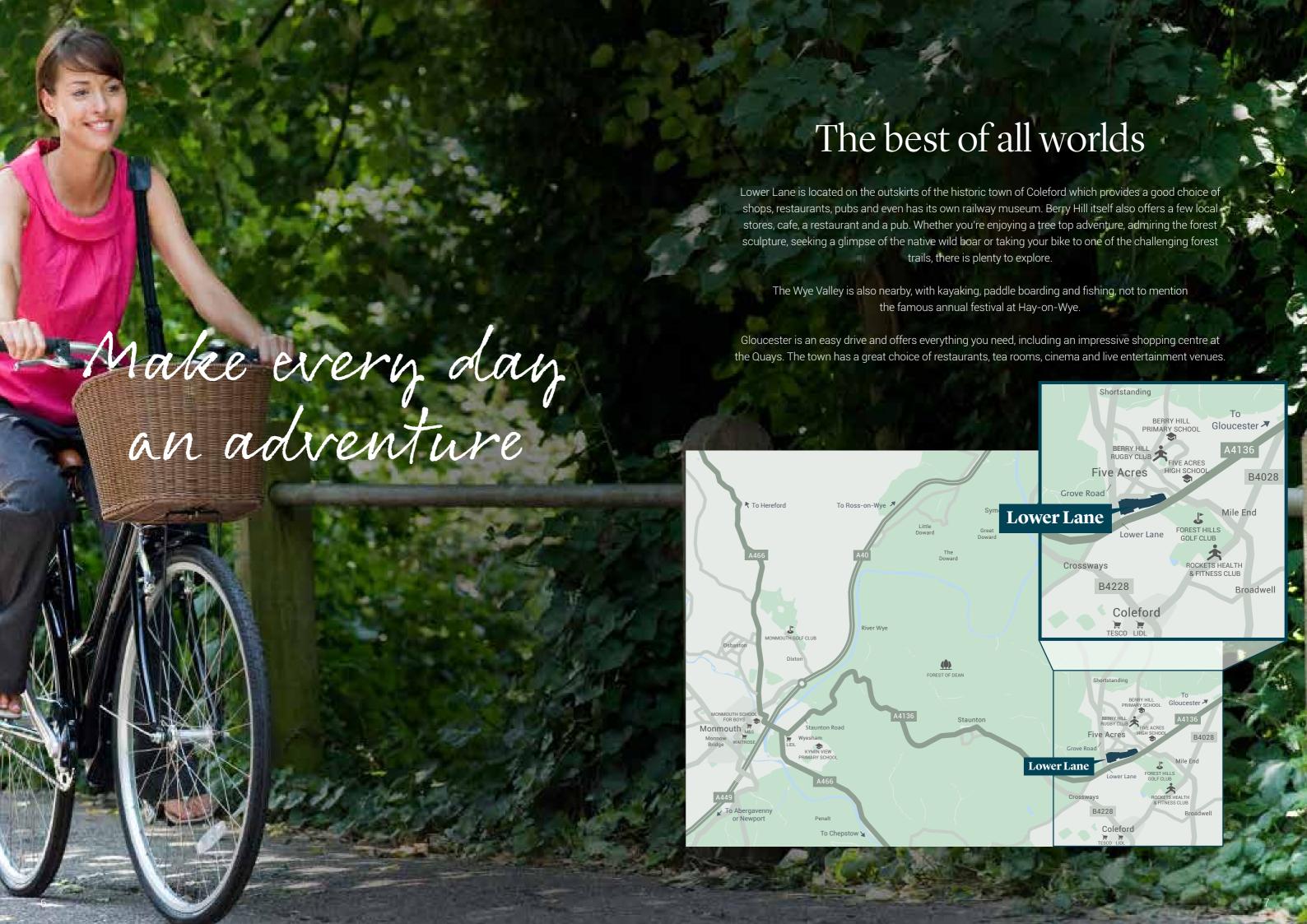
Set in the village of Berry Hill near the historic market town of Coleford and on the edge of the Forest of Dean in an area of outstanding natural beauty. Now a new development at Lower Lane is creating a collection of affordable 2 bedroom homes in this attractive, rural location.

Lower Lane features beautifully built homes in a variety of styles set among landscaped grounds and a community park. You'll have all the facilities of Coleford on your doorstep, including a Co-op food store, post office, doctors' surgery, dentist, pharmacy and a choice of good schools from nursery upwards.

Legal & General Affordable Homes is offering a unique opportunity to live at Lower Lane 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.







You'll find everything you need close by

With so many great bike trails starting so close to the village, the most essential form of transport when you live at Lower Lane is your bicycle.

It's also a great location for road connections, with the nearby A40 giving you a direct route to Gloucester and Cheltenham as well as linking you to Bristol and the M4. From here it's easy to reach the towns of South Wales, the Brecon Beacons, the South-West and the Midlands.

The nearest rail station is at Lydney with direct trains to Newport and Gloucester. From Gloucester you can be in London Paddington in less than two hours. There's also a steam railway that takes you from Lydney into the forest.

Living at Berry Hill, on the border of England and Wales, you're well connected to both.



By Foot

Berry Hill Primary School 0.8 miles

Freedom Leisure Centre 0.7 miles

Amici Italian Restaurant 1 mile

St John's C of E Academy 1.1 miles

Coleford town centre
1.1 miles

Rockets Health & Fitness Club
1.2 miles



By Road

Lidl supermarket 1.3 miles

Coleford Health Centre 1.3 miles

Puzzlewood Woodlands 2.1 miles

Go Ape, Forest of Dean 3.4 miles

Gloucester 20.4 miles

Bristol Airport 42.5 miles



By Train
From Lydney station (9.2 miles)

Gloucester 20 mins

Newport 27 mins

Cheltenham Spa 31 mins

Cardiff Central 41 mins

Birmingham New Street
1 hour 22 mins

London Paddington
1 hour 39 mins (from Newport)







Site Plan Ν 39³⁹ ³⁸ ³⁸ ³⁷ ³⁶ ³⁶ V 39 38 37 36 Key Two Bedroom Houses LGAH Rented Homes LGAH Completed Homes Layout is indicative only and subject to change by the developer [and subject to detailed design]. Parking positions to be confirmed. The developer reserves the right to alter the layout, building style, landscaping and specification at anytime. Barratt Homes

Two Bedroom Houses

Plot Nos 36, 37*, 38 & 39*

* HANDED FROM THE PLANS DRAWN





FRONT ELEVATION

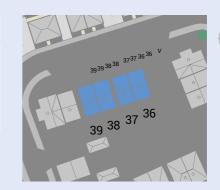
Key

FF - SPACE FOR FRIDGE / FREEZER B - BOILER WM - SPACE FOR WASHING MACHINE

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: 7	'8.1 SQ M	841 S0	Q FT
	Length	Width	Length	Width
Living / Dining / Kitchen	8.60m x	3.41m	28′ 3″ x	11′ 2′
Bedroom 1	4.55m >	3.51m	14′ 11″ :	x 11′ (
Bedroom 2	4.55m >	(2.79m	14′ 11″ :	x 9′ 2′





10

Specification

Kitchen

- Contemporary matt kitchen in grey porcelain with chrome handles and soft close
- Laminate worktop with matching upstand
- Stainless steel splashback to hob
- Stainless steel 1½ bowl sink with chrome mixer tap
- Zanussi electric single oven, ceramic hob and stainless-steel chimney hood
- Space for fridge/freezer
- · Space for dishwasher
- · Space for washing machine

Cloakroom

- Contemporary white close coupled toilet and basin
- Chrome mixer taps
- Splashback tiling to basin

Bathroom

- Contemporary white bathroom suite comprising bath, close coupled WC, pedestal basin with chrome mixer taps
- · Glass shower screen to bath
- Thermostatic bath/shower mixer over bath
- Johnsons large format wall tiling to bath and splashback tiling to basin area
- Shaver socket
- Bathroom mirror
- · White heated towel rail

Flooring

- Wood effect vinyl flooring to cloakroom, kitchen/diner and bathroom
- · Carpet to hall, stairs, landing, living room and bedrooms

General

- White PVCu double glazed windows
- Walls, ceilings, architraves and skirtings painted white
- White four panel internal doors with chrome ironmondery
- Gas central heating via Combi boiler and white contemporary radiators
- NHBC 12 year build warranty



Electrical

- Track light to kitchen
- · Light fitting to cloakroom and bathroom
- · Pendant lighting to all other areas
- · White sockets and switches
- TV point to living room
- Telephone point to hall/cupboard and living room
- Electrical spur for future alarm installation
- Smoke and carbon monoxide detectors
- Extractor fan to bathroom and cloakroom
- · Light to front and rear elevation

External

- 2 parking spaces per home
- Paved patio area
- · Turf to rear garden



13

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.

12

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.

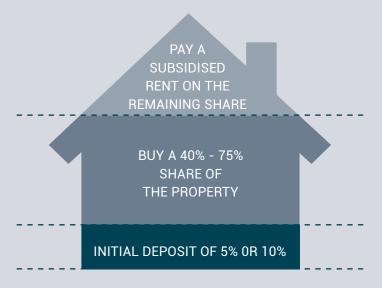
For more frequently answered questions go to **www.landgah.com/faq**

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 www.landgah.com



Breakdown example of a new home at Lower Lane



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.

14 15

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.



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.

Lower Lane

LOWER LANE, BERRY HILL, COLEFORD GL16 8QQ

Call to book an appointment



O1594 480 027



ন্ত্ৰ landgah.com/lower-lane



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.