

# Carter Meadows

LATCHINGDON, ESSEX

A collection of 2, 3 & 4 bedroom  
Shared Ownership houses

*A home of your own*

# Contents

Welcome to Carter Meadows	3
Living at Carter Meadows	4
Local area	6
Site plan	10
Floor plans	12
Specification	24
Shared Ownership explained	26
A guide to owning your own home	28
About Legal & General Affordable Homes	30



Computer generated image  
of the Carter Meadows development

# Welcome to Carter Meadows

Living at Carter Meadows, you'll have some of Essex's finest countryside on your doorstep and the charming town of Maldon close by. Yet the buzzing cities of Chelmsford and Southend-on-Sea are a quick drive away and the centre of London is within easy reach.

The attractive new development of high quality houses at Carter Meadows is your chance to put down roots in this idyllic location. Equipped with everything you need for contemporary living, they include the latest energy saving features to keep bills as low as possible.

Legal & General Affordable Homes is offering a unique opportunity to live at Carter Meadows 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.



# Living at Carter Meadows



## Cleverly designed

Attractive new homes built with your lifestyle in mind.



## Express yourself

The neutral décor invites you to add your own touches and create your own look.



## Sit back in style

You'll immediately feel at home in the well-proportioned dining and living areas.



## Perfect location

Live surrounded by fields with the sea nearby and major towns in easy reach.

Make yourself at home



# Tranquil peninsula living

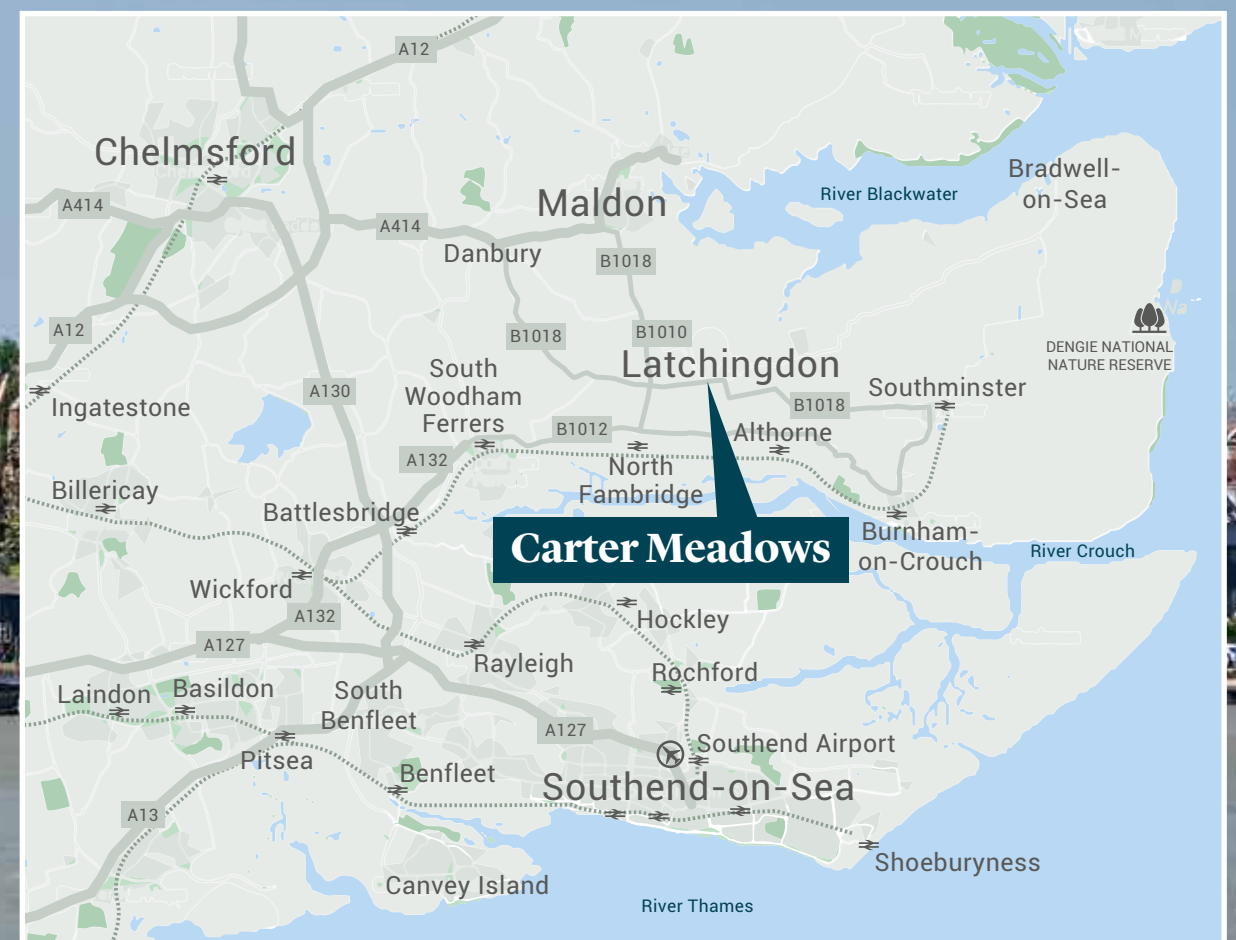
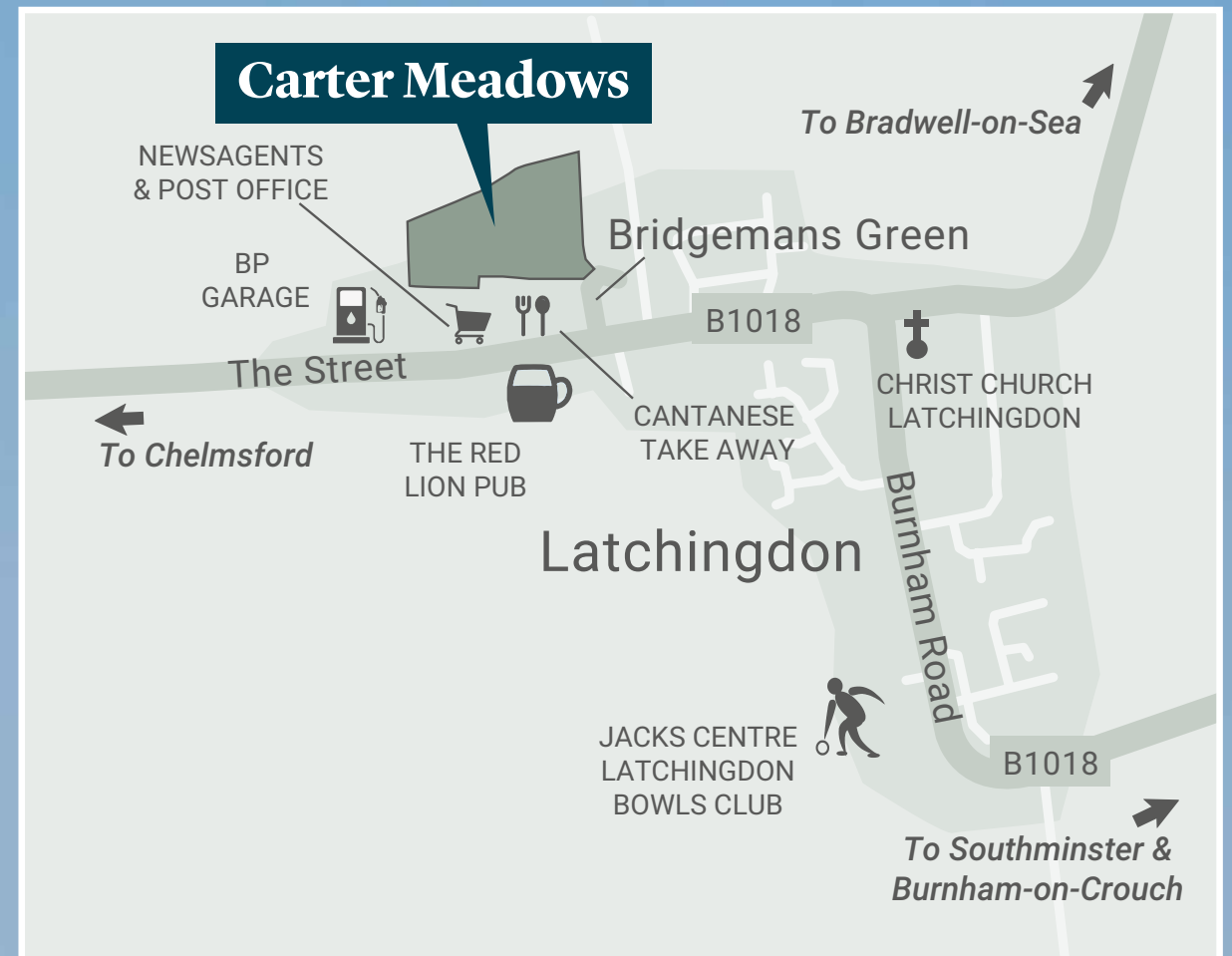
## Everything you want is on hand

The village of Latchingdon might be small but it boasts a pub, church, village store, post office, school, community centre, playing field, bowls club and takeaway restaurant.

Latchingdon is located on the Dengie Peninsular where you'll find a wonderful choice of walks through the fields and along the coastal paths of the Nature Reserve. The Blackwater Estuary is waiting to be explored and the River Crouch is also full of great places to discover.

Perched next to the Blackwater River, Maldon is your nearest main town. It goes back centuries and a walk along its historic High Street opens up a world of fashion boutiques, tea shops and even a micro-brewery. Maldon offers a choice of supermarkets, including an Aldi, Lidl, Morrisons and M&S Simply Food.

It's a fun place too. You can take a boat trip, enjoy the park, visit the zoo or journey back through time at one of the three local museums. And don't miss the Annual Mud Race. Even if you don't fancy taking part in the event itself there's a whole day of entertainment attached.



The Quayside Maldon, Essex





Bond Street Retail Complex, Chelmsford



Maldon Promenade Park, Essex



Canal Lock, Heybridge Basin, Essex

# You're connected

## With so many places to enjoy

From Latchington it's easy to get to everywhere that matters. North Fambridge and Althorne Stations are both handy, with regular trains to London Liverpool Street, Stratford and Southend.

There are also excellent bus services. The journey to Maldon takes little more than ten minutes and continues all the way to Chelmsford, where you will find a cinema, restaurants, live theatre, music venues and all the facilities of a major town.

By road, it's easy to connect with the A12 – one of the main roads into Central London and out to the towns and countryside of East Anglia. The A12 also provides a convenient link with the M25 and the national motorway network. From Latchington, you can go anywhere.

Yet maybe the best form of transport when you live at Carter Meadows is to take a Brunch Cruise aboard one of the vintage barges that depart from Malden Quay, enjoying the quiet beauty of the River Blackwater.



### By Car

North Fambridge Railway Station 3.0 miles

Promenade Park 4.6 miles

Plume Academy Secondary School 5.6 miles

Morrisons Supermarket 5.6 miles

Marconi Sailing Club 6.4 miles

Aldi Supermarket 7.4 miles

Bond Street Retail Centre 13.7 miles

Southend Airport 19.8 miles



### By Train

From North Fambridge station and Wickford Station\*.

Wickford 15 mins

Southminster 16 mins

Southend Airport\* 22 mins

Southend Victoria\* 25 mins

Stratford\* 34 mins

Romford\* 41 mins

London Liverpool Street\* 58 mins



### By Foot

DJ Stores Convenience Store 10 meters

The Red Lion 50 meters

Latchingdon C of E Primary School 0.3 miles

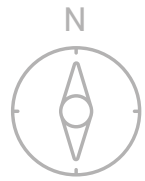
King Georges Field 0.3 miles

Holly's Diner 0.5 miles

Jacks Centre Bowls Club 0.6 miles



# Site Plan



**Key**

<span style="color: blue;">●</span> Two Bedroom Houses	G Garage
<span style="color: pink;">●</span> Three Bedroom Houses	CP Car Port
<span style="color: yellow;">●</span> Four Bedroom Houses	V Visitor Parking
<span style="color: grey;">●</span> LGAH Rented 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.

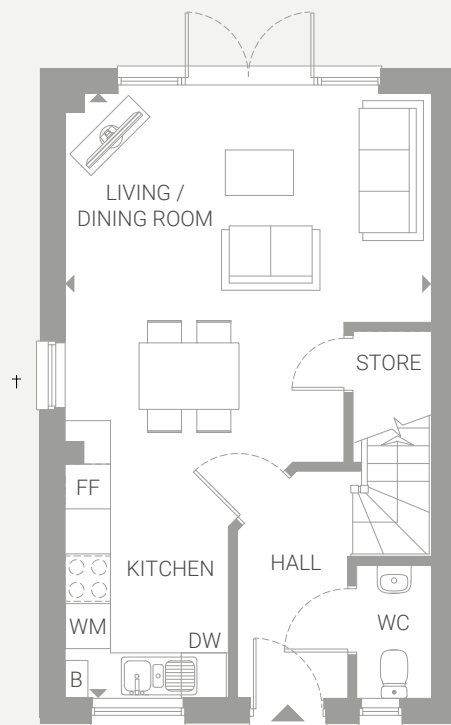
# Two Bedroom Houses

## Type J

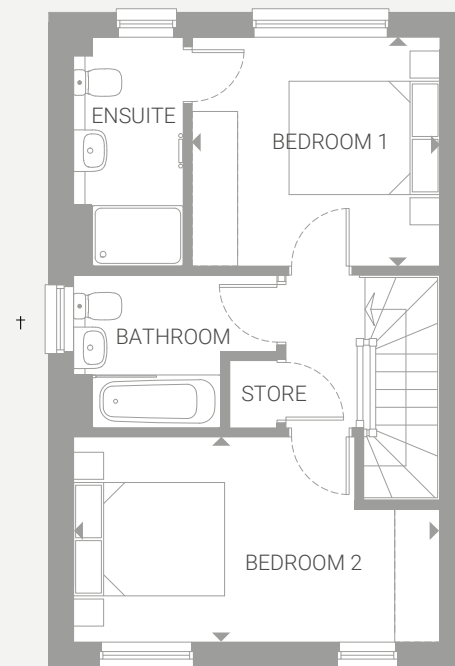
Plot No. 22 & 33<sup>†</sup>



Front Elevation



Ground Floor



First Floor

**Key**  
 FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE  
<sup>†</sup> Plot 33 is detached with a single garage  
 No side windows

Dimensions	TOTAL AREA: 77.5 SQ M 834.6 SQ FT			
	Length	Width	Length	Width
Living/Dining/Kitchen	8.00m x 4.85m	26' 3" x 15' 11"		
Bedroom 1	3.28m x 3.03m	10' 9" x 9' 11"		
Bedroom 2	4.85m x 2.71m	15' 11" x 8' 11"		



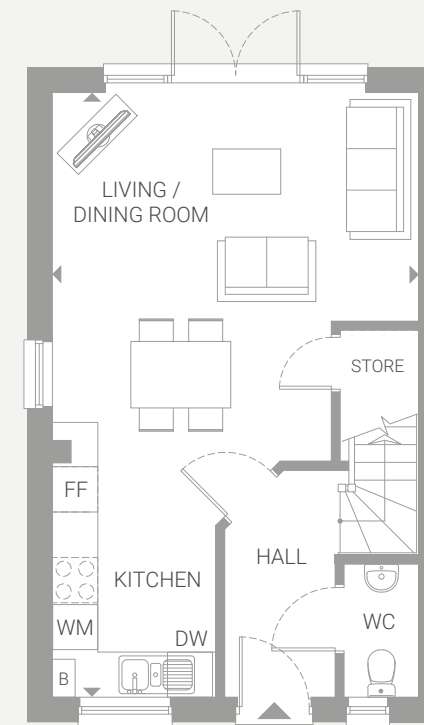
# Two Bedroom Houses

## Type D

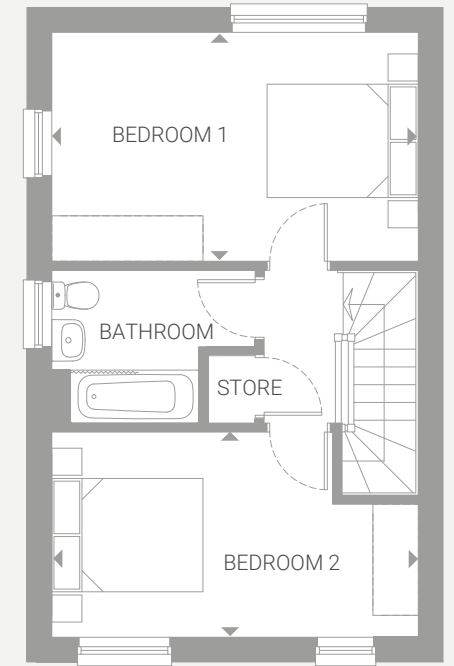
Plot Nos. 38\*, 40 & 41



Front Elevation



Ground Floor



First Floor

**Key**  
 FF - SPACE FOR FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE  
 \* Plot 38 is handed to the plan drawn

Dimensions	TOTAL AREA: 77.5 SQ M 834.6 SQ FT			
	Length	Width	Length	Width
Living/Dining/Kitchen	8.00m x 4.85m	26' 3" x 15' 11"		
Bedroom 1	4.85m x 3.03m	15' 11" x 9' 11"		
Bedroom 2	4.85m x 2.71m	15' 11" x 8' 11"		



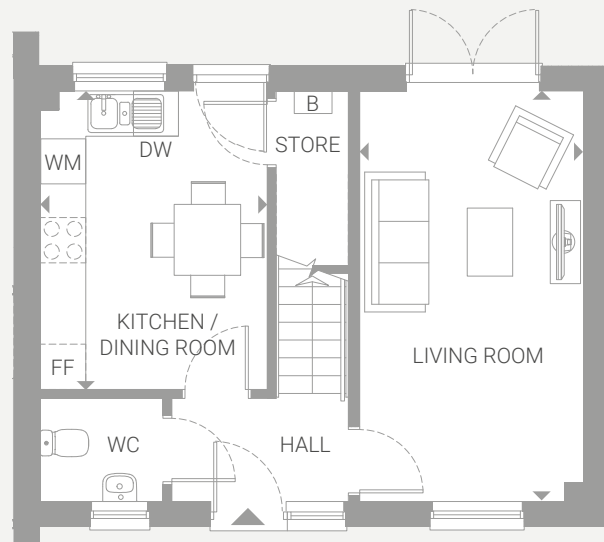
# Two Bedroom Houses

## Type K

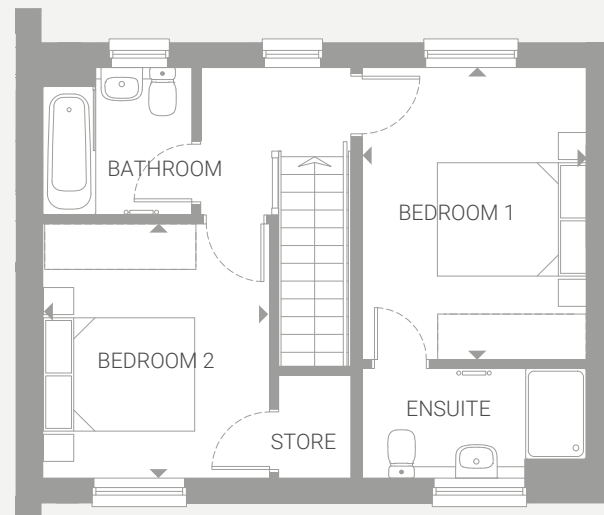
Plot No. 23 & 39\*



Front Elevation



Ground Floor

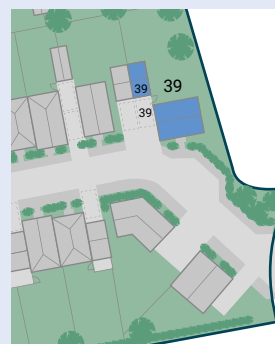


First Floor

**Key**  
 FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE

\* Plot 39 is detached and has a slightly different elevation to the example above

Dimensions	TOTAL AREA: 78 SQ M		840 SQ FT	
	Length	Width	Length	Width
Living Room	5.43m	2.96m	17' 10"	9' 9"
Kitchen/Dining Room	3.95m	3.00m	12' 11"	9' 10"
Bedroom 1	3.86m	2.95m	12' 8"	9' 8"
Bedroom 2	3.36m	3.00m	11' 0"	9' 10"



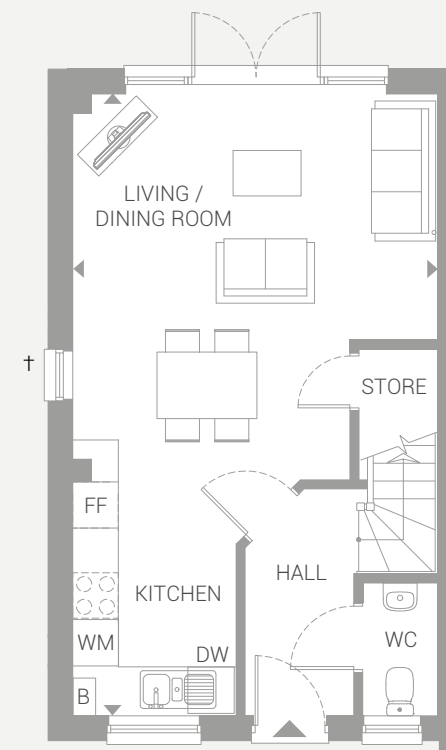
# Two Bedroom Houses

## Type G

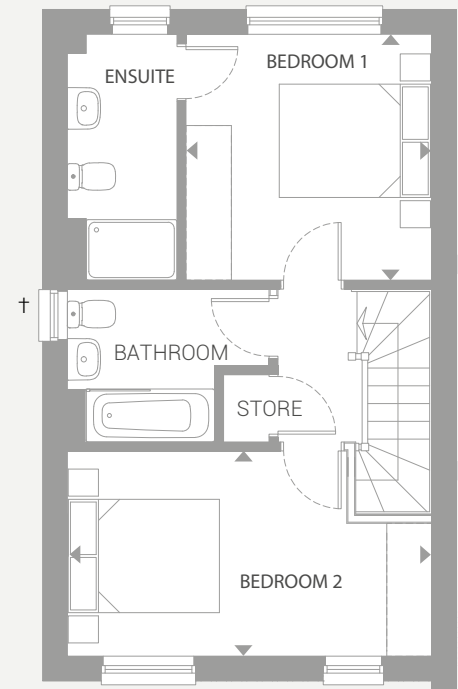
Plot Nos. 3<sup>†</sup>, 5, 7, 9, 27<sup>†</sup>, 29, 31 & 36\*



Front Elevation



Ground Floor



First Floor

**Key**  
 FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE

\* Plot 36 has a single garage  
<sup>†</sup> Windows to plots 3 & 27 only

Dimensions	TOTAL AREA: 79.3 SQ M		853.7 SQ FT	
	Length	Width	Length	Width
Living/Dining/Kitchen	8.22m	4.82m	27' 0"	15' 10"
Bedroom 1	3.25m	3.25m	10' 8"	10' 8"
Bedroom 2	4.82m	2.71m	15' 10"	8' 11"

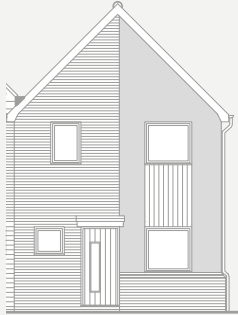




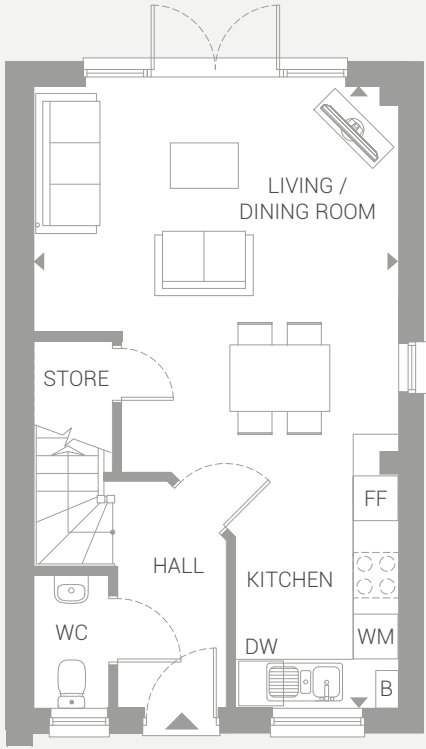
# Two Bedroom Houses

## Type H

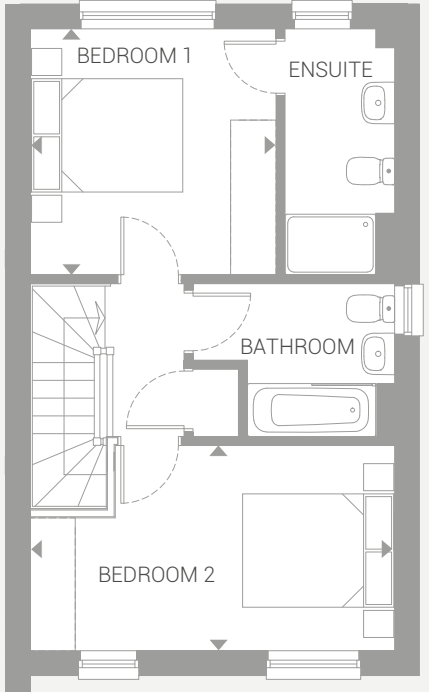
Plot Nos. 4, 6, 8, 10, 28, 30, 32 & 37†



Front Elevation



Ground Floor



First Floor

**Key**

FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE

† Window to plot 37 only

Dimensions	TOTAL AREA: 81.5 SQ M 877 SQ FT			
	Length	Width	Length	Width
Living/Dining/Kitchen	8.45m x 4.82m	27' 9" x 15' 10"		
Bedroom 1	3.25m x 3.25m	10' 8" x 10' 8"		
Bedroom 2	4.82m x 2.94m	15' 10" x 9' 8"		



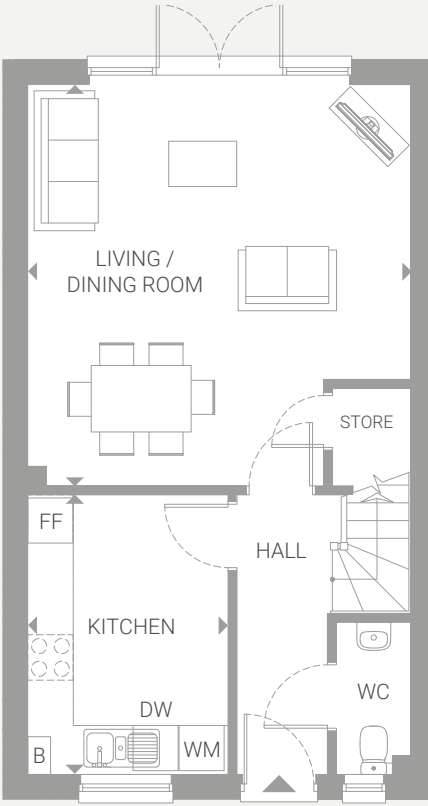
# Three Bedroom Houses

## Type L

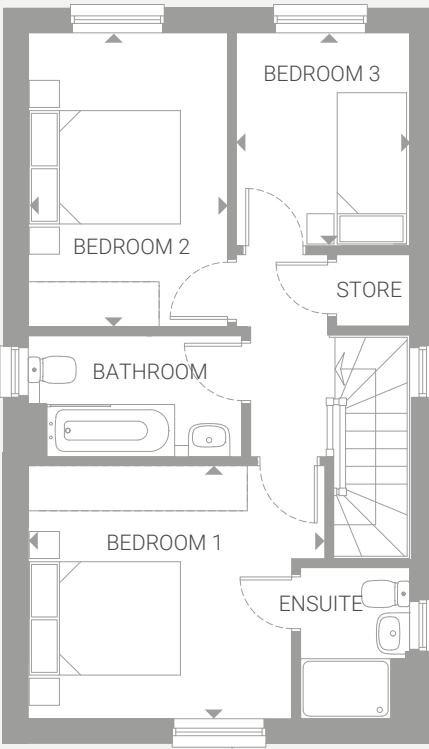
Plot Nos. 24 & 44



Front Elevation



Ground Floor



First Floor

**Key**

FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE

Dimensions	TOTAL AREA: 92.5 SQ M 996.2 SQ FT			
	Length	Width	Length	Width
Living/Dining Room	5.30m x 5.01m	17' 5" x 16' 5"		
Kitchen	3.70m x 2.65m	12' 2" x 8' 8"		
Bedroom 1	3.50m x 3.36m	11' 6" x 11' 1"		
Bedroom 2	3.91m x 2.65m	12' 10" x 8' 8"		
Bedroom 3	2.83m x 2.30m	9' 3" x 7' 7"		



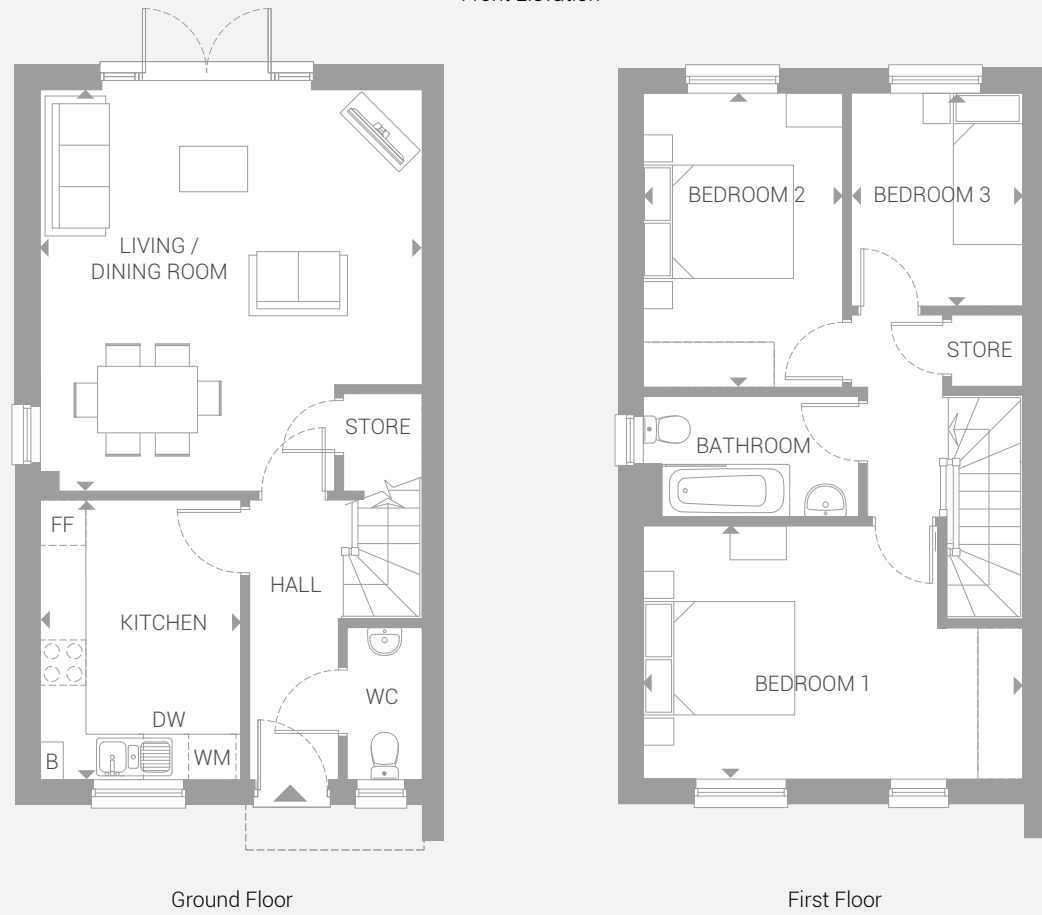


# Three Bedroom Houses

Type C  
Plot No. 11



Front Elevation



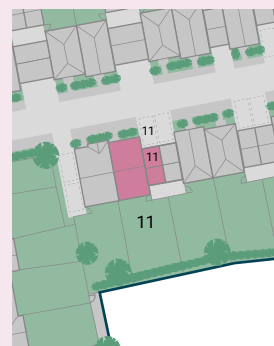
Ground Floor

First Floor

**Key**

FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE

Dimensions	TOTAL AREA: 92 SQ M		992 SQ FT	
	Length	Width	Length	Width
Living/Dining Room	5.30m	5.05m	17' 5"	16' 7"
Kitchen	3.70	2.65m	12' 2"	8' 8"
Bedroom 1	5.05m	3.36m	16' 7"	11' 1"
Bedroom 2	3.91m	2.65m	12' 10"	8' 8"
Bedroom 3	2.83m	2.28m	9' 3"	7' 6"

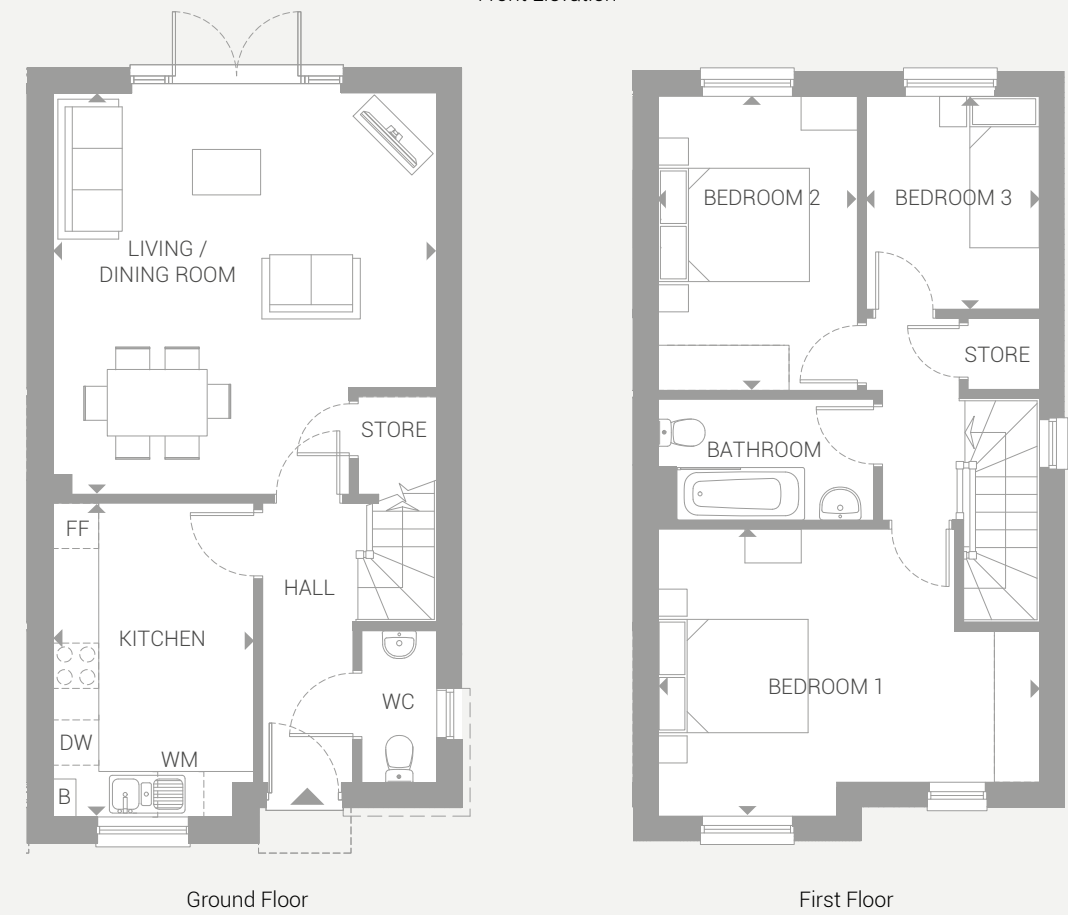


# Three Bedroom Houses

Type CV1  
Plot No. 12



Front Elevation



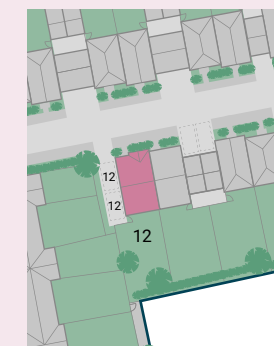
Ground Floor

First Floor

**Key**

FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE

Dimensions	TOTAL AREA: 94.7SQ M		1,019.2 SQ FT	
	Length	Width	Length	Width
Living/Dining Room	5.30m	5.07m	17' 5"	16' 8"
Kitchen	4.15m	2.65m	13' 7"	8' 8"
Bedroom 1	5.07m	3.81m	16' 8"	12' 6"
Bedroom 2	3.91m	2.65m	12' 10"	8' 8"
Bedroom 3	2.83m	2.30m	9' 3"	7' 7"

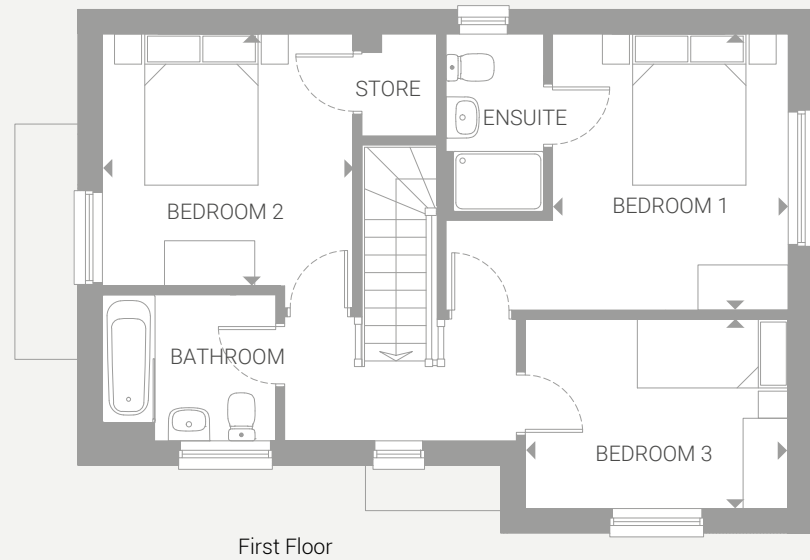




# Three Bedroom Houses

## Type P

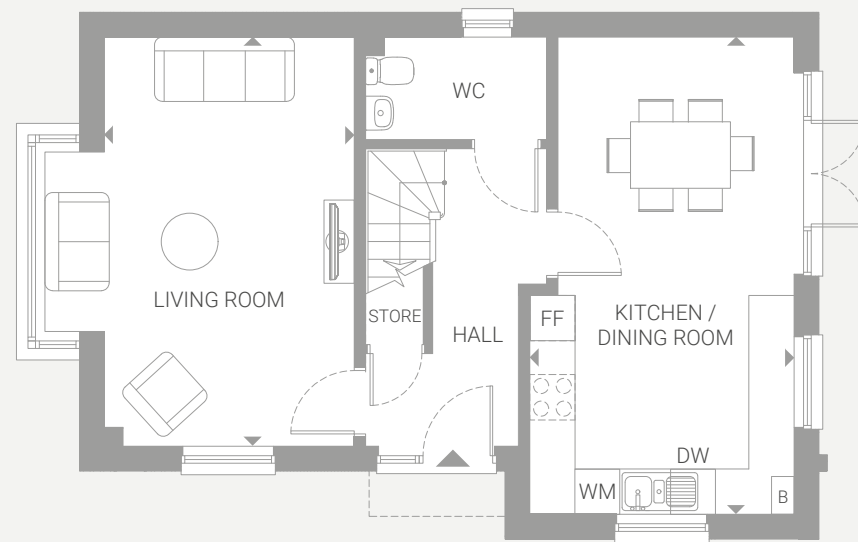
Plot Nos. 34, 35\* & 43†



First Floor



Front Elevation



Ground Floor

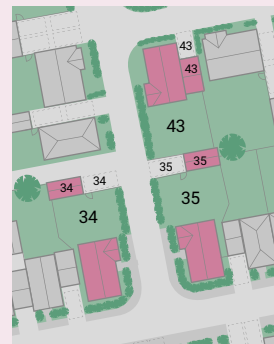
### Key

FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE

\* Plot 35 is handed to the plan drawn  
† Plot 43 has a single garage

### Dimensions TOTAL AREA: 106.9 SQ M 1,150.4 SQ FT

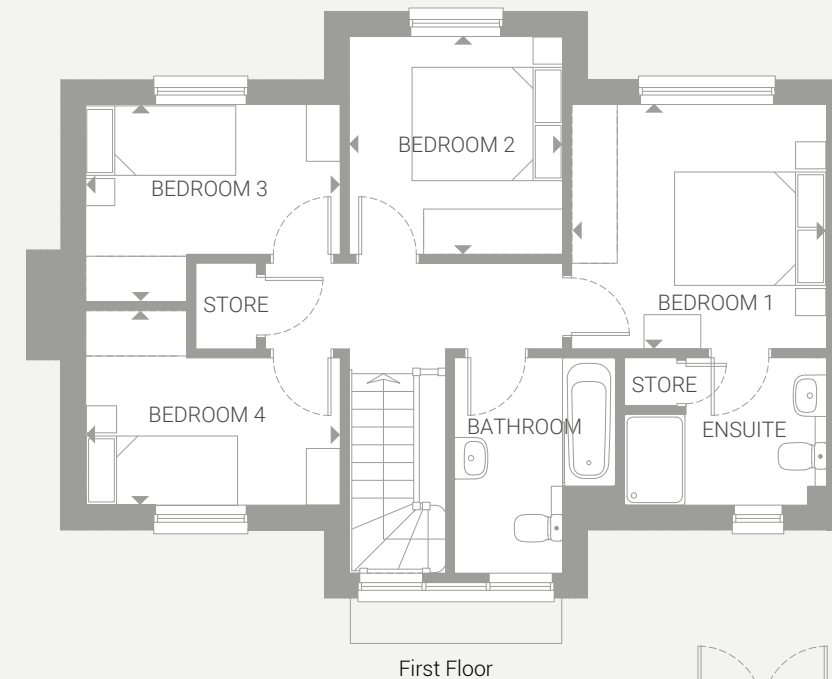
	Length	Width	Length	Width
Living Room	5.41m x 3.30m	17' 9" x 10' 10"		
Kitchen/Dining Room	6.31m x 3.50m	20' 8" x 11' 6"		
Bedroom 1	3.67m x 3.13m	12' 0" x 10' 3"		
Bedroom 2	3.35m x 3.33m	11' 0" x 10' 11"		
Bedroom 3	3.50m x 2.52m	11' 6" x 8' 3"		



# Four Bedroom Houses

## Type N

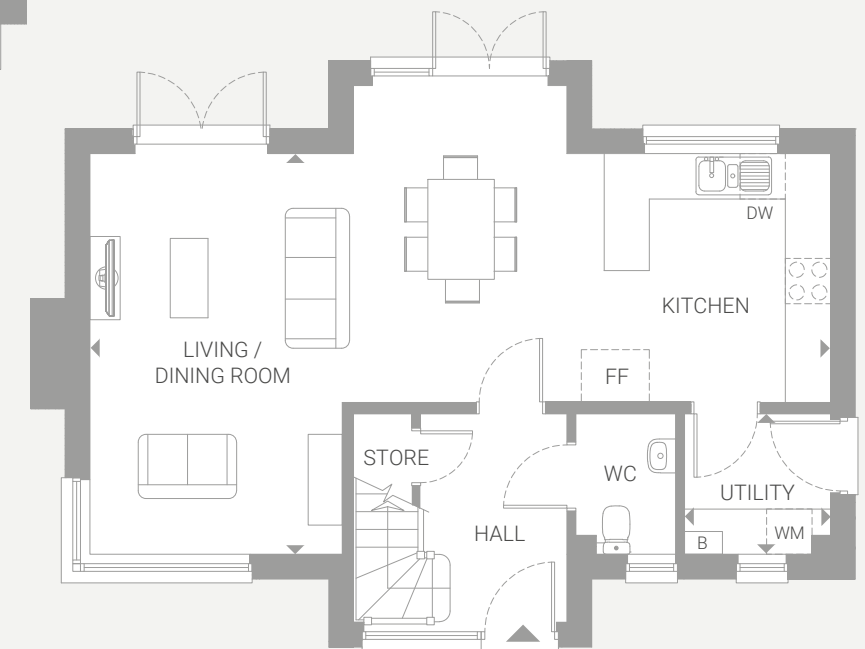
Plot Nos. 26, 46\*, 49 & 51



First Floor



Front Elevation



Ground Floor

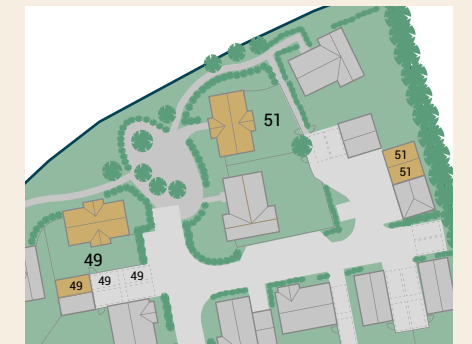
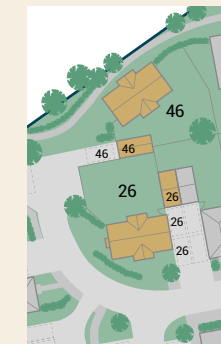
### Key

FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE

\* Plot 46 is handed to the plan drawn

### Dimensions TOTAL AREA: 114 SQ M 1,226.7 SQ FT

	Length	Width	Length	Width
Living/Dining/Kitchen	9.80m x 5.30m	32' 2" x 17' 5"		
Utility	1.93m x 1.85m	6' 4" x 6' 1"		
Bedroom 1	3.37m x 3.23m	11' 1" x 10' 7"		
Bedroom 2	2.88m x 2.82m	9' 5" x 9' 3"		
Bedroom 3	3.37m x 2.60m	11' 1" x 8' 7"		
Bedroom 4	3.37m x 2.57m	11' 1" x 8' 5"		

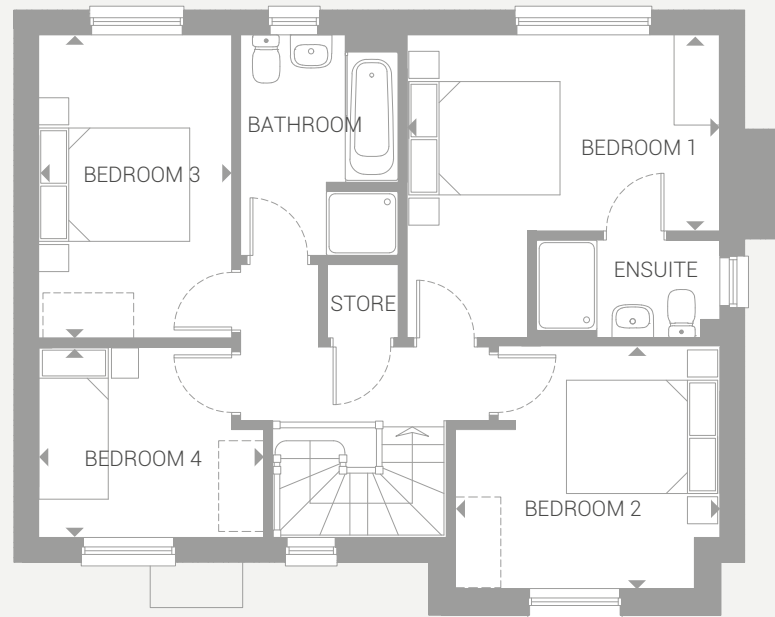




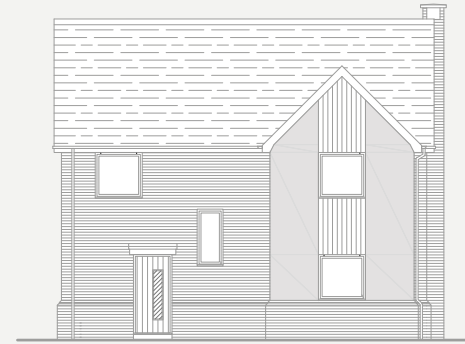
# Four Bedroom Houses

## Type Q

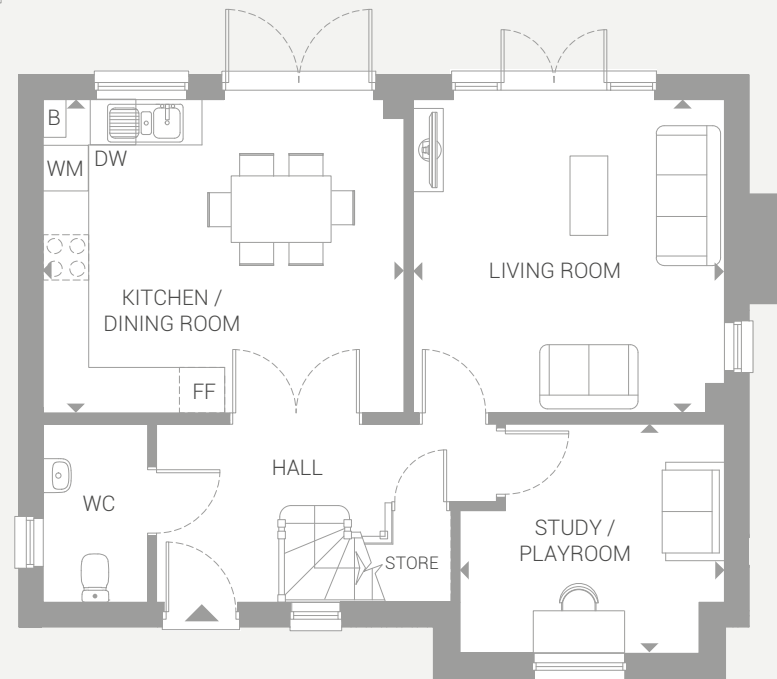
Plot Nos. 42 & 48



First Floor



Front Elevation



Ground Floor

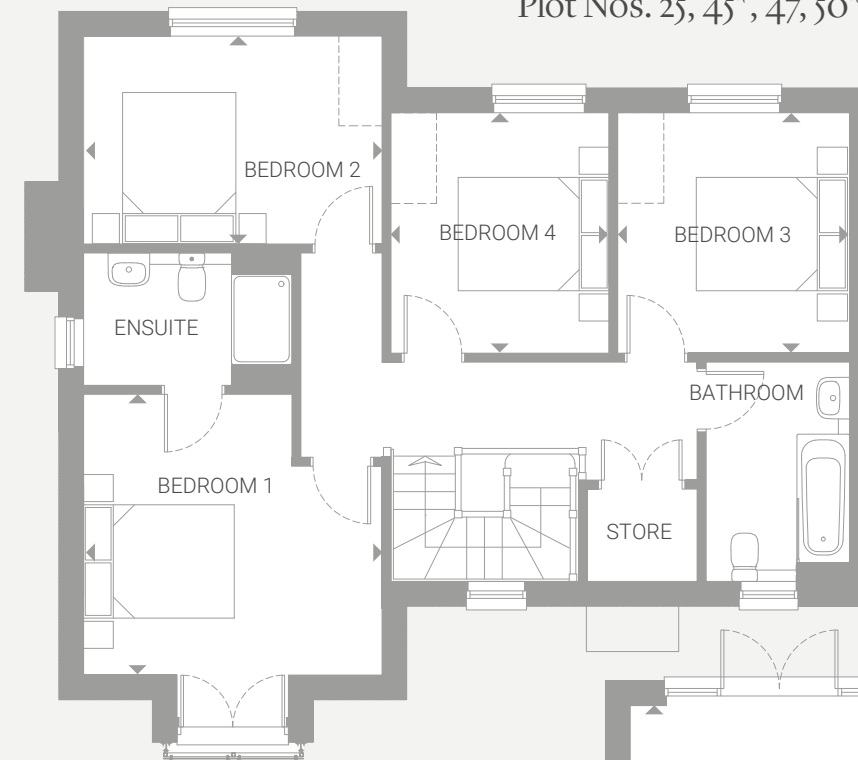
### Key

FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE

# Four Bedroom Houses

## Type M

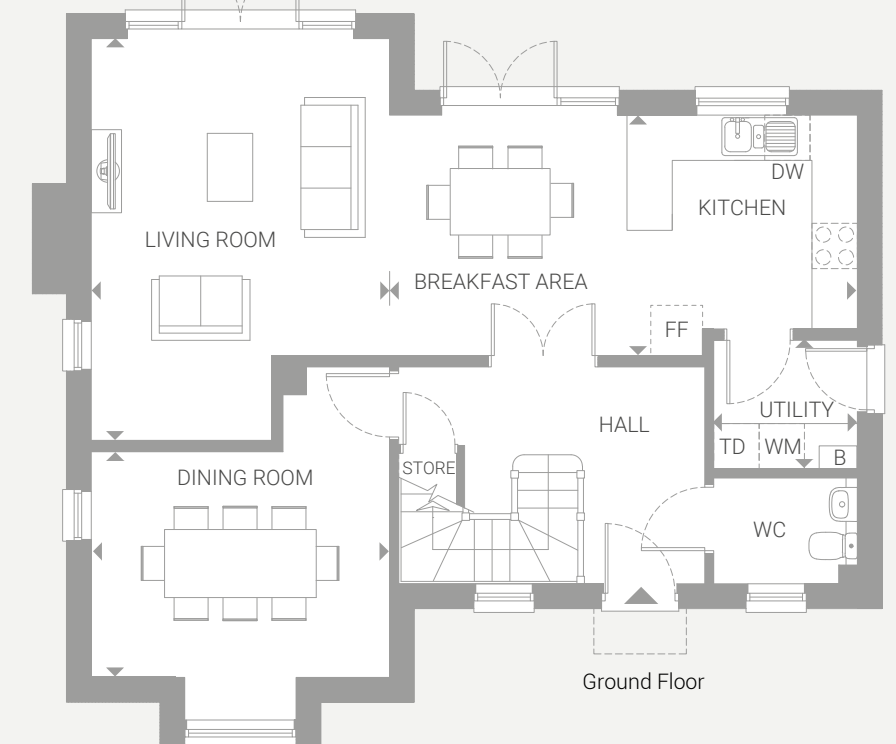
Plot Nos. 25, 45\*, 47, 50\* & 52



First Floor



Front Elevation



Ground Floor

\* Plots 45 and 50 are handed to the plan drawn

### Key

FF - FRIDGE/FREEZER B - BOILER DW - DISHWASHER WM - WASHING MACHINE TD - TUMBLE DRYER

### Dimensions TOTAL AREA: 124 SQ M 1,335.3 SQ FT

	Length	Width	Length	Width
Living Room	4.14m x 4.12m	13' 7" x 13' 6"		
Kitchen / Dining Room	4.77m x 4.14m	15' 8" x 13' 7"		
Study/Playroom	3.50m x 3.03m	11' 6" x 9' 11"		
Bedroom 1	4.13m x 2.06m	13' 7" x 8' 5"		
Bedroom 2	3.50m x 3.20m	11' 6" x 10' 6"		
Bedroom 3	4.00m x 2.55m	13' 2" x 8' 4"		
Bedroom 4	2.97m x 2.52m	9' 9" x 8' 3"		



### Dimensions TOTAL AREA: 145 SQ M 1,561.3 SQ FT

	Length	Width	Length	Width
Kitchen/Breakfast Room	6.19m x 3.18m	20' 4" x 10' 5"		
Living Room	5.31m x 3.95m	17' 5" x 12' 11"		
Dining Room	3.95m x 3.00m	12' 11" x 9' 10"		
Bedroom 1	3.95m x 3.71m	12' 11" x 12' 2"		
Bedroom 2	3.95m x 2.75m	12' 11" x 9' 0"		
Bedroom 3	3.18m x 3.07m	10' 5" x 10' 1"		
Bedroom 4	3.18m x 2.89m	10' 5" x 9' 5"		





# Specification

## Kitchen

- Contemporary shaker style kitchen with chrome handles, soft close and LED under unit lighting
- Laminate worktops with upstand
- Stainless steel 1 $\frac{1}{2}$  bowl sink with chrome mixer tap
- Hoover gas hob with stainless steel splashback and cooker hood
- Hoover integrated single electric oven
- Hoover integrated fridge freezer
- Hoover integrated dishwasher
- Hoover integrated washing machine when in kitchen
- Hoover freestanding washing machine when in utility

## Cloakroom

- Contemporary Roca white toilet with soft close seat and pedestal basin
- Roca mixer tap to basin
- Splashback tiling to basin
- Extractor fan

## Bathroom & Ensuite

- Contemporary Roca sanitaryware including white toilet with soft close seat and pedestal basin
- Roca mixer tap to basin
- Thermostatic bath/shower mixer over bath
- Thermostatic shower valve to ensuite
- Bath screen
- White shower tray and shower enclosure with chrome frame
- Porcelanosa large format tiles, full height to bath and shower enclosure with splashback tiling to basin
- Extractor fan
- Mirror to bathroom and ensuite

## Flooring

- Amtico wood effect flooring to ground floor, bathroom and ensuite
- Carpet to stairs, landing and bedrooms

## Heating & Electrical

- Ideal Logic gas combination boiler
- Contemporary white radiators
- Chrome heated towel rail to bathroom and ensuite
- LED downlights to kitchen, bathroom, cloakroom and ensuite



Images depict a typical Legal & General Affordable Homes property

- Pendant light fitting to all other areas
- Chrome sockets and switches to the kitchen
- White sockets and switches throughout except Kitchen
- Smoke, heat and carbon monoxide detectors
- TV point in living room
- Telephone point in living room
- Shaver socket to bathroom and ensuite
- Light to front and rear elevations
- Door bell

## General

- UPVC double glazed grey windows with grey finish internally
- Internal walls and woodwork painted white
- White internal panel doors with satin chrome brassware
- 10 year Premier Building Warranty

## External

- Parking space/s available to all houses\*
- Garage to include power and lighting
- Turf to rear garden
- 1.8m timber fencing to garden
- Outside tap
- Paved patio area
- Shed to rear garden where plot does not have a garage

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.

\* Parking spaces may vary, please see site plan or speak to our sales team for further information.



Images depict a typical Legal & General Affordable Homes property



# 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'. You can staircase in annual 1% increments during the first 15 years of your lease, this is calculated based on the initial purchase price adjusted in line with HPI (House Price Index), or you can staircase in larger proportions (over 5%) with a RICS valuation. You can staircase to 100% ownership.

### 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.

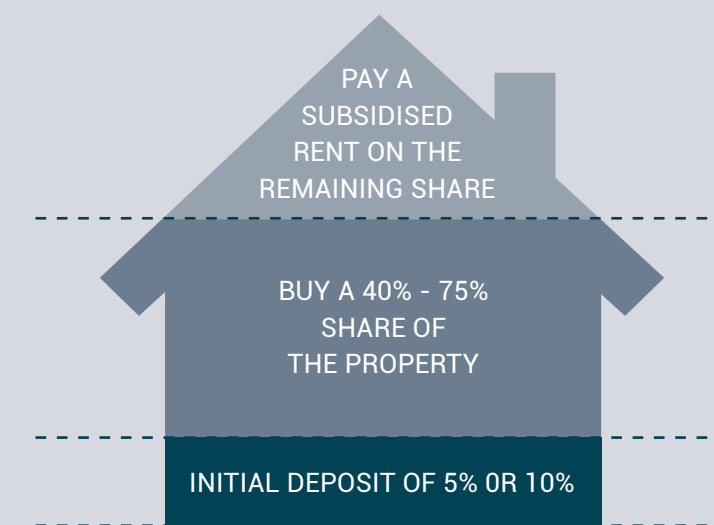
### Will I need a deposit?

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](http://www.landgah.com/faq)



## Breakdown example of a new home at Carter Meadows



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

## Buying more shares

### STAIRCASE YOUR WAY TO OWNING 100%



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**.

### We're here to help

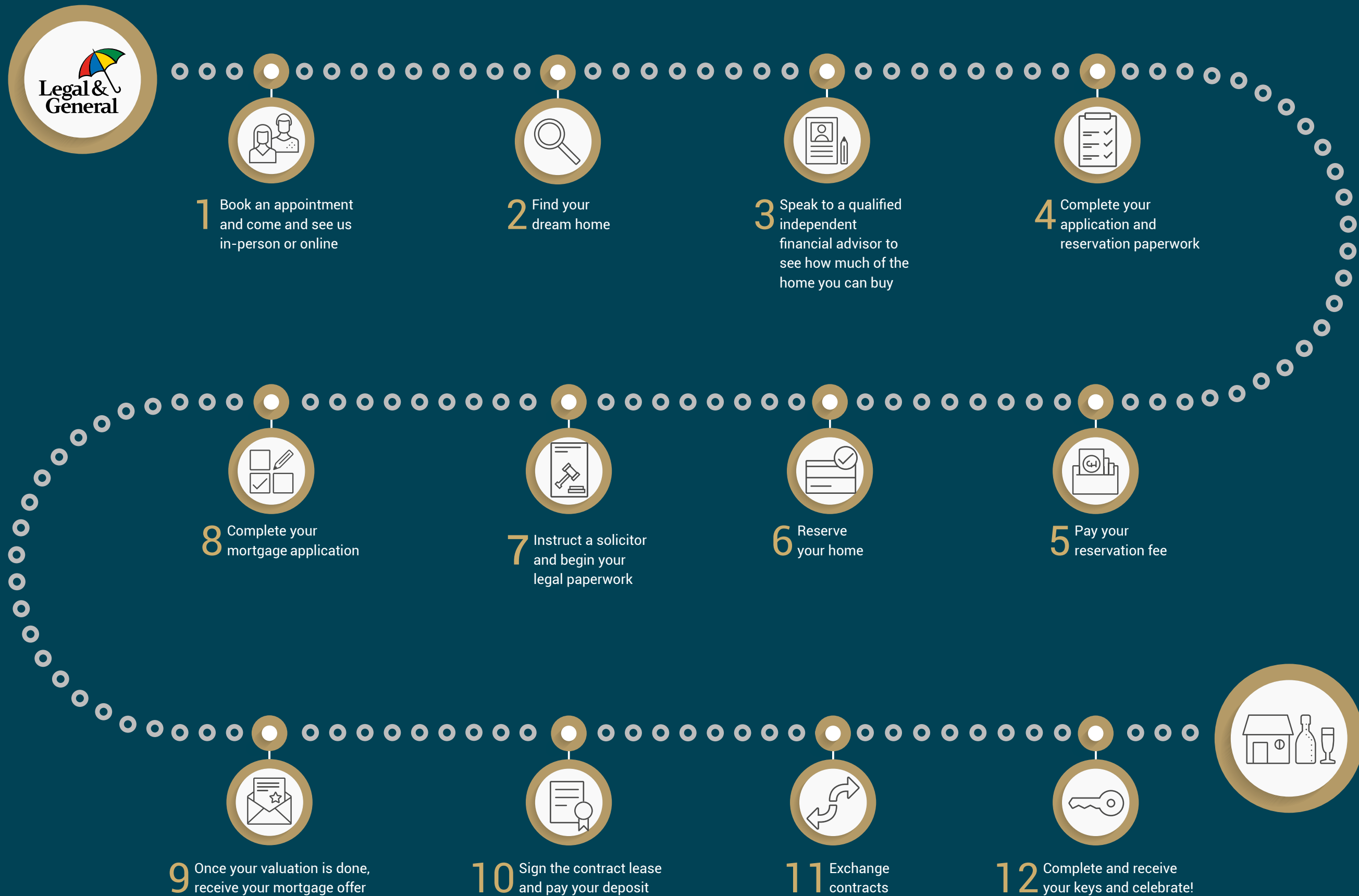
If you're interested in viewing or applying for a property, or if you simply have some more questions around Shared Ownership, visit

[www.landgah.com](http://www.landgah.com)



# 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.



# Carter Meadows

BRIDGEMANS GREEN, LATCHINGDON, ESSEX CM3 6JR

Call to book an appointment

 01621 220 252

 [landgah.com/carter-meadows](https://landgah.com/carter-meadows)



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.