

WELCOME TO WHITEFIELD BROOK



WHITEFIELD BROOK, KIRKBY, L32 4TD
A range of bespoke two, three and four-bedroom homes.

Artist's impression

Creating more places for people to thrive and be recognised as a sector leading landlord

LIVING AT WHITEFIELD BROOK

DISCOVER THE LOCAL AREA

Start the next chapter of your life at Whitefield Brook, our new development situated at the gateway to Kirkby, Liverpool with a collection of contemporary two, three and four-bedroom homes.



CLOSE TO
SCHOOLS AND
COLLEGES



EDUCATION

- Within a 1-mile radius of multiple highly rated primary schools
- Several secondary schools nearby
- Multiple colleges and three universities in Liverpool city centre



SHOPPING

- Kirkby Shopping Centre is a mile away and offers 90 stores of all descriptions
- Local supermarkets just a few minutes away
- Liverpool One - the UK's largest open-air shopping centre is just over 6 miles away

NEAR TO
SEVERAL
SHOPPING
CENTRES



WIDE
RANGE OF
RESTAURANTS
LOCALLY



DINING

- Local dining options to suit all palates
- Options range from traditional English pub dining to continental dishes
- A vast choice of dining options in Liverpool centre.



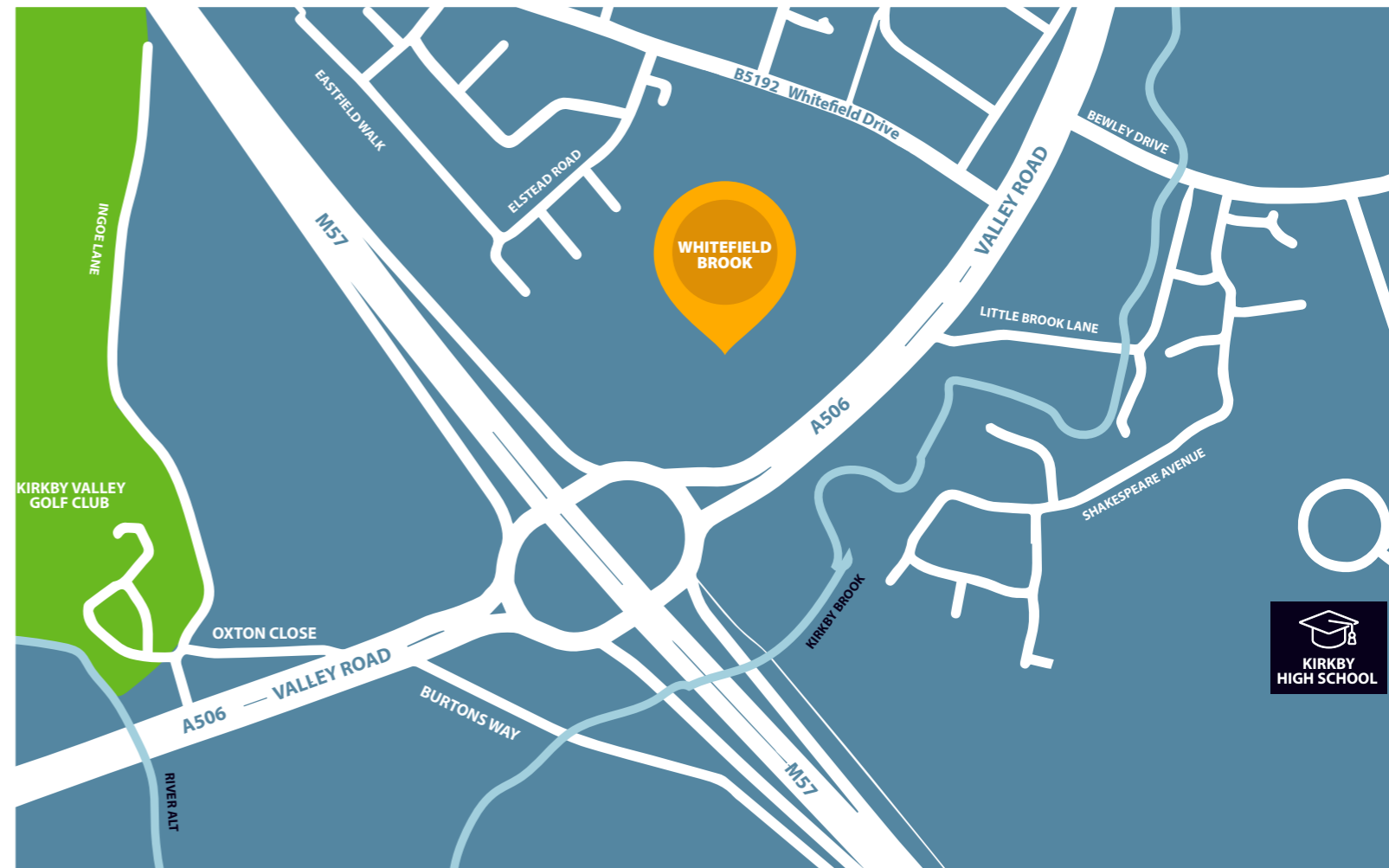
TRANSPORT

- Great location for commuting across the North west
- Close to junction 6 on the M57 motorway
- Kirkby train station is less than a mile away and is served by connections to Liverpool
- A bus stop opposite the development offers services into the city

GREAT
TRANSPORT
LINKS



Local: Liverpool



THE DEVELOPMENT

WHITEFIELD BROOK, KIRKBY, L32 4TD

A collection of contemporary two, three and four-bedroom homes in a beautifully landscaped community setting with fantastic transport links. Homes at this exciting new development are available for Shared Ownership and Rent to Buy.



KEY:

- The Prenton, 2 Bedroom Home**
- The Chorlton, 2 Bedroom Home**
- The Irwell, 2 Bedroom Home**
- The Stromford, 2 Bedroom Home**
- The Thelwall, 3 Bedroom Home**
- The Sankey, 3 Bedroom Home**
- The Newton, 4 Bedroom Home**
- The Gatley, 3 Bedroom Home**
- The Etherow, 3 Bedroom Home**

S Shared Ownership

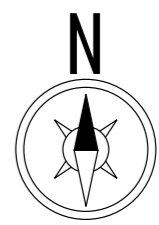
R Rent to Buy

A Affordable Rent

Show Homes

Bat Box

Bird Box



Disclaimer: The bat and bird boxes are not to be removed at any time, unless agreed with the local authority. Occupiers will be responsible for the maintenance of the wildlife boxes. This site plan is illustrative and should be used for guidance only. It does not show land contours and gradients, landscaping or boundary treatments. All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of landscaped and communal facilities as detailed in the lease

THE NEWTON

4-BEDROOM HOME, SLEEPS 7

Total size: 103.7 sq.m, 1,116 sq.ft

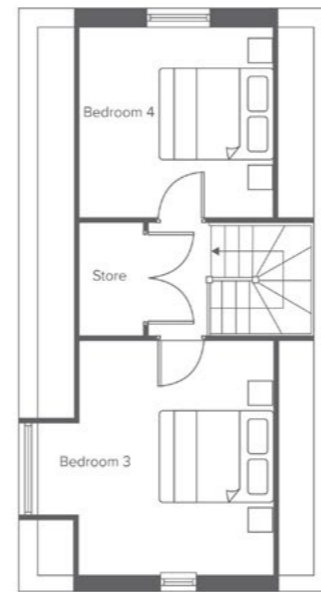
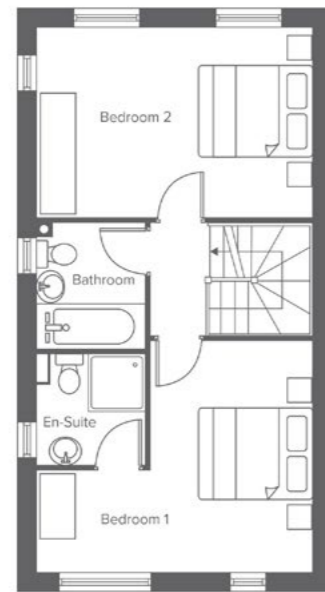
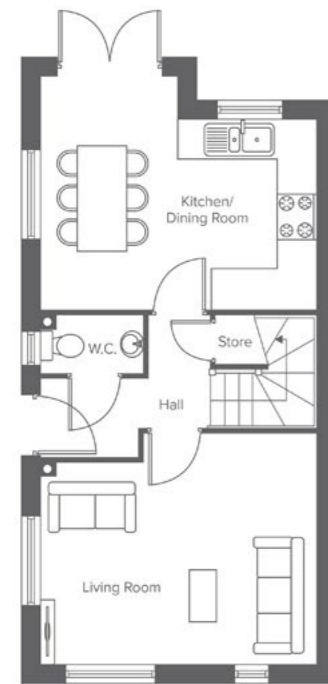


4 |

2 |

1 |

Artist's impression



Ground Floor	Metric	Imperial
Kitchen/Diner	3.7 x 4.3	12'1" x 14'1"
Living Room	3.7 x 4.3	12'1" x 14'1"
W.C.	0.9 x 1.6	2'11" x 5'2"

First Floor	Metric	Imperial
Bedroom 1	3.7 x 4.3	12'1" x 14'1"
Bedroom 1	3.0 x 4.3	9'10" x 14'1"
Bathroom	2.0 x 1.7	6'6" x 5'6"

Second Floor	Metric	Imperial
Bedroom 3	3.7 x 3.1	12'1" x 10'2"
Bedroom 4	3.0 x 3.1	9'10" x 10'2"

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing July 2022.

THE SANKEY

3-BEDROOM HOME, SLEEPS 6

Total size: 96.5 sq.m, 1,039 sq.ft

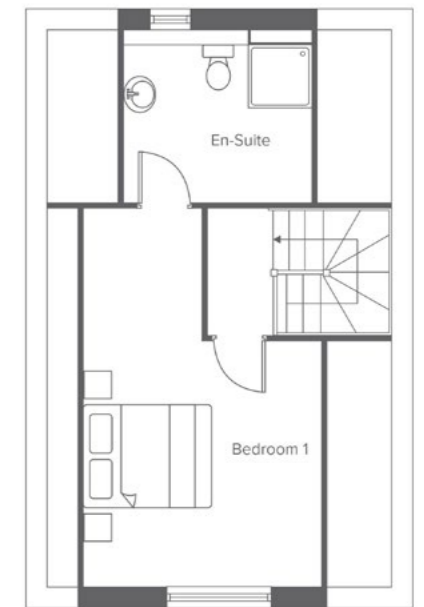
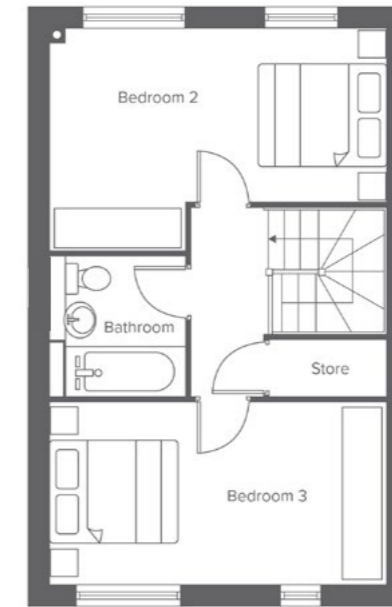
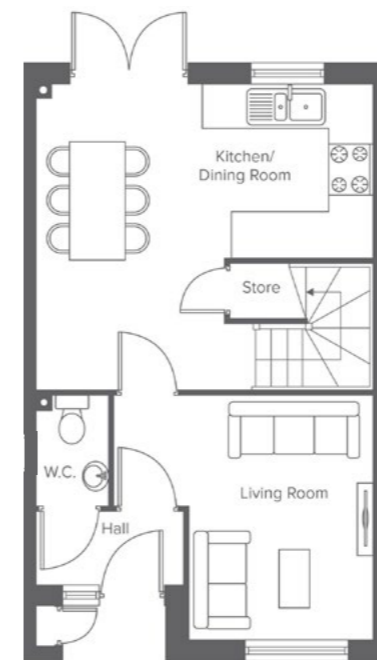


3 |

2 |

1 |

Artist's impression



Ground Floor	Metric	Imperial
Kitchen/Dining	4.3 x 4.7	14'1" x 15'5"
Living Room	3.5 x 2.6	11'5" x 8'6"
W.C.	1.0 x 1.5	3'3" x 4'11"

First Floor	Metric	Imperial
Bedroom 2	3.1 x 4.7	10'2" x 15'5"
Bedroom 3	2.6 x 4.7	8'6" x 15'5"
Bathroom	2.0 x 1.9	6'6" x 5'6"

Second Floor	Metric	Imperial
Bedroom 1	5.3 x 3.2	17'4" x 10'5"
En-Suite	2.4 x 2.6	7'10" x 8'6"

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing July 2022.

THE THELWALL

3-BEDROOM HOME, SLEEPS 5

Total size: 79.8 sq.m, 859 sq.ft

3 SEMI-DETACHED OPTIONS AVAILABLE



- 3 |
- 1 |
- 1 |

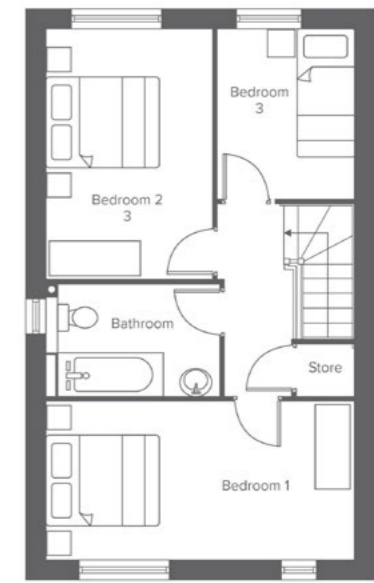
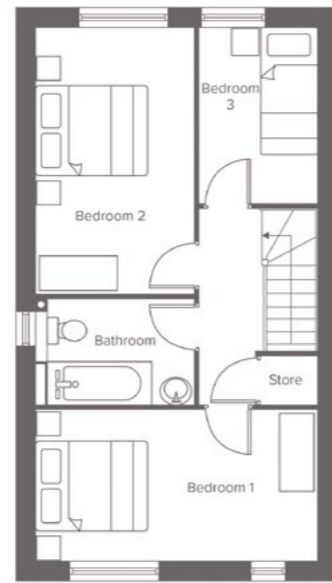
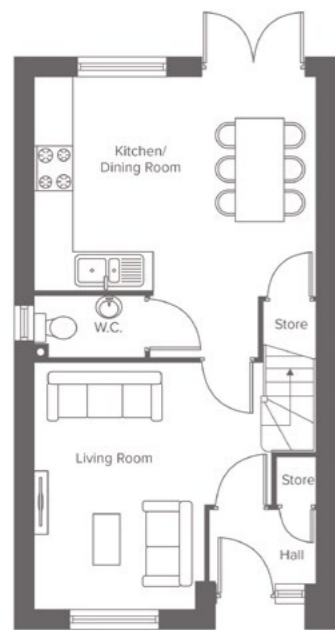
THE GATLEY

3-BEDROOM HOME, SLEEPS 5

Total size: 79.3 sq.m, 854 sq.ft



- 3 |
- 1 |
- 1 |



Ground Floor	Metric	Imperial
Kitchen / Dining	3.3 x 4.8	10'9" x 15'8"
Living Room	4.2 x 2.8	13'9" x 9'2"
W.C.	1.0 x 1.7	3'3" x 5'6"

First Floor	Metric	Imperial
Bedroom 1	2.6 x 4.8	8'6" x 15'8"
Bedroom 2	4.2 x 2.8	13'9" x 9'2"
Bedroom 3	3.0 x 1.9	9'10" x 6'2"
Bathroom	1.7 x 2.8	5'6" x 9'2"

Ground Floor	Metric	Imperial
Kitchen / Dining	3.0 x 4.7	9'10" x 15'5"
Living Room	4.0 x 2.9	13'1" x 9'6"
W.C.	1.0 x 1.8	3'3" x 5'10"

First Floor	Metric	Imperial
Bedroom 1	2.5 x 4.7	8'2" x 15'5"
Bedroom 2	3.9 x 2.5	12'9" x 8'2"
Bedroom 3	2.6 x 2.1	8'6" x 6'10"
Bathroom	1.7 x 2.6	5'6" x 8'6"

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing July 2022.

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing July 2022.

THE ETHEROW

3-BEDROOM HOME, SLEEPS 5

Total size: 83.7 sq.m, 901 sqft



3 |

1 |

1 |

Artist's impression

THE STROMFORD

2-BEDROOM HOME, SLEEPS 4

Total size: 75.3 sq.m, 811 sq.ft

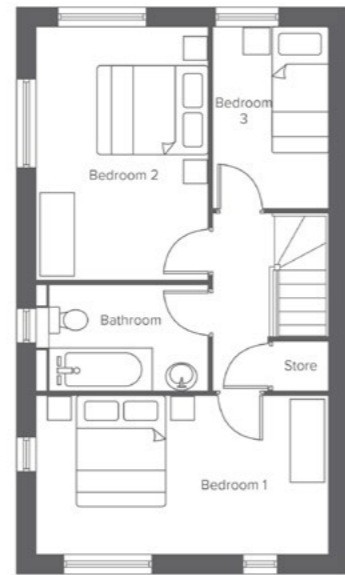


2 |

1 |

1 |

Artist's impression



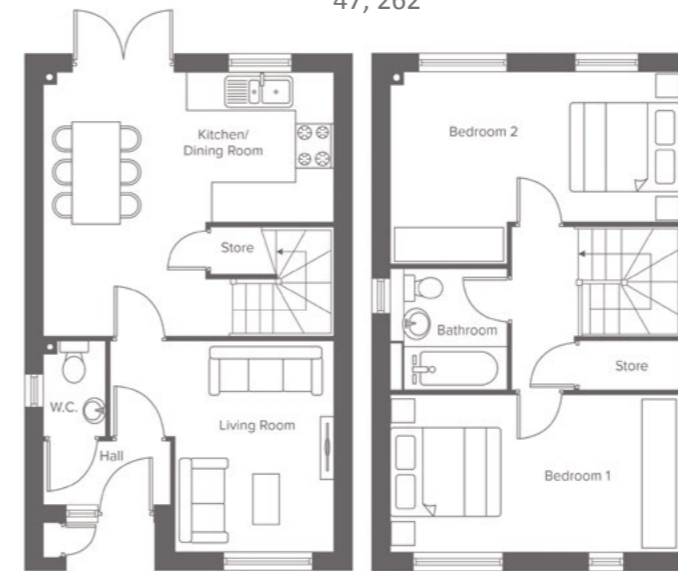
Ground Floor	Metric	Imperial
Kitchen / Dining	3.3 x 4.8	10'9" x 15'8"
Living Room	4.2 x 2.8	13'9" x 9'2"
W.C.	1.0 x 1.7	3'3" x 5'6"

First Floor	Metric	Imperial
Bedroom 1	2.6 x 4.8	8'6" x 15'8"
Bedroom 2	4.2 x 2.8	13'9" x 9'2"
Bedroom 3	3.0 x 1.9	9'10" x 6'2"
Bathroom	1.7 x 2.8	5'6" x 9'2"

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing July 2022.

Shared Ownership plots

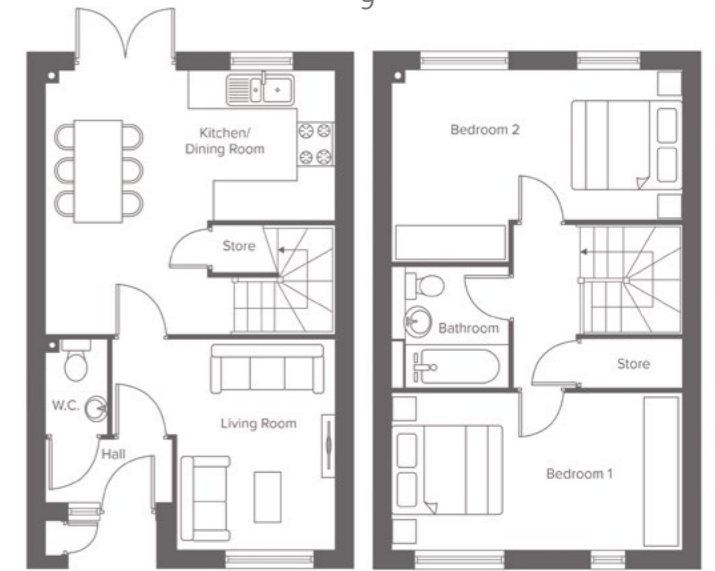
47, 262



Ground Floor	Metric	Imperial
Kitchen / Dining	4.3 x 4.7	14'1" x 15'5"
Living Room	3.5 x 2.6	11'5" x 8'6"
W.C.	1.0 x 1.5	3'3" x 4'11"

Shared Ownership plots

9



First Floor	Metric	Imperial
Bedroom 1	2.6 x 4.7	8'6" x 15'5"
Bedroom 2	3.1 x 4.7	10'2" x 15'5"
Bathroom	2.0 x 1.9	6'6" x 5'6"

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing July 2022.

THE CHORLTON

2-BEDROOM HOME, SLEEPS 4

Total size: 67.2 sq.m, 723 sq.ft



SEMI-DETACHED
AND TERRACE
OPTIONS
AVAILABLE



2 |

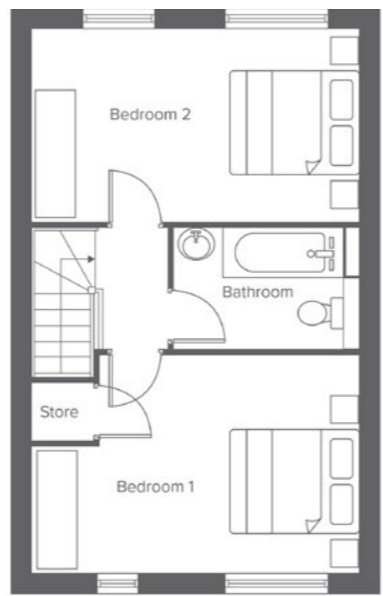
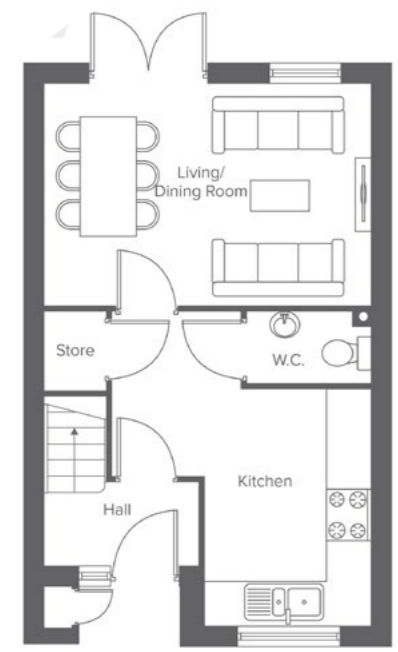
1 |

1 |

Artist's impression



Artist's impression



Ground Floor	Metric	Imperial
Kitchen	3.3 x 2.4	10'9" x 7'10"
Living / Dining	3.1 x 4.6	10'2" x 15'1"
W.C.	1.0 x 1.7	3'3" x 5'6"

First Floor	Metric	Imperial
Bedroom 1	3.0 x 4.6	9'10" x 15'1"
Bedroom 2	2.6 x 4.6	8'6" x 15'1"
Bathroom	1.7 x 2.6	5'6" x 8'6"

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing July 2022.

THE IRWELL

2-BEDROOM HOME, SLEEPS 4

Total size: 70.9 sq.m, 763 sq.ft

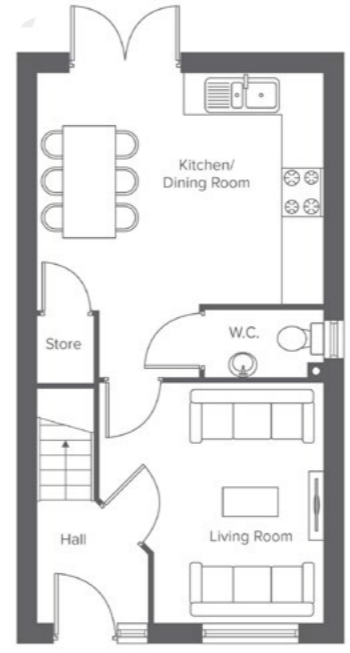


2 |

1 |

1 |

Artist's impression



Ground Floor	Metric	Imperial
Kitchen / Dining	3.4 x 4.3	11'1" x 14'1"
Living Room	3.6 x 3.3	11'9" x 10'9"
W.C.	1.0 x 1.8	3'3" x 5'10"

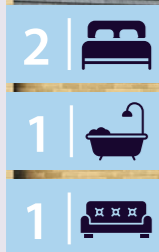
First Floor	Metric	Imperial
Bedroom 1	3.2 x 4.3	10'5" x 14'1"
Bedroom 2	3.5 x 4.3	11'5" x 14'1"
Bathroom	2.0 x 1.7	6'6" x 5'6"

Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing July 2022.

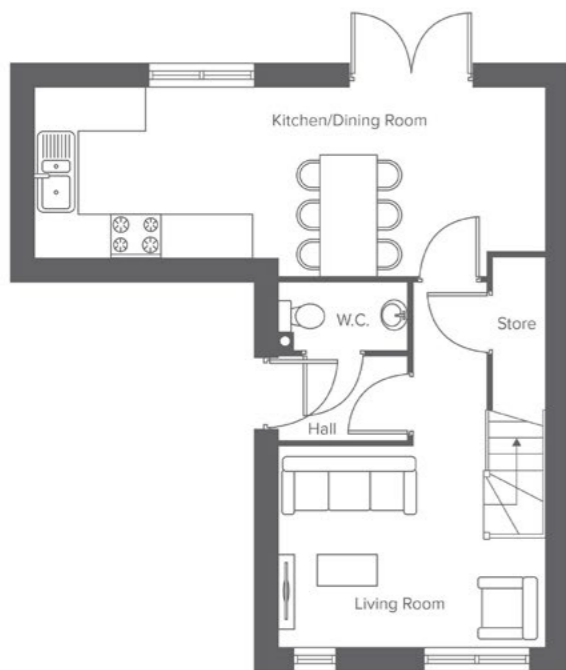
THE PRENTON

2-BEDROOM HOME, SLEEPS 4

Total size: 67.3 sq.m, 725 sq.ft



Artist's impression



Ground Floor	Metric	Imperial
Kitchen / Dining	2.4 x 7.1	7'10" x 23'3"
Living Room	2.8 x 3.7	9'2" x 12'1"
W.C.	0.9 x 1.8	2'11" x 5'10"

First Floor	Metric	Imperial
Bedroom 1	2.9 x 3.7	9'6" x 12'1"
Bedroom 2	3.0 x 3.7	9'10" x 12'1"
Bathroom	2.0 x 1.7	6'6" x 5'6"

DEVELOPMENT DESIGN BUILDING HOMES THAT INSPIRE

At Your Housing Group, our homes are designed to be modern and contemporary.

Combining beautiful ergonomically designed details along with flexible sales options to suit your lifestyle. Each one of our homes offers a unique layout, thoughtfully designed to ensure natural light and optimised space to maximise an open plan, modern way of living.

We take pride in shaping every aspect of your home to ensure it meets your every need, which is why your new home will be full of products and finishes of the highest quality.



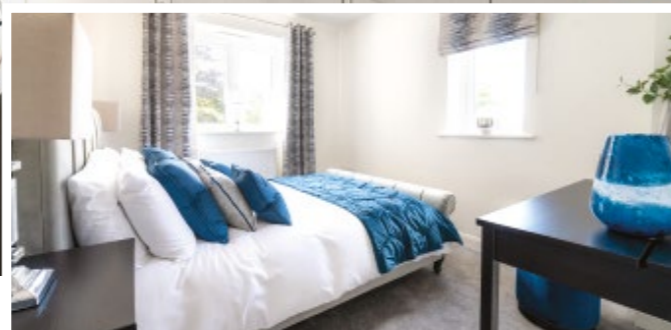
Disclaimer: This document is a guide to the above development. The illustrations do not bind or imply the layout and specification will be as indicated. Please request a full development specification from the team. Correct at time of printing July 2022.

SHARED OWNERSHIP SPECIFICATION

WHAT CAN YOU EXPECT?



Typical YHG interior



Typical YHG interior



GENERAL:

- Double glazing throughout
- Parking for all properties*
- Energy efficient appliances
- Vinyl flooring to bathroom and cloaks
- Laminate flooring to living room and kitchen
- Patio doors leading to turfed rear garden



BATHROOM:

- Contemporary 3-piece bathroom suites
- Heated towel rail
- Over bath thermostatic shower and bath screen fitted to main bathrooms
- Designer tiles from Porcelanosa
- Vado Taps
- LED downlighters
- En-suite bathrooms in The Newton and Sankey house types.



LIVING:

- Telephone and broadband internet sockets
- TV sockets



KITCHEN:

- Symphony fitted units and work surfaces
- Integrated fridge freezer and dishwasher
- Freestanding washer dryer
- Integrated electric oven and hob
- Curved glass Indesit extractor fan
- Worcester Bosch boiler



COMMUNAL:

All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of communal facilities as detailed in the lease.

Communal Facilities

Shared footpaths, Boundary treatments, Bollards or any additional facilities which the Landlord sees fit.

SHARED OWNERSHIP EXPLAINED

AT WHITEFIELD BROOK

Shared ownership is another way to buy your home. You buy a percentage and pay rent on the rest.

WHO IS ELIGIBLE FOR SHARED OWNERSHIP?

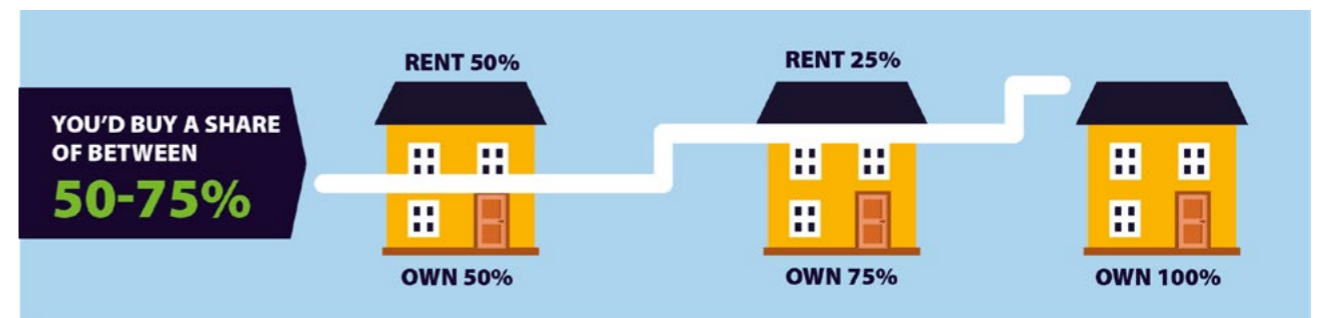
Shared ownership is an option for lots of people. In brief:

- Your household income needs to be under £80k
- You can't be the owner of another property
- You'll need to show you have a good credit history and can afford the regular payments and costs involved in buying a home
- You should have savings or be able to put down at least 5-10% deposit on the share of the property you're buying.

PART MORTGAGE/PART RENT, HOW DOES THAT WORK?

Shared ownership is part buy, part rent. This means you will have a mortgage on the share you own and pay rent on the remaining share. For instance, if you buy a 50% share of the property, you'll pay a mortgage on the 50% share, and rent on the remaining 50% share. Usually, you can also carry on buying shares, to own it 100%.

You'll have a lease, which is essentially the contract for the share you've bought. It means you've got the right to keep your home for the Lease Term of 990 years, but the land belongs to Your Housing Limited as illustrated on the site plan. Your lease also sets out how much you need to pay each month, and your responsibilities as a shared owner.



CAN I BUY MORE SHARES?

You have the option to buy further shares in the property at the market value when financially possible. This is referred to as 'staircasing'. The more shares you purchase, the less rent you will pay and once you have successfully staircased fully you will no longer pay us rent and you own the property outright.

Following this we will dissolve your lease agreement, meaning you're a full-fledged homeowner. We've so far helped hundreds of aspiring homeowners to purchase a new build home through Shared Ownership and a number of our homeowners have already 'staircased' to 100% already!

TO APPLY

- Complete an application online with Help to Buy at: www.helptobuyagent1.org.uk
- Enter the development name into the "property search" box and the properties will show. Then click "**apply online**", follow the instructions and apply for the property.

*Driveway parking or Permit parking depending on the plot- please seek clarity from our Sales Advisor on specific plots. The above images are for representative purposes only.

SHARED OWNERSHIP PROCESS

Whitefield Brook, Kirkby



1. RESERVE A PLOT

In order to reserve a plot you will need to complete an online Help to Buy application.

This will ensure you qualify for shared ownership.

To fill out the application online please visit www.helptobuyagent1.org.uk

You will also need to ensure you have secured a mortgage in principle or have funds in place to purchase the property and be in a position to exchange within an agreed timeframe (*we will confirm this date in writing once approval has taken place*).

As part of our pre-qualification checks we will require you to complete a HEC (Homes England Affordability Assessment) and supply your AIP.



2. COMPLETE THE RESERVATION

Once you are in receipt of the approval letter from Help to Buy we will require you to complete our application form so we can conduct our own assessment of your financial circumstances.

You will be required to provide the following documentation:

- P60 & Salary Slips (if applicable) (Four if paid monthly, six if paid weekly)
- Proof of permanent employment
- Three months bank statements
- Copy of rent statement or mortgage statement
- Documents relating to County Court Judgements
- Copy of Bank or Building Society book
- Copies of Purchaser ID: Valid passport/ driving licence and proof of address
- Recent official correspondence or confirmation from electoral role



3. APPROVAL PROCESS

Once we have received all the information, your application will be forwarded to the Home Ownership Team who will contact you to carry out their approval, this will be conducted over the phone or in person.

As well as assessing your application they will go through a checklist and discuss the terms and conditions of the shared ownership lease so you will be fully aware of what you are buying.

When approved to purchase the property, you will receive a letter confirming that you have been approved for shared ownership. Enclosed with this will be a copy of the checklist/terms and conditions for you to sign and return.

All reservations are subject to approval by our Home Ownership Team and should the reservation fee need to be returned this can take up to 14 days.



4. RESERVATION FEE

Once you have selected your plot, received your Help to Buy Eligibility and been approved by the Home Ownership Team you will be asked to call the office and pay the reservation fee of £250.00.

The reservation fee will be deducted from the final completion monies.



5. SALE FORMALLY AGREED

Now you have been approved, solicitors will be formally instructed.

The memorandum of sale will be issued to our solicitor who will issue the legal paperwork to your solicitor.

Once papers have been issued we will confirm the exchange deadline to you in writing.



6. DURING THE SALE

It is your responsibility to keep in touch with your solicitor to ensure they are working towards the deadline.

We will require to see sight of your mortgage offer (if applicable) for approval.

Your solicitors will carry out searches and raise their enquiries via our solicitors.

Should you have any queries at any point you can contact the Sales Team on **01925 592290**.



7. EXCHANGE AND COMPLETION

Once your solicitors have carried out their searches and the mortgage offer has been approved, an exchange date will be set. It may be that exchange and completion takes place simultaneously.

On completion you will be expected to pay an apportion of the rent and service charge from the day of completion until the end of the month plus a further one month's charge.

Once solicitors have confirmed completion has taken place the keys will be released.

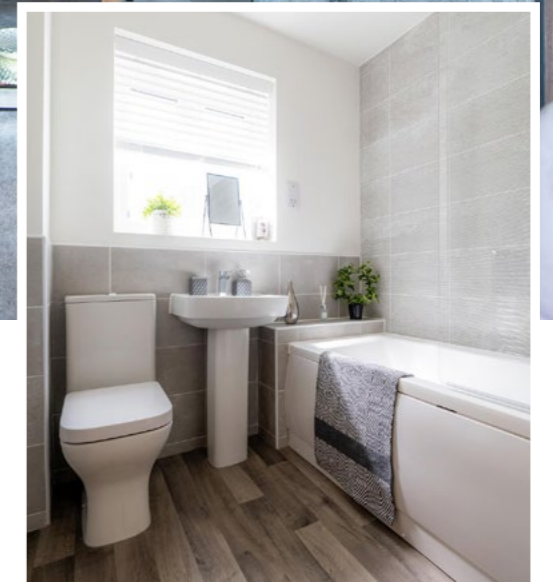
A member of the Sales Team will meet you at the property with your welcome pack.



RENT TO BUY SPECIFICATION WHAT CAN YOU EXPECT?



Typical YHG interior



Typical YHG interior



GENERAL:

- Double glazing throughout
- Parking for all properties*
- Energy efficient appliances
- Vinyl flooring to bathroom and cloaks
- Laminate flooring to living room and kitchens
- Carpeted stairs and bedrooms
- Patio doors leading to turfed rear garden with shed
- Fitted wardrobes



BATHROOM:

- Contemporary 3-piece bathroom suites
- Heated towel rail
- Over bath thermostatic shower and bath screen fitted to main bathrooms
- Designer tiles from Porcelanosa
- Vado Taps
- LED downlighters
- En-suite bathrooms in The Newton house type.



KITCHEN:

- Symphony fitted units and work surfaces
- Integrated fridge freezer and dishwasher
- Freestanding washer dryer
- Integrated electric oven and hob
- Curved glass Indesit extractor fan
- Worcester Bosch boiler



LIVING:

- Telephone and broadband internet sockets
- TV sockets

*Driveway parking or Permit parking depending on the plot- please seek clarity from our Sales Advisor on specific plots. The above images are for representative purposes only.

RENT TO BUY EXPLAINED AT WHITEFIELD BROOK

Rent to Buy is a government designed scheme which allows working households to rent a home at 20% below the open market rent (Intermediate rent) providing the opportunity to save for a deposit to go on and purchase their home in the future.

With Rent to Buy, you can live in a quality new build home at Intermediate Rent (approximately 80% of the open market rent) for a maximum of five years. During that time, you will save towards a deposit and have the option to buy your home through Shared Ownership during years one to five or outright sale at the end of the five year term.

APPLICANT ELIGIBILITY

- At the time of letting, prospective Rent to Buy tenants must be working households and intending to buy their own home in the future.
- Prospective Rent to Buy tenants must be first time buyers or returning to the market following a relationship breakdown.
- Applicants will be assessed to ensure that they're eligible for the Scheme and that they can't currently afford to buy a home on the open market.
- You can't apply if you already own another property.

ELIGIBILITY REQUIREMENTS

All applicants applying for Rent to Buy will be financially assessed and complete a Homes England Affordability Assessment and confirm their intentions to use the benefit of the five-year reduced rent period to help them save towards a mortgage deposit.

This will be monitored and assessed on a yearly basis throughout the five-year term.

To abide by the statutory requirements for renting property in the UK, all applicants over the age of 18 will be subject to the following checks:

- A Right to Rent check and fraud prevention checks to confirm that you have a legal right to rent a property in the UK. You will need to provide valid proof of your current address and photographic ID.
- An employment reference and confirmation of the monthly household income.
- Credit referencing to confirm that you have an adequate credit score to obtain a mortgage during the five-year period to purchase the property. Please be aware that we will be unable to proceed

with your application if you're subject to any Bankruptcy or County Court Judgements (CCJs) issued within the last three years.

- A reference from your current landlord or letting agency (if applicable).

AGREEMENTS, PAYMENTS AND DEPOSIT

The Tenancy Agreement

- You will be required to enter into an Assured Shorthold Tenancy Agreement, which will run on a periodic basis.
- The Tenancy Agreement will be fixed for the first 18 months but the tenant may end the tenancy at any time after 6 months from the commencement date by serving one month's written notice on the Landlord.
- The Tenancy Agreement will need to be signed by both parties before you move into your home.

You will be provided with a copy of the Tenancy Agreement during the application process to give you time to read and understand the commitment you are entering in to. Our appointed PRS Officer will be happy to answer any general questions you may have.

- The Tenancy Agreement will set out the responsibilities of both Your Housing Group as your landlord and yourself as our customer. This will include your liability for ongoing rent payments and the upkeep of the property.

It will also outline when you may need to contact us, for example, if you need to gain consent to keep pets, alter the property (including decorating) or if there is any change to the household details.

- The Tenancy Agreement is a legally binding contract between yourself and your landlord. It is important to remember that any breach of the agreement could lead to further action being taken to end the tenancy.

RENT REVIEW

Your rental charge will be reviewed on an annual basis. The rent will be increased by no more than the Consumer Price Index (CPI) + 1%. The Consumer Price Index will be taken as at September of the previous year.

TENANCY DEPOSIT

- A tenancy deposit will be payable prior to you moving into your home. The deposit will be held in a protected Tenant's Deposit Scheme and you will be provided with the details of the scheme and all relevant information by our appointed PRS Officer.
- When you move into your home, our appointed PRS Officer will arrange and undertake a full handover inspection with you, during which an inventory will be completed and photographs will be taken.
- The inventory will be relied upon should you move out of the property and a check out inspection is required. Should any damage or issues be identified, over and above general wear and tear, the costs will be deductible from the security deposit, along with any rent arrears.
- If you proceed to purchase your property, the tenancy deposit will be returned to you in full within 10 working days following completion of sale.

FAQS

Q: WHAT BENEFITS DOES THE RENT TO BUY SCHEME PROVIDE?

Rent to Buy allows you to live in a new build property at a monthly rent (approximately 80% of the market rent). This reduced monthly rent is designed to help you save for a deposit to purchase the property in the future.

Q: WHO IS RESPONSIBLE FOR MAINTENANCE AND REPAIRS TO THE PROPERTY?

Your Housing Group will provide a maintenance and repairs service under the terms of your tenancy agreement.

Q: WHAT WILL I NEED TO PAY UP FRONT?

- You will be required to pay a full month's rent plus the remaining apportionment for the current month's rent before you move in to the property. This will allow time for your account and future direct debit payments to be set up.
- Payment will need to be cleared at least 48 hours prior to you moving in to your home.

- Once a moving-in date has been set our appointed PRS Officer will advise you of the amount you need to pay and arrange to collect the payment.
- All future payments will then be collected directly by Your Housing Group via a monthly direct debit on the first of each calendar month.

Q: ONGOING COSTS?

In addition to your rent payments, you will also be responsible for all utilities costs associated with the property from the day you move in. Meter readings will be taken at the handover meeting to allow for you to set up accounts in your name. You will also be responsible for Council Tax and telephone, Wi-Fi and TV subscriptions.

Q: CAN I BUY MY HOME BEFORE THE END OF THE FIVE YEAR PERIOD?

Once you have your deposit you can buy your home through shared ownership in the first five years (subject to YHG's agreement) and at the end of the five year term you will be able to purchase your home outright.

Q: WHAT WILL HAPPEN WHEN I AM IN A POSITION TO BUY MY HOME?

Firstly, a valuation by a RICS Chartered Surveyor will be required. Your Housing Group will arrange for the valuation to be undertaken on your behalf and you will be responsible for the cost. The valuation will confirm the current open market valuation of the property. Should you proceed to buy your home, we will require an Agreement in Principle (AIP) from your mortgage lender, confirming that you're able to secure a mortgage.

Q: WHAT HAPPENS IF I CANNOT BUY MY HOME AT THE END OF THE FIVE YEAR PERIOD?

After the initial five year letting period YHG will contact you to review your current circumstances and housing options. YHG may require you to leave the property, continue to offer the property as Rent to Buy, offer to sell you the home on an outright basis - you will be given the right of first refusal; or retain and convert the home as rented housing on either an affordable or market rent basis.

Any decision will be at the discretion of YHG and we will inform you of our decision in writing at the end of the five year letting period.

- During the five year period, we will contact you on an annual basis to review your financial status and check that Rent to Buy is still suitable for your needs.

RENT TO BUY PROCESS

Whitefield Brook, Kirkby



1. RESERVE A PLOT

You will be required to complete a HEC (Homes England Affordability Assessment) as part of our pre-qualification checks.

To reserve your property, you will need to complete the following forms:

- Pre-tenancy form
- Pre-qualification form
- GDPR form

All Rent to Buy Properties are subject to eligibility criteria and satisfactory referencing.

You will be required to pay a holding deposit which will be deducted from your first month's rent should you enter into a Tenancy Agreement with Your Housing Group. All successful lets are subject to referencing which will include a credit check, employment reference and landlord reference.



5. MOVING IN

You will be sent your tenancy agreement for digital signature by our appointed referencing company.

We will either meet you at the property on the day you move in to hand you the keys or we will contact you to provide the Keysafe code for the property.



2. REFERENCING PROCESS STARTS

- You will receive an email from our appointed referencing company, asking for more detailed information to start the referencing process. It is important that you provide this information as soon as possible.
- Our referencing company will contact your landlord (where applicable) and employer to verify the details that you have provided as well as carry out a credit reference check.
- The completed reference is usually returned within 5 working days, but this is dependent on you, your landlord and your employer responding as quickly as possible.



6. PAYING YOUR RENT

Your rent will be due on the 1st of each month via direct debit.



3. REFERENCE COMPLETED

When we receive the completed reference, we will contact you to advise the outcome and discuss a move in date and next steps if the reference is successful.



7. DURING YOUR TENANCY

Your tenancy will be for an initial fixed term of 18 months after which it will "roll" on a monthly basis. We will contact you annually to carry out a property inspection and discuss your aspiration to proceed to purchase the property.



4. PAYMENTS

Before you move in to the property you will need to pay:

- One month's rent (less the holding deposit you paid on reservation).
- A deposit which is equivalent of one month's rent. The deposit will be registered with the Tenancy Deposit Scheme and full details of the scheme will be provided to you. The deposit is refundable when you move out providing there are no damages, outstanding cleaning or outstanding rent arrears.



8. PROCEED TO PURCHASE

Our Commercial Transaction team will provide guidance on how to proceed with your purchase.

In order to be eligible to purchase a Shared Ownership home applicants must have a gross household income of less than £80,000 and be otherwise unable to purchase a suitable property for their housing needs on the open market.

**WE'VE
TEAMED
UP!**



We're delighted to announce Your Housing Group are supporting the National Shared Ownership Campaign.

[SharedOwnership.net](https://www.SharedOwnership.net) PARTNER

WHITEFIELD BROOK KIRKBY

Whitefield Drive, Kirkby L32 4TD

Get in touch



0151 601 8934



[yourhousinggroup.co.uk](https://www.yourhousinggroup.co.uk)



@yourhousing



yourhousinggroup



@Your_Housing