

The Tors



Welcome to LiveWest

LiveWest was formed through the merger of DCH and Knightstone to become a leading developer of housing in the South West.

With a heritage of over 40 years experience in providing quality housing from the shores of Cornwall to the Gloucestershire hills, we have the scale and vision to build real social change in our region, one front door at a time.

While helping thousands of customers on the road to owning their own home, LiveWest translates its profits into affordable housing by building inclusive, welcoming and vibrant communities. At our heart we are a people business, with over 36,000 properties, 70,000 customers and a dedicated commitment to building 16,000 new homes in the South West over the next ten years.

Our success as a business fuels our social purpose. It allows us to be transformational and gives us the freedom to invest in the communities we build and support. As experienced leaders in our sector we have the ability to light the way forward with a progressive approach to the modern landscape of affordable housing, helping customers make that important step towards owning a home.



<u>The Tor</u>s

The Tors development is situated just six miles away from Yelverton and fifteen miles from Plymouth. Located just over a mile from the town centre, there are many supermarkets to choose from including a Tesco superstore, Lidl or Morrisons.

This town is bursting with unique shops and has something for everybody including antiques, food, jewellery, clothing, and books. Tavistock and the surrounding area are full of things to do from canoeing down the river Tamar, trekking across Dartmoor National Park, or enjoying live music at the Tavistock Wharf.

There are a number of pre-schools within easy reach of The Tors development. The Tavistock Community Primary School is less than a mile away. There are also two other primary schools in the town. A nearby play park makes these homes perfect for those with young children.



Tavistock is a popular town with good nearby transport links

Are you interested in The Tors?

Register your interest today to be notified when the homes are ready for applications.

<u>Key Feature</u>s

Brand new Shared ownership home

(2) Leasehold

1

3

4

Modern fitted kitchen with integrated oven and hob

Enclosed garden and allocated parking

Contact our Sales team today on 0800 027 9801 or email newhomes@livewest.co.uk to register your interest.

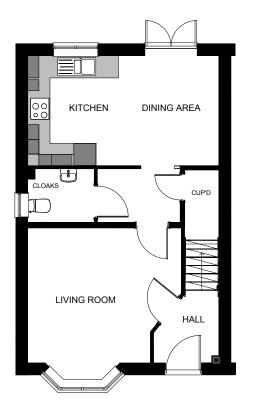
*Shared ownership specification is fixed, and non-negotiable. LiveWest continually review and update the specification and therefore reserves the right to change specification details. For full details regarding the current specification and finish please speak to the sales consultants.



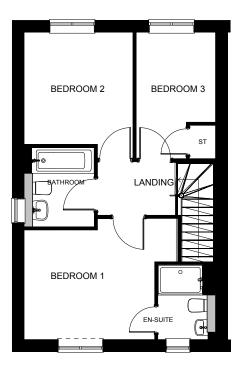
The Tors

Floorplans

GROUND FLOOR PLAN



FIRST FLOOR PLAN



Please refer to our LiveWest website for plot availability

Floor plan for illustration purposes only. Properties may be handed. Layout of walls, doors, window fittings and appliances are shown conventionally, and are approximate only and cannot be relied upon. We hope these plans will assist you by providing you with a general impression of the layout of the accommodation. The plans are not to scale nor accurate in detail. Window and external door configurations vary on selected plots - please consult with the Sales Consultant for details of your chosen property prior to reservation.

PLOT	HOUSE TYPE	OPEN MARKET VALUE	40% SHARE	RENT	SERVICE CHARGE	BUILDINGS INSURANCE	SQM
56 & 57	3 bedroom semi detached house with 1 garage and 1 parking space	£295,000	£118,000	£368.75	£20.82	£13.75	86.58 sqm

Prices and rent figures shown are correct at the time of going to print. Service charge figures shown are estimates only and may be subject to revision or change. Although every care has been taken to ensure the accuracy of the information given, the contents do not form part of, or constitute a representation warranty, or part of any contract. Please ask the Sales Consultant for further and latest information.

<u>Floorplan</u>s

GARAGE

STORE

GROUND FLOOR PLAN

GARAGE

GARAGE



Floor plan for illustration purposes only. Properties may be handed. Layout of walls, doors, window fittings and appliances are shown conventionally, and are approximate only and cannot be relied upon. We hope these plans will assist you by providing you with a general impression of the layout of the accommodation. The plans are not to scale nor accurate in detail. Window and external door configurations vary on selected plots - please consult with the Sales Consultant for details of your chosen property prior to reservation.

PLOT	HOUSE TYPE	OPEN MARKET VALUE	40% SHARE	RENT	SERVICE CHARGE	BUILDINGS INSURANCE	SQM
58	2 bedroom coach house with 1 garage and 1 parking space	£210,000	£84,000	£262.50	£20.82	£12.42	65.49 sqm

Prices and rent figures shown are correct at the time of going to print. Service charge figures shown are estimates only and may be subject to revision or change. Although every care has been taken to ensure the accuracy of the information given, the contents do not form part of, or constitute a representation warranty, or part of any contract. Please ask the Sales Consultant for further and latest information.

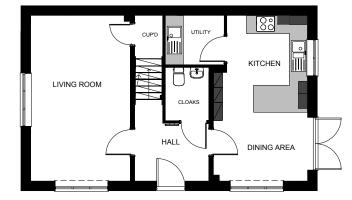
FIRST FLOOR PLAN

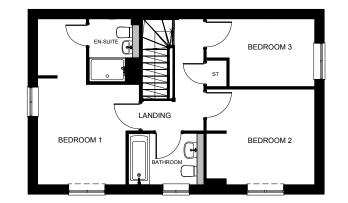
Please refer to our LiveWest website for plot availability

<u>Floorplan</u>s

GROUND FLOOR PLAN







Floor plan for illustration purposes only. Properties may be handed. Layout of walls, doors, window fittings and appliances are shown conventionally, and are approximate only and cannot be relied upon. We hope these plans will assist you by providing you with a general impression of the layout of the accommodation. The plans are not to scale nor accurate in detail. Window and external door configurations vary on selected plots - please consult with the Sales Consultant for details of your chosen property prior to reservation.

PLOT	HOUSE TYPE	OPEN MARKET VALUE	40% SHARE	RENT	SERVICE CHARGE	BUILDINGS INSURANCE	SQM
128	3 bedroom semi detached house with 2 parking spaces	£320,000	£128,000	£400.00	£31.59	£13.75	100.24 sqm
144	3 bedroom detached house with 2 parking spaces	£330,000	£132,000	£412.50	£31.59	£13.75	100.24 sqm

Prices and rent figures shown are correct at the time of going to print. Service charge figures shown are estimates only and may be subject to revision or change. Although every care has been taken to ensure the accuracy of the information given, the contents do not form part of, or constitute a representation warranty, or part of any contract. Please ask the Sales Consultant for further and latest information.

Please refer to our LiveWest website for plot availability

<u>Floorplan</u>s

GROUND FLOOR PLAN





Floor plan for illustration purposes only. Properties may be handed. Layout of walls, doors, window fittings and appliances are shown conventionally, and are approximate only and cannot be relied upon. We hope these plans will assist you by providing you with a general impression of the layout of the accommodation. The plans are not to scale nor accurate in detail. Window and external door configurations vary on selected plots - please consult with the Sales Consultant for details of your chosen property prior to reservation.

PLOT	HOUSE TYPE	OPEN MARKET VALUE	40% SHARE	RENT	SERVICE CHARGE	BUILDINGS INSURANCE	SQM
142	2 bedroom coach house with 1 garage and 1 parking space	£210,000	£84,000	£262.50	£31.59	£12.42	65.49 sqm

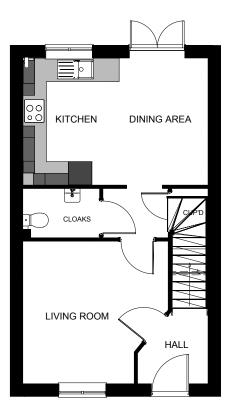
BEDROOM 1

Prices and rent figures shown are correct at the time of going to print. Service charge figures shown are estimates only and may be subject to revision or change. Although every care has been taken to ensure the accuracy of the information given, the contents do not form part of, or constitute a representation warranty, or part of any contract. Please ask the Sales Consultant for further and latest information.

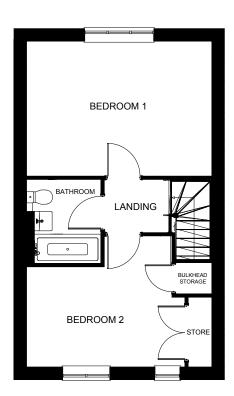
Please refer to our LiveWest website for plot availability The Tors



GROUND FLOOR PLAN



FIRST FLOOR PLAN

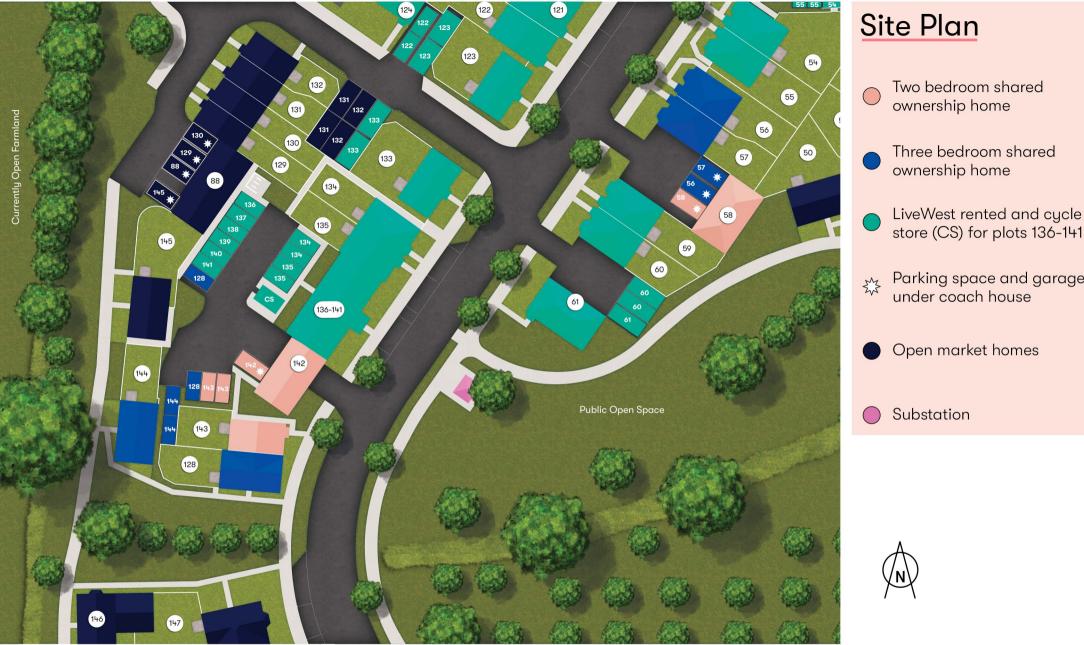


Please refer to our LiveWest website for plot availability

Floor plan for illustration purposes only. Properties may be handed. Layout of walls, doors, window fittings and appliances are shown conventionally, and are approximate only and cannot be relied upon. We hope these plans will assist you by providing you with a general impression of the layout of the accommodation. The plans are not to scale nor accurate in detail. Window and external door configurations vary on selected plots - please consult with the Sales Consultant for details of your chosen property prior to reservation.

PLOT	HOUSE TYPE	OPEN MARKET VALUE	40% SHARE	RENT	SERVICE CHARGE	BUILDINGS INSURANCE	SQM
143	2 bedroom semi detached house with 2 parking spaces	£250,000	£100,000	£312.50	£31.59	£12.72	79.62 sqm

Prices and rent figures shown are correct at the time of going to print. Service charge figures shown are estimates only and may be subject to revision or change. Although every care has been taken to ensure the accuracy of the information given, the contents do not form part of, or constitute a representation warranty, or part of any contract. Please ask the Sales Consultant for further and latest information.



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 some occasions when the house designs, boundaries and landscaping positions of roads and footpath change, as the development progress. Please consult with the Sales Consultant for details of your chosen property, prior to reservation. Information is correct at time of going to print. LiveWest has a policy of continuous improvement, and reserves the right to change specification details, designs, floor plans and site plans at any time.

Three bedroom shared ownership home LiveWest rented and cycle

Parking space and garage under coach house

Open market homes

Substation

What is shared ownership?

Advantages

• The perfect way to get onto the property ladder

- Only 5% deposit* *Dependent on circumstance
- Stamp duty exempt for first time buyers*
- Buy more shares when suitable to you

Shared ownership, also known as part rent part buy, is a way to help people get onto the property ladder.

You buy a percentage of a house and pay rent to LiveWest for the remaining share. This means smaller deposits, smaller mortgage, and the rent you pay on the remaining share is charged at a discounted rate.

You can buy more shares as and when you can afford to, usually between 25%-75% and eventually up to 100%, in most cases, you can own your own home outright.

*You may have to pay Stamp Duty Land Tax (SDLT) depending on your circumstances and the home's market value. Discuss this with your legal adviser. You can find more guidance on the GOV.UK website:





How do I apply?

Am I eligible?

You will need to meet certain criteria in order to be eligible for shared ownership. You will need to confirm that you can raise enough money (normally with a mortgage) to buy the share that you own. Monthly rent is then payable on the remaining share as well as a monthly fee towards buildings insurance and service charges which service communal areas in and around your property.

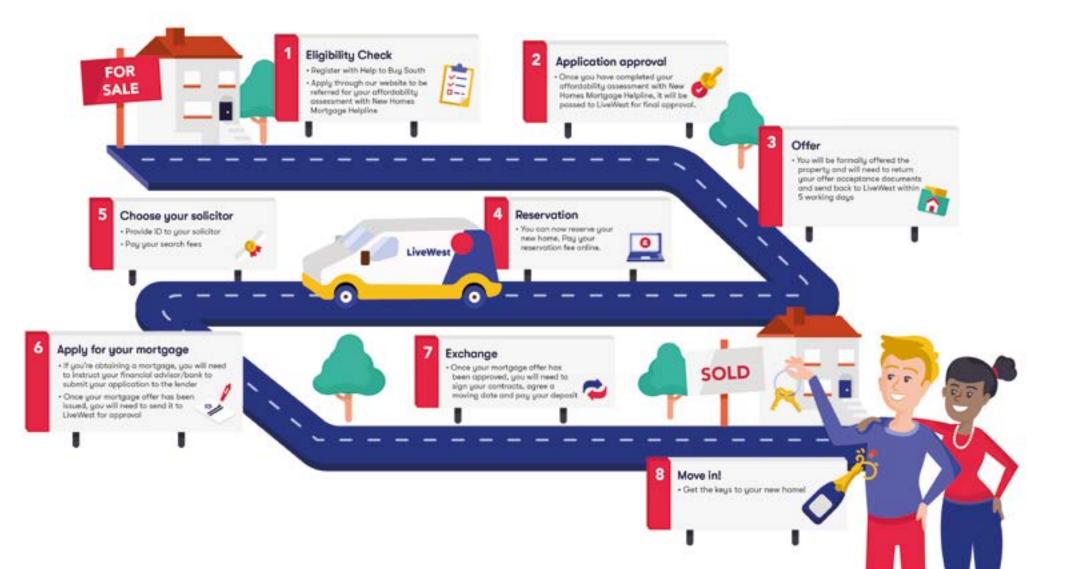
Read and understand your lease and what restrictions it sets out. Work out costs and monthly payments and think about your long term plans. In three easy steps, you can be on your way to owning your own home:

- Register with Help to Buy South and obtain your reference number: https://helptobuyagent3.org.uk/
- Apply on our website here (https://www.livewest.co.uk/ form/apply-for-your-plot) so we can check your eligibility and refer you to New Homes Mortgage Helpline to complete your affordability assessment. Find out more about this in our 'How to Apply' brochure.
- Once you have been qualified by New Homes Mortgage Helpline, your application will then be subject to final approval by LiveWest.

If you have a dream of buying your own home, call our Sales Team today on 0800 027 9801 or email us at newhomes@livewest.co.uk.

Buying your home

We know the process of buying a new home with shared ownership can be daunting but it doesn't have to be. Follow our eight step road to your new home and remember we're here to help every step of the way.



Buying more shares

As a shared owner you will have the right to buy all or part of your home from us as soon as you can afford to. This is known as 'staircasing'. In most cases you'll be able to buy shares to the point that you own 100% of your home. when you own 100% you can acquire the freehold, and will no longer have to pay rent as you will own the whole property outright. Your rent always reduces when you buy more shares.

If you are looking to buy more shares call the shares team on 01392 814637 or email BuyMoreShares@livewest.co.uk

Selling your home

Your shared ownership leasehold property comes with some rules about selling, which help us to ensure that it is sold to somebody in a similar position to you when you first purchased with us.

If you are looking to sell your LiveWest shared ownership home, contact our team by calling 01392 814637 or email us at resales@livewest.co.uk

The benefits of staircasing



Increasing your percentage reduces your rental payment



You can take advantage of low interest rates on mortgage finance



You are one step closer to being an outright home owner! Why buy from us?

> "We are the proud home owners of a three bed house in such a beautiful rural location in Exeter, thank you LiveWest for making our dreams possible."

Liam and Marie Martin

"We'd like to thank LiveWest for building homes like this which are affordable for young families. Without them we'd all be priced out of the market."

Stefan and Charlotte Smith

EXETER

1 Wellington Way Exeter, EX5 2FZ

0800 027 9801

TOLVADDON

Tolvaddon Business Park Camborne, TR14 OHZ

0800 027 9801

WORLE

3 Filers Way, Weston Gateway Weston-super-Mare, BS24 7JP

0800 027 9801



LiveWest has a policy of continuous improvement and reserves the right to change specification details, designs, floor plans and site plans at any time. Any computer generated images depict a typical future street scene of the development once completed. Misrepresentations Act 1967, Unfair Trading Regulations 2008 and Misleading Markets Regulations 2008. These particulars are intended as a guide only and do not constitute any part of an offer or contract. While particulars are prepared in good faith, no responsibility is accepted as to their accuracy or for any other error, omission or mis-statement made by LiveWest, people in their employment or their agents whether in the course of negotiation, in these particulars or otherwise. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR OTHER DEBT SECURED ON IT. Credit is secured against your home. *Subject to status © Un-authorised reproduction prohibited.

Terms and conditions apply, please refer to our website for full information on our terms and conditions and eligibility criteria. https://www.livewest.co.uk/sales-terms-and-conditions