THE • VICUM at Aspect Croydon

Shared Ownership



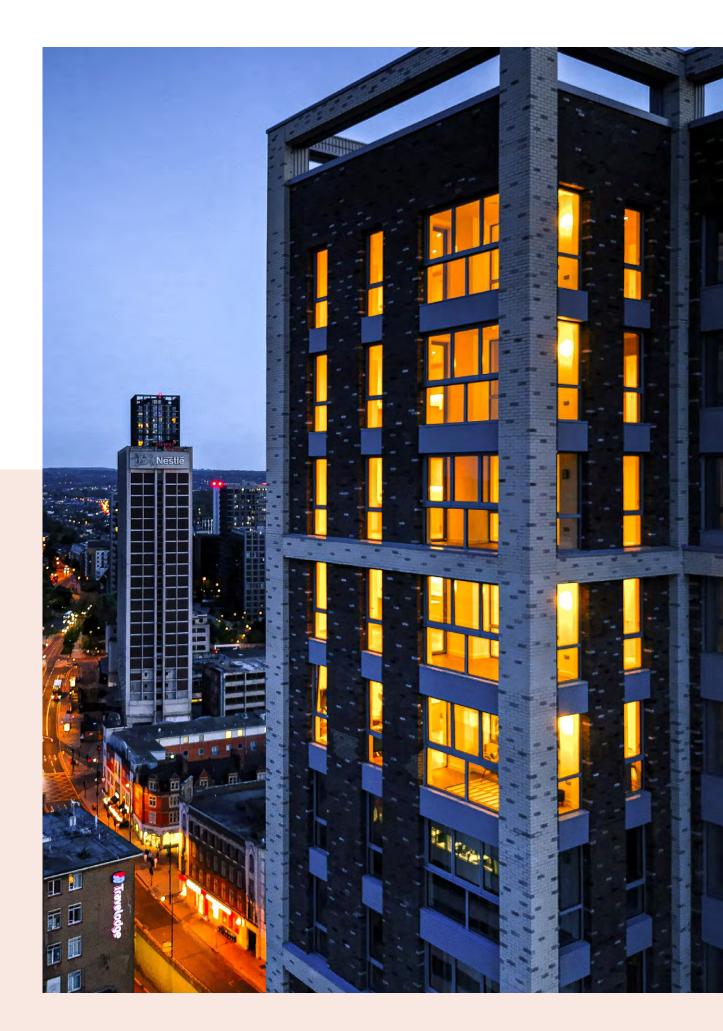


Welcome

Set in the heart of Croydon, The View at Aspect is a tall and stylish masterpiece of modern architecture for today's urban living, towering several storeys above the vibrant street scene below. Intelligently designed around a bright and spacious central core, its 92 apartments benefit from a range of aspects from their full-height windows and winter gardens, which are flooded with natural light and enjoy ever-changing views across the varied landscape.

You'll choose from a selection of one, two or three-bedroom apartments, each flawlessly fitted and finished with modern bathrooms and kitchens, integrated appliances and light wood features throughout.

The reception lobby has a part-time Front of House team, as well as a multi-functional mezzanine for work and play, offering a welcome change of outlook on home-based days. And when the city calls, The View at Aspect makes commuting simple. There's ample, secure cycle storage in the basement, a tramlink stop just outside and East Croydon's train station a five minute walk away.





STRIKING DESIGN -BOTH OUTSIDE & IN





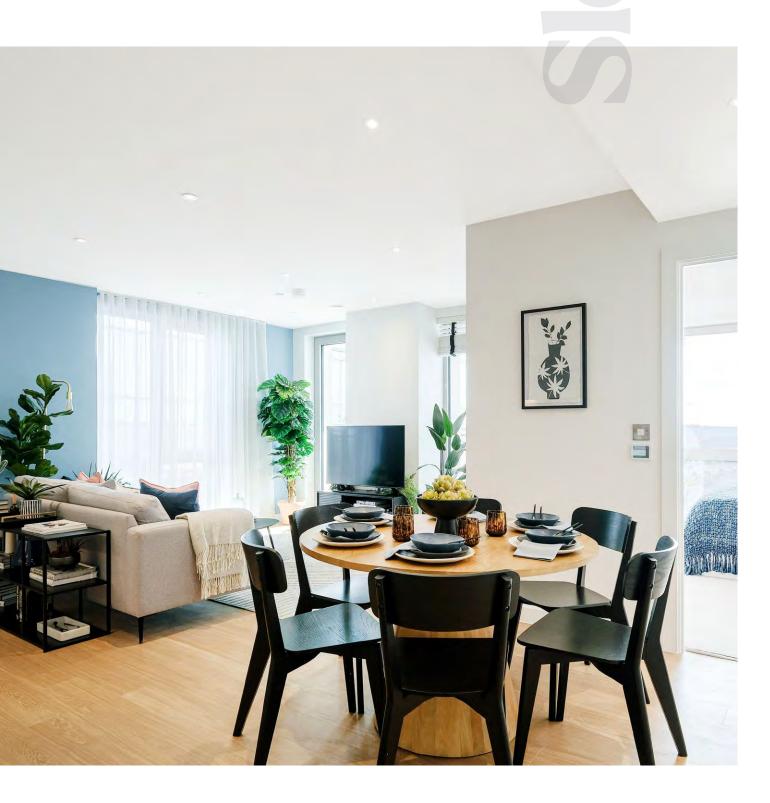
- \leftarrow Building entrance
- 7 Entrance lobby

The View at Aspect nestles comfortably in the street scene of central Croydon.

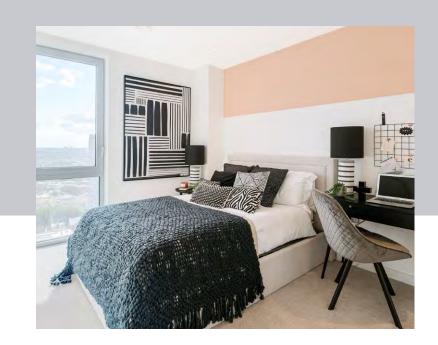
Its structure respects the simple, linear design language of the surrounding architecture, with a contemporary twist coming from white and grey brickwork and imposing columns of smooth, white stone. At street level are vast panes of glass and intricately embossed panels – powerfully connecting The View at Aspect to Croydon's artistic identity.

☑ Living/dining area









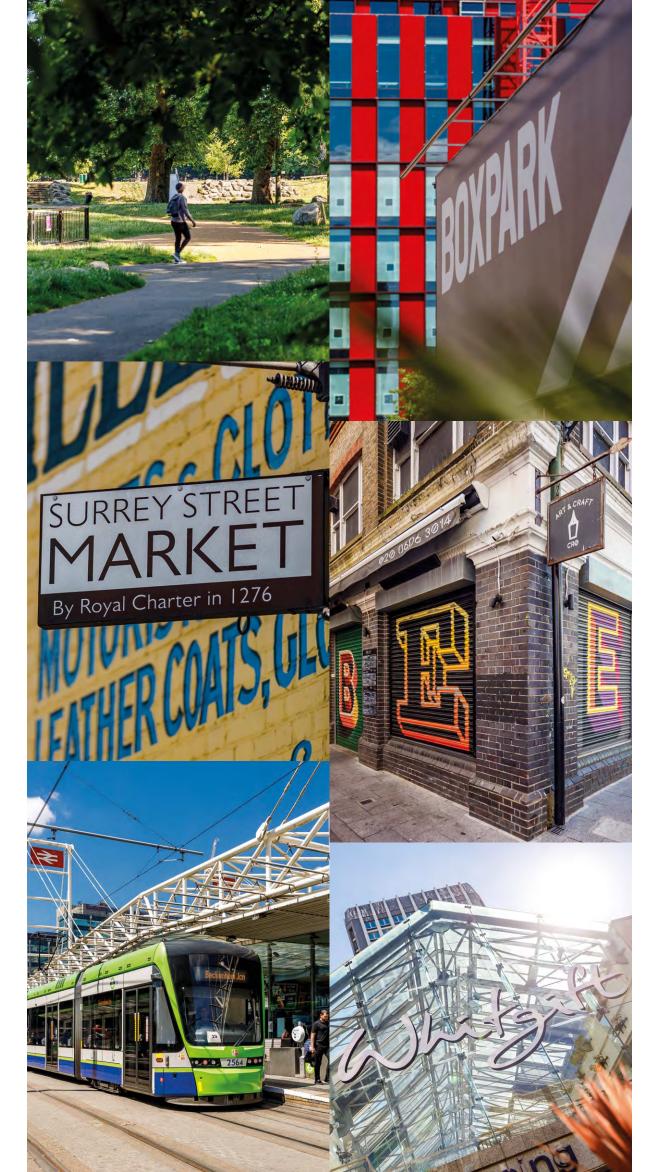
CALM, CONSIDERED LIVING SPACES

Spacious, bright and streamlined, our interiors are thoughtfully designed for modern living.

Natural light floods in through large windows, whilst a private winter garden fully enclosed with sliding glass screens makes al fresco working, dining or relaxing a reality in any weather. The neutral palette of the décor, combined with the use of natural textures and materials, creates a scheme which feels modern and minimal yet homely and liveable.

Sleek handleless kitchens boast integrated appliances, with warm wood features and statement flooring, and spacious openplan living areas are complemented by fresh bathrooms and cosy bedrooms. With just a few apartments on each floor, even the landing areas have an exclusive, unrushed ambience - from the moment you step out of the lift.





Art, culture and a vibrant nightlife, just 30 minutes from Central London

It's not hard to see why Croydon has become one of the most popular London suburbs – ideally situated close to the buzz of city life, yet within touching distance of peaceful country villages and the seaside.

It's also one of the largest commercial districts outside of Central London, bustling with shops, independent restaurants, bars and plentiful leisure facilities – as well as being home to some of the UK's most exciting artistic talent. This means no two days are ever the same – and there's something new to discover around every corner.

Close to hand

The Whitgift and Centrale shopping centres are just moments away on foot, housing an array of major high street stores under one roof – while one of the oldest known streets markets in Britain, Surrey Street Market, springs up daily in Croydon town centre. You'll find well-matched interior design inspiration is just 9 minutes' drive away, at IKEA Croydon.

YOUR LOCALS

TRAVEL

01 / East Croydon Station 5 mins walk

02 / West Croydon Station 10 mins walk

FOOD/DRINK

03 / Basil & Grape 4 mins walk

04 / Boxpark Croydon 4 mins walk

05/Fern 5 mins walk

06 / Art & Craft CRO 7 mins walk

07 / Matthews Yard 8 mins walk

08 / The Ludoquist 8 mins walk

09 / Funhouse 9 mins walk

10 / Crushed Bean 9 mins walk

11 / Ponte Nuovo 10 mins walk

12 / Machan Kitchen 17 mins walk

13 / The Store, Croydon 17 mins walk

SHOPPING

14 / Sainsbury's Local 3 mins walk

15 / Centrale Shopping Centre 6 mins walk

16 / Joseph veg Street market ^{7 mins walk}

17 / Marks & Spencers 8 mins walk

18 / IKEA Croydon 35 mins walk

GREEN SPACE/ACTIVITIES

19 / The Gym ^{3 mins walk}

WALLINGTON

20 / Queen's Gardens 5 mins walk

21 / Croydon Street Art 5 mins walk

22 / David Lean Cinema 6 mins walk

23 / Fairfield Halls 6 mins walk

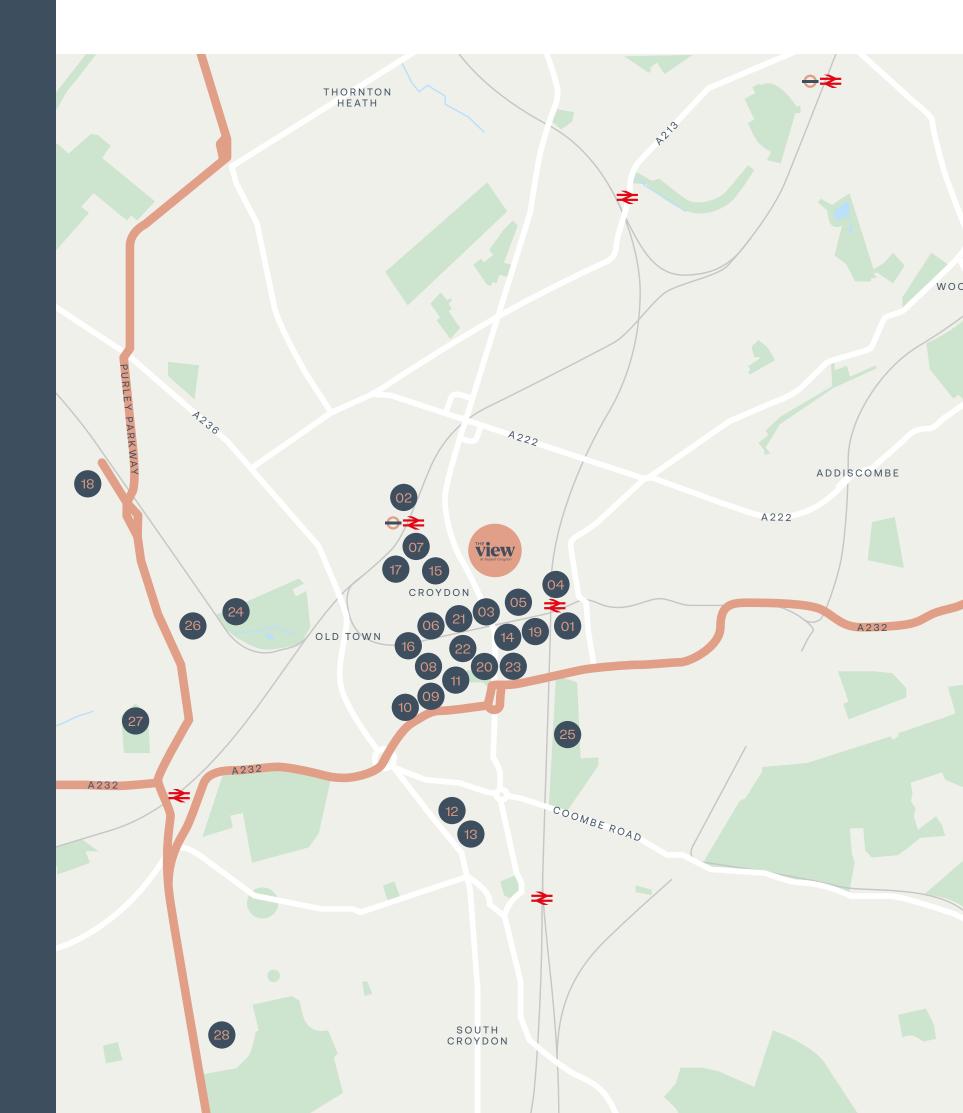
24 / Wandle Park 14 mins walk

25 / Park Hill Park 15 mins walk

26 / CroyWall Climbing Centre 22 mins walk

27 / Waddon Ponds 25 mins walk

28 / Oxygen Freejumping 40 mins walk



All travel times are approximate and taken from Google maps.



- ↑ Funhouse
- → Boxpark Croydon
 ↓ Memory Box Cocktail Bar

A TASTE OF LOCAL LIFE



Renowned for its independent eateries and stripped-back craft beer and cocktail bars, Croydon offers endless opportunities to kick back as a couple or socialise with friends and family.

Well within reach of The View at Aspect, Boxpark is a standout attraction for any foodie friendship group, bringing together almost every street cuisine imaginable together with craft beers, cocktails and live events - hosted yearround and undercover in an ingenious arrangement of shipping containers set around a central seating hub. Latenight, it's onto Funhouse – Croydon's amusements-filled hangout with boardgames, beer pong, DJs, ball pits and table tennis... if you've got the stamina, that is.





Discover deliciously fresh flavours from around the world right on your doorstep. 21

Dialling it up

Mark special occasions or celebrate work wins at Basil & Grape – an upscale restaurant run by a talented team of experienced London chefs. Or head to The Store – and prepare to be wowed with innovative cocktails and elevated dishes for brunch, dinner or Sunday lunch.

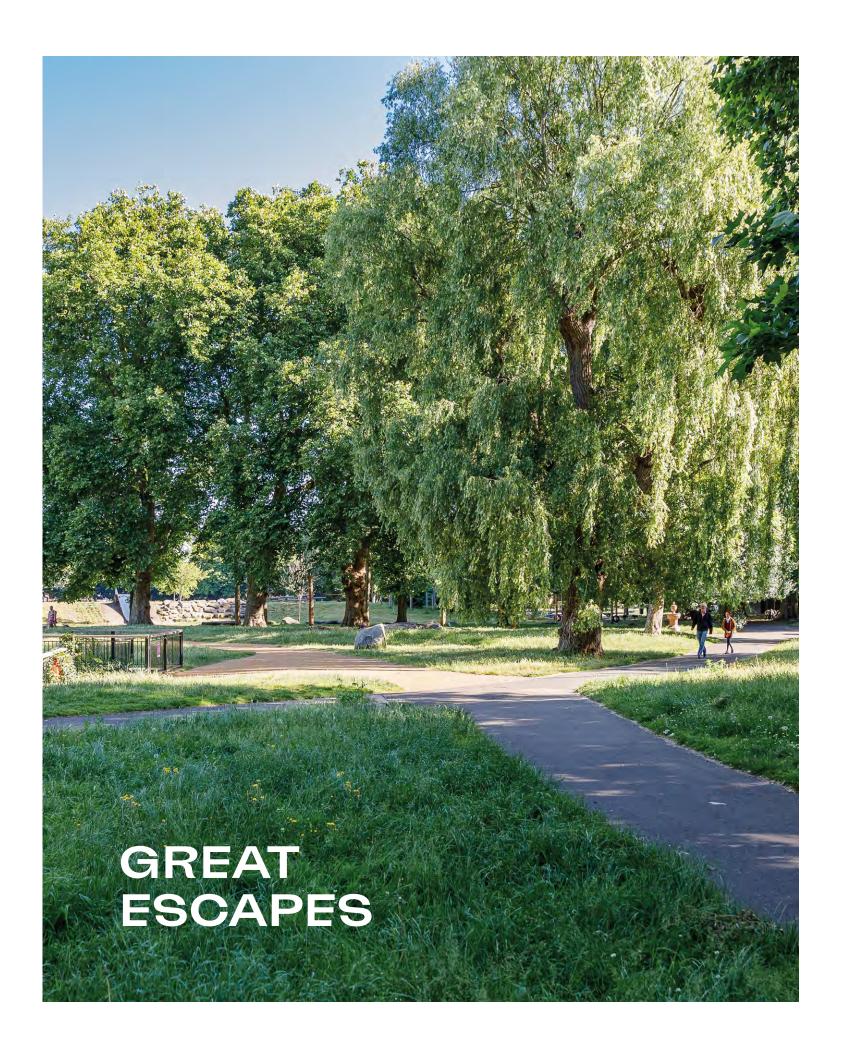


If you're after (an entirely Vegan) bite after stepping off the train at West Croydon station, you'll be well looked after at Matthew's Yard – another quirky, independent restaurant renowned for its homely, locally sourced food, speciality coffee, choice beers and surprisingly exquisite English wines.

Head to the historic Surrey Street market to seek out two terrific pubs – Art & Craft CRO with its dizzying array of craft beers, then onto the homely pub, The Ship, for more locally sourced drinks that'll top off the busiest and best of weekends (or weekdays!).

- ↑ Surrey Street Market
- → The Store
- Basil & Grape





Croydon's 120+ parks and green spaces make it easy to access nature, get active or find a few minutes' peace away from the hubbub of London life.

All within easy walking distance of The View at Aspect you'll find the relaxing haven of Waddon Ponds; the 15-acre Park Hill Park with its plentiful jogging paths, historic water tower, walled gardens and tennis courts; and Queen's Gardens – pretty, planted gardens set against the magnificent Croydon Town Hall. Head a little further afield to visit Green Flag award-winning Wandle Park, which takes its name from the river running through it, providing tranquil vistas along its banks and beyond - a great place to picnic with friends. There's an innovative play area, trim trail and skate park to inspire and entertain children and adults of all ages, too.

- ← Wandle Park
- ↓ Queen's Gardens



AN EXCITING ARTS SCENE

Croydon is well known for its quirky, artistic vibe. Its steps, walls, pavements and shopfronts provide an inspiring, ever-changing canvas for Croydon StreetArt – an organisation that brings together best of the best creatives to adorn Croydon's communal spaces with distinctive, vibrant artworks.

Fans of stage and screen will love living in the heart of this culturally switched-on town. Accessed from the iconic Croydon clocktower – an arts complex which includes a museum and library – you'll find the David Lean Cinema. Originally set up as an intimate, art-house style cinema, it now showcases the best of British film and World cinema as well as classic re-releases and recent favourites. And a 10-minute evening stroll south from The View at Aspect takes you to the imposing Fairfield Halls – South London's largest arts centre, hosting theatre, concerts, comedy, gigs, dance and more.

- → Looking to tomorrow
- √ Fairfield Halls
- ☑ David Lean Cinema







For something a little more interactive, visit The Ludoquist. It's the perfect place to while away a rainy afternoon with friends or family, sipping volcano coffee or craft beers while you try your hand at one or two of the café's 1,000+boardgames. And be sure to swing by at A Place in Space – where you can geek out amidst a mindblowing collection of American comics and graphic novels, merchandise and collectibles.

Croydon has over 120 parks and open spaces as well as over 20 gym/fitness centres

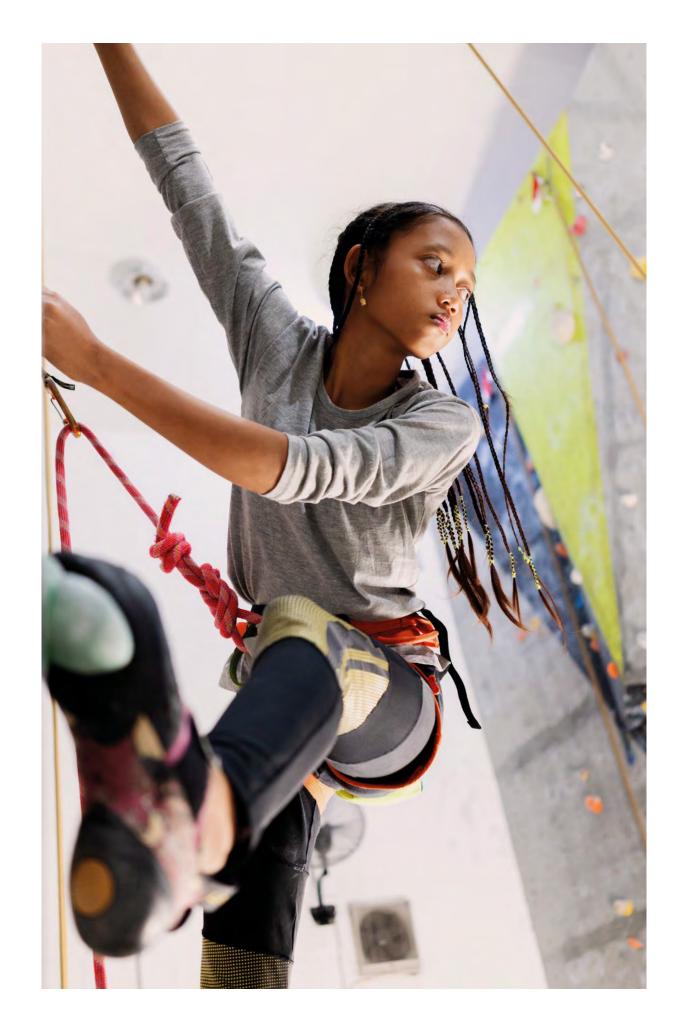


FEEL THE ENERGY



The View at Aspect's central location makes it easy to switch up your fitness and leisure routine whenever the mood takes you.

There are a range of gyms – some with pools and some with 24/7 access – all within walking distance. And if you fancy challenging yourself, you'll find CroyWall just west of Wandle Park – a premium climbing centre for new or experienced boulderers. Spend an energetic family day at Oxygen Freejumping, which houses 150 interconnected trampolines, a mega airbag, reaction walls, dodgeball courts and a super squishy foam pit – or just 9 minutes' walk from home, you'll find synthetic ice skating, mini golf, laser quest and more at popular adventure park, Flip Out London.





Like many developments in Croydon and the wider London area, The View at Aspect is car-free. Croydon couldn't be better geared up for getting around, with an incredibly well-connected public transport system of trams, trains and buses. Five minutes' walk from your doorstep, East Croydon station is a major hub of the national railway system, with frequent fast services to central London, Brighton, Gatwick airport and the south coast.

Ten minutes' walk in the opposite direction sits West Croydon station, with overground services to central London and beyond. The town is also centre of Tramlink, with a tram stop directly outside The View at Aspect – a fast, frequent and reliable way to and from Wimbledon, Beckenham, Elmers End and New Addington. There are also day and 24-hour buses serving the lively nightlife of Old Coulston, Tottenham Court Road and Oxford Circus.

Cyclists are well served by Croydon's network of smooth bike lanes and paths – for fast and efficient weekday commuting or for recreational riders, leisurely weekend routes into surrounding beauty spots.



- ↑ East Croydon Station
- Park Lane
- ightarrow Outside Matthews Yard



ALL WITHIN REACH



FROM EAST CROYDON STATION 5 mins walk

01 / Clapham Junction 9 mins train

02 / Gatwick Airport 15 mins train

03 / London Bridge 15 mins train

04 / Victoria 17 mins train

05 / City Thameslink 23 mins train

06 / Blackfriars 20 mins train

07 / King's Cross St Pancras 29 mins train

08 / Brighton 51 mins train



FROM WEST CROYDON STATION 10 mins walk

09 / Purley Way 10 mins bus/walk

10 / Crystal Palace 12 mins train

11 / Canada Water 28 mins overground

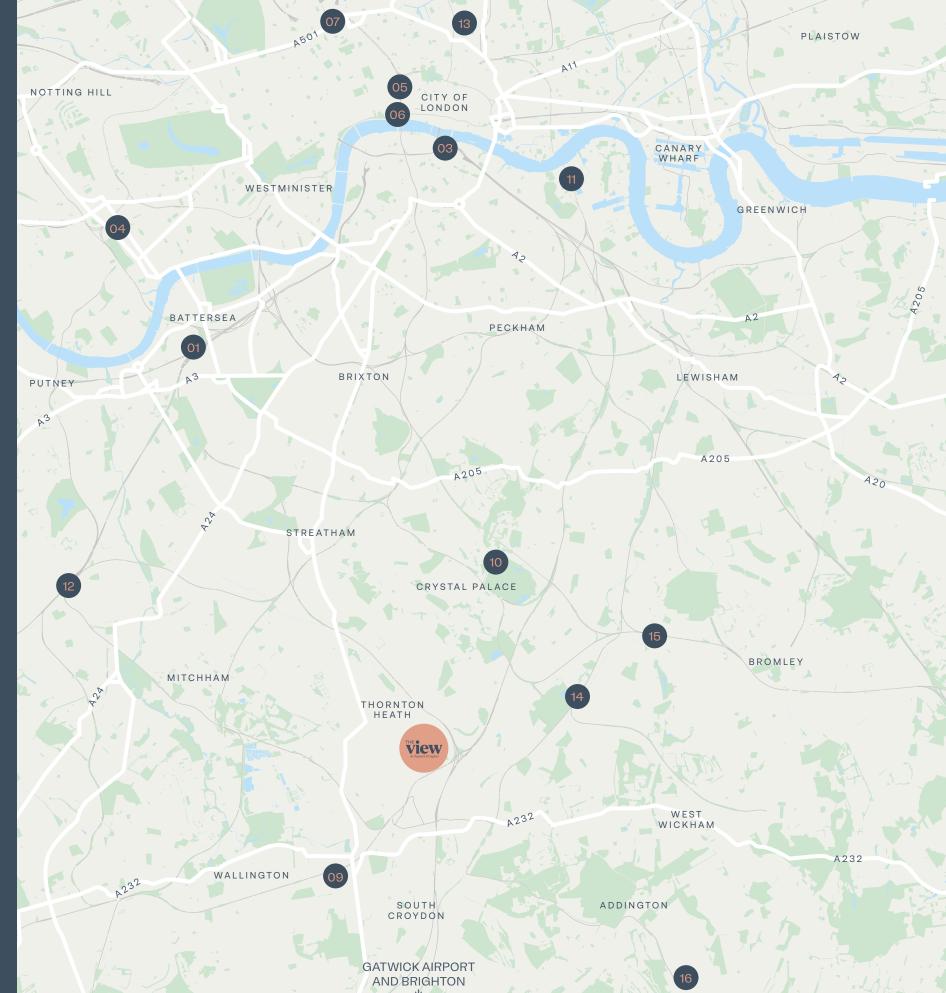
12 / Wimbledon 33 mins tram

13 / Shoreditch High Street 38 mins overground



FROM WELLESLEY ROAD

VIA EAST CROYDON TRAM 1 min walk **view** 14 / Elmers End 16 mins tram 15 / Beckenham Junction 23 mins A232 16 / New Addington 23 mins WALLINGTON SOUTH ADDINGTON **GATWICK AIRPORT** AND BRIGHTON



All travel times are approximate and taken from Google maps.

☑ The View at Aspect





he Early R

1 BED APARTMENT

14





From their built-in mirrored wardrobes to integrated kitchen appliances and luxurious bathrooms, each one of The View at Aspect's spacious one, two and three-bedroom apartments features high-specification fixtures and finishings as standard.

Each has its own private winter garden – a flexible, sunlit space that can be used as an office, a dining area or as an open space to relax in the heat of summer. Living areas are open-plan and freeflowing – perfect for everyday living and socialising, with a separate utility space to keep your washer-dryer and heating system tucked well out of sight.



Kitchen/Living/Dining

Bedroom

Gross internal area

Winter Garden

5.85m x 5.33m

3.32m x 3.58m

59.7 sq m

3.98m x 2.10m

19`2`` x 17`5``

10`10`` x 11`8``

642.6 sq ft

13`0`` x 6`10``

North ↑

16

15

14

13

12

11

1 BED APARTMENT

19, 23, 27, 31, 35, 39, 43, 47, 51, 55





1 BED APARTMENT

59, 63, 67, 71, 75, 79, 83, 87, 91

Kitchen/Living/Dining

Bedroom

Gross internal area

Winter Garden

5.33m x 4.49m 4.69m x 3.00m

3.16m x 1.95m

50.1 sq m

17`5`` x 14`8``

15`4`` x 9`10``

539.2 sq ft

10`4`` x 6`4``



Kitchen/Living/Dining

Bedroom

Gross internal area

Winter Garden

5.33m x 4.21m

4.69m x 3.00m

50.1 sq m

3.16m x 1.95m

17`5`` x 13`9``

15`4`` x 9`10`

539.2 sq ft

10`4`` x 6`4``



HIU and WD positions may vary within the space shown. Any areas, measurements or distances quoted are approximate only and should not be used when ordering floor coverings or furnishings. For exact plot specification, details of external and internal finishes, dimensions and floorplan differences consult the Sales Team. Floorplans are not shown to scale. Type 1.

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LEVEL ↓

24

21

19

18

17

24

21

19

18

17

16

15

14

13

12

11

10

LEVEL ↓

2 BED APARTMENT



4, 7, 10, 13, 16, 20, 24, 28, 32, 36, 40, 44, 48, 52, 56, 60, 64, 68, 72, 76, 80, 84, 88, 92



Kitchen/Living/Dining

Bedroom 1

Bedroom 2

Gross internal area

Winter Garden

7.15m x 6.09m 4.37m x 4.16m

4.37m x 3.26m

87.4 sq m

3.89m x 1.93m 12`9`` x 6`4``

23`5`` x 20`0``

14`4`` x 13`8``

14`4`` x 10`8``

940.7 sq ft



Kitchen/Living/Dining

Bedroom 1

Bedroom 2

Gross internal area

Winter Garden

5.14m x 5.49m

3.46m x 3.46m

4.78m x 2.98m

74.1 sq m

5.26m x 1.80m

16`10`` x 18`0``

11`4`` x 11`4``

15`8`` x 9`7``

797.6 sq ft

17`3`` x 5`10``



*Additional window included in floors 13 and above.

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24

21

19

18

17

16

15

14

13

12

11

10

LEVEL ↓

2 BED APARTMENT

17, 21, 25, 29, 33, 37, 41, 45, 49, 53,

57, 61, 65, 69, 73, 77, 81, 85, 89

24

18

17

14

12

13

11

Bedroom 2

Gross internal area

Winter Garden

4.85m x 5.65m $3.57m \times 3.40m$

15`10`` x 18`6`` 11`8`` x 11`1``

12`5``x 11`9`` 780.3 sq ft

13`0`` x7`1``





18, 22, 26, 30, 34, 38, 42, 46, 50, 54, 58, 62, 66, 70, 74, 78, 82, 86, 90



Kitchen/Living/Dining

Bedroom 1

3.80m x 3.59m

72.5 sq m

3.98m x 2.18m

Bedroom 2

Gross internal area

Bedroom 1

Kitchen/Living/Dining

Winter Garden

6.07m x 5.95m

4.83m x 2.95m

3.87m x 2.76m

75 sq m

4.00m x 1.73m

19`10`` x 19`6``

15`10``x 9`8``

12`8``x 9`0``

807.2 sq ft

13`1`` x 5`8``



3 BED APARTMENT

2, 5, 8, 11



3, 6, 9, 12, 15



Gross internal area Winter Garden

Kitchen/Living/Dining

Bedroom 1

Bedroom 2

Bedroom 3

6.58m x 5.64m 5.39m x 2.90m

> 4.10m x 3.01m 3.59m x 2.75m

97.7 sq m

1051.6 sq ft 3.98m x 2.14m 13`0`` x7`0``

21`7`` x 18`6``

17`8`` x 9`6``

13`5`` x 9`10``

11`9`` x 9`0``



Kitchen/Living/Dining

Bedroom 1

Bedroom 2

Bedroom 3

Gross internal area

Winter Garden 1

Winter Garden 2

5.95m x 6.70m

4.63m x 3.84m

2.76m x 4.47m 2.88m x 2.46m

103 sq m

3.16m x 1.95m

3.98m x 1.69m

19`6`` x 21`11`

15`2`` x 12`7``

9`0`` x14`7``

9`5`` x8`0``

1108.6 sq ft

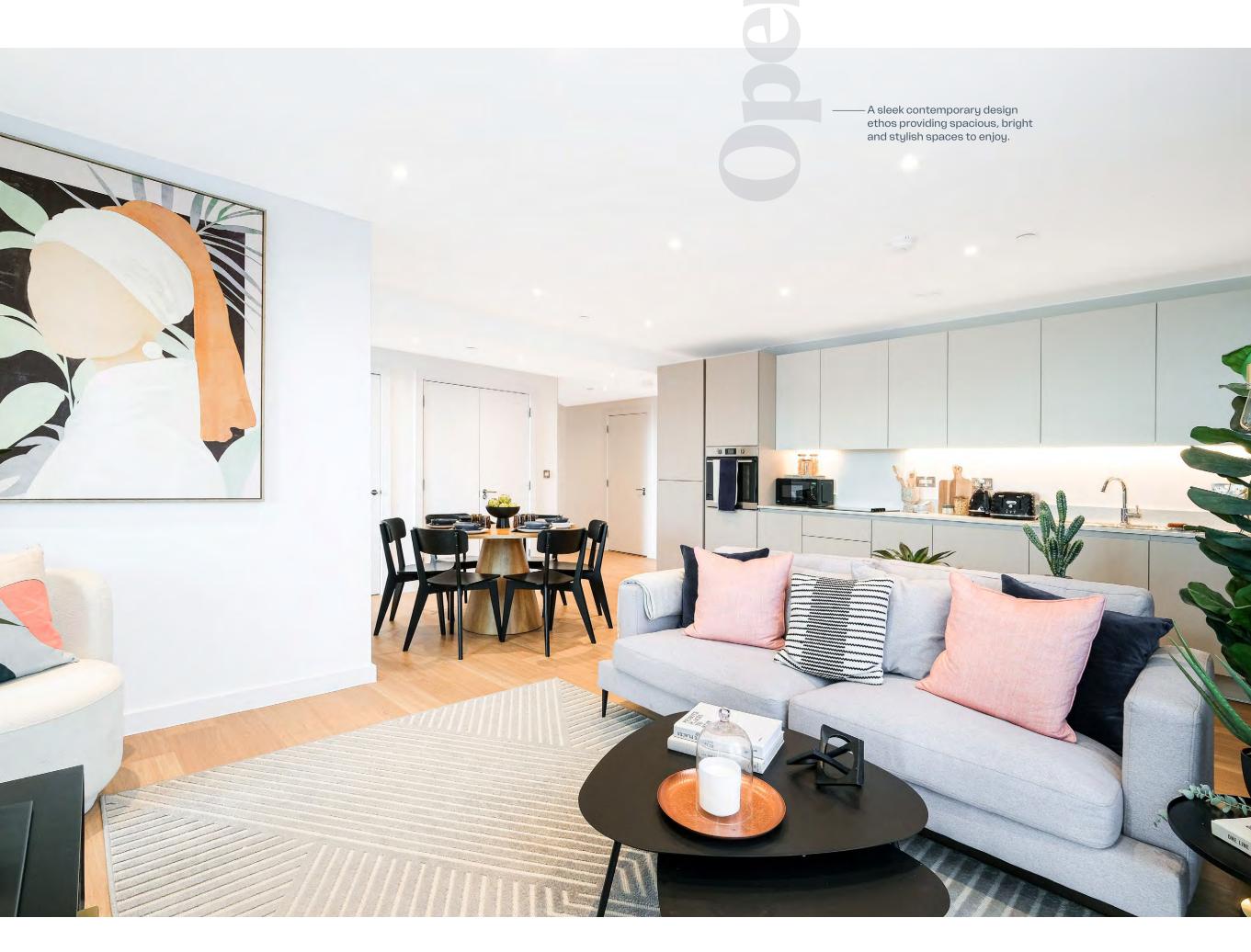
10`4`` x 6`4``

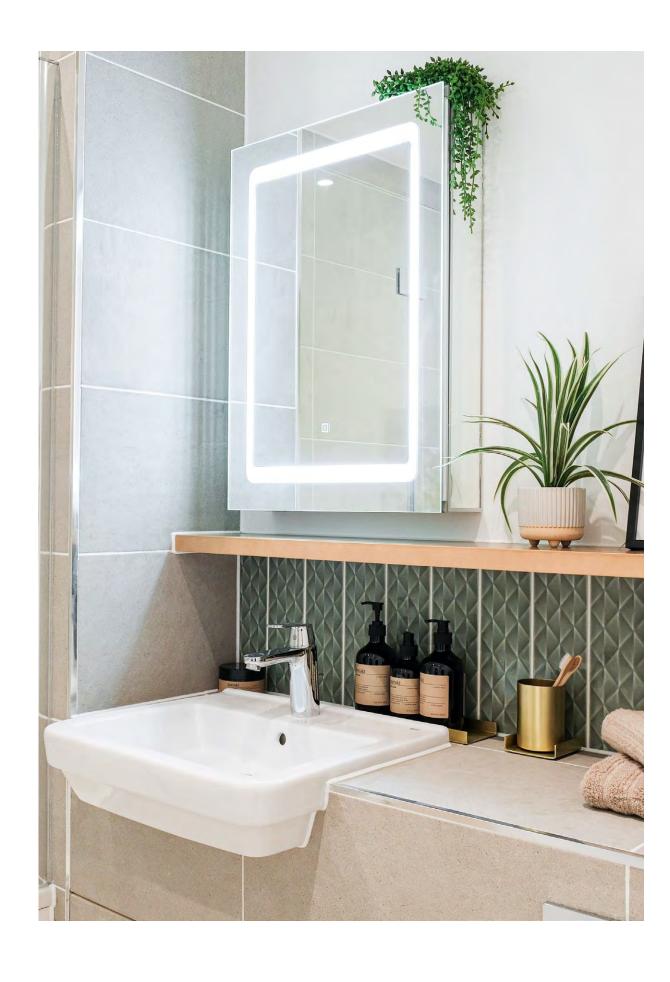
13`0`` x 5`6``

North ↑

LEVEL ↓

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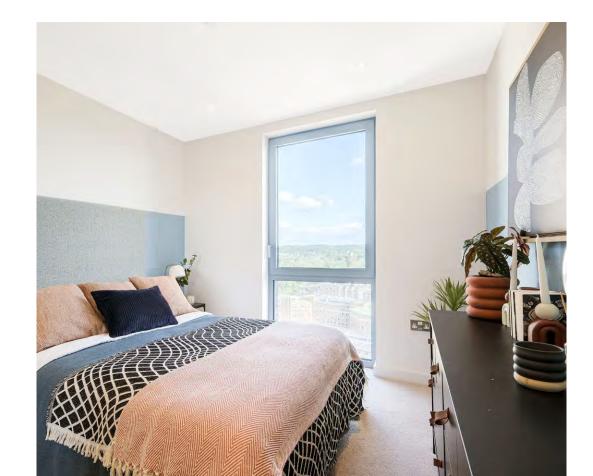


TIMELESSLY ELEGANT CRAFTSMANSHIP

At The View at Aspect, the views from within are just as breathtaking as the views of the cityscape outside. Calming, light wood features and floors harmonise and connect kitchens, bathrooms and – in our two-and three-bedroom apartments – the ensuites too.

Hotel-style shower rooms have been exquisitely fitted with smooth and timeless feature tiles and shelving, together with contrasting chrome taps and fittings.

- \leftarrow Spacious bathroom



↓ Living/dining area



HIGH SPECIFICATION

GENERAL

- Karndean wood effect flooring in white oak to hall, living, dining area and kitchen
- Communal gas-fired heating system serving under floor heating with individual room thermostat controls
- Brushed metal electrical sockets to all rooms
- Digital TV points and broadband enabled TV points to living area and principal bedroom (subject to additional subscription)
- Smooth finished ceilings emulsioned in white to complement the white emulsioned finish of the interior walls
- Flush internal doors painted white with chrome ironmongery
- American white oak veneer apartment entrance door
- Low energy LED white downlighters throughout
- Audio visual door entry system

KITCHEN

- Fitted modular handleless kitchen in two tone stone and white matt finish (see individual kitchen layouts for detail)
- Feature wooden fluted panel to individual breakfast bar to selected units (see individual layouts for details)
- Laminate Quartz Stone slim profile worktops and upstand with overmounted stainless steel one and half bowl sink
- Contemporary Vado chrome mixer tap
- LED undermounted feature lighting to eye level kitchen units
- Set of two pull out 16-litre recycling bins
- Chrome finish stainless steel and black glass built-in oven
- Integrated black ceramic electric hob with white glass splashback
- Integrated canopy hood extractor
- Fully integrated dishwasher
- Integrated tall fridge freezer
- Washer dryer located in separate utility cupboard

BATHROOM/ENSUITE

- Fitted with bath and Grohe chrome thermostatic mixer tap
- Feature shower over bath in chrome with two pane hinged chrome framed glazed bath screen
- White ceramic Roca WC with concealed cistern
- Semi-recessed Roca white ceramic wash hand basin with Grohe chrome mixer tap
- Green glazed feature ceramic walls tiles and large format porcelain floor and wall tiles in two tone stone and white to bathrooms and ensuites
- Bespoke wall mounted mirrored cabinet with feature shelf to all bathrooms
- Chrome finished heated towel rail

BEDROOMS

- Integrated wardrobes fitted in principal bedroom with sliding mirrored doors (where shown on plan)
- Twist carpet to bedrooms in stone

COMMUNAL SPACES

- Two passenger lifts located within entrance lobby
- Welcoming reception lobby with part-time Front of House team
- Mezzanine multi-functional space for work and play
- Cycle storage

WINTER GARDEN

 Fully enclosed with bifold window openings, external lighting and large format natural tiled floor

What is Shared Ownership?

Shared Ownership is a government-backed scheme aimed at helping people take their first steps onto the property ladder. Shared Ownership can make the buying process a lot more accessible, making it possible for you to buy a home you might have thought was out of reach.

With Shared Ownership, you purchase the share of your home that you can afford, starting from as little as 25% and up to 75% of the property's value. This means you need a much smaller deposit than if you were to take out a mortgage on the whole value of your home. You then pay a subsidised rent on the remaining share of your home alongside your mortgage payments. If you choose to, you can buy more shares of your home at any time until you own it outright, or you can sell on the share that you own.

Example cost of buying a one-bedroom Shared Ownership home with a full market value of £400,000:

£100,000 **BASED ON PURCHASING** 25% MINIMUM SHARE **UPFRONT** MONTHLY COSTS COST £5,000 £150 5% minimum deposit Example monthly service charge £O £540 Stamp Duty Estimated monthly £2,500 mortgage* **Typical Fees** £688 Rent on unowned share* TOTAL **TOTAL** £7,500 £1,378

*Monthly mortgage based on an example interest rate of 5.5%. Rent is calculated based on paying 2.75% of the unowned share per annum, paid over 12 months.

WHO IS IT FOR?

Shared Ownership providers have a duty of care to ensure that you purchase a share that is affordable to you, so buyers will require a financial assessment and approval from an Independent Financial Adviser in order to buy a home.

To purchase a home with Shared Ownership at Royal Albert Wharf, you should meet most or all of the following criteria:

- You should have a regular income to cover your mortgage and rent, and your household income cannot be higher than £90,000 (£80,000 for homes outside of London).
- You must be 18 or older at the time of completing your purchase.
- You should live full time, and have leave to remain, in the UK.
- You can't own a property, or share of a property in the UK or abroad, at the time of completing your purchase.

WHY BUY SHARED OWNERSHIP?

LESS DEPOSIT

Your deposit will be a minimum of 5% of the share that you are buying, not the full market value. That means you need much less deposit than when purchasing outright, so you can save money faster and buy sooner.

MORE FREEDOM

With Shared Ownership you're an owner-occupier which means, unlike renting, you'll have long-term security and you can make your home your own with the freedom to live and decorate as you wish, and you can even keep pets.

INVESTMENT

Unlike renting, Shared Ownership allows you to build equity in your home by paying down your mortgage. Also if the value of your home increases, so does the share you own. So when you sell your home you'll benefit from any price increase.

WHY BUY NEW?

PEACE OF MIND

Homes at Royal Albert Wharf have a 12 year structural warranty and a 12 month defects period from building completion. You will also be protected by the Consumer Code for Homebuilders, a Trading Standards approved code to make the home buying process fairer and more transparent for purchasers.





Protection for new-build home buyers

MORE EFFICIENT

A new build home could be up to 55% more energy efficient* than a comparable older property of a similar size. Modern build methods, integrated energy-efficient appliances and communal heating networks all work to reduce bills without reducing your home comforts.

NO HIDDEN COSTS

All costs will be clearly set out in your lease including itemised service charges and estimates, how much rent you will pay on your unowned share, and caps on how much your rent can be increased over time.

*Source: hbf.co.uk



CHOOSE LONDON

For decades, we've provided homes for the Londoners who make this city such an amazing place to live.

Today, you can own an NHG home in a range of great locations across the capital, with an even wider range of financing options. From shared to outright ownership, we're helping more people buy the home they deserve in the city they love. LONDON IS OUR HOME. WE WANT IT TO BE YOURS, TOO.

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