



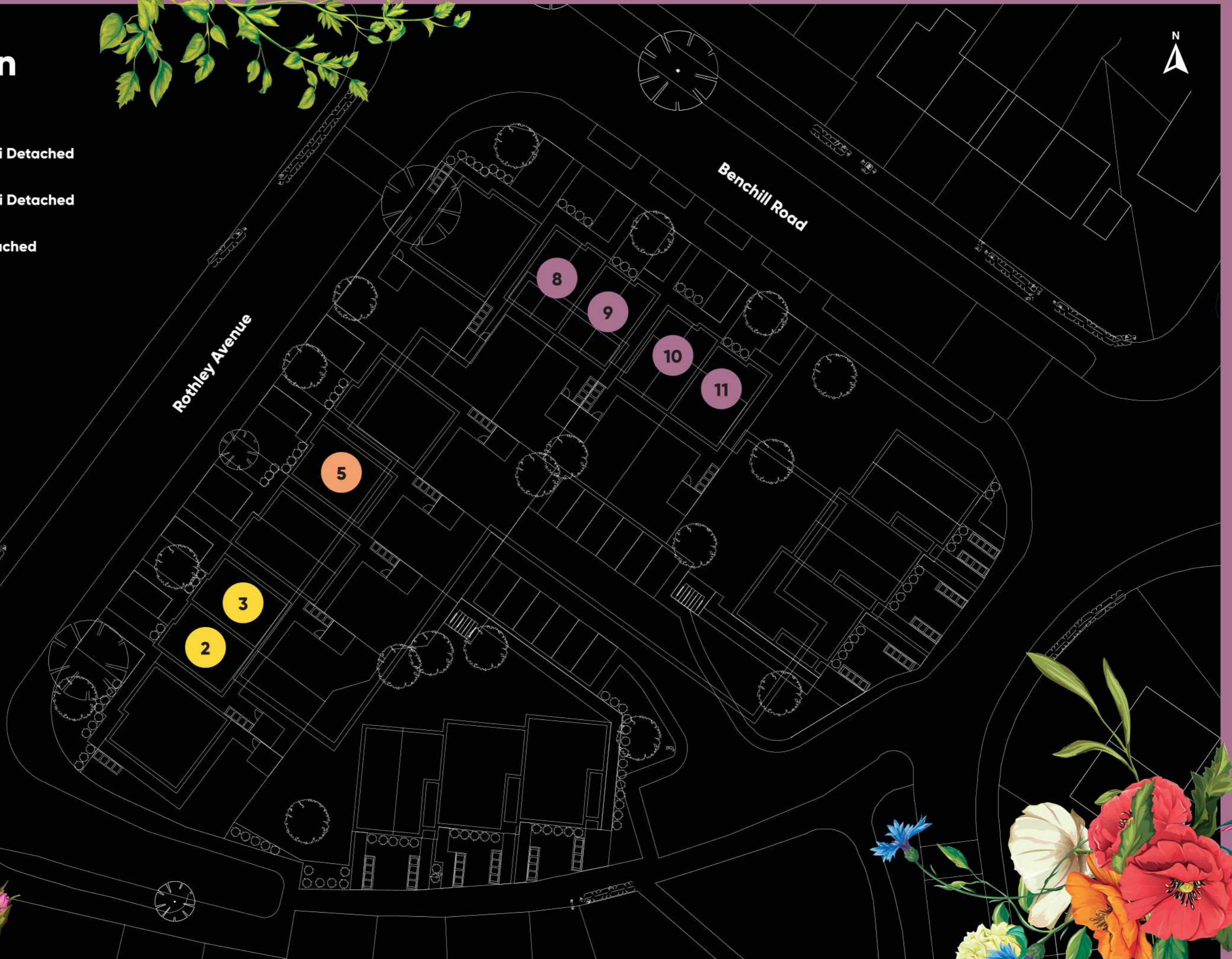
Garden City Homes

THE CROFT



Site Plan

- Ash
2 Bedroom Semi Detached
- Perry
3 Bedroom Semi Detached
- Oakley
3 Bedroom Detached



The Croft, innovative, carbon neutral homes built for modern living. Two and three bedroom houses all with generous sized living areas, benefitting from Air Source Heat Pump heating systems, PV panels to generate energy and electric vehicle charging points as standard.

Wythenshawe Civic Centre, which is set for a £20m regeneration, is within walking distance and there are plenty of parks and local shops to visit. If you really want to shop until you drop, the Trafford Centre is only a 20 minute drive away, with hundreds of shops to help you get some retail therapy and its famous food hall to treat yourself once you're done.

Travelling around the area couldn't be easier, with a Metrolink tram station and the 103 bus service in walking distance offering services to Manchester city centre and Manchester Airport. Wythenshawe Hospital can be reached in 6 minutes by car and the M56 is just two minutes' drive away, connecting you to the M60 and M6 ideal for commuting or visiting nearby Manchester city centre, Stockport or Warrington.

Find your place to blossom at The Croft, we can't wait to help you find your dream home today.



Garden City Homes

**The Croft
Benchill Road,
Manchester,
M22 8LF**

0300 777 7177

enquiries@gardencityhomes.org.uk

www.gardencityhomes.org.uk

Find us on





Garden City Homes

Ash

2 Bedroom Semi Detached



Specification

Kitchen

- Contemporary high-quality kitchen
- Single electric fan oven
- Electric hob
- Chrome splashback
- Chimney style stainless steel extractor
- Pre-plumbed for washer/dryer and dishwasher
- Stainless steel sink and chrome mixer tap

Safety

- High security front door
- Mains powered smoke detectors
- Mains powered heat detectors
- Carbon monoxide detector
- LABC 10-year build warranty

Bathroom

- Contemporary sanitary ware
- Part tiled ceramic walls
- Thermostatic shower over bath

Electrical

- Heat pump
- Electric Vehicle Charging point
- PV panels
- Pre-wired multimedia point
- BT point to lounge
- TV point to lounge with installed aerial and signal certificate
- White light switches and sockets throughout
- Feature chrome light fitting to Kitchen area
- Ceiling mounted bathroom light fitting

General

- External light fittings
- Doorbell and chime unit
- Chrome ironmongery
- Turfed rear garden
- UPVC double glazed windows
- Paved patio area to rear
- Tarmac driveways



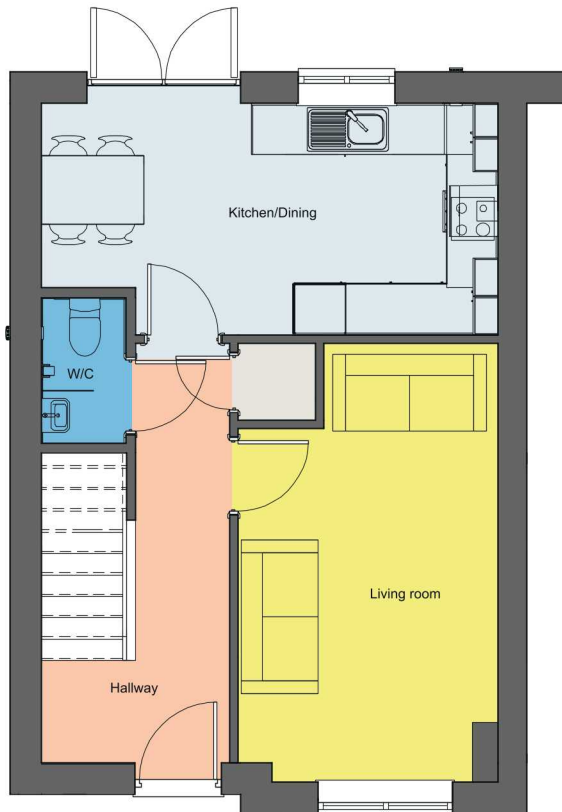


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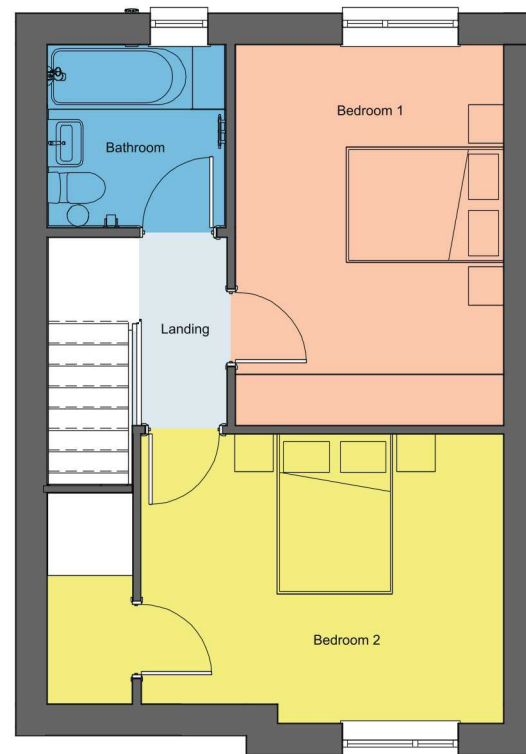
Ash

2 Bedroom Semi Detached

Floor plan



Ground floor



First floor

Dimensions

Living Room	5m x 3m
Kitchen/Dining	5.3m x 2.7m
W/C	1.8m x 1m
Hallway	4.9m x 2.2m
Bathroom	2.1m x 2.2m
Bedroom 1	4.4m x 3m
Bedroom 2	4.2m x 3.4

Disclaimer: Please note illustration is an example of the house type only. All dimensions indicated are anticipated measurements provided by the developer and are not confirmed as built dimensions. Furniture layout is for illustrative purposes only. Materials used, branded items, landscaping and parking arrangements may differ from that shown. For detailed plans and specifications please contact our Sales Advisors.





Garden City Homes

Perry

3 Bedroom Semi Detached



Specification

Kitchen

- Contemporary high-quality kitchen
- Single electric fan oven
- Electric hob
- Chrome splashback
- Chimney style stainless steel extractor
- Pre-plumbed for washer/dryer and dishwasher
- Stainless steel sink and chrome mixer tap

Safety

- High security front door
- Mains powered smoke detectors
- Mains powered heat detectors
- Carbon monoxide detector
- LABC 10-year build warranty

Bathroom

- Contemporary sanitary ware
- Part tiled ceramic walls
- Thermostatic shower over bath

Electrical

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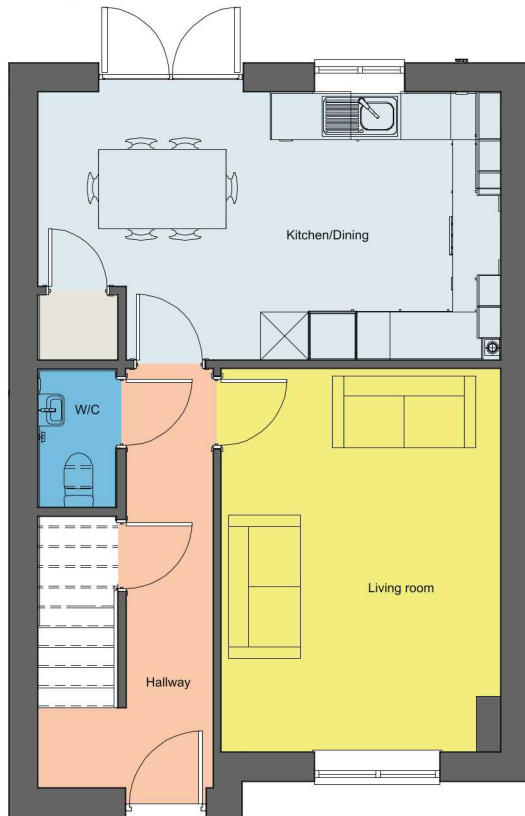


Garden City Homes

Perry

3 Bedroom Semi Detached

Floor plan



Ground floor



First floor

Dimensions

Living Room	4.8m x 3.4m
Kitchen/Dining	5.5m x 3.3m
W/C	1.7m x 1m
Hallway	5.2m x 2.2m
Bathroom	2.3m x 2m
Bedroom 1	4.7m x 2.4m
Bedroom 2	3.4m x 3.3m
Bedroom 3	3.3m x 2.2m

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Garden City Homes

Oakley

3 Bedroom Detached



Specification

Kitchen

- Contemporary high-quality kitchen
- Single electric fan oven
- Electric hob
- Chrome splashback
- Chimney style stainless steel extractor
- Pre-plumbed for washer/dryer and dishwasher
- Stainless steel sink and chrome mixer tap

Safety

- High security front door
- Mains powered smoke detectors
- Mains powered heat detectors
- Carbon monoxide detector
- LABC 10-year build warranty

Bathroom

- Contemporary sanitary ware
- Part tiled ceramic walls
- Thermostatic shower over bath

Electrical

- Heat pump
- Electric Vehicle Charging point
- PV panels
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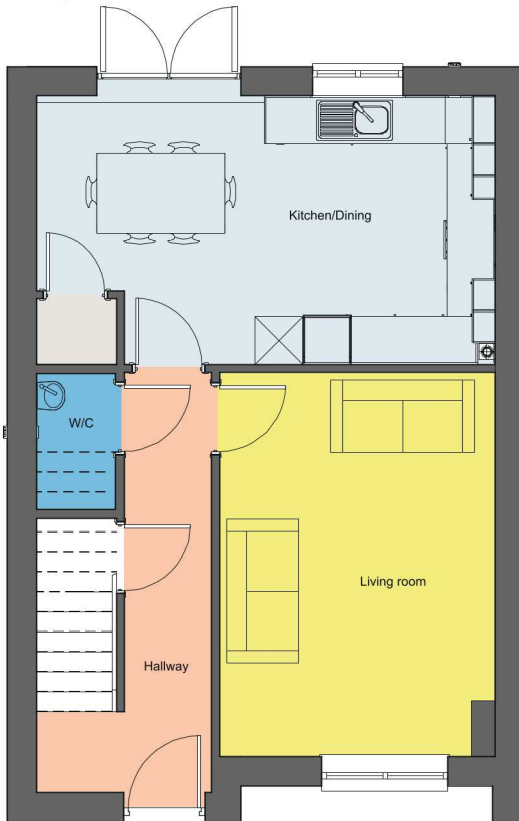


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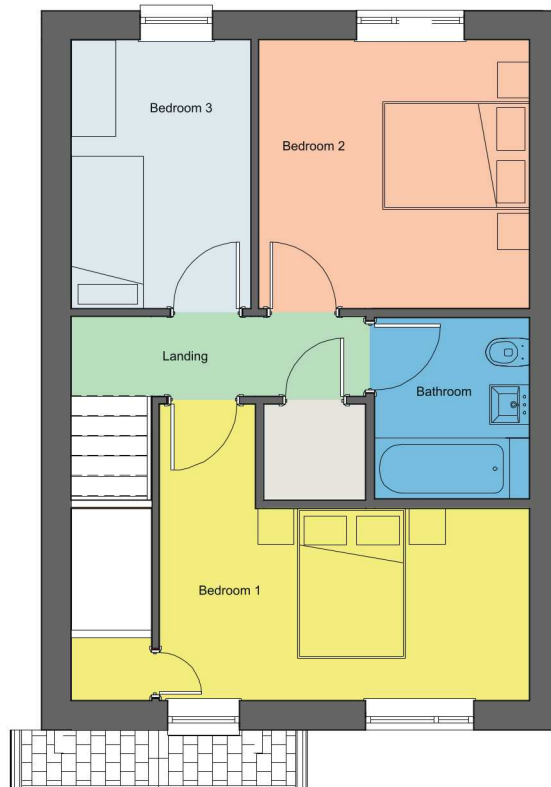
Oakley

3 Bedroom Detached

Floor plan



Ground floor



First floor

Dimensions

Living Room	4.8m x 3.4m
Kitchen/Dining	5.5m x 3.3m
W/C	1.7m x 1m
Hallway	5.2m x 2.2m
Bathroom	2.3m x 2m
Bedroom 1	4.7m x 2.4m
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Shared Ownership



Garden City Homes



SHARED OWNERSHIP ALLOWS YOU TO BUY A SHARE IN A NEW HOME. THIS SHARE WILL RANGE FROM BETWEEN 10% TO 75%, DEPENDING ON WHAT YOU CAN AFFORD BASED ON AN AFFORDABILITY ASSESSMENT. YOU WILL PAY A REDUCED RENT ON THE REMAINING SHARE.

This means that you need to get a smaller mortgage to buy the property, and will also need a smaller deposit.

You can buy more shares as and when you can afford them - this is called 'staircasing'. This development is being sold on the new shared ownership model, this allows you to purchase a 1% share each year for the first 15 years with no administration fees*. As you buy more shares your rent will reduce accordingly. You can eventually own 100% of the property, at which point you will pay no rent at all.

You will also pay a service charge, which will include building insurance and a management charge. As a homeowner, you will be responsible for the repairs and maintenance in your home. On the new shared ownership model you will be able to claim up to £500 a year for the first 10 years to help with essential repairs*.

*Please refer to the Key Information about Shared Ownership for more information on the terms and conditions.

Eligibility criteria

- Your household income is less than £80,000 a year.
- You do not own a home (if you are a home owner and wish to be considered for shared ownership you will first need to sell your current home).
- Priority is given to serving members of the British Armed Forces, or former members who have been honourably discharged in the last 2 years.

If you can afford to buy the property outright without Government assistance, you will not be considered eligible.

Financial example

Property value £280,000

50% purchase price* £140,000

Mortgage Deposit***

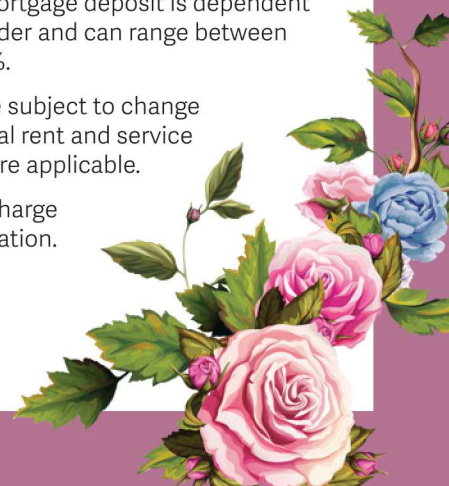
50% monthly rent £320.83pcm

**The monthly mortgage repayment costs will be dependent of the lender

***The mortgage deposit is dependent of the lender and can range between 5% to 20%.

Prices are subject to change and annual rent and service charges are applicable.

Service Charge on Application.



Next Steps



Garden City Homes



Once you have selected the plot you wish to purchase, you will need to follow these steps:

1. Online application

Apply online at gardencityhomes.org.uk/what-is-shared-ownership and our team will assess your eligibility for Shared Ownership. You will receive an email within 4 working days with confirmation of your acceptance or rejection.

2. Affordability assessment

Metro Finance carry out all of our affordability assessments. You can either complete an online form at www.metrofinance.co.uk or call on **0114 270 1444**. Metro Finance will assess your affordability within 4 working days. Metro Finance will work out the maximum share that you can purchase.

3. Documents

On approval, you will be required to submit the following documents to Metro Finance, the information will be required for all applicants:

- Photographic ID (Passport or Driving Licence).
- Your last 3 months' payslips (If self-employed, you will need to provide 3 years of accounts by a qualified accountant or 3 years of SA302's, if the mortgage lender will accept these).
- Proof of funds for the deposit.
- A 'Mortgage in Principle', this proposes the amount the provider is prepared to lend, the interest rate and the number of years to repay.
- Working Tax Credits (excluding child care credits).
- Last three months' bank statements.

4. Payment and reservation

Once our Sales Advisors are happy that all information has been supplied and all criteria satisfied, you will need to pay the £500 reservation fee to secure the property. This will need to be paid by online bank transfer.

You will need to provide your solicitor details at this point.

Once you have paid the reservation fee, the Sales Advisor will arrange for the reservation documents to be issued electronically.

TIP:

If you are not sure which solicitor to use, we have a panel of recommended solicitors, who are all familiar with the Shared Ownership sales process. Using one of our panel of solicitors helps the sale progress as smoothly and quickly as possible.

