



Bay View Northam

LiveWest
A home for everyone

Welcome to LiveWest

At LiveWest, we believe in a home for everyone.

We own and manage over 40,000 homes across the South West, from Cornwall to Gloucestershire. We have ambitious plans to invest £1bn in the South West economy and to build 5,000 new homes in the region over the next five years.

This is part of LiveWest taking huge steps towards alleviating the region's housing shortage, in an area of high housing need as well as high house prices which makes accessing housing particularly challenging for many families.

We offer homes for affordable rent and shared ownership sale. We also build homes for private sale, to generate profits which we then use to provide and build more affordable homes.

We take the time to listen to, understand and learn from our customers. We focus on thriving as a business and employer so we can deliver more homes and even better services.

As well as meeting housing demand, it's easy to forget the vital role that affordable homes contribute to economic development and prosperity, enabling local companies to recruit the workforce they need from their communities. LiveWest's growth strategy will not only contribute to economic growth in the South West but sustain up to 7,000 jobs in the building industry and its supply chain.

We are a member of **Homes for the South West**, a group of the largest developing housing associations in the south west, making the case for investment in our region.

Bay View

Bay View in Northam is in a great location with access to good local amenities, scenic and stunning beaches and a short walk from far reaching views across the North Devon coastline. There is easy access to the nearby towns of Barnstaple and Bideford, as well as the North Devon link road and the Atlantic Highway for the glorious beaches and pretty villages of North Devon and access to North Cornwall.



Get on the
property ladder
with a brand new
2 bedroom home

Key features

- 1 Brand new two bedroom homes
- 2 Enclosed garden and allocated parking spaces
- 3 Sought after location
- 4 Air Source Heat Pump
- 5 990 year lease

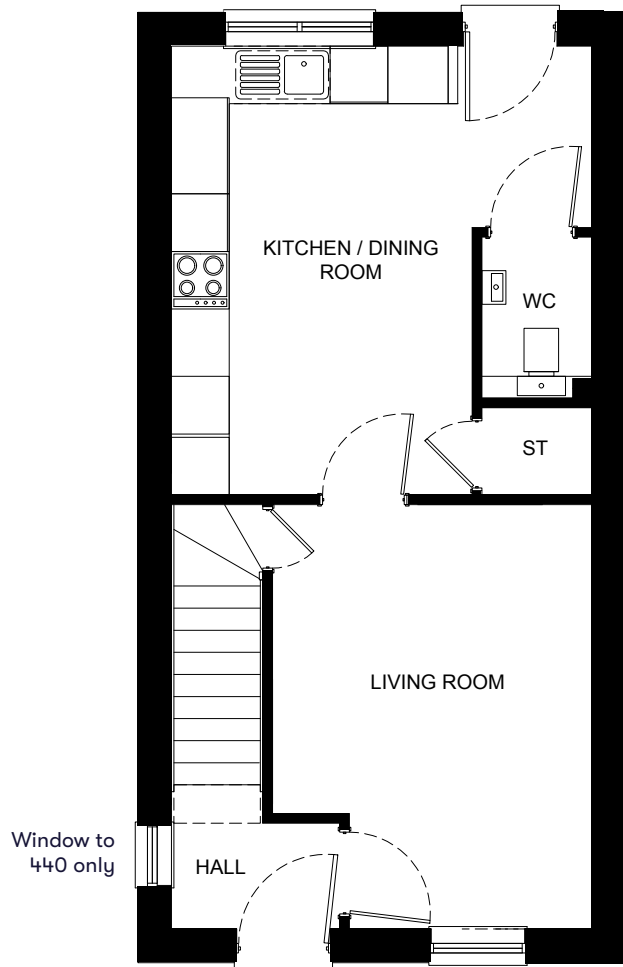
Contact our Sales team today on 0800 027 9801
or email newhomes@livewest.co.uk to register your interest.



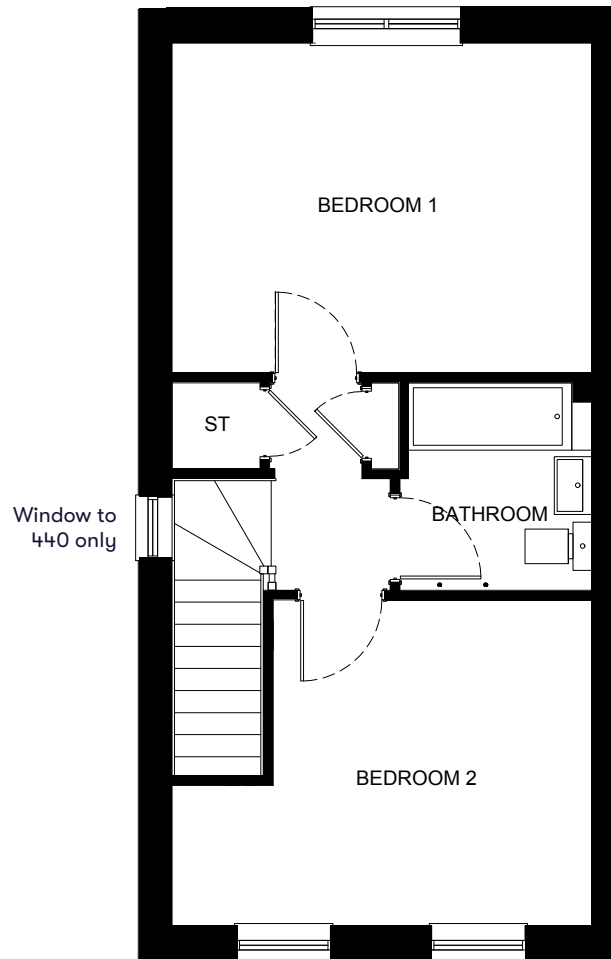
*The shared ownership specification is non-negotiable. LiveWest continually review and update the specification and therefore reserves the right to change specification details. For full details regarding the current specification and finish please speak to the sales consultants.

Floorplans

GROUND FLOOR PLAN



FIRST FLOOR PLAN



Please refer to our
LiveWest website for
plot availability

2 bedroom semi-detached house
with 2 parking spaces

PLOTS: 439 & 440

Floor plan for illustration purposes only. 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 and some homes may be left or right handed - please consult with the Sales Consultant for details of your chosen property prior to reservation.



Site plan

- Two bedroom shared ownership homes.
- LiveWest rented.
- Non LiveWest homes.
- Shared access pathways.



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.

Local connection criteria



Where affordable homes are part of a new build development of properties the Local Connection Criteria is determined during the planning process and is applicable to people wanting to purchase a new home on that development.

Allocation	Allocation of the affordable dwellings for those who we consider are in housing need and unable to afford other accommodation in the locality suitable to their and their households needs and who meet the Local Connection requirement.
Local connection	<p>In the first instance priority will be given to residents with a local connection to the District of Torridge. In the event that no-one from within the District can be found then we will be able to consider those with a local connection to Devon.</p> <ul style="list-style-type: none">- Being permanently resident at the time of advertising- In permanent full-time or part-time (minimum 16 hours contract per week) work immediately prior to advertising- Having close family connections in the District, or County as appropriate. Reflecting the Local Government Association guidelines this is normally defined as the applicant, or a member of their household has parents or adult children, brothers or sisters who have been resident in the Torridge District, or County as appropriate, for at least the last 5 years

If you have any questions regarding the local connection criteria, please get in touch with a member of the Sales team by calling 0800 027 9801 or email newhomes@livewest.co.uk.

What is shared ownership?

Advantages

- A great way to help you get onto the property ladder
- Deposits from as little as 5%
- You can buy more shares as and when it's affordable to you



Shared ownership is intended for eligible people who are looking to buy an affordable home suitable for their needs.

With shared ownership, you buy a share of the full market value (between 25% and 75% depending on the lease and your affordability), and pay rent to LiveWest on the remaining share.

This means a smaller deposit, and a smaller mortgage. A great way to help you get onto the property ladder.

You can buy more shares as and when it's affordable to you.



Am I eligible?

You will need to confirm that you are able to raise enough money (normally with a mortgage) to purchase the share that you own. A monthly rent is then payable on the remaining share, as well as a monthly buildings insurance and service charge fee, which services communal areas in and around your home.

How do I apply?

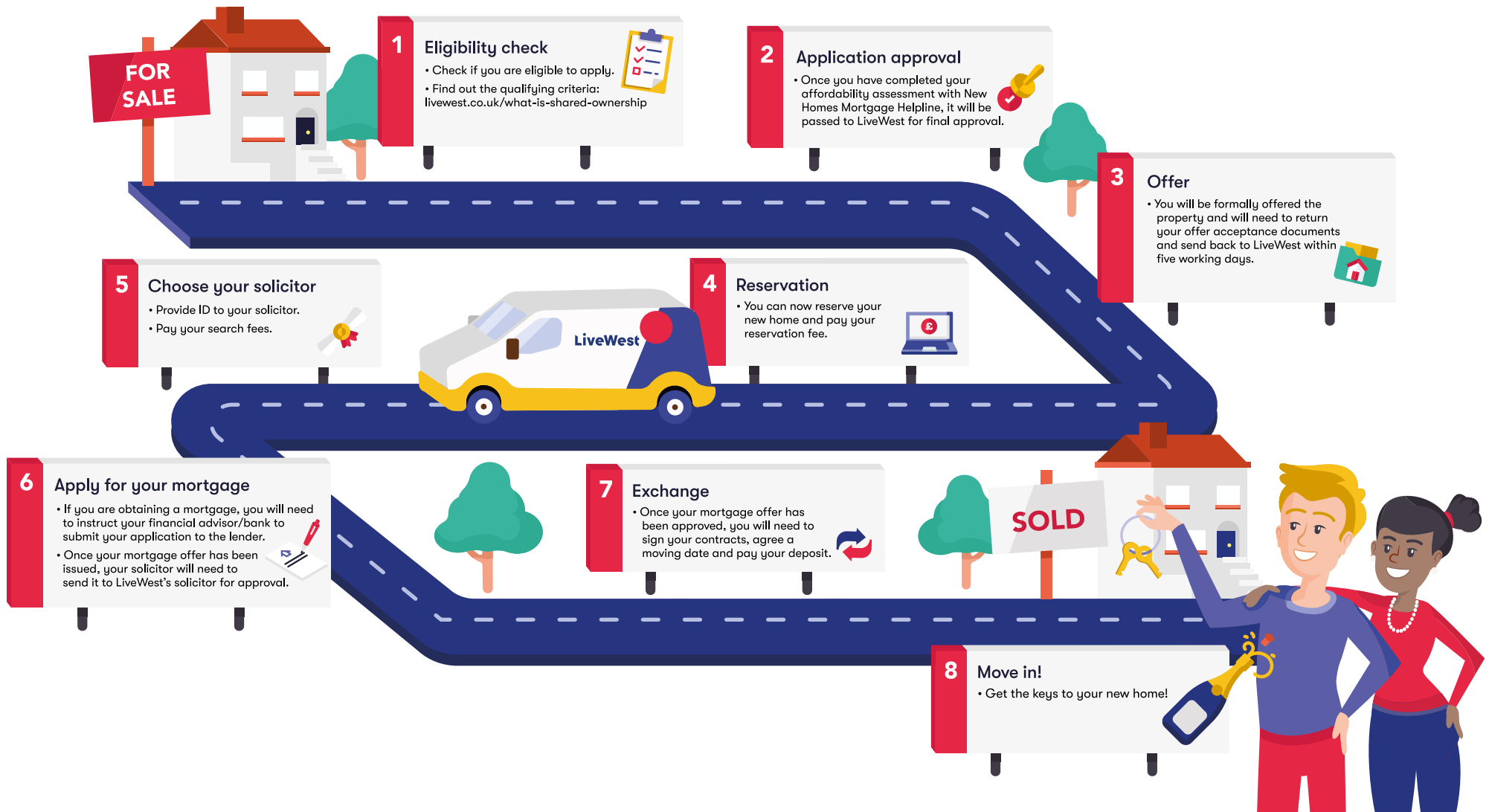
In three easy steps, you can be on your way to owning your own home:

- First of all, check if you are eligible to apply for shared ownership:
- Apply on our website here (<https://www.livewest.co.uk/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 814 637 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 814 637 or email us at resales@livewest.co.uk


The benefits of staircasing



Increasing your percentage reduces your rental payment



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 0HZ

0800 027 9801

WORLE

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

0800 027 9801



livewest.co.uk



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. 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-authorized reproduction prohibited.

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

For further information on the process of buying a shared ownership home, eligibility criteria and frequently asked questions, please speak to one of our Sales Consultants or refer to our website: <https://www.livewest.co.uk>