



Foxes Field Gulval

LiveWest
A home for everyone

New
model
lease

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.

Foxes Field

Located on the outskirts of Penzance town within the village of Gulval, Foxes Field offers an exciting opportunity to purchase a shared ownership home. Conveniently located to access the many amenities on offer, the development is also ideally situated for the A30 and nearby train station for those wishing to commute. Shopping facilities include local markets, independent shops along with mainstream supermarket options.

The village benefits from a highly regarded primary school and both secondary and further education options are available in the nearby town of Penzance.

Just a short distance away there is access to the seafront of Mounts Bay with its stunning coastal walks whilst inland you will find breath-taking moorland and countryside to explore.



Brand new shared
ownership homes

Key features

- ① Brand new shared ownership homes
- ② Air source heating
- ③ New model lease - 990 years
- ④ Enclosed garden
- ⑤ Flooring included in kitchen, bathroom and WC only
- no other flooring will be provided

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

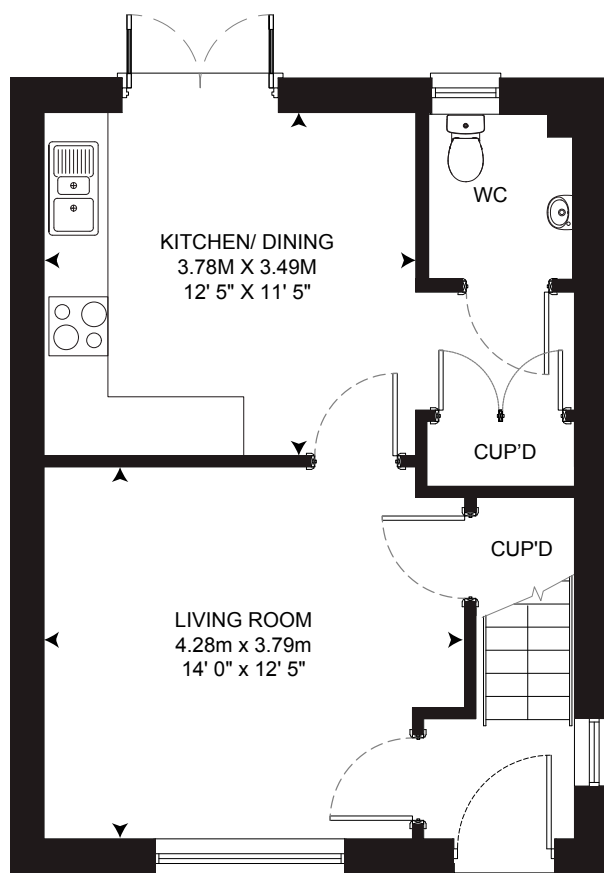
*The shared ownership specification is non-negotiable. LiveWest continually review and update the specification and therefore reserves the right to change specification details. For full details regarding the current specification and finish please speak to the sales consultants.



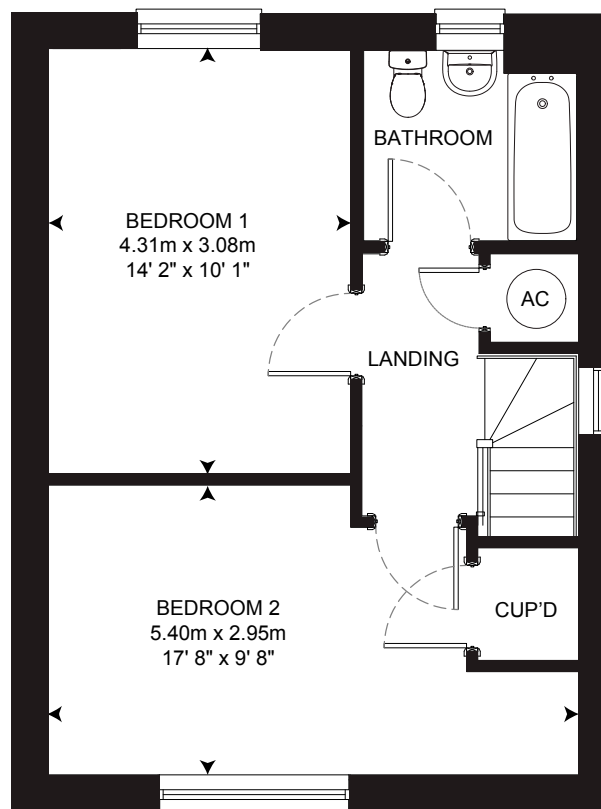
New
model
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Floorplans

GROUND FLOOR PLAN



FIRST FLOOR PLAN



Please refer to our
LiveWest website for
plot availability

2 bedroom semi-detached house
with 2 parking spaces

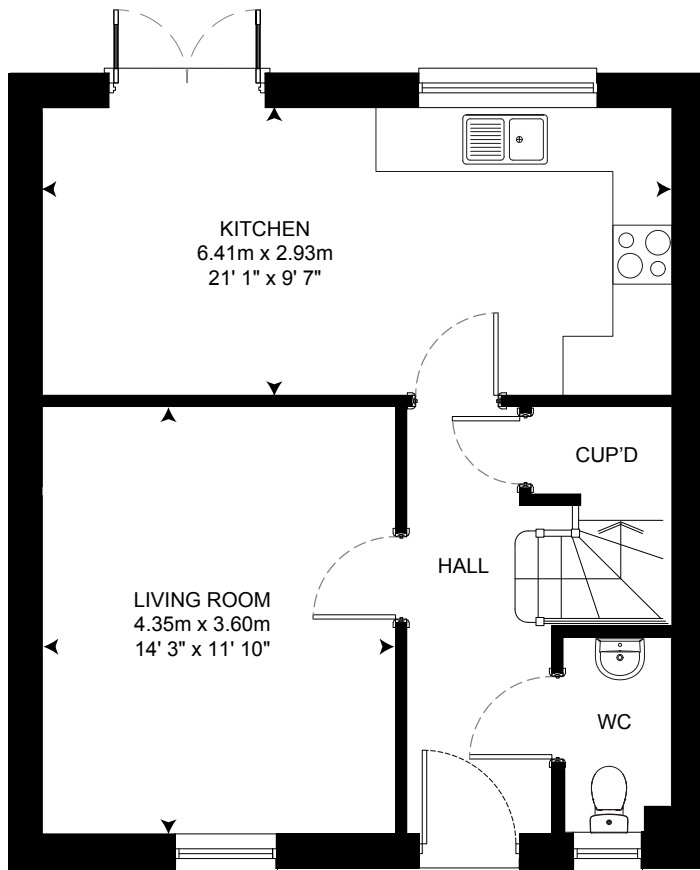
PLOTS: 3, 6 & 7

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.

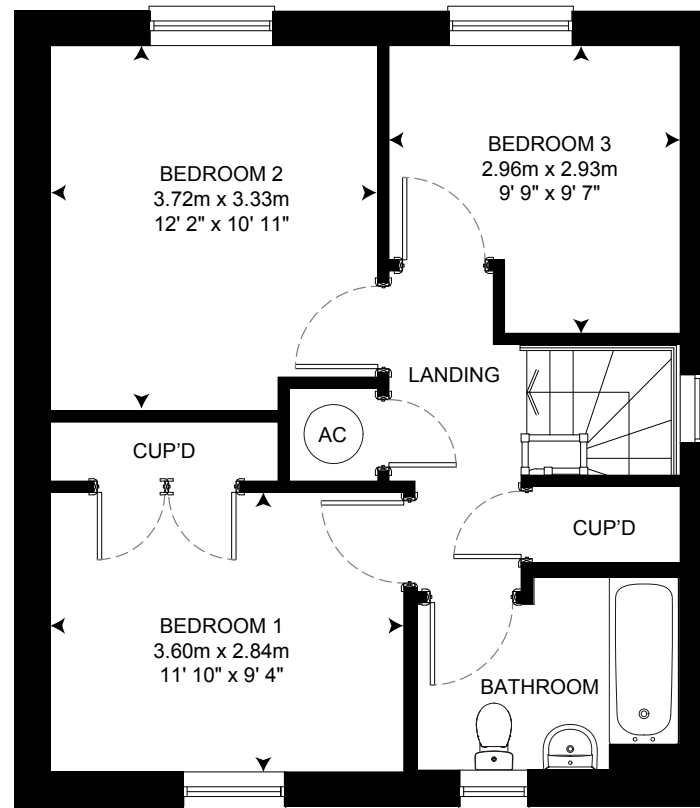
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Please refer to our
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3 bedroom semi-detached house
with 2 parking spaces

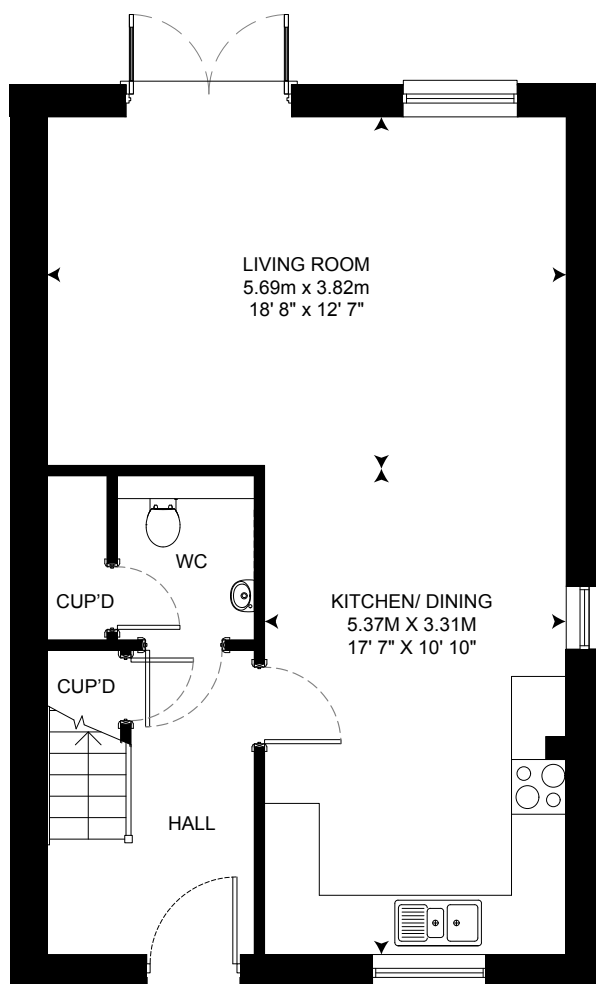
PLOTS: 4 & 5

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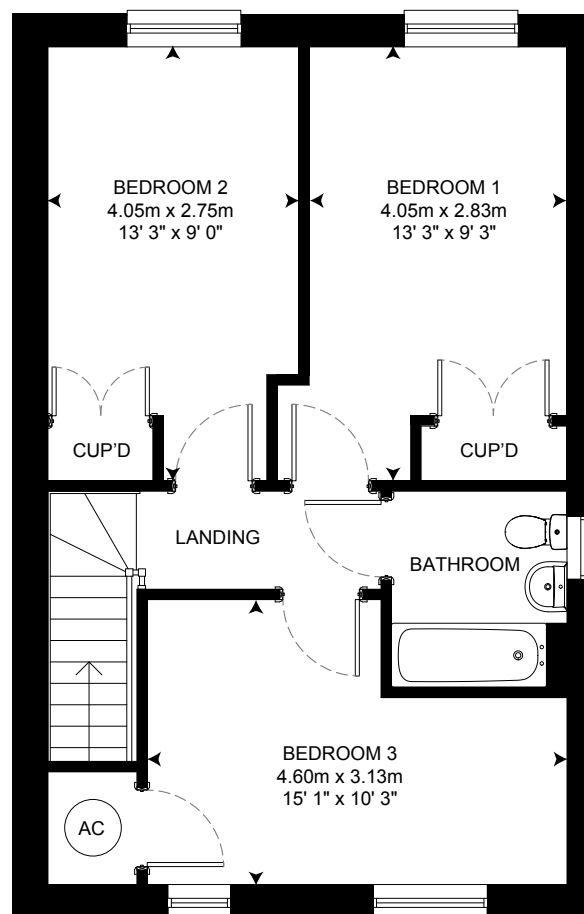
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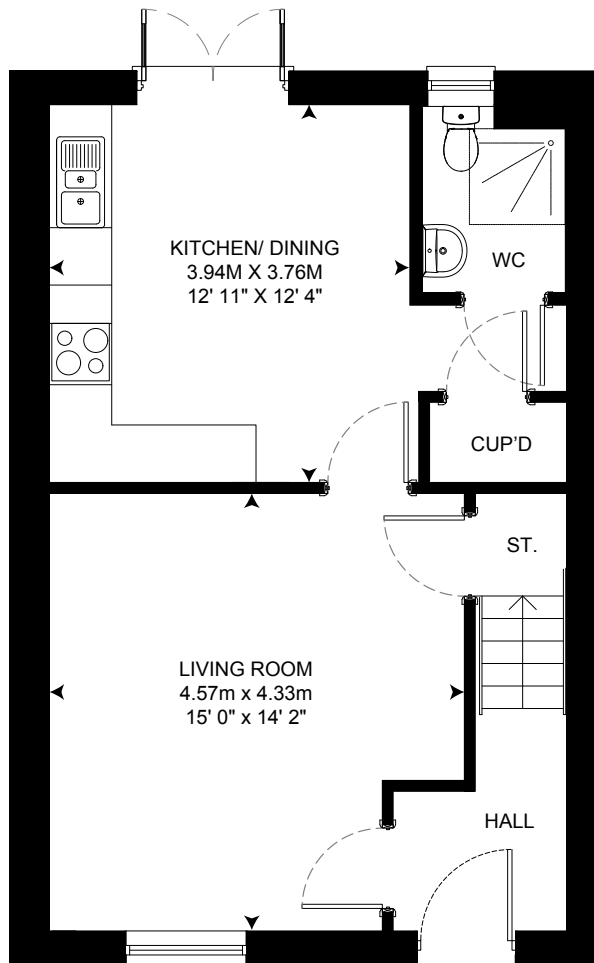
PLOTS: 66 & 67

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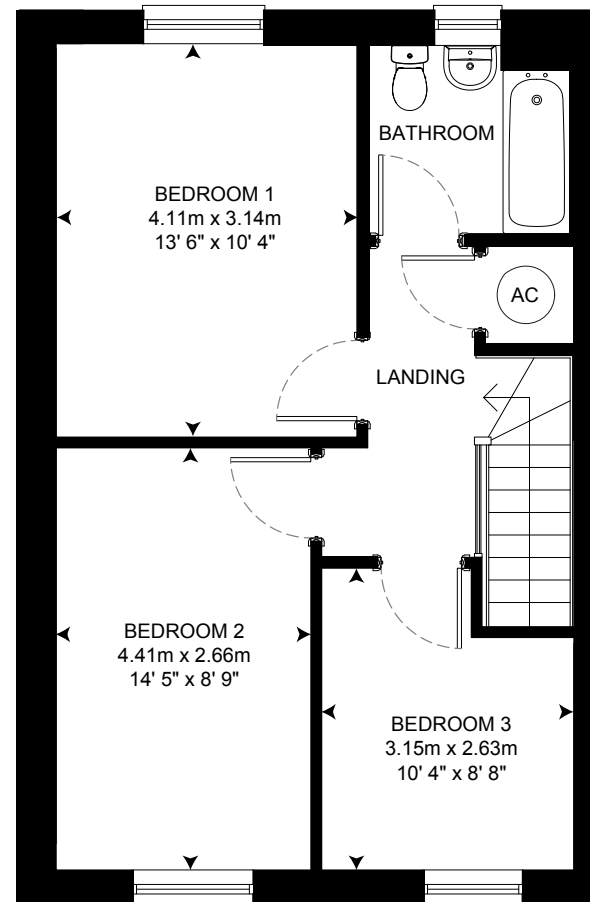
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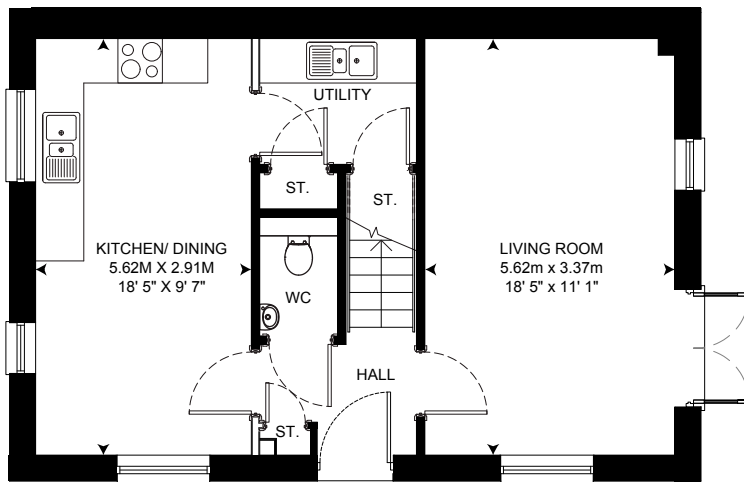
PLOT: 71

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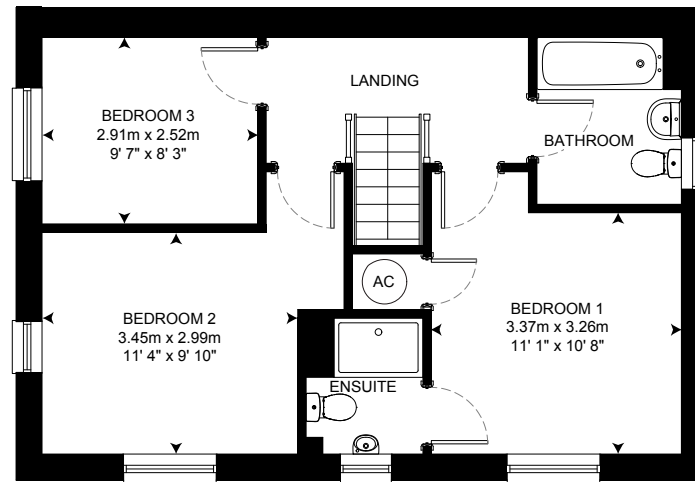
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GROUND FLOOR PLAN



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Please refer to our
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3 bedroom semi-detached house
with 2 parking spaces

PLOT: 72

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Site plan

- Two bedroom shared ownership homes.
- Three bedroom shared ownership homes.
- Future shared ownership homes*.
- LiveWest rented.
- Non LiveWest homes.
- Shared accessway.

* Not available to apply for at this time.



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.

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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	<p>Priority will be given to those with a Local Connection to the Town of Penzance including Gulval, followed by a person who has a Local Connection to the County of Cornwall.</p> <p>If after 70 days from the date of the release of the homes for sale, the homes may be opened up to a person who has a Local Connection to the Town of Penzance including Gulval or the County of Cornwall, who meets the minimum Local Connection.</p>
Local connection	<p>“Local Connection” means a connection with the Town or County as appropriate and demonstrated by that person or a member of their Household to the reasonable satisfaction of the Council:</p> <ul style="list-style-type: none">(a) being permanently resident therein for a continuous period of at least three (3) years immediately prior to the date of a Housing Application and that residence is of their own choice; or(b) having his or her place of permanent work (normally regarded as 16 hours or more a week and not including seasonal or casual employment) therein for a continuous period of at least three (3) years immediately prior to the date of a Housing Application; or(c) having a connection through a close family member (normally mother, father, brother, sister, son or daughter) where the family member is currently resident therein and has been so for a continuous period of at least five (5) years immediately prior to the date of a Housing Application and where there is independent evidence that the family member is in need of or can give support for the foreseeable future or on an ongoing basis; or(d) being permanently resident in the County for ten (10) out of the first sixteen (16) years of life(e) being in such other special circumstances which the Council considers requires the applicant to reside therein as appropriate and which is consistent with the Council’s Cornwall Homechoice policy as amended from time to time

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.

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.



Local connection

“Minimum Local Connection” means a connection with the County and demonstrated by that person or a member of their Household to the reasonable satisfaction of the Council:

- (a) being permanently resident therein for a continuous period of at least 12 months immediately prior to the date of a Housing Application and that residence is of their own choice; or
- (b) having his or her place of permanent work (normally regarded as 16 hours or more a week and not including seasonal or casual employment) therein immediately prior to the date of a Housing Application

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 10% 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?

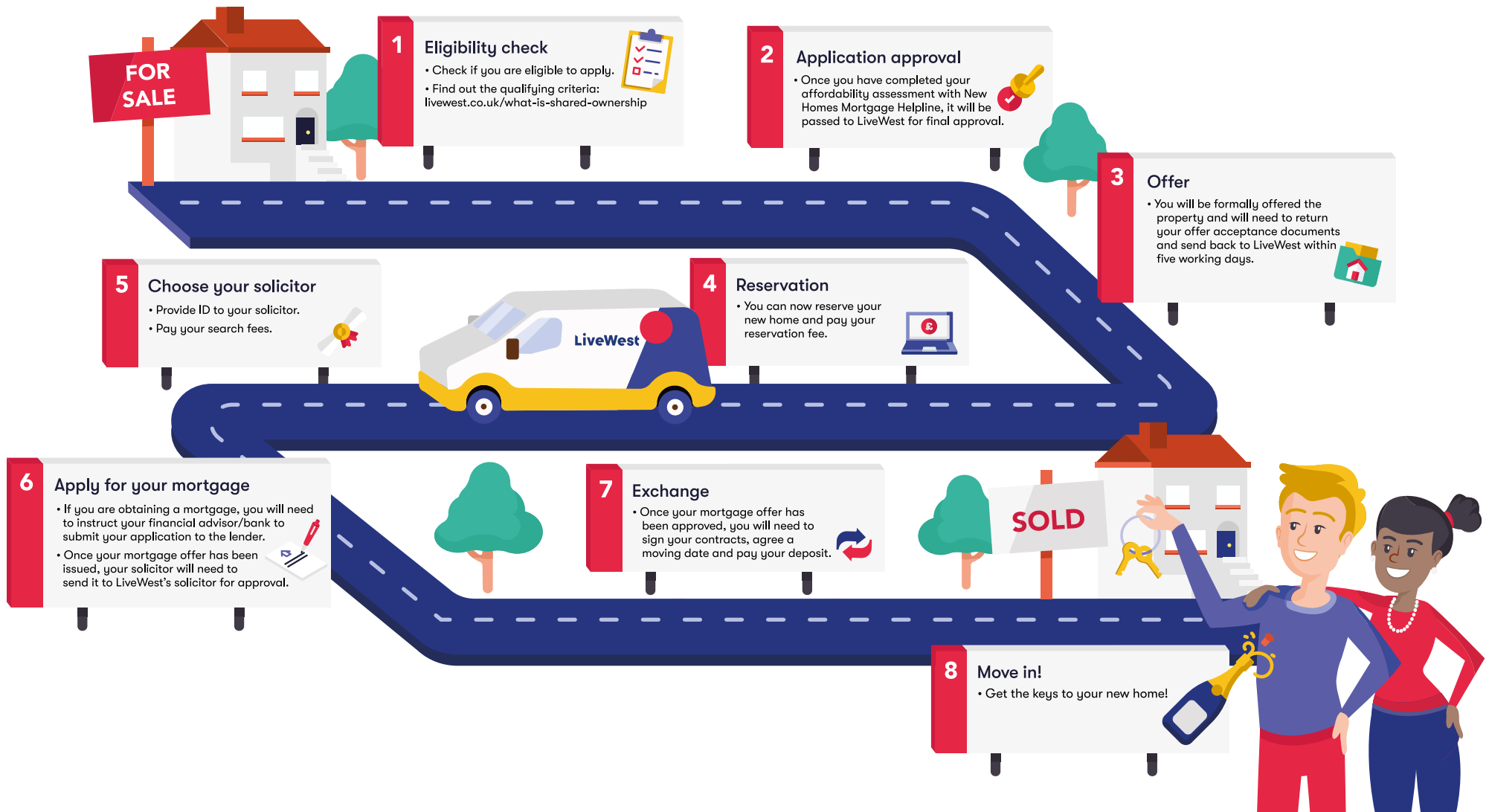
In three easy steps, you can be on your way to owning your own home:

- 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](https://www.livewest.co.uk)



What is a sinking fund?

A sinking fund – also known as a reserve fund – is an amount of money which is collected over time and set aside to cover any major works which are needed on a property in the future. Sinking funds are used to pay for future, long-term planned maintenance (e.g. external decoration, roof renewal, replacement of gutters and downpipes etc), but also aim to protect homeowners from large, unforeseen expenses which may arise. However, you should be aware that if the cost of any works is more than the fund has, homeowners may need to find funds for any shortfall.

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-authorised 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>