



Ruby Meadow Holsworthy

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.

Ruby Meadow

Become part of a community when you move into a brand new home in Holsworthy, a vibrant market town in Devon surrounded by green rolling hills and wooded valleys.

The town has transport links to Exeter, Barnstaple and Bude and is a great place from which to explore the north coasts of Devon and Cornwall and the national parks of Dartmoor, Exmoor and Bodmin Moor. The town benefits from a primary school and community college



Brand new homes in popular market town with primary school and community college nearby.

Key features

- ① Brand new shared ownership homes
- ② Heating provided by Air Source Heat Pump
- ③ 2 car parking spaces
- ④ PV panels on all plots
- ⑤ Flooring provided in kitchen, bathroom and WC only.
No other flooring will be provided.
- ⑥ Shared Ownership Lease- 990 years

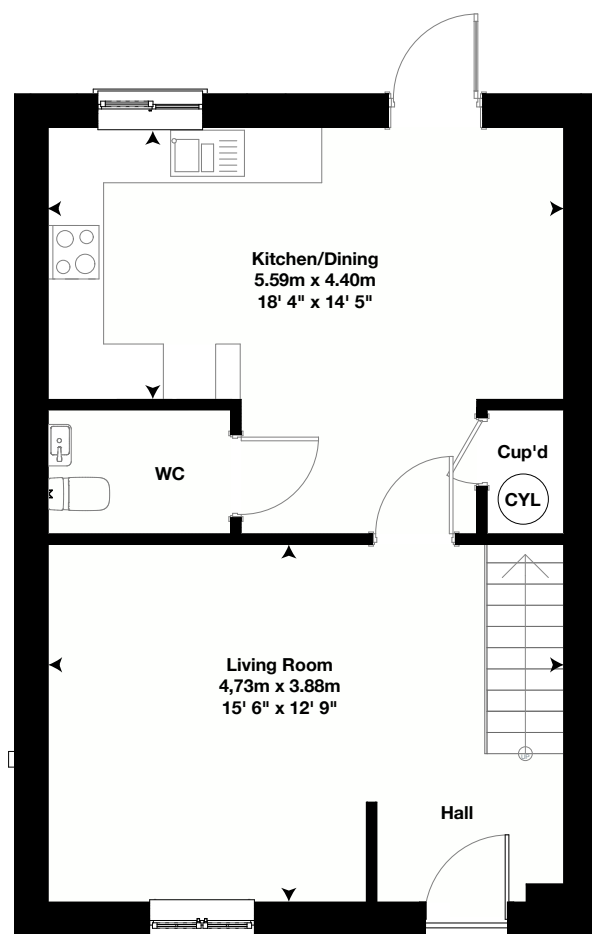
Contact our Sales team today on 0800 027 9801
or email newhomes@livewest.co.uk to register your interest.

*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.

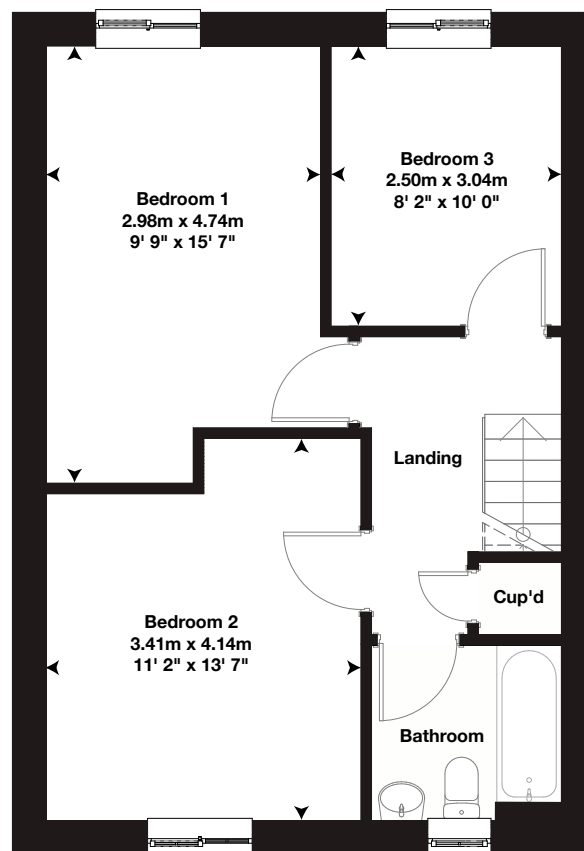


Floorplans

GROUND FLOOR PLAN



FIRST FLOOR PLAN



Please refer to our
LiveWest website for
plot availability

3 bedroom mid terrace house
with 2 parking spaces

PLOT: 20

3 bedroom end of terrace house
with 2 parking spaces

PLOT: 21

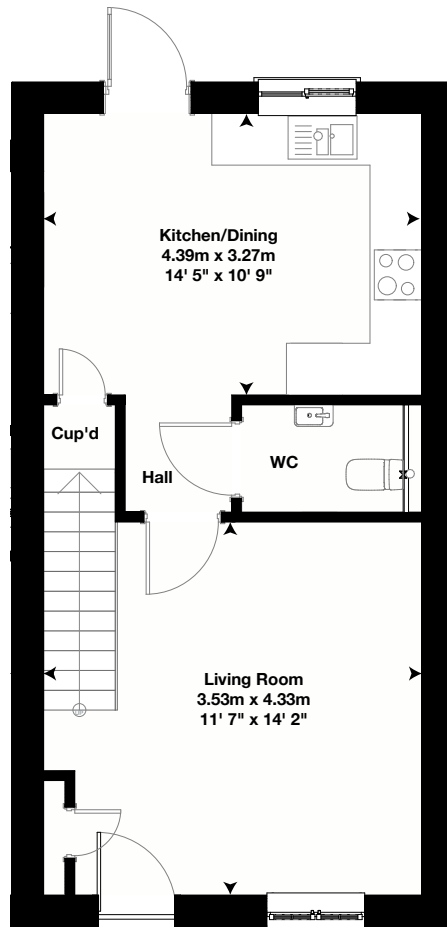
Floor plans for illustration purposes only. Layout of walls, doors, window fittings and appliances are shown conventionally, and are approximate only and cannot be relied upon. We hope these plans will assist you by providing you with a general impression of the layout of the accommodation. The plans 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.

Disclaimer: Floor areas provided are estimates and should not be relied upon for ordering flooring or furnishings. Room sizes shown are between arrow points as indicated on the plan. The dimensions must be used nothing other than for general guidance only and are based on original technical drawings provided by the Developer. Slight variations may occur during construction of the home. Dimensions are shown in meters and converted to feet and inches for convenience. Although checked by the sales team, measurements are not validated in person on-site, and we recommend taking your own measurements during a viewing.

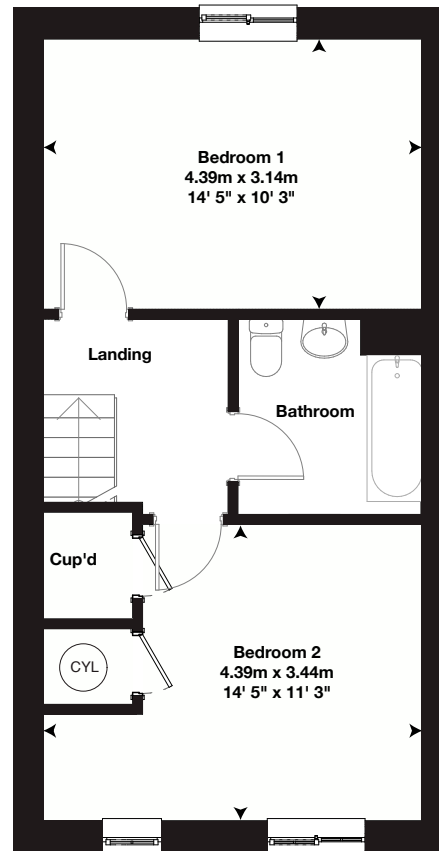
We make reasonable efforts to update information in our brochures and on our website; however, we do not guarantee that the content is accurate, complete, or up-to-date. For the latest information, please consult one of our Sales Consultants.

Floorplans

GROUND FLOOR PLAN



FIRST FLOOR PLAN



Please refer to our
LiveWest website for
plot availability

2 bedroom end of terrace house
with 2 parking spaces

PLOT: 19 & 24

2 bedroom mid terrace house
with 2 parking spaces

PLOT: 23

Floor plans 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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Site plan

- Two bedroom Shared ownership homes
- Three bedroom Shared ownership homes
- LiveWest rented homes
- Non LiveWest homes
- Shared accessway
- Bat tube
- Bird box
- External bin storage for plots 23 and 24
- ASHP

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	<p>A connection with the qualifying area (District* or the County*) and as demonstrated to the reasonable satisfaction of the Council as follows:</p> <p>*County meaning the County of Devon</p> <p>*District meaning the administrative area of Torridge District Council</p>
Local connection	<ul style="list-style-type: none">• at least 1 (one) adult in the household was resident continuously in the Qualifying Area for a minimum of 5 (five) years immediately prior to first Occupation; or• at least 1 (one) adult of the household was resident in the Qualifying Area for 5 (five) years within the previous 10 (ten) years immediately prior to first Occupation; or• at least 1 (one) parent, guardian, child or sibling of at least 1 (one) adult in the household has been resident in the Qualifying Area for a minimum of 5 (five) years immediately prior to first Occupation; or• at least 1 (one) adult in the household has been in continuous employment for at least 16 (sixteen) hours a week in the Qualifying Area for at least 5 (five) years immediately prior to first Occupation. <p>If within a period of 12 (twelve) weeks from the date that the properties become available for occupation no prospective occupier with a Local Connection to the District wishes to Occupy or purchase the properties then occupation or purchase is permitted by a person with a Local Connection as applied to the County PROVIDED THAT throughout the 12 (twelve) week period the properties shall have been continuously marketed within the District.</p>

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.



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?

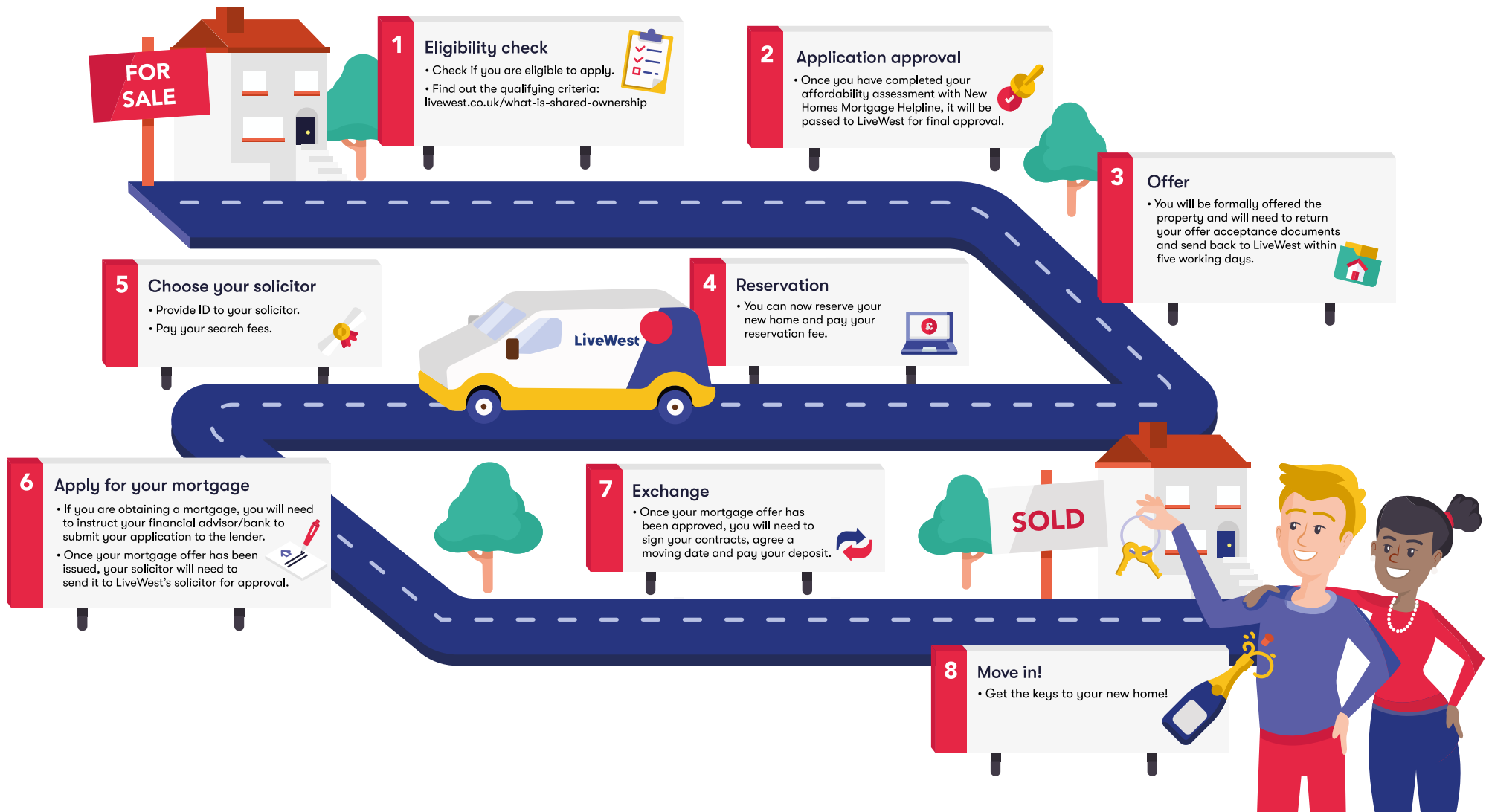
In three easy steps, you can be on your way to owning your own home:

- 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 Staircasing team on 01392 814 637 option one 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 option two 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>