

FOR SALE

£92,000 Leasehold



43 Oberon Way, Cottingley, Bingley, West Yorkshire. BD16 1WH

- 2 Bedroom First Floor Flat in Popular David Wilson Development
- Double Glazing - Electric Wall Heaters
- Spacious Lounge - Allocated Parking Space
- Communal Gardens
- Offered for sale Through the Yorkshire Housing Discounted Sale Scheme



PROPERTY DESCRIPTION

First Floor apartment situated in the well regarded David Wilson development in Cottingley, off Cottingley Moor Road.

Close to the popular Cottingley village Primary School. The property is offered for sale under the Yorkshire Housing Discount Sale Scheme, where the buyer owns 100% of the property but the purchase price reflects 80% of the value. The 20% discount must be passed on when selling. The idea with this scheme is it helps buyers who are unable to purchase a house of this value on the open market. Certain criteria apply.

The property briefly comprises; hallway with stairs to the first floor, two bedrooms, spacious lounge and kitchen. Outside, there is a parking space and communal gardens.

Offered for sale with no seller chain. Internal viewing is recommended. Perfect for First Time Buyers. Council tax band B.



ROOM DESCRIPTIONS

Entrance Hall

Part glazed entrance door. Stairs to the first floor.

Lounge

Double glazed window to the rear. Laminate floor, television and telephone points.

Kitchen

Range of beech base and wall units having a complementary work surface over. Stainless steel sink unit with mixer tap. Tiled floor and part tiled walls. Electric heater. Electric oven. Washing machine, fridge/freezer. Double glazed window to the front.

Bedroom 1

Double glazed window to the rear and electric heater.

Bedroom 2

Double glazed window to the front. Cupboard over the stairs and electric wall heater.

Bathroom

3 piece suite in white comprising of panelled bath having a mixer shower over and fitted shower screen, pedestal wash hand basin and low level w.c. Laminate floor, tiled walls and shaver point. Double glazed window to the rear.

Landing

Electric wall heater, cupboard and access to the loft space.

Outside

Communal gardens and allocated parking space.

Agent's Notes:

The purchase price represents 80% of the open market value. It is part of the discounted sale scheme by Yorkshire Housing. The property is leasehold and has the remainder of a 125 year lease that commenced on 30 July 2004 - 105 years remaining. There is no ground rent payable but there is a monthly service charge of £67.94 (£815.21 per annum). This includes:
Gardens & Grounds Maintenance
Buildings Insurance
Management Fees & Admin
Footpath/Car Park Maintenance
Sinking Fund for the roof

External Painting.

Yorkshire Housing Criteria

The terms of the eligibility are:

- * Household income of no more than £80,000 per year
 - * First time buyer or used to own a home but, cannot now afford to buy one without the scheme
 - * Unable to purchase a property of this value on the open market
 - * Able to finance purchasing the property share, monthly rent and service charge (if applicable), as well as other costs associated with purchasing a property.
 - * Lives within the administrative District of Bradford
- The buyer can fill out an online application to check, and which will count as the initial qualifying stage that can be found at:
<https://apply.yorkshirehousing.co.uk/ApplyOnline/LowCostHomeOwnership#Page=0>

Once you have the initial approval, Yorkshire Housing would then require the following:

- Proof of Income
- Proof of Identification
- Mortgage in Principle
- Proof of Deposit
- Proof of Address (Bank statement or utility bill within the last three months)
- Last 3 months wage slips and P60

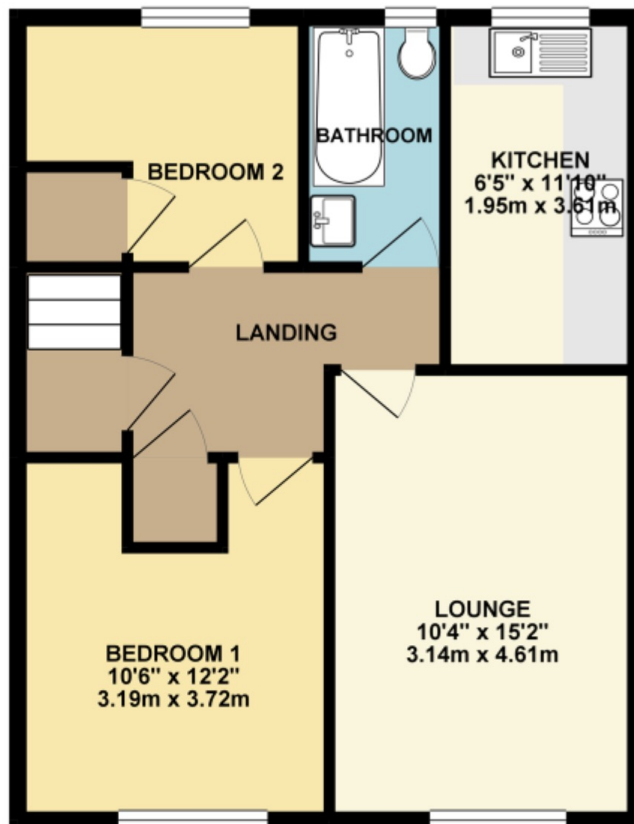
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FLOORPLAN

GROUND FLOOR 53.18 sq. ft.
(4.94 sq. m.)

FIRST FLOOR 560.22 sq. ft.
(52.05 sq. m.)



TOTAL FLOOR AREA : 613.40 sq. ft. (56.99 sq. m.) approx.

Whilst every attempt has been made to ensure the accuracy of the floorplan contained here, measurements of doors, windows, rooms and any other items are approximate and no responsibility is taken for any error, omission or mis-statement. This plan is for illustrative purposes only and should be used as such by any prospective purchaser. The services, systems and appliances shown have not been tested and no guarantee as to their operability or efficiency can be given.
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