

Bodmin Office 46-48 Fore Street Bodmin PL31 2HL

01208 74182 option 1 bodminsales@thepropertyshopcornwall.co.uk

Poundstock Close Cardinham

No Onward Chain

A well-presented and deceptively spacious two double bedroom semi-detached home in the popular village of Cardinham, sold at 40% of the open market value as part of the shared ownership scheme.

Shared Ownership Home

* Lounge with wood burner * Kitchen dining room * Downstairs W/C * Two double bedrooms * Family bathroom * Air source heat pump * Cleverly designed to be modified in a way that will cater for disabled/assisted living * Driveway parking *

Price: £80,000







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9 Poundstock Close offers an exciting opportunity to purchase a modern two double bedroom shared ownership home in the popular moorland village of Cardinham. Being sold as a 40% share of the open market value, an early viewing is highly recommended.

Poundstock Close is a cul-de-sac located in the centre of the moorland hamlet of Cardinham. The hamlet has a primary school, church, village hall and is located for access to the nearby town of Bodmin and the A30 for those wishing to commute.

The Property

To the front of the property are two parking spaces. The front door opens immediately out into a spacious entrance hall, with a door leading into the lounge and stairs to the first floor, a window to the side elevation provides great natural lighting.



The lounge **3.95m x 3.03m** is generous in size, with a window to the front elevation, feature wood burner, and wall mounted radiator. A door leads through to the kitchen dining room.



The kitchen dining room $4.27m \times 3.58m$ faces the rear elevation and comprises matching floor based and wall mounted units, a stainless-steel sink below a window facing the rear elevation, splashbacks, space for an oven & hob, space for a freestanding fridge freezer, and two undercounter spaces for appliances. A storage cupboard also houses the electric equipment relating to the air source heat pump. There is ample space for a family dining table & chairs, and a door leads into the rear porch and downstairs w/c.





The w/c $1.59m \times 1.07m$ comprises a wall mounted wash hand basin, and w/c, with wood effect flooring and an obscured window to the side elevation.



From the rear porch $1.87m \times 1.62m$ an obscured door opens to the rear garden.

The first floor provides access to both double bedrooms, family bathroom, and two storage cupboards.

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The master bedroom 12.46 sq. m is a generous double, with windows to the front elevation, a wall mounted heater, and a double storage cupboard with the facilities to instal a lift if required.



The second bedroom $5.50m \times 2.46 m$ is another generous double, with a window to the rear elevation and a wall mounted heater.



The family bathroom **2.16m x 1.98m** comprises a panel bath with Mira electric shower above, w/c, floor-based wash hand basin, wood effect flooring and an obscured window to the rear elevation.



Outside

The rear garden is entirely enclosed, with views reaching over fields to the rear, having both patio, providing a seating area, and laid lawn.

The property boasts driveway parking for two vehicles to the front.





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Agents Note

This property has been designed for easy modification to disabled living, having wide doorways, and electrics in place for both a stair lift and an additional lift into the master bedroom to be fitted should they be required.

Shared Ownership and Eligibility criteria

This property is being sold as part of the shared ownership scheme, as a 40% share of the open market value of \pounds 200,000. This is subject to meeting eligibility criteria. Please see below for further details:

• Living for a continuous period of one year immediately prior to being offered the Affordable Dwelling; or three of the last 5 years; or

• Current employment in Cardinham for the last three years

• Close family member (mother, father, brother, sister, or child) living in Cardinham for the past five years.

This information has been taken from the Section 106 Agreement which is a planning condition.

The share purchase price is calculated using the full market value and the percentage share purchased. If you buy a 40% share, the share purchase price will be £80,000 and the rent will be £300.89 a month. If you buy a larger share, you'll pay less rent. The percentage share and rent amount will change depending on the amount you can afford. You'll receive a worked example after a financial assessment. Your annual rent is calculated as 2.81% of the remaining share of the full market value owned by the landlord. If you reach 80% ownership, being the maximum allowed on this home, rent will always be payable on the 20% share that you don't own.

In addition to the rent above, the monthly payment to the landlord includes:

Service charge £1.78 Estate charge £0.00 Buildings insurance £12.60 Management fee £0.00 Reserve fund payment £0.00 Total monthly payment excluding rent £14.38 (these are subject to change during the purchase process) Reservation fee £500

01208 74182 option 1 bodminsales@thepropertyshopcornwall.co.uk You'll need to pay a reservation fee to secure your home. When you pay the fee, no one else will be able to reserve the home. If you complete on the purchase of your home, the reservation fee will be added to your rent account. If you or the seller withdraw from the sale the \pm 500 will be refunded.

If you have any questions regarding eligibility or the shared ownership scheme, please call The Property Shop on 01208 74182 (option 1) or email grace@thepropertyshopcornwall.co.uk

COUNCIL TAX BAND: B

EPC: C