

# Welcome to St George's Row



Artist's impression

**Pool St, Bolton, BL1 2PF**

A range of 58 contemporary new homes situated in the heart of Bolton

[www.yourhousinggroup.co.uk](http://www.yourhousinggroup.co.uk)



# Living at St George's Row

## Discover the local area

Start the next chapter of your life at St George's Row, our latest development situated in the heart of Bolton town centre.



Close to schools and colleges



### Education

- Several excellent primary schools are just a short drive away
- A choice of numerous secondary schools
- Bolton University and Bolton Sixth Form College are just a short five minute walk away.



### Shopping

- 15-minute drive from Middlebrook Retail Park
- Market Place Shopping centre in Bolton
- 20 minutes from The Trafford Centre
- Bolton Shopping Centre with Sainsbury's, Morrisons, Aldi and a host of other retailers is less than a mile away.

VARIETY OF SHOPPING OPTIONS



WIDE RANGE OF EATERIES



### Dining

- 15+ popular restaurants at nearby Middlebrook Retail Park
- A range of food options in the town centre ranging from Indian cuisine to the award-winning fish & chip restaurant "Olympus"
- Local takeaway options to enjoy food at home.



### Transport

- Bolton train station just a short 15min walk away
- Easy access to the M61 and M60 via St Peter's Way
- 25-minute drive from Manchester Airport.

GREAT TRANSPORT LINKS



LOTS TO DO LOCALLY



### Local amenities

- Wide range of local sports clubs available
- Active nightlife scene in Bolton town centre
- Just a short walk from the beautiful Queens Park, considered to be the finest park in the area.



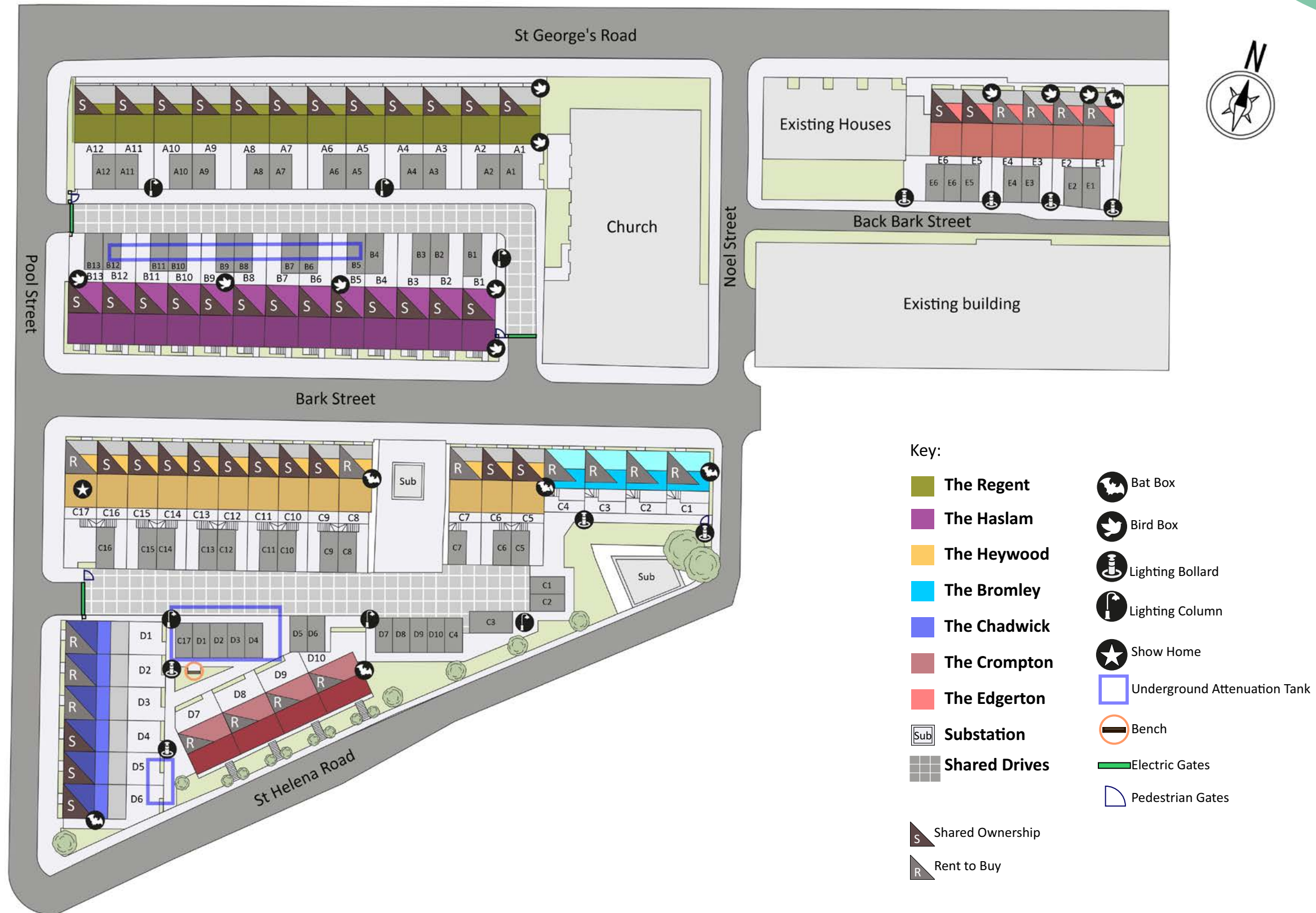
Local: Market Place Shopping Centre





# The development

## St George's Row, Pool St, Bolton BL1 2PF



Pool St, Bolton, BL1 2PF

A range of 58 contemporary new homes situated in the heart of Bolton

**Disclaimer:**

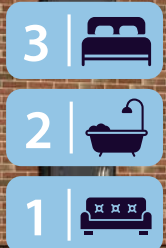
- The bat and bird boxes are not to be removed at any time, unless agreed with the local authority. Occupiers will be responsible for the maintenance of the wildlife boxes.
- This site plan is illustrative and should be used for guidance only. It does not show land contours and gradients, landscaping or boundary treatments.
- All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of landscaped and communal facilities as detailed in the lease.
- Attenuation tanks and Street Lighting are shown at approximate locations only.



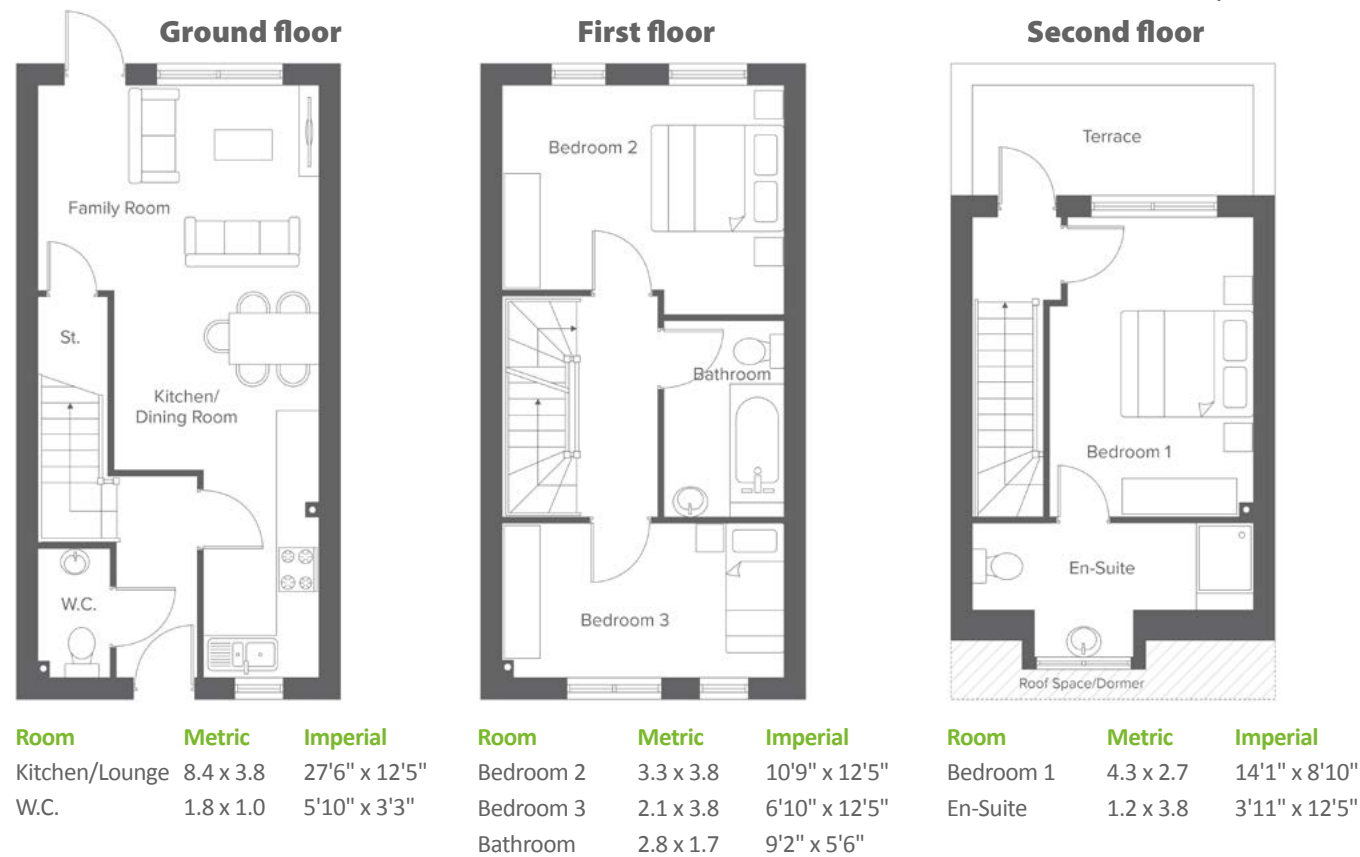
# The Heywood

3-bedroom home, sleeps 5

Total size 89m<sup>2</sup> / 958 ft<sup>2</sup>



Artist's impression



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  - Please request a full development specification from the team. Correct at time of printing (November 2023).
  - Second floor/loft rooms will have restricted floor and head space in some areas.
  - End terraces will have additional windows in some circumstances. Please check the specific plot with an advisor.

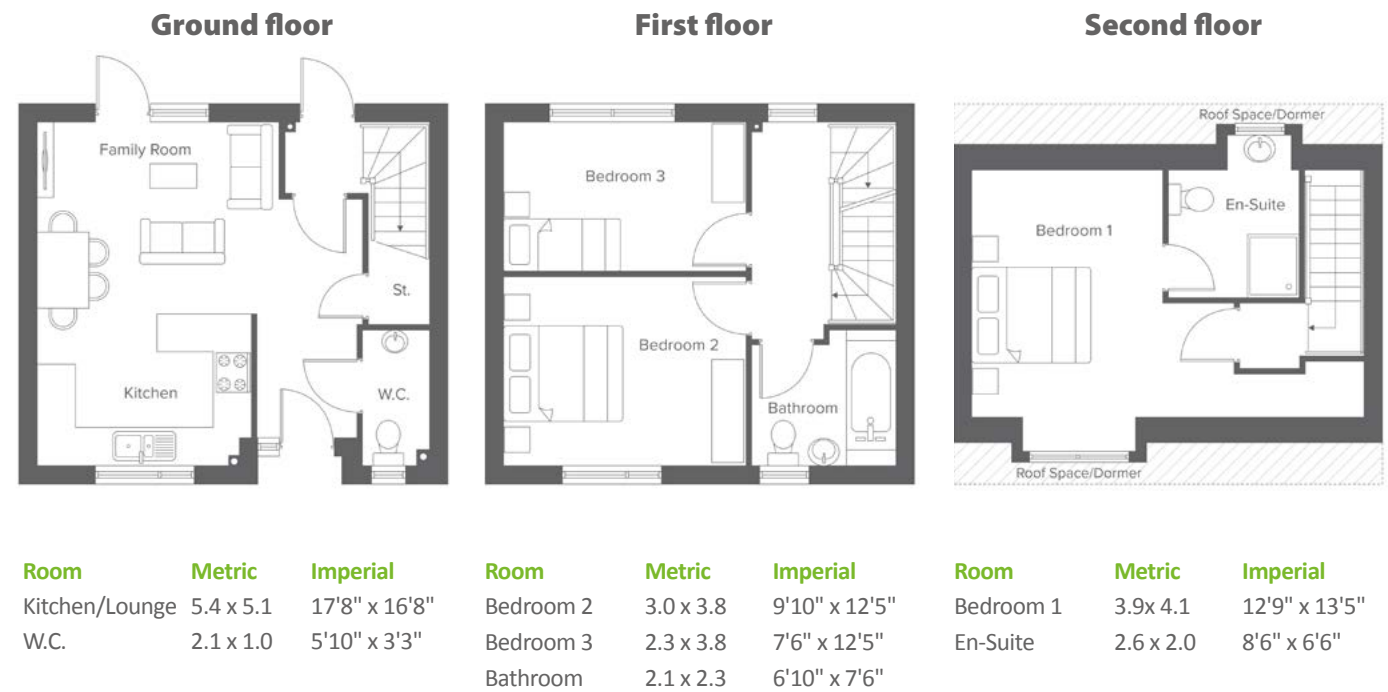
# The Crompton

3-bedroom home, sleeps 5

Total size 92.5 m<sup>2</sup> / 995 ft<sup>2</sup>



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# The Bromley

2-bedroom home, sleeps 4



Total size **75.7 m<sup>2</sup> / 814 ft<sup>2</sup>**

Artist's impression



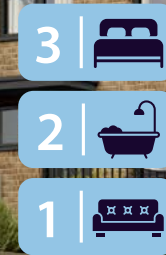
Ground floor	Metric	Imperial
Kitchen/Lounge	5.0 x 4.2	16'4" x 13'9"
W.C.	1.6 x 1.0	5'2" x 3'3"
First floor	Metric	Imperial
Bedroom 2	3.2 x 2.8	10'5" x 9'2"
Study	1.6 x 2.8	5'2" x 9'2"
Bathroom	1.9 x 2.3	6'2" x 7'6"
Second floor	Metric	Imperial
Bedroom 1	2.9 x 4.2	9'6" x 13'9"
En-Suite	1.0 x 5.3	3'3" x 17'4"

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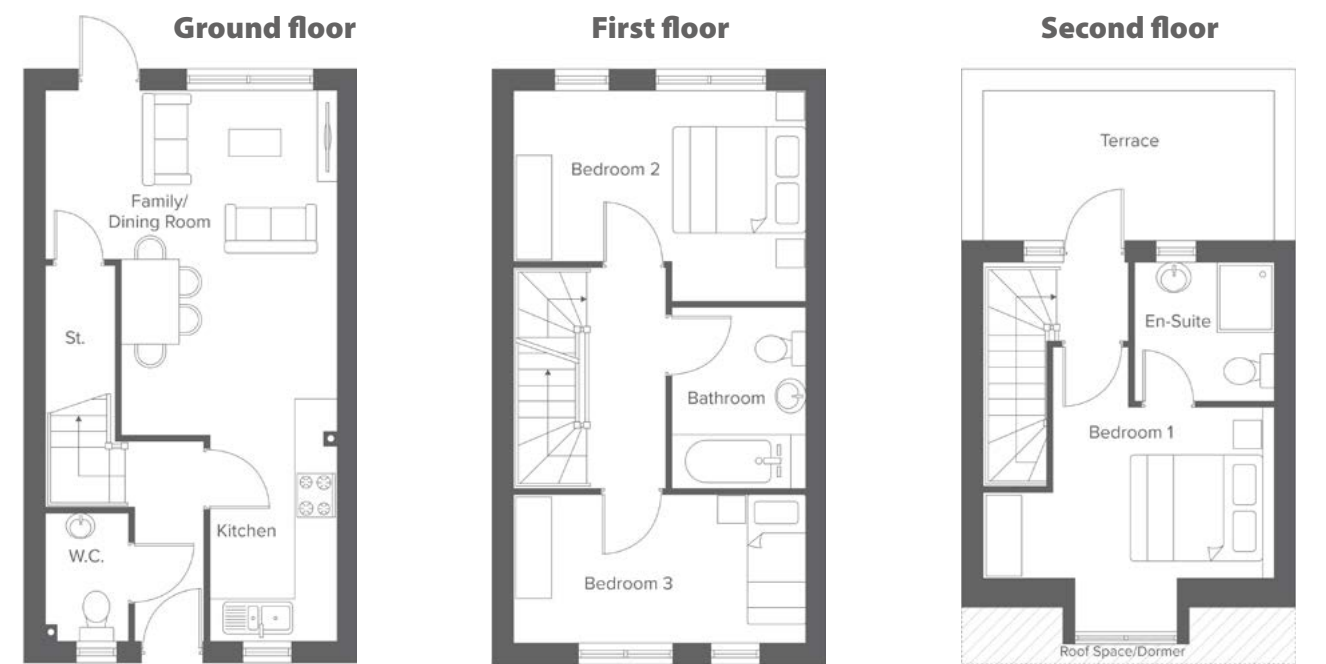
# The Chadwick

3-bedroom home, sleeps 5



Total size **84.9 m<sup>2</sup> / 913 ft<sup>2</sup>**

Artist's impression



Room	Metric	Imperial	Room	Metric	Imperial	Room	Metric	Imperial
Kitchen/Lounge	7.9 x 4.1	25'11" x 13'5"	Bedroom 2	3.0 x 4.1	9'10" x 13'5"	Bedroom 1	4.0 x 4.1	13'1" x 13'5"
W.C.	1.8 x 1.1	5'10" x 3'7"	Bedroom 3	2.1 x 4.1	6'10" x 13'5"	En-Suite	2.0 x 2.0	6'6" x 6'6"
			Bathroom	2.5 x 1.9	8'2" x 6'2"			

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# The Haslam

3-bedroom home, sleeps 5

Total size 91.8 m<sup>2</sup> / 988 ft<sup>2</sup>

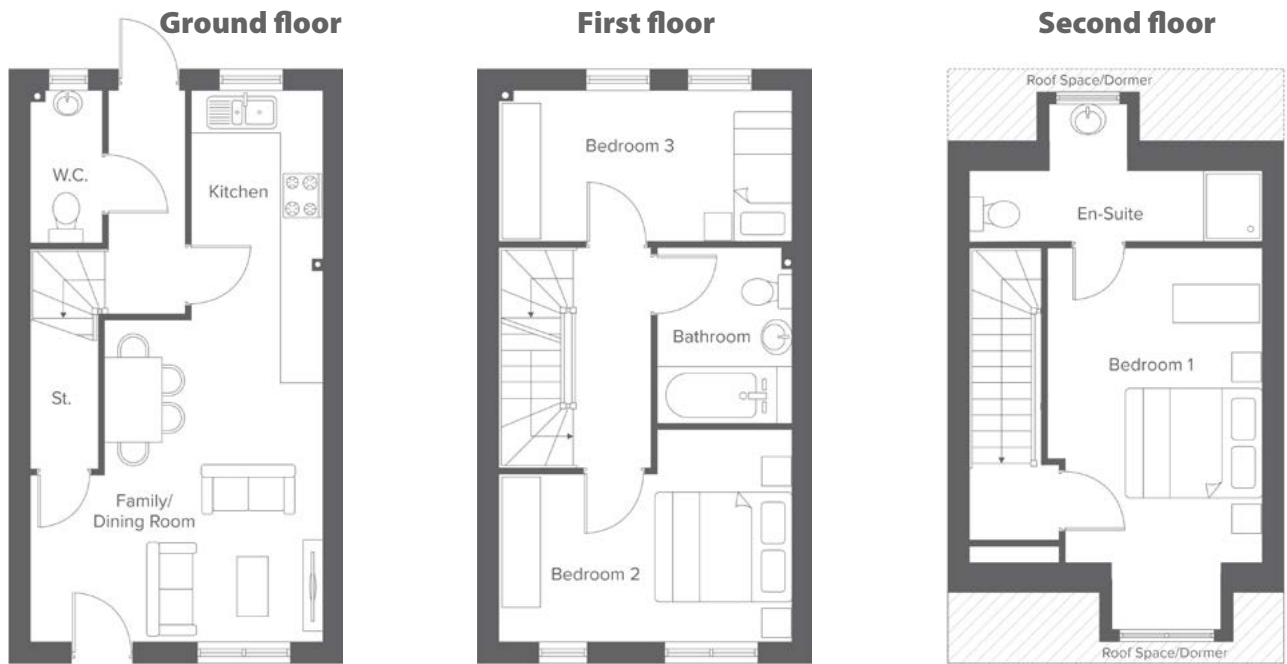


3 |

2 |

1 |

Artist's impression



Room	Metric	Imperial	Room	Metric	Imperial	Room	Metric	Imperial
Kitchen/Lounge	7.9 x 4.2	26'0" x 13'10"	Bedroom 2	3.0 x 4.2	9'10" x 13'9"	Bedroom 1	4.0 x 2.7	13'1" x 9'10"
W.C.	2.1 x 1.0	6'10" x 3'3"	Bedroom 3	2.1 x 4.2	6'10" x 13'9"	En-Suite	1.5 x 3.8	4'11" x 13'9"
			Bathroom	2.5 x 1.9	8'2" x 6'2"			

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# The Edgerton

4-bedroom home, sleeps 6

Total size 110.9 m<sup>2</sup> / 1,193 ft<sup>2</sup>

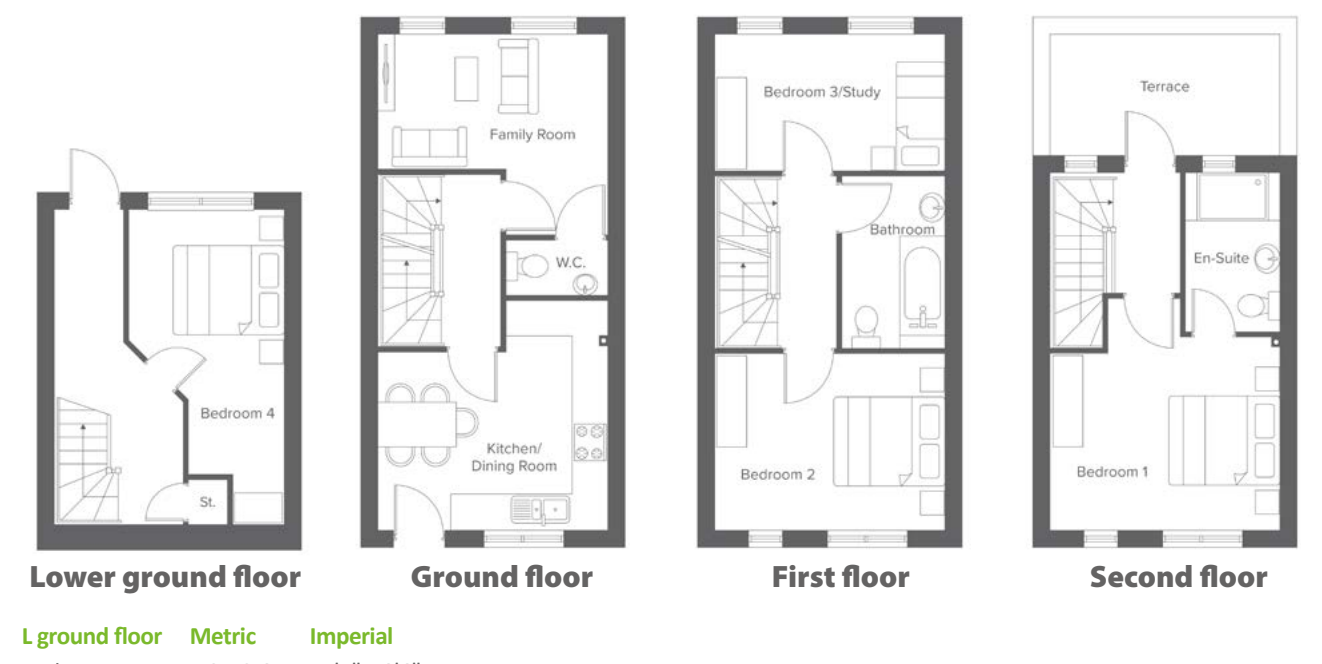


4 |

2 |

1 |

Artist's impression



Room	Metric	Imperial	Room	Metric	Imperial	Room	Metric	Imperial
Bedroom 4	5.3 x 2.6	17'4" x 8'6"	Bedroom 2	3.0 x 3.8	9'10" x 12'5"	Bedroom 1	3.3 x 3.8	10'9" x 12'8"
Kitchen/Dining	4.7 x 3.8	15'5" x 12'5"	Bedroom 3	2.3 x 3.8	7'6" x 12'5"	En-Suite	2.7 x 1.6	8'10" x 5'2"
Family room	3.3 x 3.8	10'9" x 12'5"	Bathroom	2.9 x 1.7	9'6" x 5'6"			
W.C.	0.9 x 1.6	2'11" x 5'2"						

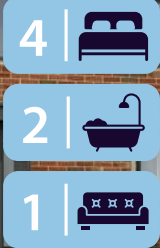
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# The Regent

4-bedroom home, sleeps 6

Total size 116 m<sup>2</sup> / 1,248 ft<sup>2</sup>



Artist's impression



Lower ground floor

Ground floor

First floor

Second floor

L ground floor	Metric	Imperial
Bedroom 4	4.5 x 3.9	14'9" x 12'9"

Ground floor	Metric	Imperial	First floor	Metric	Imperial	Second floor	Metric	Imperial
Kitchen	2.5 x 5.0	8'2" x 16'4"	Bedroom 2	2.6 x 5.0	8'6" x 16'4"	Bedroom 1	2.4 x 5.0	7'10" x 16'4"
Living/Dining	2.6 x 5.0	8'6" x 16'4"	Bedroom 3	2.4 x 5.0	7'10" x 16'4"	En-Suite	1.8 x 2.0	5'10" x 6'6"
W.C.	1.1 x 1.9	3'7" x 6'2"	Bathroom	2.4 x 1.9	7'10" x 6'2"			

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## Development design Building homes that inspire

At Your Housing Group, our homes are designed to be modern and contemporary.

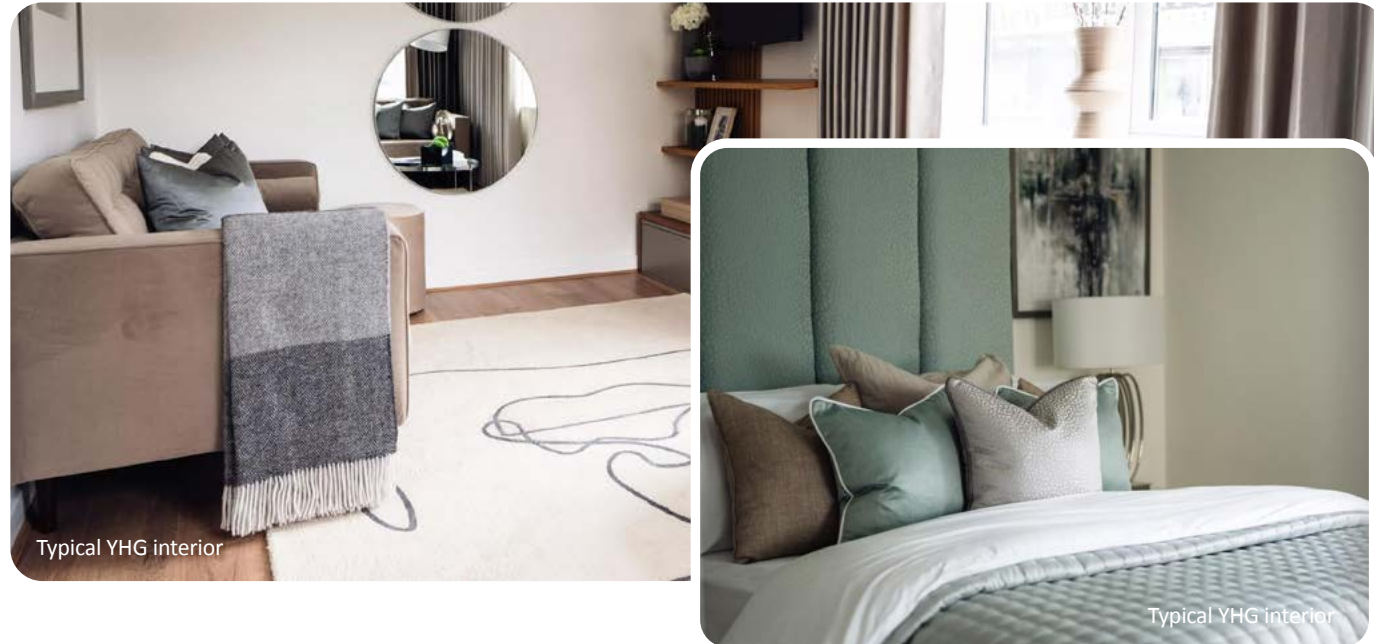
We take pride in shaping every aspect of your home to ensure it meets your every need, which is why your new home will be full of products and finishes of the highest quality.





## Shared ownership specification

### What can you expect?



Typical YHG interior

Typical YHG interior

#### General:

- Double Glazing
- Private secure parking to all properties
- Energy efficient appliances
- Roof terraces to selected properties
- Rear seating area to selected properties
- Vinyl flooring to kitchen, bathroom, WC's
- Ensuite to all house types
- Property alarm included.

#### Kitchen:

- Howdens cabinet and worktops
- Zanussi Appliances
- Electric Hob and Oven
- Chimney hood
- Fridge freezer
- Dishwasher
- Washer
- Worcester Bosch boiler
- LED downlighters.

#### Bathroom:

- Geberit sanitaryware
- Vado taps
- Thermostatic showers and electric showers to ensuite
- Porcelanosa tiles.

#### Living:

- Telephone and broadband internet sockets
- TV sockets.

#### Communal:

All leaseholders are required to pay a fair and reasonable proportion of the repairs and maintenance of landscaped areas and communal facilities as detailed in the lease.

#### Landscaping Area

Refer to service charge and sinking fund breakdown.

#### Communal Facilities

Shared private drives, shared footpaths, unadopted lighting, boundary treatments/railings or any additional facilities which the Landlord sees fit.

## Shared ownership explained at St George's Row

Shared ownership is another way to buy your home. You buy a percentage and pay rent on the rest.

#### Who is eligible for shared ownership?

Shared ownership is an option for lots of people. In brief:

- Your household income is £80,000 a year or less
- Must be a first time buyer
- Previously owned a home and can't afford to purchase a property outright
- Returning to the property market for example after a relationship breakdown
- If living in a current Shared Ownership property then the property must be sold
- You must pass a financial assessment, proving financial capability to buy the minimum share value and monthly payments
- Must have a deposit of at least 5% of the share-value of the home.

#### Part mortgage/part rent, how does that work?

Shared ownership is part buy, part rent. This means you will have a mortgage on the share you own and pay rent on the remaining share. For instance, if you buy a 50% share of the property, you'll pay a mortgage on the 50% share, and rent on the remaining 50% share. Usually, you can also carry on buying shares, to own it 100%.

You'll have a lease, which is essentially the contract for the share you've bought. It means you've got the right to keep your home for the Lease Term of 990 years, but the land belongs to Your Housing Limited as illustrated on the site plan. Your lease also sets out how much you need to pay each month, and your responsibilities as a shared owner.

Please apply at: [www.gov.uk/shared-ownership-scheme/apply](http://www.gov.uk/shared-ownership-scheme/apply)



#### Can I buy more shares?

You have the option to buy further shares in the property at the market value when financially possible. This is referred to as 'staircasing'. The more shares you purchase, the less rent you will pay and once you have successfully staircased fully you will no longer pay us rent and you own the property outright.

Following this we will dissolve your lease agreement, meaning you're a full-fledged homeowner. We've so far helped hundreds of aspiring homeowners to purchase a new build home through Shared Ownership and a number of our homeowners have already 'staircased' to 100% already!



# Shared ownership

## Process guide



### 1. Reserve a plot

When applying for Affordable Home Ownership you must check you are shared ownership eligible online.

Please apply at:

[www.gov.uk/shared-ownership-scheme/apply](http://www.gov.uk/shared-ownership-scheme/apply)

You will also need to ensure you have secured a mortgage in principle or have funds in place to purchase the property and be in a position to exchange within an agreed timeframe (we will confirm this date in writing once approval has taken place).

As part of our pre-qualification checks we will require you to complete a HEC (Homes England Affordability Assessment) and supply your AIP.

### 2. Complete the reservation

Once you have completed your shared ownership and Homes England affordability assessments, you will be required to provide the following documents to an appointed mortgage broker:

- P60 & salary slips (if applicable four if paid monthly, six if paid weekly)
- Proof of permanent employment
- Three months bank statements
- Rent statement or mortgage statement
- County Court Judgements documents
- Copy of Bank or Building Society book
- Copies of ID, for example, a valid passport or driving licence and proof of current address e.g. recent utility bill, council tax statement
- Recent official correspondence or confirmation from electoral role

*Once your mortgage broker has assessed your file and your case has been signed off by them, our sales adviser will prepare your application for approval.*

### 3. Approval process

Once we have received all the information, your application will be forwarded to the Home Ownership Team who will contact you to carry out their approval, this will be conducted over the phone or in person.

As well as assessing your application they will go through a checklist and discuss the terms and conditions of the shared ownership lease so you will be fully aware of what you are buying.

When you have been approved to purchase the property, you will receive a letter confirming that you have been approved for shared ownership.

*All reservations are subject to approval by our Home Ownership Team and should the reservation fee need to be returned this can take up to 14 days.*

### 4. Reservation fee

Once you have been approved we will call you to pay the reservation fee of £350 and request your Solicitor details.

The reservation fee will be deducted from the final completion monies.

### 5. Sale formally agreed

Now you have been approved, solicitors will be formally instructed.

The memorandum of sale will be issued to our solicitor who will issue the legal paperwork to your solicitor.

Once papers have been issued we will confirm the exchange deadline to you in writing.

### 6. During the sale

It is your responsibility to keep in touch with your solicitor to ensure they are working towards the deadline.

We will require to see sight of your mortgage offer (if applicable) for approval.

Your solicitors will carry out searches and raise their enquiries via our solicitors.

Should you have any queries you can contact the sales team on **0300 303 3619**.

### 7. Exchange and completion

Once your solicitors have carried out their searches and the offer has been approved an exchange date will be set. It may be that exchange and completion takes place simultaneously.

Prior to completion you will have the opportunity to view the property.

On completion you will be expected to pay an apportion of the rent and service charge from the day of completion until the end of the month plus a further one month's charge.

Once the solicitors have confirmed that completion has taken place the keys will be released.

A member of the sales team will meet you at the property with your welcome pack.





Artist's impression

## Rent to Buy specification What can you expect?



Typical YHG interior



Typical YHG interior

### General

- Double Glazing
- Private secure parking to all properties
- Energy efficient appliances
- Roof terraces to selected properties
- Rear seating area to selected properties
- Ensuite to all house types
- Property alarm included
- Laminate to ground floor and carpet to bedrooms and vinyl to wet areas
- Blinds provided.

### Bathroom

- Geberit sanitaryware
- Vado taps
- Thermostatic showers and electric showers to ensuite
- Porcelanosa tiles.

### Kitchen

- Howdens cabinet and worktops
- Zanussi Appliances
- Electric Hob and Oven
- Chimney hood
- Fridge freezer
- Dishwasher
- Washer
- Worcester Bosch boiler
- LED downlighters.

### Living

- Telephone and broadband internet sockets
- TV sockets.

The above images are for representative purposes only.



# Rent to Buy explained at St George's Row

Rent to Buy is a government designed scheme which allows working households to rent a home at 20% below the open market rent (Intermediate rent) providing the opportunity to save for a deposit to go on and purchase their home in the future.

**With Rent to Buy, you can live in a quality new build home at Intermediate Rent (approximately 80% of the open market rent) for a maximum of five years. During that time, you will save towards a deposit and have the option to buy your home through shared ownership.**

## Applicant Eligibility

At the time of letting, prospective Rent to Buy tenants must be working households and intending to buy their own home in the future.

- Prospective Rent to Buy tenants must be first time buyers or returning to the market following a relationship breakdown.
- Applicants will be assessed to ensure that they're eligible for the scheme and that they can't currently afford to buy a home on the open market.
- You can't apply if you already own another property.

## FAQs

### Q: What benefits does the Rent to Buy scheme provide?

Rent to Buy allows you to live in a new build property at a monthly rent (approximately 80% of the market rent). This reduced monthly rent is designed to help you save for a deposit to purchase the property in the future.

### Q: Who is responsible for maintenance and repairs to the property?

Your Housing Group will provide a maintenance and repairs service under the terms of your tenancy agreement.

### Q: What will I need to pay up front?

- You will be required to pay a full month's rent plus the remaining apportionment for the current month's rent before you move in to the property. This will allow time for your account and future direct debit payments to be set up.

- Payment will need to be cleared at least 48 hours prior to you moving in to your home.
- Once a moving-in date has been set our appointed PRS Officer will advise you of the amount you need to pay and arrange to collect the payment.
- All future payments will then be collected directly by Your Housing Group via a monthly direct debit on the first of each calendar month.

### Q: Ongoing costs?

In addition to your rent payments, you will also be responsible for all utilities costs associated with the property from the day you move in. Meter readings will be taken at the handover meeting to allow for you to set up accounts in your name. You will also be responsible for Council Tax and telephone, Wi-Fi and TV subscriptions.

### Q: Can I buy my home before the end of the five year period?

Once you have your deposit you can buy your home through shared ownership in the first five years (subject to YHG's agreement) and at the end of the five year term you will be able to purchase your home outright.

### Q: What will happen when I am in a position to buy my home?

Firstly, a valuation by a RICS Chartered Surveyor will be required. Your Housing Group will arrange for the valuation to be undertaken on your behalf and you will be responsible for the cost. The valuation will confirm the current open market valuation of the property.

Should you proceed to buy your home, we will require an Agreement in Principle (AIP) from your mortgage lender, confirming that you're able to secure a mortgage.

### Q: What happens if I cannot buy my home at the end of the five year period?

After the initial five year letting period YHG will contact you to review your current circumstances and housing options. YHG may require you to leave the property, continue to offer the property as Rent to Buy, offer to sell you the home on an outright basis - you will be given the right of first refusal; or retain and convert the home as rented housing on either an affordable or market rent basis.

Any decision will be at the discretion of YHG and we will inform you of our decision in writing at the end of the five year letting period.

During the five year period, we will contact you on an annual basis to review your financial status and check that Rent to Buy is still suitable for your needs





# Rent to Buy

## Process guide



### 1. Reserve a plot

You will be required to complete a HEC (Homes England Affordability Assessment) as part of our pre-qualification checks.

To reserve your property, you will need to complete the following forms:

- Pre-tenancy form
- Pre-qualification form
- GDPR form

All Rent to Buy Properties are subject to eligibility criteria and satisfactory referencing.

You will be required to pay a holding deposit which will be deducted from your first month's rent should you enter into a tenancy agreement with Your Housing Group.

All successful lets are subject to referencing which will include a credit check, employment reference and landlord reference.

### 2. Referencing process starts

- You will receive an email from our appointed referencing company, asking for more detailed information to start the referencing process. It is important that you provide this information as soon as possible.
- Our referencing company will contact your landlord (where applicable) and employer to verify the details that you have provided as well as carry out a credit reference check.
- The completed reference is usually returned within 5 working days, but this is dependent on you, your landlord and your employer responding as quickly as possible.

### 3. Reference completed

When we receive the completed reference, we will contact you to advise the outcome and discuss a move in date and next steps if the reference is successful.

### 4. Payments

Before you move in to the property you will need to pay:

- One month's rent (less the holding deposit you paid on reservation).
- A deposit which is equivalent of one month's rent. The deposit will be registered with the Tenancy Deposit Scheme and full details of the scheme will be provided to you. The deposit is refundable when you move out providing there are no damages, outstanding cleaning or outstanding rent arrears.

### 5. Moving in

Once you have been approved we will call you to pay the reservation fee of £350 and request your solicitor details.

The reservation fee will be deducted from the final completion monies.

### 6. Paying your rent

Your rent will be due on the 1st of each month via direct debit.

### 7. During your tenancy

Your tenancy will be for an initial fixed term of 18 months after which it will "roll" on a monthly basis. We will contact you annually to carry out a property inspection and discuss your aspiration to proceed to purchase the property.

### 8. Proceed to purchase

Our Commercial Transaction team will provide guidance on how to proceed with your purchase.

In order to be eligible to purchase a Shared Ownership home applicants must have a gross household income of less than £80,000 and be otherwise unable to purchase a suitable property for their housing needs on the open market.



# St George's Row Bolton

Pool Street, Bolton, BL1 2PF



## Get in touch

 01204 208 072

 [yourhousinggroup.co.uk](https://www.yourhousinggroup.co.uk)

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