

**Development off Cornwall Estate,
Mynytho,
Gwynedd,
LL53 7RH**



ARTIST IMPRESSION OF SITE



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GENERAL SPECIFICATIONS:

Construction	<ul style="list-style-type: none"> • Timber frame, 98x18mm Cedar Tongue and Groove panels to part of front elevation, with white render finish • Roof: 20 X 10 Slates
Insulation	<ul style="list-style-type: none"> • The roof and cavity walls will be insulated to comply with current Building Regulations.
Windows	<ul style="list-style-type: none"> • White uPVC with clear double glazed units, except for bathroom and downstairs shower room. • Keylite Roof windows • A Rated double glazed windows for increased thermal efficiency • Comply with Secure and Design
Doors	<ul style="list-style-type: none"> • External: Front Composite , Rear White uPVC • French Doors: White uPVC • Comply with Secure and Design • Internal: oak veneered
Fascia and Soffits	<ul style="list-style-type: none"> • White uPVC
Rainwater goods	<ul style="list-style-type: none"> • Black uVPC • 200L water butt and stand
Joinery	<ul style="list-style-type: none"> • Torus 5" skirting, 3"architrave in white eggshell finish. • Staircase – softwood square plain spindles, stained light oak.
Ironmongery	<ul style="list-style-type: none"> • Brushed steel effect on all internal doors
Electrical	<ul style="list-style-type: none"> • Compliance with Building Regulations. • Mains powered smoke and CO2 detectors/battery backup operated. • BT box in study • SKY/TV aerial points to study, living room, kitchen and bedrooms • All lighting to be energy efficient
Central Heating	<ul style="list-style-type: none"> • Worcester Condensing Boiler LPG to meet required standards
Internal Decoration	<ul style="list-style-type: none"> • Walls finished with magnolia matt emulsion, ceilings finished with white matt emulsion.
Wall tiling	<ul style="list-style-type: none"> • Bath and shower wall to ceiling height. • Shower room – shower area only. • The remaining walls will be emulsion in magnolia. • *Different options available with regards to tiling – further information available*

Kitchen	<ul style="list-style-type: none"> • Fully fitted kitchen from Howden's Greenwich Shaker range, • Choice of worktops. • To include as standard :- stainless steel gas hob, single electric oven, extractor fan, stainless steel splash back, integrated dishwasher and fridge freezer. • *Different options available with regards to Kitchen units/Worktop and Fridge freezer – further information available*
Bathroom	<ul style="list-style-type: none"> • Fitted with white bathroom suite, chrome fittings
Shower room	<ul style="list-style-type: none"> • Fitted with white sanitary ware, shower enclosure
External	<ul style="list-style-type: none"> • Boundary fencing to side and rear • Rear garden: part slabbed and turfed, garden shed • Front garden: turfed • Paths around perimeter of house and 3m X3m patio area. • Drive : tarmaced • Off road parking for two cars • Outside water tap
Warranty	<ul style="list-style-type: none"> • LABC 10 Year Warranty from date of legal completion. Details of the warranty cover will be provided on completion. • www.labcnhw.co.uk for further information

KITCHEN & UTILITY ROOM	BATHROOM & SHOWER ROOM
<p>Kitchen Units</p> <ul style="list-style-type: none"> • Howden Greenwich Shaker range in white, cream, grey or light oak finish. • Option to upgrade at additional costs to Greenwich Gloss –Cream, stone, graphite, white, grey or light grey, additional cost £192.50 + VAT • Lamona Ashworth 11/2 bowl stainless steel sink – Ref: SMK5161 • Lamona Rhone chrome swan neck monobloc tap-REF: TAP3456 • Splashback stainless steel Ref: APL2996 <p>Appliances included:</p> <ul style="list-style-type: none"> • Lamona integrated stainless steel gas hob, single electric oven, extractor hood (Ref HAP2135) • Lamona integrated 70/30 fridge freezer (HJA6800), • Option to upgrade to Lamona integrated 70/30 Frost Free Fridge freezer (HJA6015) additional £130 + VAT • Lamona fully integrated Dishwasher (LAM8603) <p>Worktops</p> <ul style="list-style-type: none"> • Matt Laminates 38mm 616 deep- Oak Block Style (WKP3660) Walnut Block (WKP4060) • Textured Laminates - Blackstone (WKP2260) Earthstone (WKP5060) • Option to upgrade to Square Edged Laminates – Natural Stone Tan (WKP2960) additional £111 + VAT • Backboard to match worktop <p>Utility Room</p> <ul style="list-style-type: none"> • Worktop to match kitchen • Space for washing machine and tumble dryer • Plumbing for washing machine <p>Standard</p> <ul style="list-style-type: none"> • Smoke alarms and heat detectors • 2 ceiling lights • Choice of floor tiles or vinyl covering (Kitchen/Utility) 	<p>Bathroom</p> <ul style="list-style-type: none"> • Armitage Shanks “Sandringham” suite in white • Chrome finish fittings, single taps • MIRA Minilight EV mixer shower over bath from combi boiler • Shower screen • Shaver point • Choice of ceramic wall tiles from a selected range. Option to upgrade tiles at additional cost • Choice of tiles or vinyl floor covering <p>Shower Room</p> <ul style="list-style-type: none"> • Wash hand basin and w.c. • MIRA Advanced ALT 10KW shower • White 900mm shower tray , glass screen to side • Choice of tiles or vinyl floor covering Option to upgrade tiles at additional cost

Additional Costs – these prices may vary in line with the suppliers cost at time of purchase

FURTHER INFORMATION

PV Panels: Solar panel electricity systems, also known as solar photovoltaics (PV), capture the sun's energy using photovoltaic cells. These cells don't need direct sunlight to work – they can still generate some electricity on a cloudy day. The cells convert the sunlight into electricity, which can be used to run household appliances and lighting.

The benefits of solar electricity

- **Cut your electricity bills.** Sunlight is free; your electricity costs will be reduced.
- **Get paid for the electricity you generate.** The UK government's **Feed-in Tariff** scheme pays you for the electricity you generate, even if you use it.
- **Sell electricity back to the grid.** If your system is producing more electricity than you need, you can sell the surplus back to the grid through the Feed-in Tariff scheme.
- **Cut your carbon footprint.** Solar electricity is green renewable energy and doesn't release any harmful carbon dioxide or other pollutants. A typical home solar PV system could save nearly two tonnes of carbon per year.

Maintenance

Solar PV needs little maintenance – you'll just need to keep the panels relatively clean and make sure trees don't begin to overshadow them. In the UK panels that are tilted at 15° or more have the additional benefit of being cleaned by rainfall to ensure optimal performance.

LPG: Heating will be LPG Gas supplied by Cam Gas. Cam Gas will be responsible for installing and renewing the tanks. Owners will have to pay a quarterly standing charge in addition to cost of gas usage, which will be metered.

Drainage: The properties will be connected to the mains drainage system, which is adopted and the responsibility of Dwr Cymru. The home owner will be responsible from the property to the mains.

Wildlife area: will be the responsibility of North Wales Timber Frames

DISCLAIMER

In accordance with the property Misdescription Act 1991, the information in this brochure is given as general guidance only. The illustration of the site is an artist impression. The materials and external finishes may vary. It does not imply that landscaping will be as indicated; the room dimensions stated on the floor plans are scaled from plans and may vary in practise. You should check the exact sizes in your own property before buying carpets, appliances and furniture

This specification is for general guidance only and may be amended, Grŵp Cynefin reserve the right to make alterations to the specification during the course of construction without prior notice. You are advised to check this information with Grŵp Cynefin. This brochure does not form part of any contract.

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PLOT NO	HOUSE TYPE	MARKET VALUE Updated March 2016	AFFORDABLE OPTION
1	3 bedroom semi-detached house, with large garden	£215,000	75% £161,250 70% £150,500 65% £139,750 60% £129,000 55% £118,250 51% £109,650
2	3 bedroom semi-detached house, with large garden	£215,000	75% £161,250 70% £150,500 65% £139,750 60% £129,000 55% £118,250 51% £109,650
3	3 bedroom detached house, with large garden	£235,000	75% £176,250 70% £164,500 65% £152,750 60% £141,000 55% £129,250 51% £119,850
4	3 bedroom detached house, with small garden	£220,000	75% £165,000 70% £154,000 65% £143,000 60% £132,000 55% £121,000 51% £112,000
5	3 bedroom semi-detached house with small garden	£205,000	75% £153,750 70% £143,500 65% £133,250 60% £123,000 55% £112,750 51% £104,550
6	3 bedroom semi-detached house with small garden	£205,000	75% £153,750 70% £143,500 65% £133,250 60% £123,000 55% £112,750 51% £104,550
7	3 bedroom detached house with small garden	£235,000	75% £176,250 70% £164,500 65% £152,750 60% £141,000 55% £129,250 51% £119,850

PLOT NO	HOUSE TYPE	MARKET VALUE Updated March 2016	AFFORDABLE OPTION
8	3 bedroom semi-detached house with small garden	£215,000	75% £161,250 70% £150,500 65% £139,750 60% £129,000 55% £118,250 51% £109,650
9	3 bedroom semidetached house with small garden	£215,000	75% £161,250 70% £150,500 65% £139,750 60% £129,000 55% £118,250 51% £109,650

WHAT COSTS WILL I INCUR?

It is important to consider the costs of purchasing your own home as well as the costs associated with being a homeowner.

INITIAL COSTS

You will probably require a minimum of £2,000 to meet these costs. Costs vary between solicitors and mortgage lenders.

Legal Fees:

- **Solicitors Fee:** this is for the basic legal work that they will do on your and your mortgage lenders behalf.
- **Land Registry Fee:** this registers you as the owner of the home at the Land Registry as well as any mortgages or loans (known as Charges) that you have taken out in order to buy it.
- **Environmental Search Fee:** this shows any planning applications made on the property you are buying and also any planned developments that may affect your home.
- **Disbursements:** your solicitor will charge for any administrative work that they undertake on your or your mortgage lender's behalf. This includes bankruptcy searches or telegraphic transfer fees.
- **Stamp duty:** In addition, you will be required to pay Stamp Duty Land Tax (SDLT). No tax will be paid on the first £125,000 of the purchase price, and then you will pay 2% on the proportion between £125,000 to £250,000.
<https://www.tax.service.gov.uk/calculate-stamp-duty-land-tax/#/intro>

Mortgage, deposit and valuation costs: .

- **Deposit:** Generally 5% of purchase price.
- **Valuation fee:** no matter which type of property you buy your mortgage lender will require you to have a valuation survey carried out so that they can be sure the property is suitable for them to lend upon.

Costs of being a homeowner

- Mortgage repayments
- Building and contents insurance
- Repairs and maintenance
- Services – gas, electricity, water, council tax etc
- Council tax – if there is only one adult living in the property, you can claim 25% discount off your annual council tax bill.

EXAMPLE:

Purchasing with a 25% discount from market value prices by way of a 75:25 shared equity

- Full price £205,000
- Affordable price at 75% £153,750
- Minimum deposit of 5 % of full price £10,250 (some lenders may accept 5% of affordable price)
- Balance to be met with a mortgage £143,500
- Current mortgage rates available at the time of going to press (April 2016) and based on the purchaser having a 5% deposit, and illustration being a 30 year repayment mortgage currently available from a recognized mainstream lender (with qualifying conditions) with repayments fixed at 3.09% for 5 years = £611.53pm, thereafter from month 61 reverting to the Building Society's variable rate which is currently 3.99 % = £672.87 pm
- Valuation Fee – to be paid when applying for a mortgage.
- Independent mortgage advice should always be sought. Mortgages are subject to eligibility and affordability criteria.

Further information on the costs of running a home that you own can be found in a number of consumer magazines or books, or on the internet. Here are some examples of useful websites:

www.yourmoney.moneyadviceservice.org.uk

www.mortgageadvisors.which.co.uk

www.moneysavingexpert.com

www.thisismoney.co.uk

TIPS ON MAKING A MORTGAGE APPLICATION

DON'T ASK TO BORROW TOO MUCH

- Trying to borrow more than is realistic will delay the application process and could lead to you being denied a loan. Most lenders have affordability calculators on their websites, which will give you a rough guide to how much you can borrow. You don't need to provide your name or address, but you do have to enter personal details about how much you earn and any outgoings that you have, such as loan and credit card payments.
- Lenders look at affordability, as opposed to a simple multiple of your income. Credit cards and loan repayments affect the amount that you can borrow. Aim to pay off your existing debts, especially credit card debts before applying for a mortgage.

EXPLAIN ANY DISCREPANCIES ON YOUR BANK STATEMENT

- Banks and building societies will examine your bank statements in detail. Any missed or late payments or unusual activity could result in an instant rejection. If there is anything that needs explaining that wasn't your fault, ask for a letter from the parties involved.

BE ORGANISED WITH YOUR PAPERWORK

- Keep bank statements, pay slips carefully. Most lenders will need at least three months' pay slips and three months' bank statements. Online bank statements may not be acceptable; therefore you need to ask for hard copies from your bank. You will also need proof of your identity and address. If the lender asks for particular documents, try to send everything together with the application to avoid confusion.

MAKE SURE THAT YOU PROVIDE PROOF OF DEPOSIT

- You will require a **5% deposit**, the larger deposit you have the better your mortgage interest rate. Showing that you have money sitting in an account may not be sufficient for all lenders, you may be asked to provide proof of how you built up your deposit.
- Complete a clear paper trail of where you have raised your deposit from, or include a letter if the money is a gift from a family member. This proves to the lender that the money has been saved, earned or offered as a gift, not borrowed. We may ask for a bank statement from the family member.

BE HONEST ABOUT YOUR INCOME AND BONUSES

- The income declared on your application should match exactly what appears on your pay slips and P60. If you rely on income above your basic salary, such as bonuses or commissions, it should be evident on pay slips and P60's. Many lenders do not include annual bonuses in income calculations, so additional income needs to be regular if it is to be taken into account.

CHECK YOUR CREDIT REPORT AND THAT YOU ARE ON THE ELECTORAL REGISTER

- Lenders examine your credit report in detail, and this document will also show whether you are on the electoral register. If you're not on the register and you have a poor credit rating, you may not be able to get a mortgage.
- If there are any errors on your credit report, you can file a notice of correction. You can access your credit report through any of the credit references agencies: Experian, Equifax and Callcredit. To find out if you are on the electoral register, ask at your local council. You can also sign up online at aboutmyvote.co.uk.

**Your home is at risk if you fail to keep up with repayments
on your mortgage**