

# PROPERTY FOR SALE

**4 Cults Drive, Tomintoul, AB37 9HW**

- **THREE BEDROOM DETACHED HOME FOR SALE** •
- **DISCOUNTED PRICE OF £151,200\*** •
- **HIGHLY INSULATED & ECONOMICAL TO RUN** •
- **SOLAR PV PANELS & ELECTRIC CAR CHARGING POINTS** •
- **GARDEN & PRIVATE PARKING** •
- **APPLICATIONS WITH LOCAL CONNECTIONS PRIORITISED** •

\*Rural Housing Burden attached to the title. Full details within  
NB: an additional monthly factoring charge is payable per property

**APPLY  
NOW!**



For enquiries, or to request a brochure and application form by post, contact  
[housing@chtrust.co.uk](mailto:housing@chtrust.co.uk) or call us

# PROPERTY SPECIFICATION

The property at 4 Cults Drive in Tomintoul was built by Alpha Projects (Scotland) Ltd. in 2023. Funding for this project was partly provided by The Scottish Government's Rural & Islands Housing Fund, Social Investment Scotland, TGDT, HIE, CARES and Dorenell Windfarm CBF.

## Property accommodation comprises:

Ground Floor: Hallway, Open plan Living/Dining/ Kitchen area, Bedroom and Utility Room

First Floor: 2 Bedrooms and Shower Room

The property benefits from 2 private parking spaces and garden area with drying provision.

The property is located centrally within the village of Tomintoul where surrounding properties are generally of a similar residential style and nature.

The local primary school sits opposite the property. Local facilities and amenities are nearby.

Property is available to purchase in now at a discounted sale price of:

- **£151,200** (37% discount is applied from the Market Value)

**Factoring** - charges for the maintenance of the communal areas will be confirmed at time of offer.

**Reservation fee** - There will be a reservation fee of £500 payable and deducted from sale price at settlement of sale.

EPC Rating: B



## Property specification

**External Walls** blockwork

**External Finish** off white wet dash with features of wet dash render in differing colours and partial lap boarding

**Roof Finish** concrete tile with uPVC gutters & downpipes

**Windows and Doors** double glazed uPVC

**Heating/Water** Wet system radiators via Air Source Heat Pump. Hot water via solar PV panels and Sun AMP

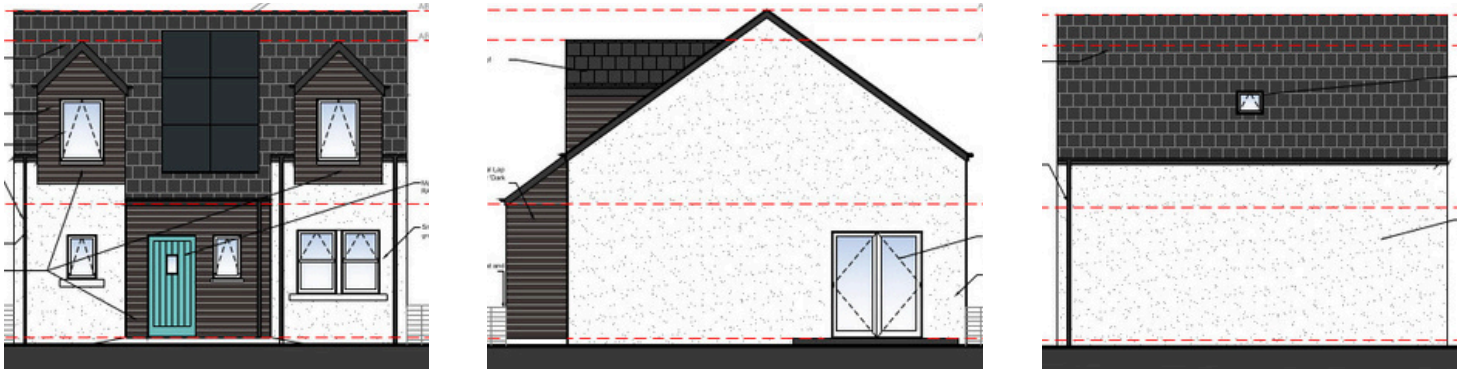
**Ventilation** conventional extractors in kitchen and bathroom spaces

**Waste management** connected to mains water and public sewer

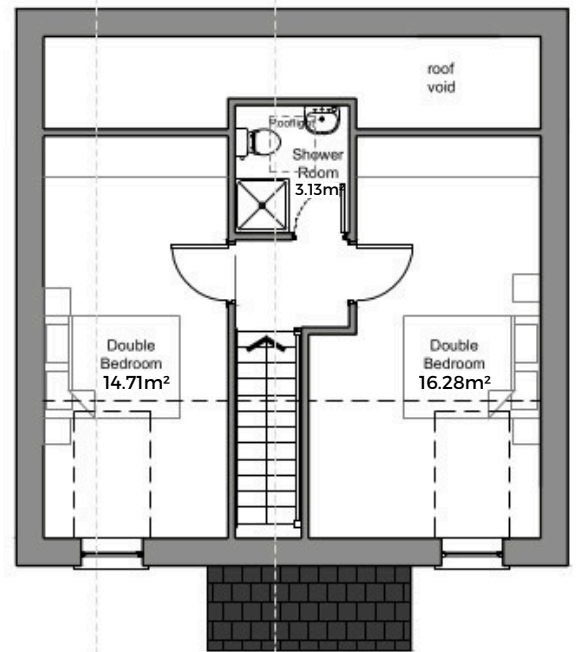
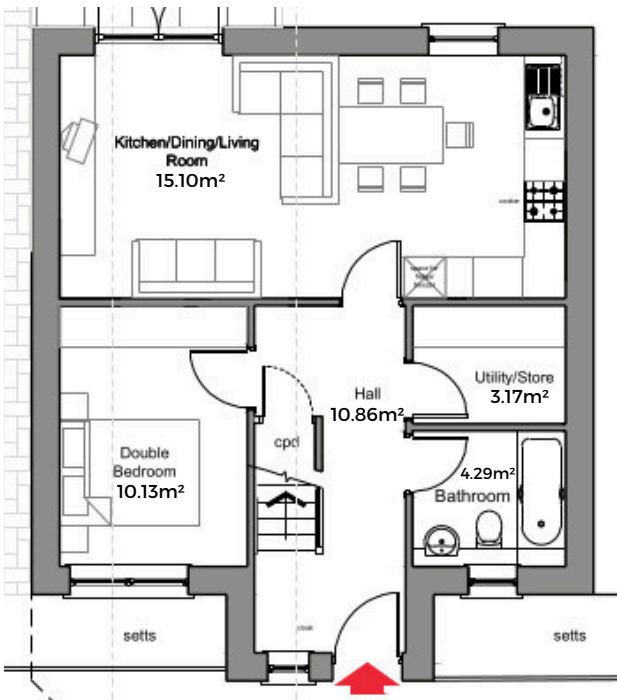
Electric car charging outlet fitted

The design and specification of these properties is in line with Scottish Building Standards. No furnishings or white goods will be supplied. PLEASE NOTE these plans and dimensions are for illustrative purposes only and should not be used for ordering of furniture and floor coverings

# PROPERTY DETAILS



Elevations for 4 Cults Drive, Tomintoul



The walls and ceilings are plaster boarded and finished with white vinyl matte emulsion, and all timber finishings will have a white paint finish.

The property is provided unfurnished with any floor coverings and white goods left or sold at the discretion of the seller - to be confirmed at the time of offer.

All internal doors are of an oak finish. The windows and external doors are designed, constructed and installed to Section 2 of 'Secured by Design' (ACPO, 2009). All glazing to doors and side panels is laminated.

Grassed garden area with a post & wire boundary fence.

# RURAL HOUSING BURDEN

**The property will be sold with a Rural Housing Burden attached to the title**

## WHAT IS A RURAL HOUSING BURDEN?

The Rural Housing Burden is a direct result of work carried out by Communities Housing Trust (CHT) to promote and enable affordable home ownership in rural communities. It is a Title Condition that applies to all homes and plots sold at the discounted price. CHT has entered into an agreement with TGDT to enable the sale of these properties to go ahead at a discounted sale price with the Rural Housing Burden attached to the Title.



**The property owner will have 100% ownership of the property.**

## HOW IT WORKS:



An agreed discount percentage from the open market value is offered to the first purchaser, and a discount from market value will apply to any future sale of the property. This is known as a resale price covenant



There is a right of pre-emption. This means that CHT has the first right to buy back the property when it is offered for sale.



There is a personal bond between CHT and the owner, which means the property must be the owner's sole and principle residency and not used as a second or holiday home.

# ALLOCATION POLICY

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Communities Housing Trust (CHT) is a registered charity and social enterprise focused on building sustainable rural communities across central and northern Scotland.

Tomintoul affordable housing project aims to increase the range of affordable housing opportunities in the local area to meet the communities needs. Increasing the supply of suitable, affordable housing prevents people being potentially forced to leave the community and provides secure, efficient home for people living in unsatisfactory accommodation.

CHT will be allocating the properties on behalf of Tomintoul & Glenlivet Development Trust (TGDT) and all application enquiries should be directed through CHT.

**We will prioritise those who are either,**

- (i) living in the area where the property is located (within the AB37 9 postcode area or in close proximity to it),
- (ii) have immediate family there,
- (iii) work in the area,
- (iv) have a need to live there,
- (v) or those currently living out with the area who can add social and economic benefit by moving to the area.

The home must be your only, and permanent, residence and should be suitable for your current housing needs, where your finances permit.

## **Mortgage Finance**

We will undertake a financial assessment to ensure that you are likely to secure a mortgage. Whilst you can approach any lender to secure a mortgage, you will find that some lenders do not accept the conditions applied to the homes to protect the affordability element (ie: the Rural Housing Burden). You must be aged 18 or over to apply for a mortgage.

**We strongly recommend that you take the appropriate legal and financial advice before entering into any commitment to purchase a property, in order to be satisfied that the appropriate mortgage products will be available to allow you to complete any purchase.** CHT cannot make any recommendations or promote any financial services or products. The following lenders may provide mortgages with the Rural Housing Burden title condition (subject to appraisal of financial status):

- <https://www.halifax.co.uk/mortgages.html>
- <https://www.ecology.co.uk/mortgages/>

# APPLICATION AND ALLOCATION PROCESS

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1. Complete the application form and enclose the required supporting documentation. The application form can be downloaded from the Communities Housing Trust (CHT) website.
2. CHT will assess the applications and allocate the homes according to TGDT allocations policy. All applicants will receive a letter to let them know if they have been successful or not. No TGDT staff or board members will be involved in this process.
3. Once prospective purchasers have been identified, arrangements will be made, for an accompanied viewing of each property. A reservation fee of £500 is payable and deducted from sale price at the time of offer.
4. The purchaser will then be required to instruct their Solicitor to issue an offer to TGDT Solicitors, MacLeod and MacCallum, 28 Queensgate, Inverness, IV1 1DJ to purchase the property etc and a settlement date will be agreed.