

PROPERTY FOR SALE

8a Canon Gillies Place, Arisaig, PH39 4NG

- 2 BEDROOM END TERRACE HOUSE •
- PURCHASE FOR DISCOUNTED PRICE OF £140,000* •
- ENCLOSED GARDEN & OFF STREET PARKING •
- EPC RATING: B ; COUNCIL TAX: C •
- APPLICATIONS WITH LOCAL CONNECTIONS PRIORITISED •

* Conditions apply, see Rural Housing Burden details within



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form from the website



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Suite 4, 2nd Floor, Moray House, 16-18 Bank Street, Inverness, IV1 1QY

PROPERTY SPECIFICATION

The property at 8a Canon Gillies Place, Arisaig was completed by MAKAR in 2014 under the Scottish Government's Greener Homes Innovation Scheme. The home is built to a high standard of energy efficiency and will be economical to run. 8a is an end terrace property in a modern & sustainably designed building.

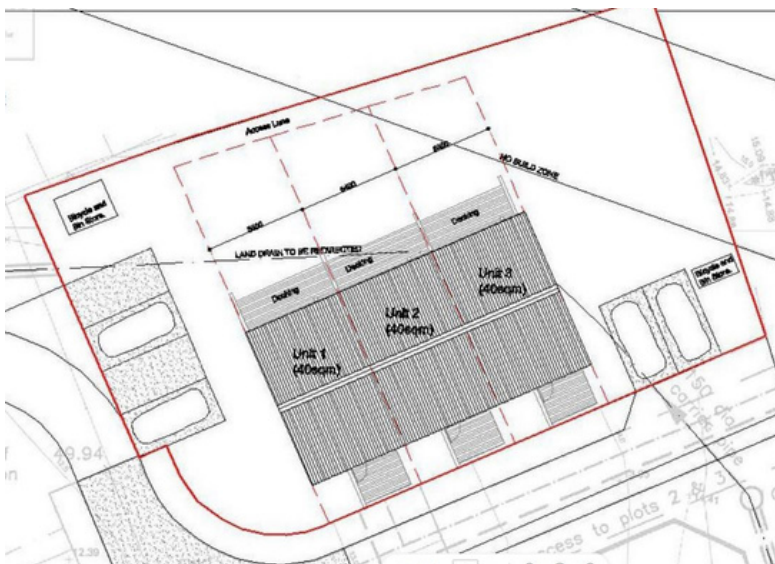
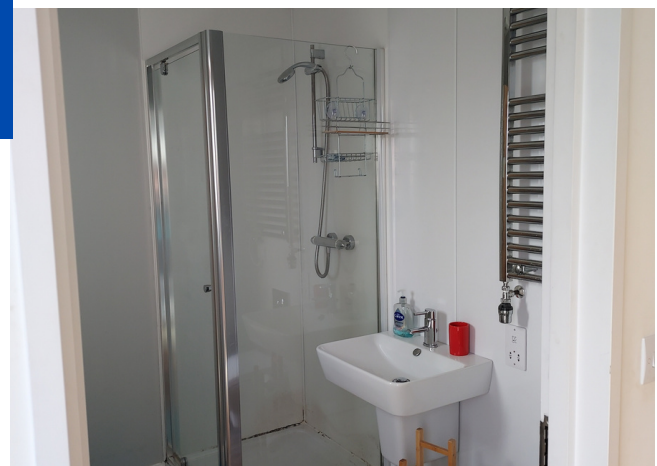
Property accommodation comprises:

Ground floor: inner hall with utility cupboard and open stairway, WC/shower room, open plan lounge and kitchen/dining area with patio doors to decked area

First floor: two double bedrooms

The property benefits from an enclosed private rear garden, decked area to the front and two private parking spaces. There is a large outbuilding with electricity supply installed and decking following on to the rear patio decking.

The sale price of the property is £140,000. This sale price reflects a 20% discount in the market value, as the title of the property is subject to a Rural Housing Burden. Please read on for further details on the Rural Housing Burden.

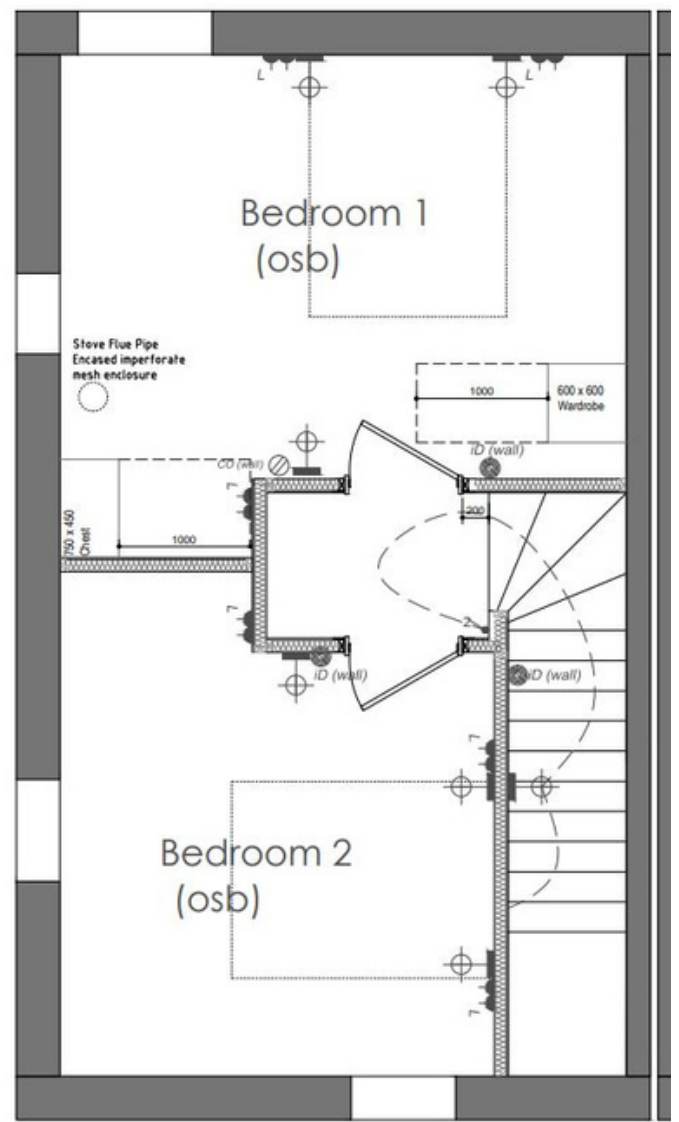
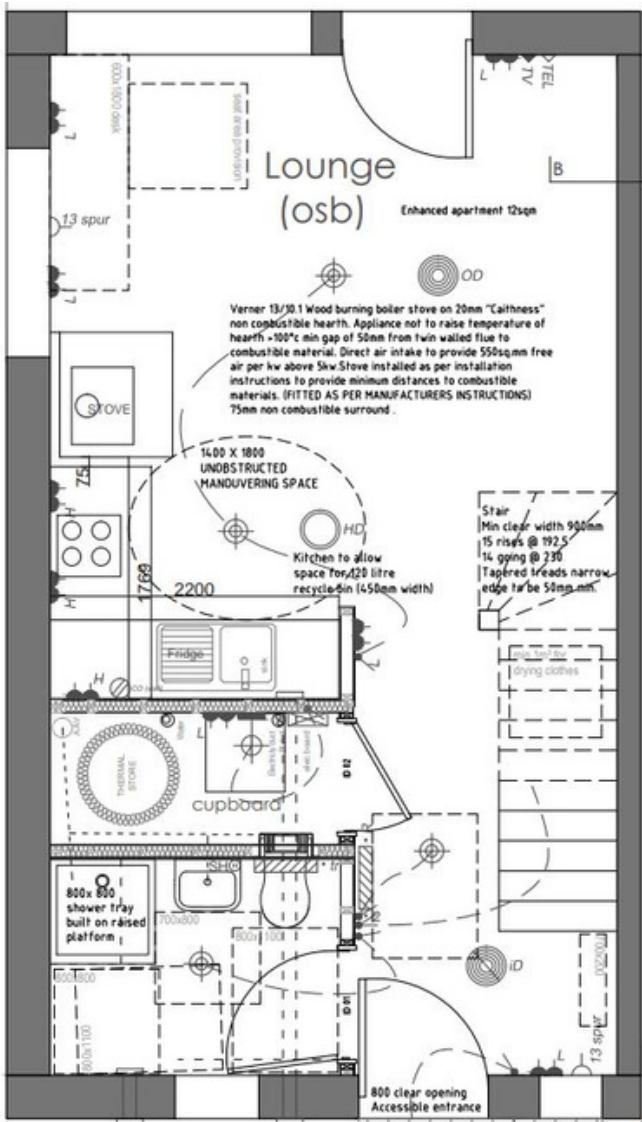


site plan



No furniture or white goods are included in the sale, with the exception of the integrated hob, oven and extract hood.

FLOOR PLANS & LOCATION

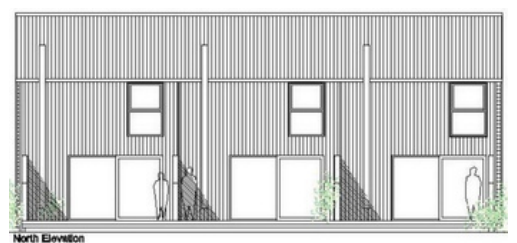
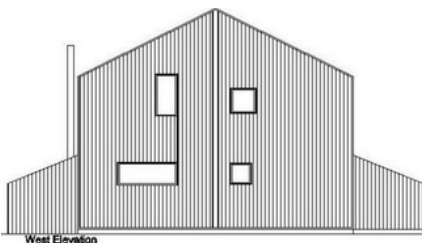
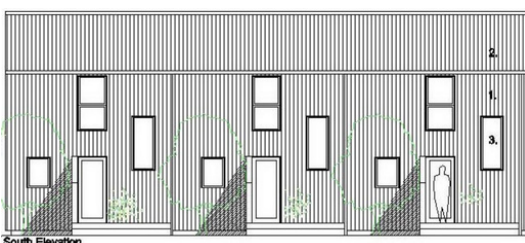


Heating is provided by a wood burning stove which heats a water storage tank. The tank supplies additional heating in the hallway by a large radiator, if required. The hot water can be heated independently by an immersion switch to avoid using the wood burning stove during warmer months.

The kitchen units have been selected from Howden's Greenwich Stone range (or similar). The kitchen will be provided with an inset electric hob and a built in electric oven.

The walls, ceilings and finishings are painted white throughout. The exterior of the home is clad in European larch board, which has not to be painted and will gradually lighten with age.

All internal doors are solid core ply with a paint 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.



* PLEASE NOTE these plans are for illustrative purposes only and should not be used for ordering of furniture and floor coverings

ALLOCATION CRITERIA

Communities Housing Trust allocate properties based on a community led allocation policy. The main principles of the allocation policy will be based on the eligibility criteria set out below

We will prioritise those who are either,

- (i) living in the area where the property is located,
- (ii) have immediate family there,
- (iii) work in the area,
- (iv) or have a need to live there.
- (v) Those currently living outwith the area who can add social and economic benefit by moving to the area.
- (vi) Those who can release a social rented house.

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).

We strongly recommend that you take 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.

APPLICATION AND ALLOCATION PROCESS

1. Complete CHT's application form and enclose the required supporting documentation. The application form can be downloaded from the CHT website.
2. CHT will assess the applications we receive from interested purchasers and will confirm a sale to the purchaser who meets with the above criteria. If we have more than one interested purchaser we will let everyone know if they have been successful or not
3. Once a prospective purchaser has been identified, arrangements will be made, for an accompanied viewing of the property.
4. The purchaser will then be required to instruct their Solicitor to issue an offer to the CHT Solicitors, Murchison Law, 5 Ardross Terrace, Inverness, IV3 5NQ to purchase the property and a settlement date will be agreed.

The details within this brochure are for information only and do not form the basis of any contract.

CHT accepts no responsibility for any errors or omissions in this brochure.

CHT offers no financial or legal advice - potential applicants should seek appropriate legal & financial advice.

RURAL HOUSING BURDEN

The plots 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.



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.