

PROPERTY FOR SALE

Larch House, Daviot, IV2 5XQ

- 2 BEDROOM SEMI-DETACHED HOUSE •
- PURCHASE FOR £140,000* •
- ENCLOSED GARDEN & OFF STREET PARKING •
- EPC RATING: B; COUNCIL TAX: D •
- APPLICATIONS WITH LOCAL CONNECTIONS PRIORITISED •

* Conditions apply, see Rural Housing Burden within

**Apply
now!**

*Larch
House*



Scan the QR code to
download an application
form from the website



www.chtrust.co.uk • info@chtrust.co.uk • 01463 233 549

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

PROPERTY SPECIFICATION

The property at Larch House, Daviot 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. This home meets the Scottish Building Standards Silver Active Level of sustainability, and will be highly thermally efficient. As a result the properties will have lower fuel costs and will continue to be affordable in the long term



Property accommodation comprises:

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

First floor: two double bedrooms and open landing, ideal for a home office space



The property benefits from an enclosed private rear garden, off street parking, EV charger, outside tap and serviced outbuilding at the front. Heating is provided by a wood burning stove and panel heaters, with an electric heated towel rail in the bathroom. Hot water is heated by energy efficient electric immersion.

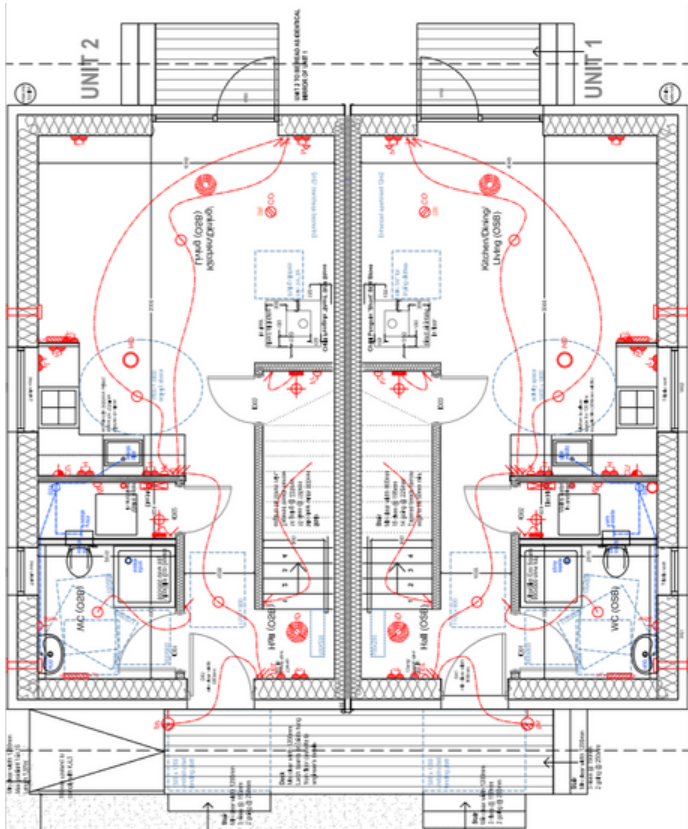


The property is serviced by a waste water treatment works, shared with the neighbouring property, Hazel House. The electrical apparatus for the WWTW is located in Hazel House and, as owner of the property, you will be liable to contribute to the electrical usage for this. The arrangement for this will be agreed privately between Larch House and Hazel House.

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.

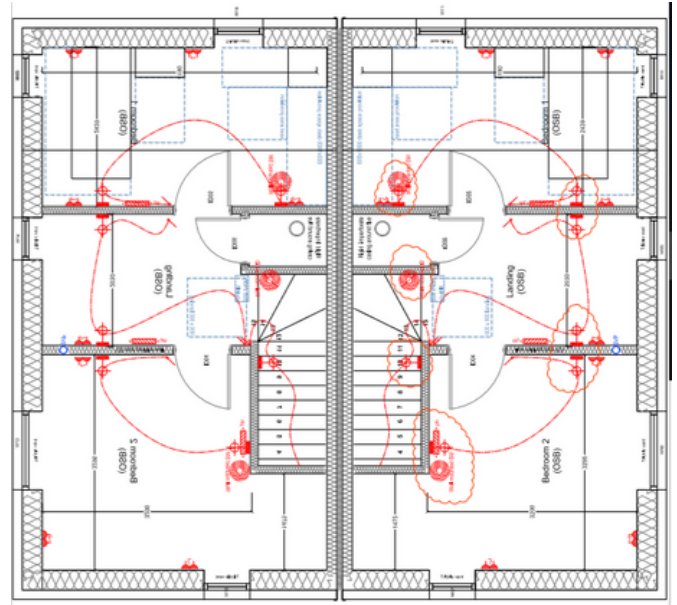


FLOOR PLANS & LOCATION



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

The properties have been built to a high level of air tightness and mechanical extraction fans have been installed to provide the required adequate ventilation. The purchaser will be provided with instructions and guidance on how to use the heating and ventilation systems.



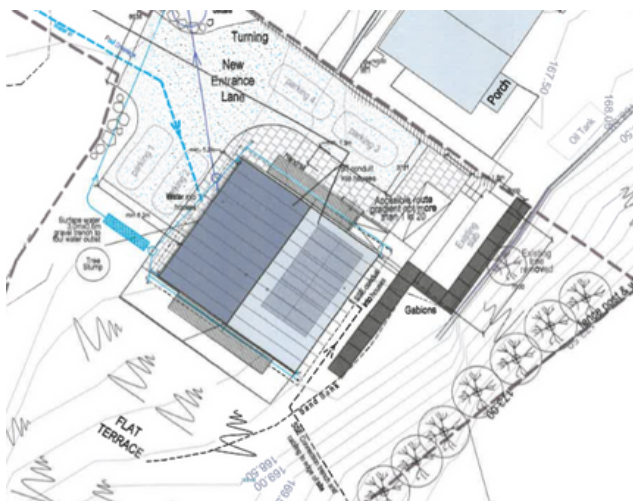
The walls and ceilings are plaster boarded and finished with 2 coats of white matt emulsion throughout, and all timber finishings are painted white.

The floors are concrete and existing floor coverings are included in the sale.

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.

The exterior of the home is clad in European larch board, which has not to be painted and it will gradually lighten with age.

Garden areas have been partially terraced and raised beds installed. There are gabion baskets to the rear elevation to contain a steep bank.



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.