

TO APPLY

1. Complete the online application form before the closing date.
2. CHT will assess the applications we receive from interested purchasers. Applicants who satisfy the criteria will be invited to submit supporting documents for Stage 2 of the application process and given a deadline for this information to be received. Applications that will end at Stage 1 will be notified by e-mail.
3. All Stage 2 applications will be reviewed and CHT will confirm an offer to the successful applicant. Arrangements will be made for an accompanied viewing of the property.
4. The purchaser will then be required to pay a £500 reservation fee* to secure the offer and should instruct their Solicitor to issue an offer to CHT Solicitors, Murchison Law, 5 Ardross Terrace, Inverness, IV3 5NQ to purchase the property and a settlement date will be agreed.

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.

THE RURAL HOUSING BURDEN

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

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.



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.

*£500 reservation fee is non-refundable should the sale not proceed and will be deducted from the sale price once the sale has settled.
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.
Your home is at risk if you do not keep up repayments on a mortgage or any loan secured on it.



detached



3 bedrooms



1 bathroom



Air Source



Private
garden



EPC

FOR SALE

📍 2 Rathad Mhicguaire, Kilbeg, IV44 8AB



APPLY
ONLINE



• Applications with local connections prioritised •

**Discounted* sale price
£169,500**

* Conditions apply, see Rural Housing Burden details within

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

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

Communities Housing Trust is a Company Limited by Guarantee (SC182862) and a Scottish Charity (SC027544)
Landlord Registration No: 131303/270/23030 • CHT Letting Agent Registration No: LARN1906024 • VAT Registration
No: 980 7002 27 • Property Ombudsman member T10345 • Scottish Association of Landlords member 31579





Sabhal Mòr Ostaig, The Highland Council and Communities Housing Trust are jointly pioneering this community-led development as part of the wider Kilbeg Village project in Sleat. The project aims to support intergenerational living, alleviate social isolation, and foster cultural community spirit

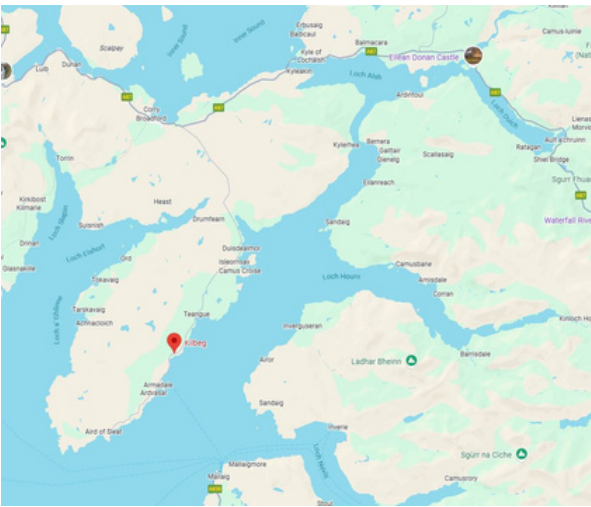
PROPERTY SPECIFICATION

The exterior of the home is finished in an off-white wet dash and partial larch board cladding with a slate roof. The walls, ceilings and finishings are painted white throughout.

The kitchen units have been selected from Howden's Greenwich Stone range (or similar).

The property benefits from a private garden, enclosed to the rear and open at the front, and two parking spaces.

The sale price of the property is £169,500. This sale price reflects a 32.5% discount from the market value, as the title of the property is subject to a Rural Housing Burden, details on back page.



Property accommodation entrance hallway, open plan kitchen/diner/living space, 3 double bedrooms with storage, bathroom.

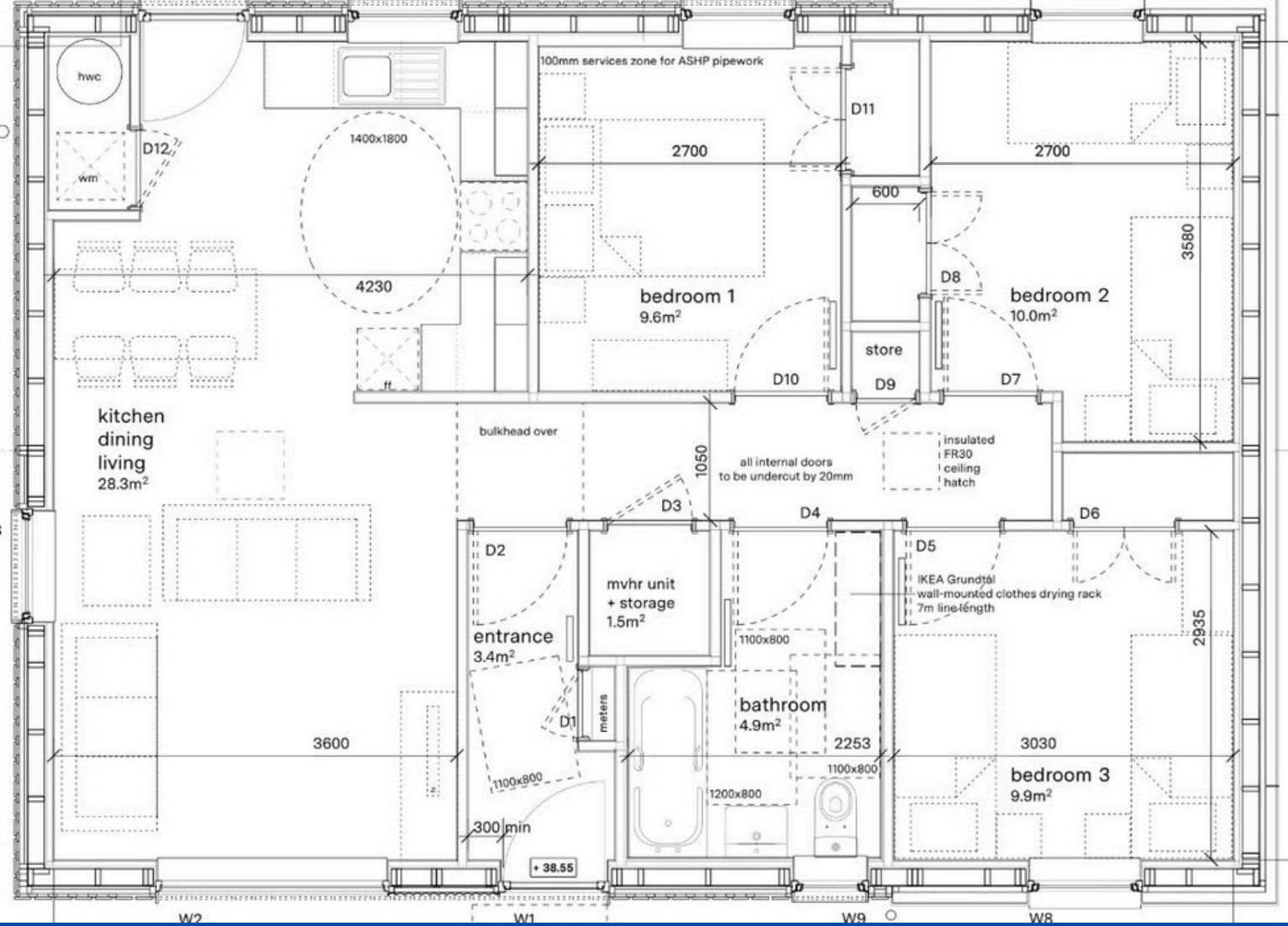
Heating
Air to Air Source Heat Pump, plus towel rail in bathroom and panel heaters in bathroom. Hot water via unvented cylinder

Glazing
dark grey uPVC double glazing throughout

Extras
A service charge is payable for maintenance of the communal areas

Council tax
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What3Words location
///sweetened.obligated.trying

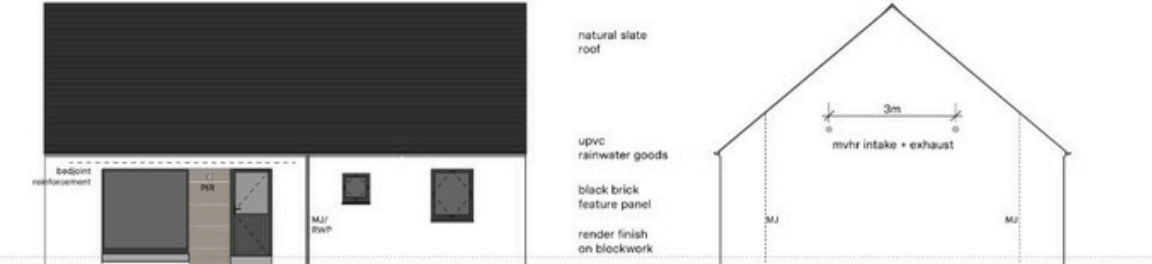


Communities Housing Trust allocate properties based on a community led allocation policy. The main principles of the allocation policy will be based on the eligibility criteria set out below

We will prioritise applications that meet at least one of the following

- Living in the area where the property is located
- Have immediate family there
- Work/job offer in the area
- Have a need to live there
- Currently living outwith the area who can add social and economic benefit by moving to the area
- Can release a social rented house
- Household numbers are the best fit for the accommodation size

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



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