



# Ash Tree Cross

Carnon Downs

# Welcome to Livewest

Livewest was formed through the merger of DCH and Knightstone to become a leading developer of housing in the South West.

With a heritage of over 40 years experience in providing quality housing from the shores of Cornwall to the Gloucestershire hills, we have the scale and vision to build real social change in our region, one front door at a time.

While helping thousands of customers on the road to owning their own home, LiveWest translates its profits into affordable housing by building inclusive, welcoming and vibrant communities.

At our heart we are a people business, with over 36,000 properties, 70,000 customers and a dedicated commitment to building 16,000 new homes in the South West over the next ten years.

Our success as a business fuels our social purpose. It allows us to be transformational and gives us the freedom to invest in the communities we build and support.

As experienced leaders in our sector we have the ability to light the way forward with a progressive approach to the modern landscape of affordable housing, helping customers make that important step towards owning a home.



## Ash Tree Cross

Located in the village of Carnon Downs just three miles southwest of Truro, LiveWest are excited to offer two brand new shared ownership homes.

Carnon Downs offers a number of local shops and businesses including a post office, garden centre, farm shop, public house and hairdressers. The nearby village of Devoran offers primary schooling alongside options in Truro for schooling from primary age through to further education.

Interested in finding out more? Contact our sales team today on 0800 027 9801 to register your interest and find out how to apply.



Rural development  
within close  
proximity to  
Truro City, ideal  
for families.



# Key Features

- 1 Brand new three bedroom homes
- 2 Enclosed garden and two parking spaces
- 3 Gas central heating
- 4 Local connection applies

Contact our sales team today on 0800 027 9801 or email [newhomes@livewest.co.uk](mailto:newhomes@livewest.co.uk) to register your interest.

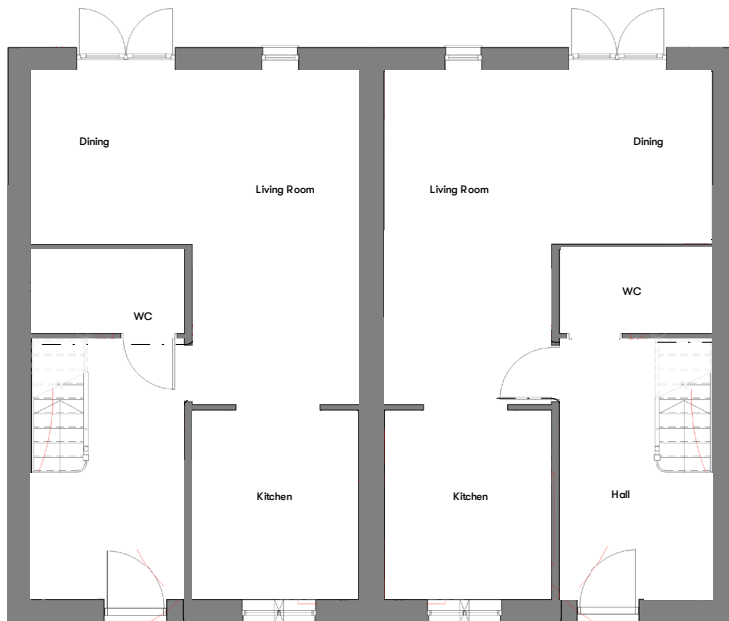




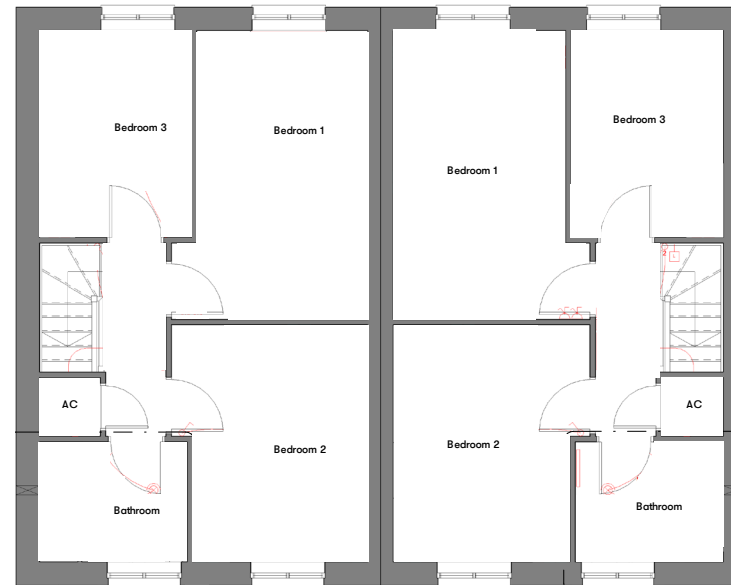
# Floorplans

Please refer to our [LiveWest website](#) for plot availability

GROUND FLOOR

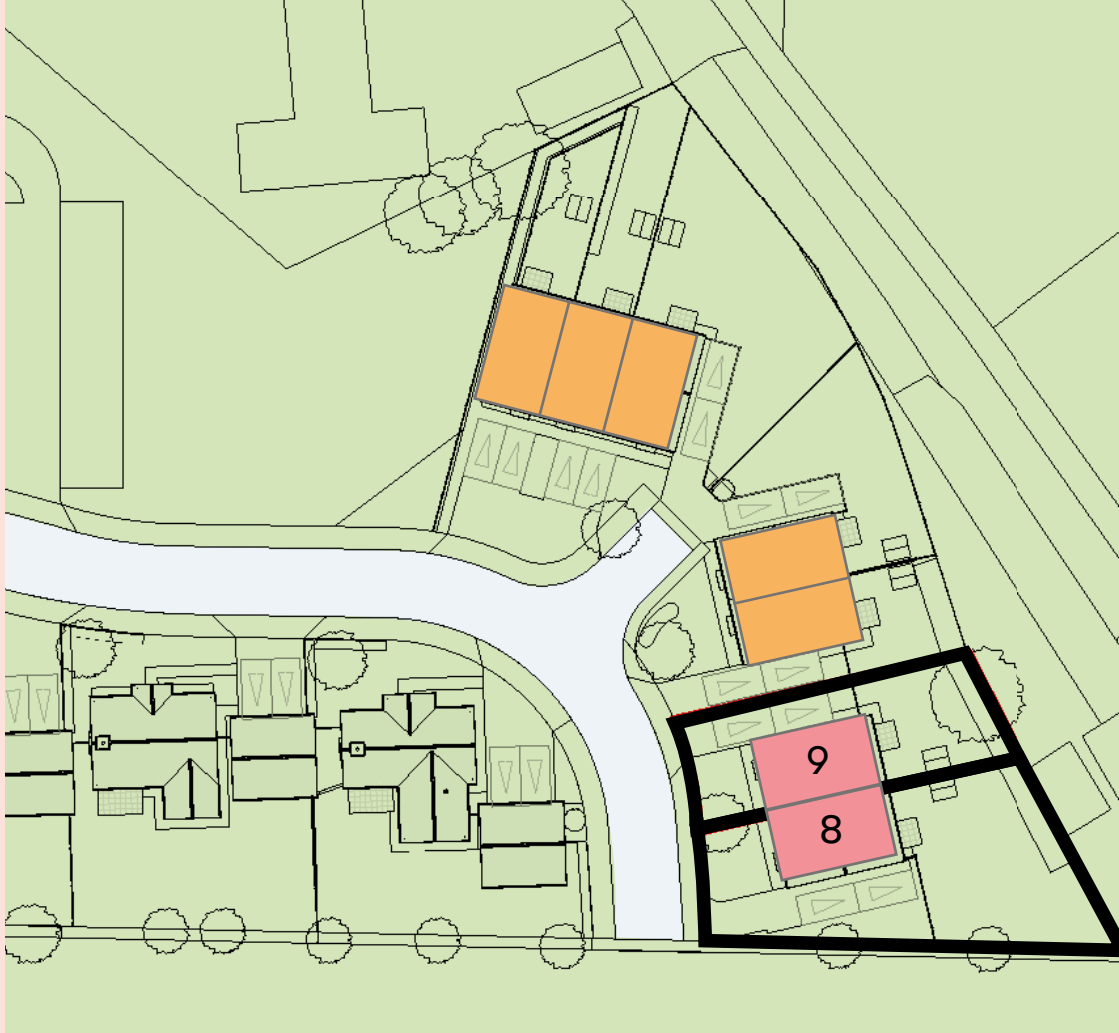


FIRST FLOOR



PLOT	HOUSE TYPE	OPEN MARKET VALUE	40% SHARE	RENT	SERVICE CHARGE	BUILDINGS INSURANCE
8, 9	3 bedroom semi detached house with two parking spaces	£260,000	£104,000	£325.00	TBC	£8.17

\*Whilst every attempt has been made on the accuracy of this information, please note all room measurements have been taken off plan and are therefore subject to change.  
\*All specification has been agreed as part of the build contract therefore you are unable to choose your kitchen or bathroom finishes for all our shared ownership homes.



## Site Plan

- Three bedroom shared ownership homes
- Livewest affordable rent homes



# Shared Ownership

Discover the facts

# What is shared ownership?

## Advantages

- The perfect way to get onto the property ladder
- Only 5% deposit\*  
\*Dependent on circumstance
- Free stamp duty for first time buyers
- Buy more shares when suitable to you

Shared ownership, also known as part rent part buy, is a way to help people get onto the property ladder.

You buy a percentage of a house and pay rent to LiveWest for the remaining share. This means smaller deposits, smaller mortgage, and the rent you pay on the remaining share is charged at a discounted rate.

You can buy more shares as and when you can afford to, usually between 25%-75% and eventually up to 100%, in most cases, you can own your own home outright.

Stamp Duty paid for first-time buyers of shared ownership properties.

In the 2018 Budget, the government announced that shared ownership first-time buyers would be exempt from paying stamp duty if their shared ownership property is worth up to £300,000.

As a shared owner you are fully responsible for the repairs and maintenance of your home, internally and externally.







## Am I eligible?

You will need to meet certain criteria in order to be eligible for shared ownership. You will need to confirm that you can raise enough money (normally with a mortgage) to buy the share that you own. Monthly rent is then payable on the remaining share as well as a monthly fee towards buildings insurance and service charges which service communal areas in and around your property.

Read and understand your lease and what restrictions it sets out. Work out costs and monthly payments and think about your long term plans.

## How do I apply?

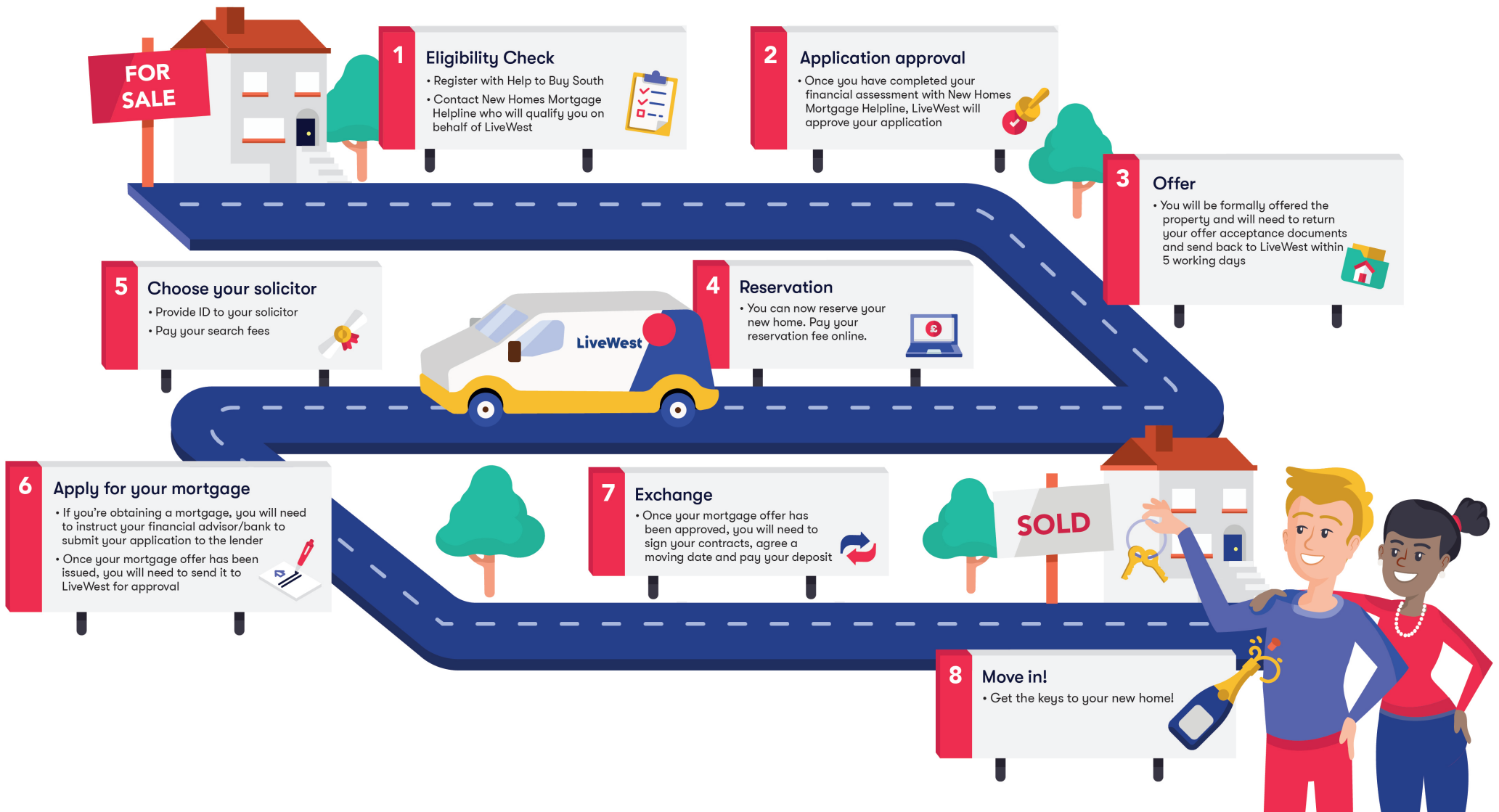
In two easy steps, you can be on your way to owning your own home:

- Contact New Homes Mortgage Helpline to complete your financial assessment. Find out more information on how to do this in our how to apply brochure.
- Register with Help to Buy South via their website. Your Help to Buy South reference number should be in the following format: HTB-XXXXX-XXXXXX. If it's not, this indicates that your application may be out of date and you will need to update your account.

**If you have a dream of buying your own home, call our Sales Team today on 0800 027 9801 or email us at [newhomes@livewest.co.uk](mailto:newhomes@livewest.co.uk).**

# Buying your home

We know the process of buying a new home with shared ownership can be daunting but it doesn't have to be. Follow our eight step road to your new home and remember we're here to help every step of the way.





## Buying more shares

As a shared owner you will have the right to buy all or part of your home from us as soon as you can afford to. This is known as 'staircasing'. In most cases you'll be able to buy shares to the point that you own 100% of your home. When you own 100% you can acquire the freehold, and will no longer have to pay rent as you will own the whole property outright. Your rent always reduces when you buy more shares.

If you are looking to buy more shares call the shares team on 01392 814637 or email [BuyMoreShares@livewest.co.uk](mailto:BuyMoreShares@livewest.co.uk)

## Selling your home

Your shared ownership leasehold property comes with some rules about selling, which help us to ensure that it is sold to somebody in a similar position to you when you first purchased with us.

If you are looking to sell your LiveWest shared ownership home, contact our team by calling 01392 814637 or email us at [resales@livewest.co.uk](mailto:resales@livewest.co.uk)

## THE BENEFITS OF STAIRCASING



Increasing your percentage reduces your rental payment



You can take advantage of low interest rates on mortgage finance



You are one step closer to being an outright home owner!



## Why buy from us?

"We are the proud home owners of a three bed house in such a beautiful rural location in Exeter, thank you LiveWest for making our dreams possible."

Liam and Marie Martin

"We'd like to thank LiveWest for building homes like this which are affordable for young families. Without them we'd all be priced out of the market."

Stefan and Charlotte Smith

## EXETER

1 Wellington Way  
Exeter,  
EX5 2FZ

0800 027 9801

## WORLE

3 Filers Way,  
Weston Gateway  
Weston-super-Mare, BS24 7JP

0800 027 9801



[livestock.co.uk](https://www.livestock.co.uk)



The prices are correct at the time of print, but can be subject to change. The floor plans shown are for guidance only, are subject to change during construction. Terms and conditions apply, please refer to our website for full information on our terms and conditions and eligibility criteria.  
<https://www.livestock.co.uk/sales-terms-and-conditions>