

Cecilly Mills, Cheadle



Forget what you've heard, the barriers to home ownership are coming down.

Shared ownership with Staffs Housing means buying a quality home at an affordable price. Here's all you need to know about our latest development **Cecilly Mills** in Cheadle, Staffordshire Moorlands.



3 Living at Cecilly Mills

Find out more about Cheadle and the Staffordshire Moorlands

4 Baker homes

Take a look at our two bed Baker homes

6 Tillman home

Take a look at our three bed Tillman home

8 Site map

See where your new home is on the development

10 What is shared ownership?

Learn more about shared ownership and how it works

11 Why buy with us?

Hear from buyer Emma who bought her first shared ownership home with Staffs Housing

Cecilly Mills is a development of new homes in Cheadle, Staffordshire Moorlands. Each property has been designed for modern living, while offering plenty of space in a location you'll love. The development is ideal for first time buyers, families and commuters looking to travel into nearby Stoke-on-Trent or Derby.

The local area

Cecilly Mills is located in the market town of Cheadle, Staffordshire, just 20 minutes' drive from Stoke-on-Trent.

Cheadle is a popular place to live with a busy high street, variety of schools and beautiful countryside right on your doorstep.

Leisure facilities

You're only a stones throw away from great amenities and leisure facilities like:

- Cheadle market 10 min walk
- Churnut Valley 10 min walk
- Alton Towers 15 min drive

Transport links

The development has fantastic transport links nearby, making it ideal for commuters:

- Blythe Bridge Station 10 min drive
- Stoke 20 min drive
- Derby 45 min drive

Shopping

There are plenty of shopping options with several supermarkets located less than five minutes drive away.

If you fancy travelling a little further afield there's Hanley Potteries Shopping Centre and Intu Derby for that all important retail therapy.

Schools and education

Cheadle is ideal for families and has great schools in the area. There are three primary schools closeby, and for older students there's Cheadle Academy, Painsley Catholic College and Moorlands Sixth Form just over a mile away.

For anyone looking for higher education there's plenty of options too. Staffordshire University is a 20 minute drive located in Stoke-on-Trent and there's also The University of Derby which is located in Derby city centre.

Find out more.

staffshousing.org.uk/cecilymills

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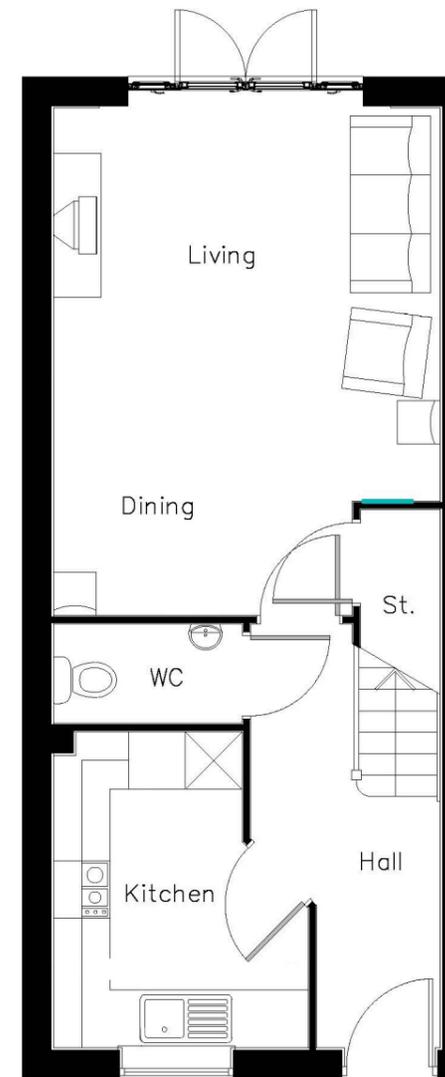
BAKER 2 BED HOME

BAKER 2 BED HOME



The Baker is a two bedroom, two storey home offering a spacious living/dining area with a separate modern kitchen and downstairs WC. On the first floor you can find a landing, two double bedrooms, a family bathroom and storage. Outside, you'll find a fully turfed rear garden, fenced for your privacy, as well as allocated parking.

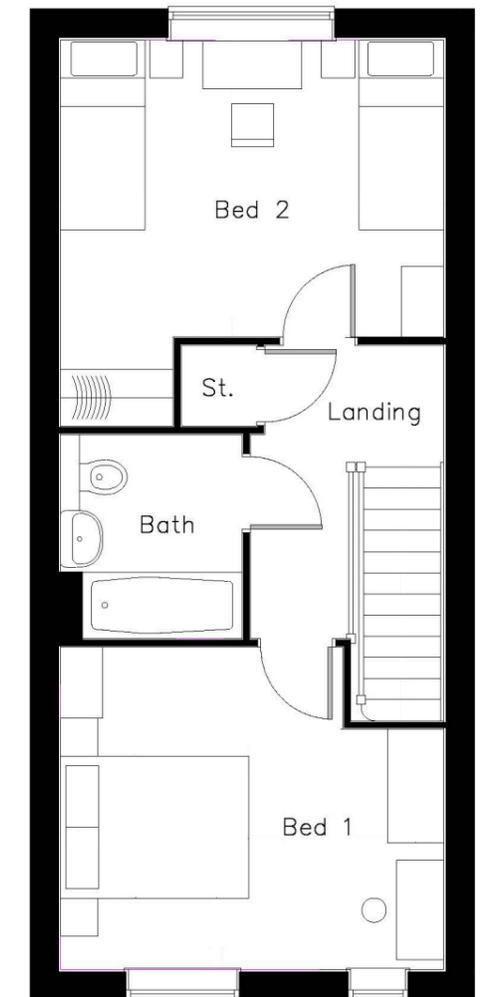
Contact us for prices



Ground floor

Living area - 5.29m x 4.08m

Kitchen - 3.39m x 2.69m



First Floor

Bedroom one - 3.39m x 4.08m

Bedroom two - 3.12m x 4.08m

TILLMAN

3 BED HOME

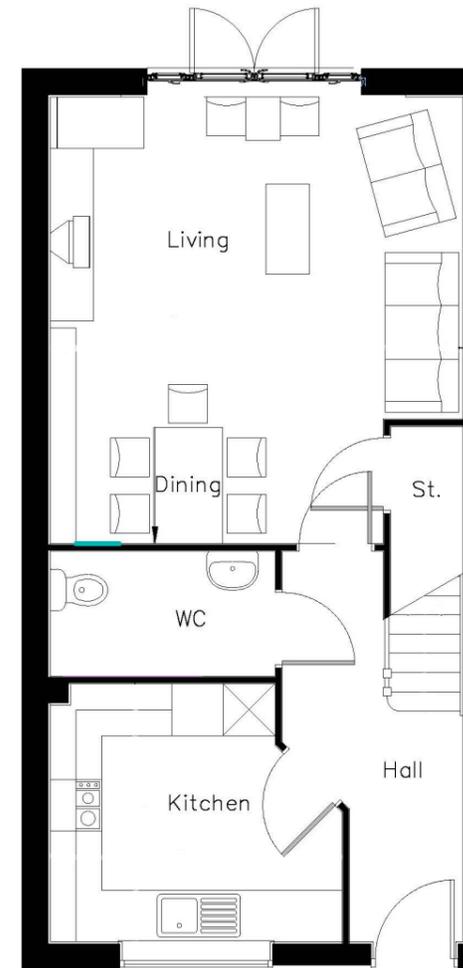
TILLMAN

3 BED HOME



The Tillman is a three bedroom, two storey home offering a spacious living/dining area with a separate modern kitchen, downstairs WC and entrance hall. On the first floor you can find a landing, two double bedrooms and one single bedroom, a family bathroom and storage. Outside, you'll find a fully turfed rear garden, fenced for your privacy, as well as allocated parking.

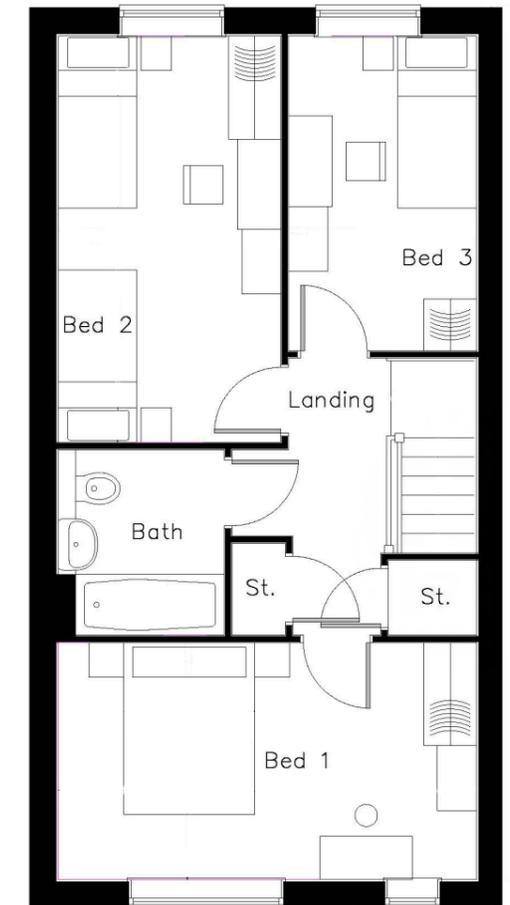
Contact us for prices



Ground floor

Living area - 3.02m x 4.79m

Kitchen - 3.00m x 3.38m



First Floor

Bedroom one - 2.75m x 4.79m

Bedroom two - 4.72m x 2.55m

Bedroom three - 3.60m x 2.15m

SITE MAP CECILLY MILLS

SITE MAP CECILLY MILLS



BAKER - 2 bed home



TILLMAN - 3 bed home

WHAT IS SHARED OWNERSHIP?

WHY BUY WITH STAFFS HOUSING?

How does it work?

You buy a share in the property and then pay a rent and service charge to Staffs Housing for the remaining.

To purchase a shared ownership property you need to be one of the following:

- a first time buyer
- currently renting
- separated from a partner
- a previous homeowner but now unable to buy a home
- earn less than £80,000 a year

What am I buying?

Shared ownership means you are a homeowner and take on the responsibilities and benefits that go with owning a home. You start by purchasing part of your home under a lease. This is a legal agreement which sets out:

- your rights and responsibilities
- when the rent, service and estate charges are due
- how you can buy more shares

Maintenance and repairs

The maintenance and repairs to your home is your responsibility. The developer will fix and repair any defects for 12 months after the property was built. Your home will also have the benefit of a 10 year structural warranty.

Estate costs

Estate costs are applied to all Cecilly Mills properties and are included in your rent. The cost covers the maintenance of roads, green areas and street lighting. They are set by the estate management company.

Insurance

So that the building is fully insured at all times, we will take out building insurance, which will be recharged to you and included in your service charge. You are responsible for contents insurance for your home.

Buying additional shares

The process of buying additional shares is known as "staircasing". You can purchase more shares at any point after your initial purchase.

For example, if you own a 50% share you could purchase further shares, until you own the property outright (100%). You can also buy the freehold (the land your property sits on) at this point.

Selling your home

Just like any other homeowner you are free to sell the share that you own to another eligible person at any time.

If you decide to sell you will need to have an independent valuer set the selling price. We will help you by searching for a possible buyer from our waiting list.

DON'T JUST TAKE OUR WORD FOR IT



Shared ownership means buying a share of your home, and 'renting' the remaining until you're ready to buy the rest.



Emma in her new home at Saxon Gate Crewe

Emma bought her first shared ownership home last year at our Saxon Gate development in Crewe.

She was able to move from a two bedroom, first floor flat to a three bedroom, three storey home at Saxon Gate, without breaking the bank. In fact, Emma's outgoings have stayed the same.

Buying a share of a home means a smaller mortgage and deposit. Private renting can be expensive and frustrating as the property will never be your own.

Shared ownership is a popular

option for those renting, or living at home for many reasons. Not only do buyers have the security that the home is theirs, but it is much more accessible with a smaller deposit and mortgage needed.

Although Emma was buying on her own, she was able to find a mortgage easily and cover the deposit with savings. Buying a shared ownership home meant Emma could move into her dream home and get on the property ladder faster than she ever thought.

Now Emma, and her son, are settled into their new home. Emma's favourite part of her

home is the garden. After not having a garden she loves being able to watch her son play safely.

"I'm paying the same amount each month to live in this house than I did to live in a two bed upstairs flat. My little boy now has somewhere to play, and the best part is that half of it's mine!"



Sian with the keys to her new home at Uplands Mill Biddulph

Want to find out more?

Call us on **01782 744533** for more information

Visit our website **staffshousing.org.uk/cecilymills**



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