



13 Derwentside Gardens, Cockermouth, CA13 0JF

£206,250

If you're OVER 55 and are looking for a smashing two bedrooomed bungalow within level walking distance of the town centre then this just has to be the one! You'll be purchasing a 75% SHARE in the property under the Shared Ownership Scheme with Home Group.

It truly is a delightful home which has been loved and beautifully maintained and it offers lounge and kitchen, two double bedrooms, bathroom and a conservatory to the rear which spills out onto the garden. There's also a drive, single garage and good sized yet easy to manage gardens to the front and rear.

An easy ten minute level walk via the Memorial Gardens and Millers Footbridge over the River Derwent will get you into town where you'll find many independent shops and services, eateries and leisure facilities.

We think this is a fabulous proposition!

*** NO CHAIN *** NO CHAIN *** NO CHAIN ***

THINGS YOU NEED TO KNOW

Gas central heating
Double glazing

THE SCHEME

The property is available for sale to over 55's only.
You will be purchasing a 75% share of the property under the Shared Ownership Scheme (no further staircasing is permitted) and Home Group will wish to do affordability and credit checks on you prior to agreeing a sale.
The sale price of £206,250 is non-negotiable.
There is no rent to pay.
Charges payable to Home Group as at 2023/2024 (which are reviewed annually and increase on 1st April) are:
1) Insurance charge - £100 (paid annually)
2) Management fee - £217.26 (paid annually)
3) Maintenance, repairs and cleaning - £316.79 (paid annually)
4) Reserve fund - £1,111.62 (paid annually)
Please see Grisdales for information on eligibility and the application procedure.

ELIGIBILITY

Minimum deposit is 5-10%
Total household income must be under £80,000
All applicants must be over 55

ENTRANCE

Accessed via a composite door with chrome ironmongery and a frosted glazed panel and that leads into:

INNER HALLWAY

With telephone point, access into the loft and useful cupboard and part glazed door leading into the lounge.
The loft is boarded and has a drop down ladder.

LOUNGE

14'4" (into bay) x 13'5" (4.39 (into bay) x 4.09)

Bay window to the front, television point and gas fire with chrome frame within marble surround and matching hearth.
Double doors leading to:

KITCHEN

10'11" x 7'3" (3.35 x 2.21)

Fitted with a range of base and wall units with black laminate worktop over and chunky chrome handles, tile ceramic splashback and includes: 1.5 bowl stainless steel sink, plumbing for dishwasher, integrated electric oven with four ring gas hob over and extractor fan. Space for under-counter fridge. Vinyl flooring, wall mounted gas boiler, large window to the rear and UPVC door with frosted panelling to the rear.

BEDROOM 1

15'3" x 9'6" (4.65 x 2.92)

Double room to the front.

BEDROOM 2 / DINING ROOM

10'9" x 10'7" (3.28 x 3.25)

Double room to the rear with French doors into the conservatory

CONSERVATORY

10'0" x 8'7" (3.05 x 2.64)

Fitted with tile effect floor, windows to three sides including UPVC door to the rear, perspex roof and fan light.

BATHROOM

Fitted with shower enclosure with clear screen and wall mounted shower and attachments, pedestal wash basin with cream mixer tap and low level WC. Fitted around sanitary fittings with waterproof panelling and ceramic tiles. Chrome towel holder and additional chrome fittings. Frosted window to the rear.

GARAGE

16'11" x 9'1" (5.16 x 2.77)

A driveway provides access to a single garage. With up and over door, small basin, plumbing for washing machine and space for an additional appliance. Fitted with shelving. UPVC pedestrian door to the rear.

FRONT GARDEN

There's an attractive front garden with a circular flower bed.

REAR GARDEN

A larger than expected rear garden with good sized patio and laid around the patio with golden shillies with pretty flower borders. Outside tap.

DIRECTIONS

From the town centre proceed over Derwent Bridge then turn immediately right into Wakefield Road, passing the vets and car park. Turn right signed to Derwentside Gardens, follow the road round and take the first right and the property can be found in the cul de sac.

COUNCIL TAX

We have been advised by Cumberland Council (0303 123 1702) that this property is placed in Tax Band C.

VIEWING ARRANGEMENTS

To view this property, please contact us on 01900 829977.

NOTES TO BROCHURE

Please note that all measurements have been taken using a laser tape measure which may be subject to a small margin of error. None of the appliances, heating system or fittings included within the sale have been tested or can be assumed to be in full working order. Purchasers are strongly advised to satisfy themselves by way of survey and their own enquiries. The brochure does not constitute a contract, part of a contract or warranty.

THE CONSUMER PROTECTION REGULATIONS 2008

Please contact us before viewing the property. If there is any point of particular importance to you we will be pleased to provide additional information or to make further enquiries. We will also confirm that the property remains available. This is particularly important if you are contemplating travelling some distance to view the property.

MOVING WITH GRISDALES

Moving is an exciting time but only if everything proceeds smoothly. Whether you are selling, letting, buying or renting, we understand that moving home can be a very stressful and daunting prospect. That's why, at Grisdales, we work together as a team, giving dedicated support and advice every step of the way to help your move run as smoothly and efficiently as possible.

LETTINGS AND MANAGEMENT

If you are interested in property as an investment, we can help you every step of the way from Buy to Let advice to effective property letting and management

SURVEYS AND VALUATIONS

We want your purchase to live up to those dreams, hopes and expectations. You need to know that your new home will not only be a sound investment, but also one which you will enjoy without the worry of the unknown. Grisdales offer a wide range of survey and valuation reports to meet different needs all backed by the qualification, experience and knowledge of a Chartered Surveyor.

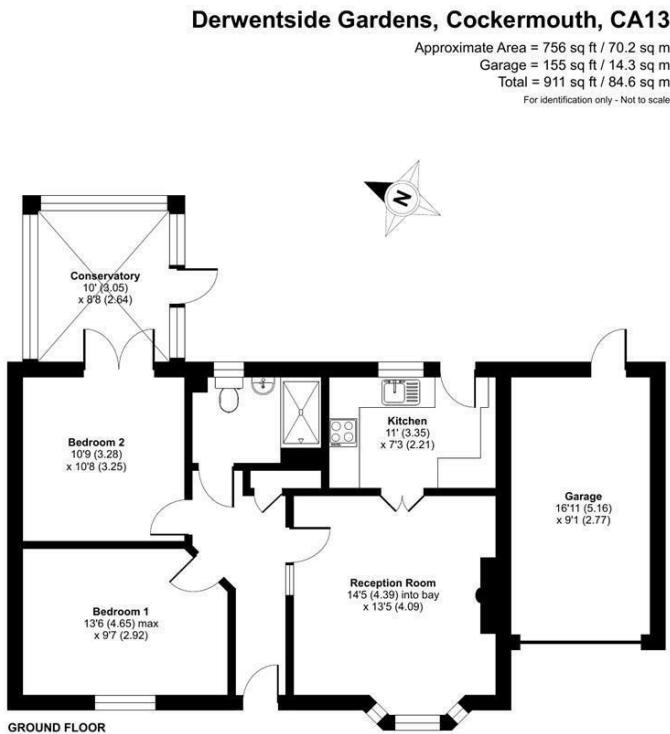
MORTGAGE ADVICE

Grisdales works with The Right Advice Cumbria (Bulman Pollard) part of The Right Mortgage Ltd, one of the UK's fastest-growing Networks, offering expert professional advice to find the right mortgage for you. We have access to thousands of mortgages from across the whole market in the UK.

Our advice will be specifically tailored to your needs and circumstances which could be for your first home, moving home, re-mortgaging or investing in property. To find out more about how we can assist you, just call your nearest Grisdales office.

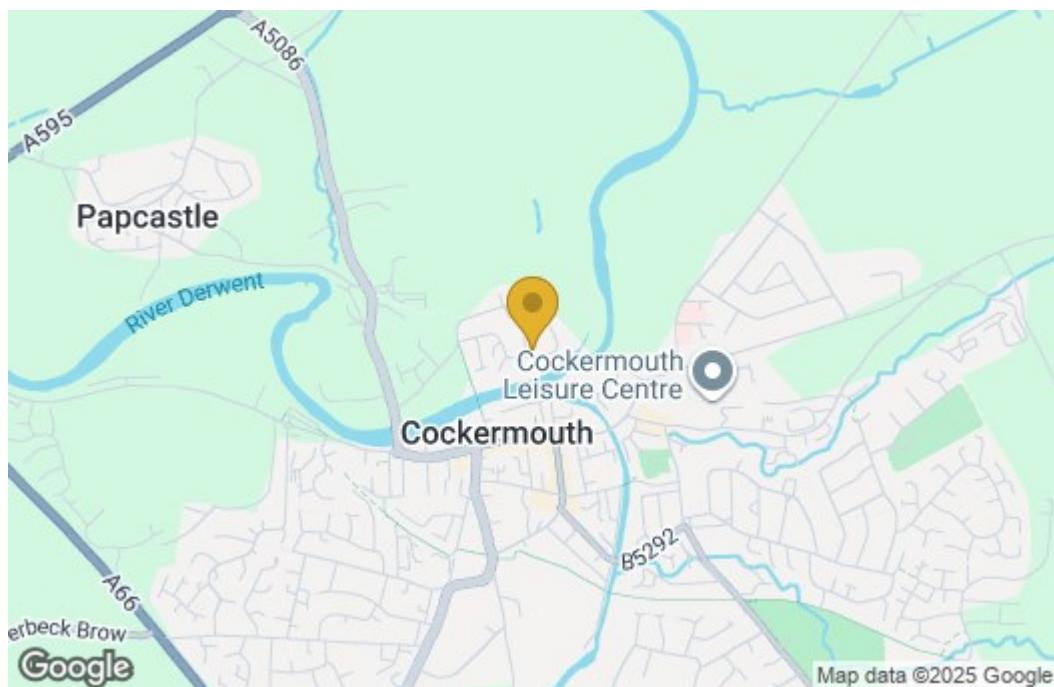
Your home or property may be repossessed if you do not keep up repayments on your mortgage. Some forms of Buy to Let Mortgages are not regulated by the Financial Conduct Authority. You may be charged a fee for mortgage advice. The actual amount you pay will depend upon your circumstances.

Floor Plan

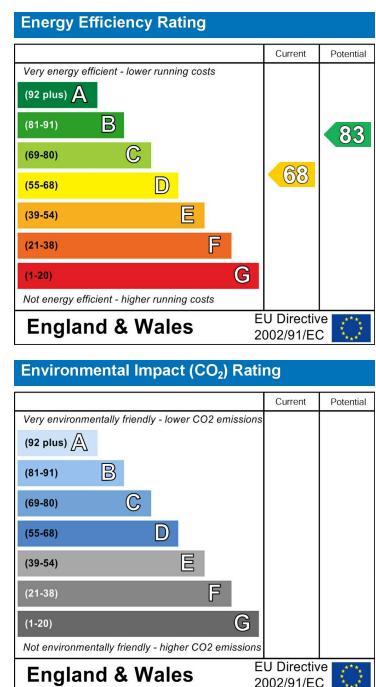


Floor plan produced in accordance with RICS Property Measurement Standards incorporating International Property Measurement Standards (IPMS2 Residential). ©niches.com 2022.
Produced for Grisdales. REF: 931077

Area Map



Energy Efficiency Graph



These particulars, whilst believed to be accurate are set out as a general outline only for guidance and do not constitute any part of an offer or contract. Intending purchasers should not rely on them as statements of representation of fact, but must satisfy themselves by inspection or otherwise as to their accuracy. No person in this firms employment has the authority to make or give any representation or warranty in respect of the property.