



Who are we?

Prospa Homes was launched in 2019 with the aim to exclusively sell homes via Shared Ownership in Cheshire.

At Prospa Homes, we understand the needs and aspirations of home buyers in Cheshire. We specialise in supporting people into home ownership, who are otherwise unable to purchase a home on the open market. Our vision at Prospa Homes is to make Cheshire living affordable.



Cheshire is an aspirational county and with the major developments of HS2, Manchester Airport 'city' and the Northern Powerhouse, our range of new build developments will help ensure Cheshire living is not just for the rich and famous.

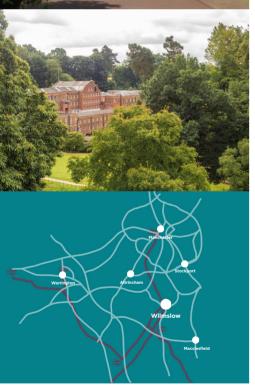
At Prospa Homes we are proud to reinvest back into our communities and neighbourhoods. We exclusively build and acquire new homes in the Cheshire area for Shared Ownership sale.

Our exciting partnership with premium house builder, David Wilson Homes at Stanneylands, sees 174 new homes built across the site, with attractive open spaces that help to protect and support local wildlife and the character of the area. We partner with some of the largest and most trusted home builders in the North West and work directly with experienced builders on our own exclusive developments. We are committed to providing homes of the highest quality to our customers.



Dane View
Northwich





Welcome to Stanneylands Wilmslow

Welcome to Stanneylands, Wilmslow, a premium location close to local transport links, with trains to London Euston, Manchester and Liverpool. The site is also in close proximity to the M6, M56 and Manchester Airport.

You could be living in one of the most sought-after places in the country and it's not hard to see why. If you have a passion for fashion, or a flair for interior design, Wilmslow is a shopper's paradise with designer shops, interior design boutiques and a Hoopers department store. Foodies won't be disappointed either, with delicatessens, restaurants, cafes and wine shops all offering the best of the best.

Stanneylands is set in beautiful countryside with the buzz of Wilmslow town centre just minutes away. Putting you within easy reach of Manchester, just 14 miles away, with its exciting array of restaurants, shopping centres, theatres and museums.

Our development will include one and two bedroom duplex apartments and three bedroom homes. Being part of this fantastic David Wilson development, we are proud to be able to offer Symphony kitchens, Zanussi cooker and hob and Zanussi integrated dishwasher. High quality fixtures and fittings featured throughout, with turf to gardens as standard.



Bespoke Design

We offer generously proportioned homes with allocated parking, constructed to the highest standard.

Our stylish three bedroom homes boast a beautiful ground floor with stylish kitchen/dining room with Zanussi oven, hob and integrated Zanussi dishwasher and three bedrooms to the first floor. The Archford house types benefit from French doors from the dining area and en-suite to the master bedroom.

Our one bedroom and two bedroom duplex apartments also feature a stylish Symphony kitchen. The one bedroom duplex has the bedroom and bathroom situated downstairs and the living and kitchen area upstairs, providing a modern twist to the traditional home layout. Our apartments have the benefit of individual access to the exterior with a private garden area to each home.



Site Plan

Stanneylands, Stanneylands Road, Wilmslow, Cheshire SK9 4ER



Shared Ownership

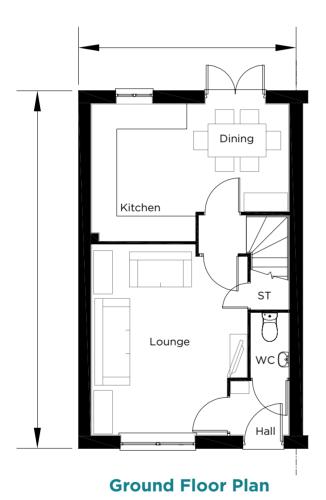
- The Lewis1 bedroom duplex apartment
- The Lewington2 bedroom duplex
- The Archford3 bedroom semi-detached home
- The Goldsmith
 3 bedroom home
- Affordable Rental Homes

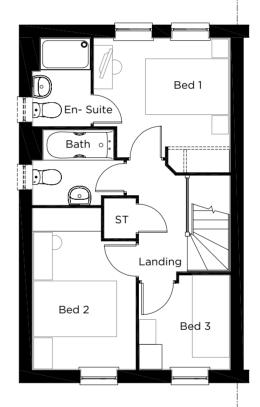


Archford

Three bedroom semi-detached home







First Floor Plan



Floor plans and images are for illustrative purposes. Layouts will vary depending on orientation on the site. Purchasers should take your own measurements before ordering flooring, furniture, fixtures and fittings.

Lewis

One bedroom duplex apartment





Ground Floor Plan

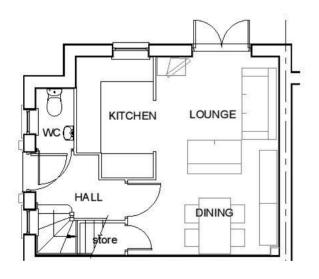
First Floor Plan



Lewington

Two bedroom duplex apartment





Ground Floor Plan



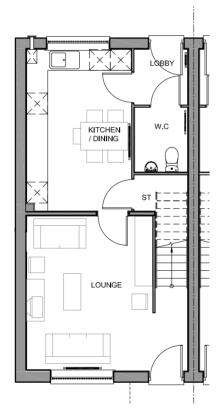
First Floor Plan



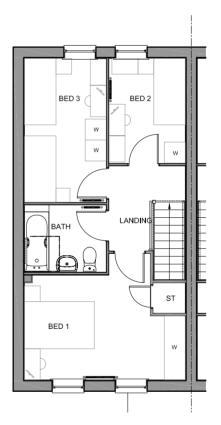
The Goldsmith

Three bedroom home





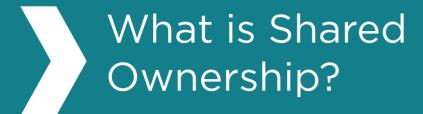
Ground Floor Plan



First Floor Plan



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Shared Ownership is an affordable way to own your own home. Buying a shared ownership home means you buy a% of the home and rent the remaining % from us. This typically means you need a smaller deposit and a smaller mortgage.

The percentage share we expect you to buy is based on what it seems you can afford. We'll work this out with you.

It's established. Shared Ownership has been helping people over 35 years. It is backed by the UK Government and supported by a wide range of mortgage lenders.

How does it work?

Shared Ownership is flexible home ownership. You can buy between 25%* and 75% of the home, with the option to buy more shares at any time, including up to 100%. **The bigger the share you own the less rent you pay.**

Who owns the rest of the house? A reduced rent is paid on the share that we continue to own. The bigger the share you own the less rent you pay

Buying more shares is called **staircasing** and you can do this any time.

Buy 100% any time you're ready.

*subject to approval/ scheme restrictions

Example

You can buy a % of a new home based on what you can afford.

You can pay a reduced rent on the share you don't own.

So, if the value of the home is £150,000, a 50% share (£75,000) would be paid for with a mortgage and deposit and the remaining 50% would be paid by monthly rent of £172**





Who is it for?

Eligible groups include:

- First time buyers
- People who used to own a home but now can't afford to buy without help
- Those looking to reduce their outgoings and manage a smaller home
- Existing shared ownership owners
- Relationship breakdowns

Unlike the unpredictability of renting privately, Shared Ownership rents will only increase at inflation +0.5% each year.

Whether you're a first time buyer living with your parents, a tenant tired of renting while struggling to save for a deposit, or a former home owner who has sold/ is selling their home, change in circumstance such as divorce... **Shared Ownership could be for you.**

About the rent

Rents will vary depending on the amount you own. Rent is calculated at 2.75% a year of the value of the share you don't own at the time you buy. This means if you ever want to purchase 100% you won't pay rent any more.

What you need to know

Mortgages

Lots of banks and building societies provide Shared Ownership mortgages. We can't offer mortgage advice, but we can put you in contact with organisations that can. Like with all mortgages, deposits and interest rates will vary between lenders. Remember though you'll only need a deposit related to the percentage share you buy.

Looking after your home

As a shared owner you are responsible for the repair and upkeep of your home, just like any other home owner. If you have bought a new build property from us then you will benefit from a 10 year NHBC new home warranty

Leasehold/ Freehold

All Shared Ownership homes have to initially be sold via a shared ownership lease. If we own the freehold and you buy 100%, we'll transfer the freehold to you at that point.

Selling a Shared Ownership home

When it's time to move on, talk to us. If we know someone who might want to buy your shared ownership home, then we'll let you know. If not you can then market your home yourself or through an estate agent, selling your share at a price based on market value at the time.





Prospa Homes is brought to you by **Weaver Vale Housing Trust** an award winning Housing Trust. Weaver Vale Housing
Trust Limited is a Charitable Community Benefit Society.

Call: **01606 813319** or email **sales@prospahomes.co.uk**

Check out our developments at www.prospahomes.co.uk

