

Waterdale

GARDENS

Croxteth | Liverpool

Cobalt
■■■ Housing

Welcome to Waterdale Gardens

Cobalt Housing are delighted to be able to offer new affordable homes in the heart of one of our core communities.

At Waterdale Gardens we will be working alongside Lovell Homes building 88 quality new homes behind the Showcase Cinema. Here we will have a collection of beautiful two, three and four bedroom homes available to purchase via Shared Ownership or rent via Rent to Buy.

Whether you are you a first time buyer, wanting to get back on the property ladder, or are ready to start saving to purchase a property in the next five years, we are sure our sales team at Waterdale Gardens will be able to help you find the perfect place to call home.

Located off East Lancashire Road, Waterdale Gardens has great links to both the city centre and motorways, with a short walk to bus stops, nearby Fazakerley train station and just a few minutes drive to the M57.

Residents will neighbour the Stonedale retail park with restaurants and shops at walking distance. Schools and gyms are also within easy reach not forgetting the areas charming Croxteth Hall And Country Park just two minutes down the road.



Computer Generated Image is indicative only.



1. The Maritime Museum and The Pumphouse public house at Royal Albert Dock.



2 & 3. Croxteth Hall sits in a traditional beautiful Country Park and is one of Liverpool's most important heritage sites.



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About the development

Waterdale Gardens sits within a designated area of regeneration for Cobalt. Following the build of 57 new homes at our close by development at Altbridge Park, Cobalt are excited for the areas future with plans to build even more homes over the next two years and a long term plan of achieving 1,000 new build homes within the next 10 years.

Cobalt and Lovell Homes have been keen to increase opportunities for local people. From local job creation to working with Hugh Baird College providing work experience for those living in our core communities. Investing in our people and areas has and will always be a priority. It is Cobalt's aim to ensure that profit made from our developments is reinvested to back into the community for future local regeneration schemes.

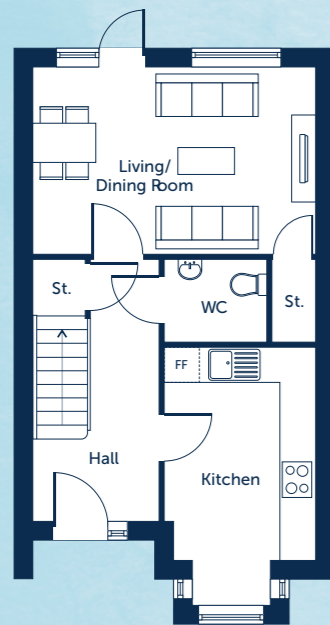
Providing new quality homes & improving the lives of our residents is a priority for Cobalt. We treat this as our priority by reinvesting profit back into our local communities.



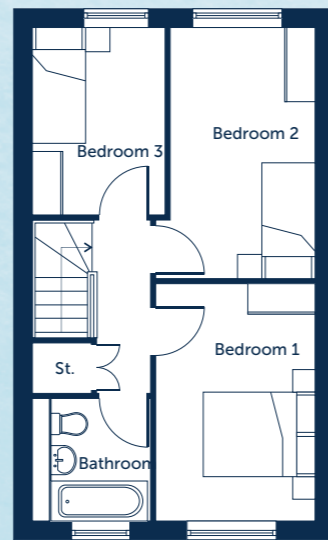
- The Robin
- The Goldcrest
- The Sparrow
- The Greenfinch
- The Goldfinch
- The Heron
- The Starling



The Heron | 3 Bedroom House



Ground Floor

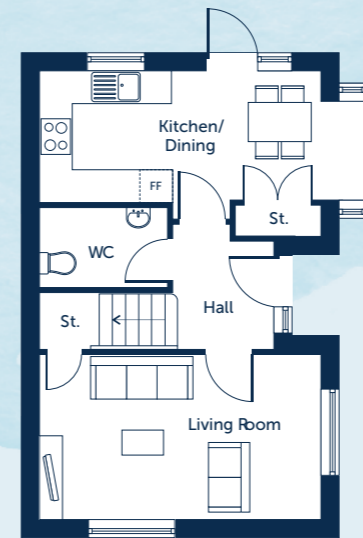


First Floor

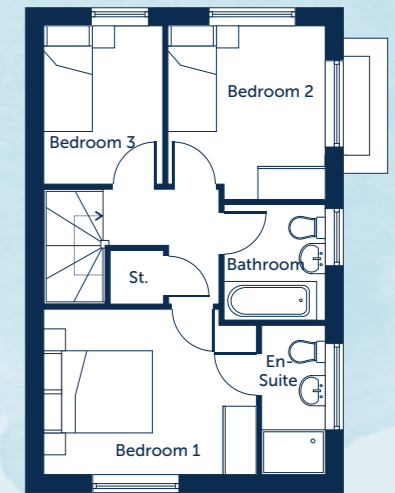
Disclaimer:
 Computer generated image shown is indicative only.
 Floor plans and layouts are subject to change.
 Please speak to the sales team to confirm before reserving your plot.



The Goldcrest | 3 Bedroom House



Ground Floor

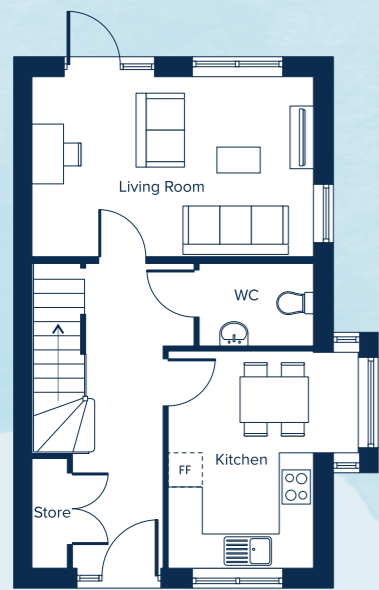


First Floor

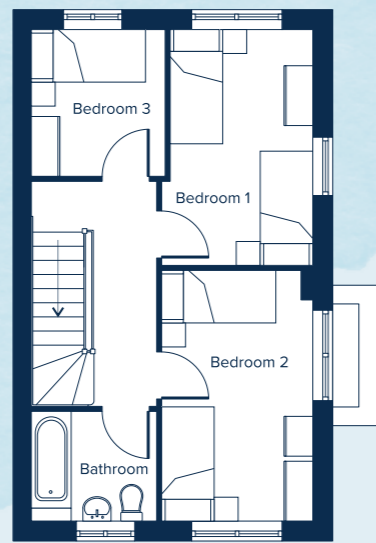
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The Greenfinch | 4 Bedroom House



Ground Floor



First Floor

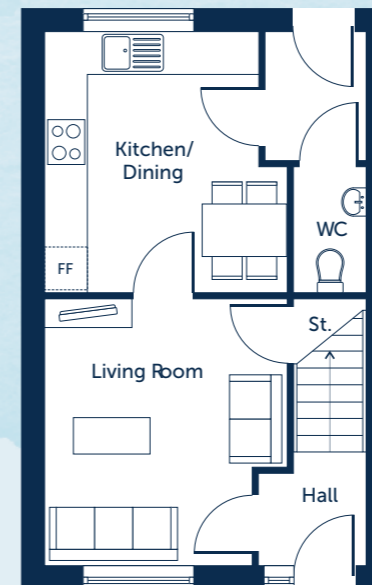


Second Floor

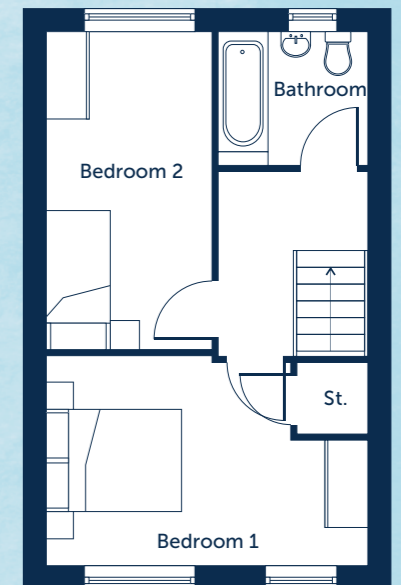
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The Goldfinch | 2 Bedroom House



Ground Floor



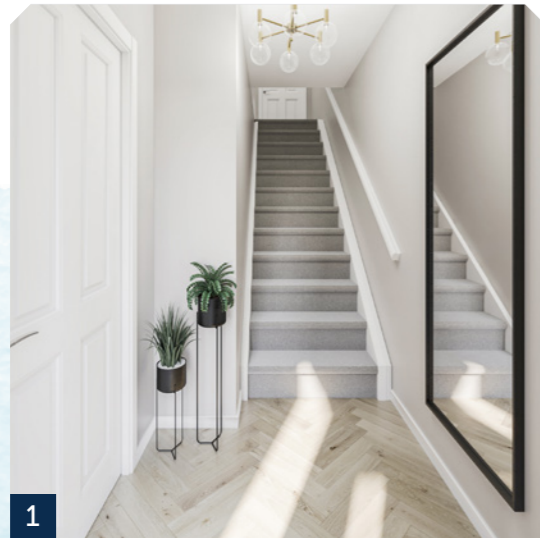
First Floor

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Computer Generated Image is indicative only.

Inspiring style
Exceptional value



1



2



3



4



5

1. Hallway
2. Kitchen/Dining area
3. Bedroom 1
4. Living Room
5. Bathroom

Computer Generated Images shown are of the Goldfinch house type, and are indicative only.

Shared Ownership

Shared Ownership is a product that allows you to purchase a percentage of a property and pay rent on the remainder. This enables those who are unable to purchase on the open market get their foot on the property ladder. Shares are available to purchase from 10%-75%, if you would like some more information on Shared Ownership or would like to find out if you are eligible/affordable you can contact a member of our sales team by emailing: sales@cobalthousing.org.uk



Shared Ownership Home Specification:

KITCHEN

- High quality fitted kitchen
- Zanussi single oven
- Zanussi four burner brushed steel hob
- Electrolux chimney hood
- Zanussi integrated fridge freezer
- Plyflor FX vinyl flooring
- 1.5 stainless steel sink

BATHROOM

- Porcelanosa tiles
- Over bath shower with shower screen
- Chrome towel radiator
- Plyflor FX vinyl flooring
- Logic combi-boiler

EXTERNAL

- Turf and paving to patio area
- Fencing
- External tap
- Electric car charging point

Rent to Buy

Rent to Buy is a product aimed at those who wish to own a home in the future. It allows Cobalt to charge rent at a reduced rate meaning tenants have more money to save towards a deposit to purchase their own home. Rent will be charged at the reduced market rent of 80% for a minimum of five years. During the tenancy tenants may have the opportunity to purchase the home through shared ownership depending on affordability or purchase the home outright at the end of the five years. If you would like some more information on Rent to Buy or to find out about the eligibility/affordability criteria you can contact our sales team by emailing: sales@cobalthousing.org.uk

Rent to Buy Home Specification:

KITCHEN

- High quality fitted kitchen
- Zanussi single oven
- Zanussi four burner brushed steel hob
- Electrolux chimney hood
- Plyflor FX vinyl flooring
- 1.5 stainless steel sink

BATHROOM

- Porcelanosa tiles
- Over bath shower with shower screen
- Chrome towel radiator
- Plyflor FX vinyl flooring
- Logic combi-boiler

EXTERNAL

- Turf and paving to patio area
- Fencing
- External tap

Shared Ownership - Case study

Kim and Martha are a young couple who are desperate to move out of their current private rental property and own their own home. They both work in a school in Fazakerley and ideally would like to live close to their work. They have a combined income of £50,000 and bring home around £3,440 a month. They currently live in a 1930s three bed terraced house in Bootle which costs them £850 per month and is proving expensive to run especially in the colder months due to high energy costs. They have been unable to

find a home which they are able to afford and which is closer to their work until they had seen the Shared Ownership scheme at Waterdale Gardens.

Below are some examples of what Kim and Martha may be able to purchase at Waterdale Gardens through Shared Ownership.



MONTHLY SHARED OWNERSHIP RENT APPORTIONMENT

Based on property with OMV £170k

Shared value/cost	Rent payable to Cobalt pcm	Mortgage pcm Based on 5.5% interest rate with 10% deposit)	Total Monthly Cost
10% of £170,000 = £17,000	£351	£104	£455
40% of £170,000 = £68,000	£234	£418	£652
75% of £170,000 = £127,500	£98	£722	£820

* Open Market Values at Waterdale Gardens are tbc.

Rent to Buy - Case study

Sylvia was looking to get on the property ladder and buy her own home for the first time. As a trainee nurse on a salary of £25,000 with no savings she did not think she would ever be able to raise a deposit to buy a new home. She currently earns £25,000 per annum and takes home £1,720 per month. Her current rental property costs her £800 per month and is a 1950's terrace in Halewood. Her dream is to own her own home but due to increasing costs of bills she is not able to save towards putting a deposit down on a house.

With a long commute each day to Aintree Hospital from Halewood, she was pleased to learn that there will be a Rent to Buy scheme available closer to work at Waterdale Gardens. Sylvia has worked out how much she will be able to save through the scheme to put towards a deposit to purchase a home in five years time:



MONTHLY COSTS RENT TO BUY

	£
Example: Monthly Market Rent Property	£800
Rent charged through Rent to Buy scheme (20% reduction)	£640
Annual savings through 20% reduction	£1,920
Savings over a five year period (Mortgage Deposit)	£9,600
Compared against Market Rent on an older terraced property	£800
Savings over a five year period (Mortgage Deposit)	£0
Five year savings on housing costs through Rent to Buy versus private rental	£9,600

* Rental amounts tbc and may be subject to change.



Waterdale Gardens
 Stonedale Crescent, Croxteth,
 Liverpool L11 9DX

Nearby places:

- Fazakerley Train Station - 1.8 miles
- Stonedale retail park - 170 yds
- M57 - 1.2 miles
- Croxteth Hall & Country Park - 1.7 miles
- Aintree University Hospital - 1.3 miles

For sales enquiries, please email: sales@cobalthousing.org.uk

Disclaimer:
 Details in this brochure are tbc and may be subject to change.
 For prospective buyers any additional fees/charges not listed
 above will be highlighted prior to reservation.

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