

# HUNT ROCHE

*The Estate Agent*



**Asking Price: £115,000**

**9 Saxon Court, 20 Smith Street, Shoeburyness, Essex, SS3 9FS**

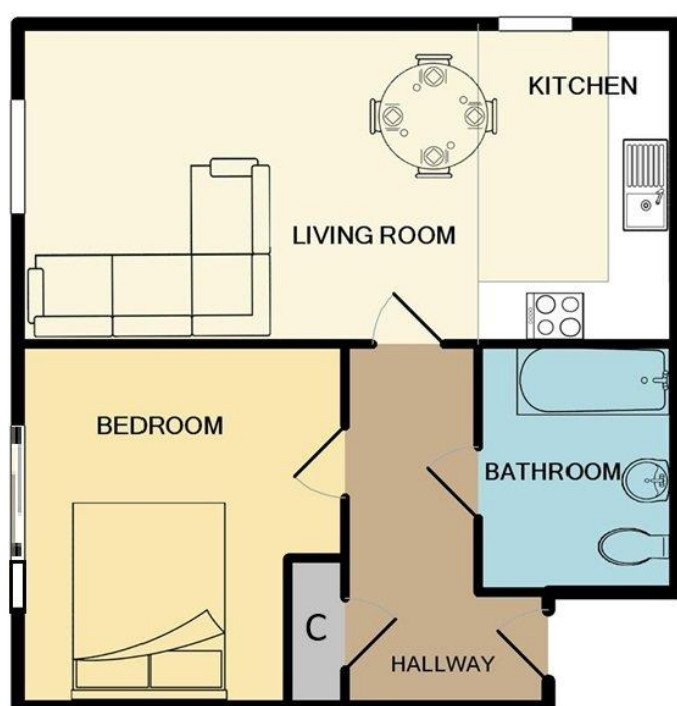


## Shared Ownership Opportunity – 50% Share!!!

This double bedroom ground floor apartment offers the perfect combination of modern living and a superb coastal location. Built in 2016, the home features a spacious open-plan living/dining area with an integrated kitchen, a modern three-piece bathroom suite, and direct access from the bedroom to a communal garden with patio seating area.

Within a convenient position close to East Beach, mainline railway services to London Fenchurch Street, and local shopping facilities.

Available on a shared ownership basis of 50% (with the remaining 50% owned by Moat Homes), the purchaser will pay a subsidised monthly rent on the unowned share, making this an ideal opportunity to step onto the property ladder in a sought-after location.



Score	Energy rating	Current	Potential
92+	A		
81-91	B	81 B	81 B
69-80	C		
55-68	D		
39-54	E		
21-38	F		
1-20	G		

Whilst every attempt has been made to ensure the accuracy of the floor plan contained here, measurements of doors, windows, rooms and any other items are approximate and no responsibility is taken for any error, omission, or mis-statement. This plan is for illustrative purposes only and should be used as such by any prospective purchaser. The services, systems and appliances shown have not been tested and no guarantee as to their operability or efficiency can be given.  
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### Moat Housing Scheme:

This lovely GROUND FLOOR APARTMENT is available on a SHARED OWNERSHIP BASIS, offering a 50% share of the full market value of £230,000.

~ The purchase price for the buyer's share of this property is £115,000, with the remaining 50% retained by Moat Homes.

~The purchaser will pay a monthly rent of approximately £228.60 on the remaining share

~ Moat Housing Approval: All applicants must be approved by Moat Homes to confirm they meet shared ownership eligibility criteria - please see below for the requirements.

~ Service Charge: Approximately £123.72 per month.

~ Rent to Moat Homes: Approximately £228.60 per month (to be confirmed during purchase process).

~ Lease Term: 125 years from November 2016.





#### **Entrance via:**

Entryphone system at the Communal front door through to well maintained Entrance Hallway. Personal panelled 'fire-door' door inset with Spyhole leading through to;

#### **Spacious Hallway:**

Wall mounted security entry phone handset. Laminate wood effect flooring. Panelled doors to Bathroom, Bedrooms and Living Area. Further panelled door to large cupboard (4'10 x 3'1 (1.47m x 0.94m)) housing wall mounted 'Vaillant' Boiler. Smooth plastered ceiling.

#### **Dual aspect Kitchen/Diner Living Area: 22'7" x 10'9" (6.88m x 3.28m)**

Feature uPVC double glazed 'almost full height' panel windows to both front and side aspects.

The Kitchen area comprises a range of eye and base level units with working surfaces over with matching upstands, inset with stainless steel sink unit with single drainer with mixer tap over. The integrated appliances include upright fridge/freezer and 'Zanussi' electric oven with four ring electric hob over, with glass splashback, with concealed extractor fan over. (Agents' Note: Please be aware that the property includes an integrated Beko washing machine. The finance agreement for this appliance is still ongoing; therefore, any interested purchaser has the option to acquire it by settling the remaining balance with the current owner). Concealed under unit lighting. Laminate wood effect flooring. Radiator. Smooth plastered ceiling inset with recessed lighting.

The Living Room area offers a continuation of the laminate wood effect flooring and radiator. Smooth plastered ceiling inset with recessed lighting.

#### **Bedroom: 12' (3.66) (reducing to 9'8" (2.95)) x 11'5" (3.48)**

uPVC double glazed sliding patio door with matching side panel, proving access to rear Patio area (forming part of the Communal Gardens) to rear aspect. The bedroom comprises a range of freestanding wardrobes (to remain). Radiator. Smooth plastered ceiling.

#### **Bathroom: 6'8" x 6'4" (max) (2.03m x 1.93m (max))**

The modern white three piece suite comprises panelled enclosed bath with mixer taps and shower attachment over with fitted shower screen, dual flush WC and pedestal wash hand basin with splashback tiling. Ladder style heated towel rail. Partly tiled walls. Shaver point. Ceramic tiled flooring. Smooth plastered ceiling inset with recessed lighting with ceiling mounted extractor fan.

#### **To the Outside of the Property:**

The communal grounds include lockable Bike Store, Bin Store and allocated parking for each of the apartments.

There is a lawned area accessed directly from the Bedroom from the apartment with a high walled boundary, this forms part of the Communal grounds and offers a South/Westerly aspect.

### **What is a resale of Shared Ownership:**

A resale is a shared ownership home that the current owner originally purchased—either as a new build or from another shared owner—and now wishes to sell on. It's the same government-backed shared ownership scheme, but instead of buying a brand-new home, you're purchasing an existing one.

When you buy a resale:

- ~ You must purchase at least the current owner's share as stated in the existing lease.
- ~ The lease length is the remaining term from the original lease.
- ~ Shared ownership leases can be extended and detail your legal rights and responsibilities.

### **Buying a Resale Home**

- ~ Properties are sold as seen, so we recommend that buyers check all appliances and services are in good working order—just as you would with a standard property purchase.
- ~ A 5%–10% mortgage deposit is required for the share you're purchasing.
- ~ You will pay a subsidised rent on the share you don't own.
- ~ Over time, you can buy more shares in your home (known as staircasing) until you own 100%.
- ~ Shared owners can sell their share to a new buyer at any time. (T&C's apply)

### **Shared Ownership by Moat – Applicant Requirements:**

- **Age & Residency:** Applicants must be 18+, British citizens or hold indefinite leave to remain.
- **Income & Affordability:** Annual household income must be under £80,000. You must not be able to purchase outright on the open market.
- **Homeownership Status:** First-time buyers preferred; if you own a home, it will usually need to be sold unless exceptional circumstances apply.
- **Deposit & Finance:** A 5–10% deposit of the share value is required. A Mortgage in Principle from one of Moat's panel lenders is needed to confirm affordability.
- **Registration & Priority:** You must register on [moathomes.co.uk](https://moathomes.co.uk) and applications are typically processed on a first-come basis, with priority given to serving or recently discharged armed forces members.
- **Supporting Documents:** Provide proof of identity, address, income, employment/self-employment, and evidence of savings or deposit.

### **Council Tax Band A:**

PRELIMINARY DETAILS - AWAITING VERIFICATION





**THE PROPERTY MISDESCRIPTIONS ACT 1991** The Agent has not tested any apparatus, equipment, fixtures and fittings or services and so cannot verify that they are in working order or fit for the purpose. A Buyer is advised to obtain verification from their Solicitor or Surveyor. References to the Tenure of a Property are based on information supplied by the Seller. The Agent has not had sight of the title documents. A Buyer is advised to obtain verification from their Solicitor. Items shown in photographs are NOT included unless specifically mentioned within the sales particulars. They may however be available by separate negotiation. Buyers must check the availability of any property and make an appointment to view before embarking on any journey to see a property. 8/18/2025