

# Oakwood Field – Little Ballinluig



Aberfeldy about 5 miles.

A9 about 5 miles.

Perth about 25 miles.

## Grant Assisted Development through Communities Scotland

Communities Scotland has entered into an agreement with Kepranich Developments Limited, a local housing developer to build 15 affordable houses at Oakwood Field, Little Ballinluig. These houses will only be sold to local people who qualify for a Rural Home Ownership Grant from Communities Scotland. A priority purchase scheme will be used to target eligible purchaser/s.

### Overview

Oakwood Field is a development of 15 affordable houses of traditional appearance in an attractive accessible location with superb views.

- Six detached three bedroom houses
- Five detached two bedroom houses
- Four semi-detached two bedroom houses
- All set in large garden plots, with off road parking

### General

Little Ballinluig is situated close to Grandtully in Highland Perthshire, an area renowned for its accessibility as well as its outstanding natural beauty. There is a primary school, an inn, an antique shop and a village hall in Grandtully, with a well stocked general store and post office just across the bridge in Strathtay. The nearest main centre is Aberfeldy (about 5 miles) where there is a full range of shops, a doctors' surgery, a Cottage Hospital, and the well regarded Breadalbane Academy.

At Pitlochry (about 9 miles) can be found the famous Festival theatre and a mainline railway station as well as a further choice of shops. The pleasant county town of Perth is about a half-hours drive away. In addition the community bus stop is located nearby at the head of Aultbeag Road.

The immediate area offers a wide range of recreational pursuits including walking and climbing, water sports and golf. The Aberfeldy recreation centre has a 25m swimming pool, squash courts and a multi-gym amongst its facilities.

The development is to comprise of a mixture of detached two and three bedroom, and semi-detached two bedroom houses all with wet dash finish and pitched slate roofs. The accommodation will be on one floor, but each will be built with roof trusses. Consequently limited additional accommodation in the roof may be possible, subject to the necessary statutory approvals, and remaining capacity in the communal waste water treatment plant which is limited.

### Outside

Each property will be set within its own fenced garden with a granite chip parking area and pre-cast concrete pathway to the front. There is also to be some woodland planting in the locality.

### Services

Water : mains  
Drainage : communal waste water treatment plant  
Electricity : mains  
Heating : mains gas (LPG)

### Direction

From the A9, after about 5 miles, pass through the village of Grandtully, after a short distance Little Ballinluig is on the left and the development is to be built in the first field on the left adjacent to the village.

### Site Plan



Fig 1: Site Layout Plan

## Accommodation



Fig. 2: Lui House Type

### Plots 4, 5, 12 & 13

**Estimated Price of Approximately £105,000 less Rural Home Ownership Grant**

The Lui House Type, a semi detached two bedroom house comprising:

- Hall
  - with two cupboards
- Lounge (4.7m x 4.1m)
- Kitchen (3.7m x 3.0m)
  - with fitted wall and base storage units; sink unit; door to outside
- Bedroom 1 (3.5m x 3.3m)
  - with fitted double wardrobe
- Bedroom 2 (3.5m x 3.0m)
  - with fitted double wardrobe
- Bathroom (3.0m x 1.6m)
  - with bath; W. C. and wash hand basin; door to hall



Fig 3: Artists Impression (Detail)

### Plots 3, 6, 7, 8 & 11

**Estimated Price of Approximately £115,000 less Rural Home Ownership Grant**

The Lyon House Type, a detached two bedroom house comprising:

- Hall  
with two cupboards
- Lounge (4.7m x 4.1m)
- Kitchen (3.7m x 3.0m)  
with fitted wall and base storage units; sink unit; door to outside
- Bedroom 1 (3.5m x 3.3m)  
with fitted double wardrobe
- Bedroom 2 (3.5m x 3.0m)  
with fitted double wardrobe
- Bathroom (3.0m x 1.6m)  
with bath; W. C. and wash hand basin; door to hall

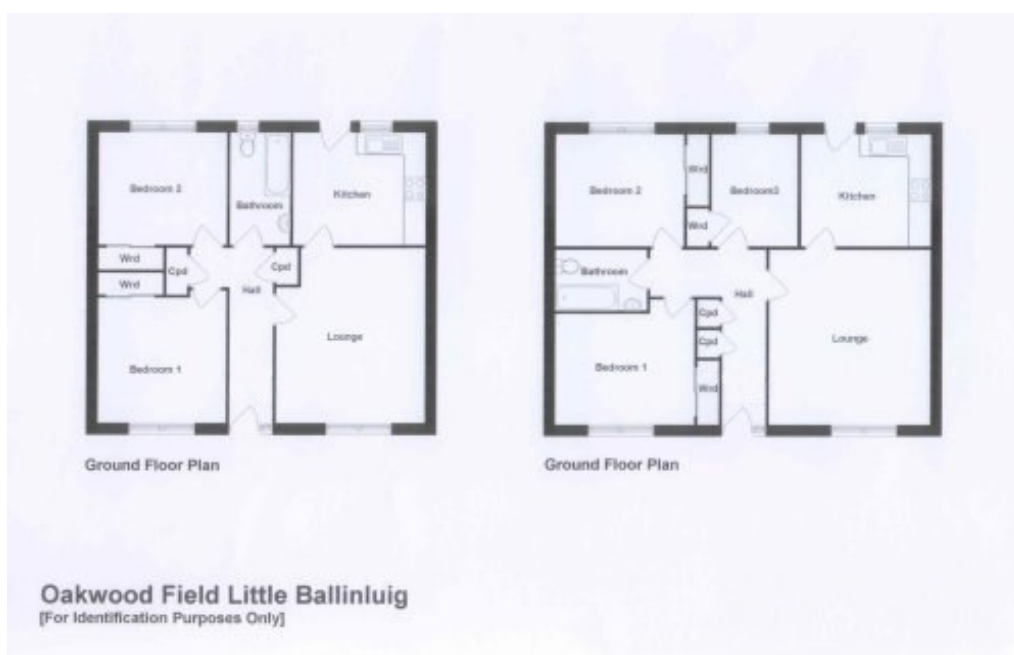


Fig 4: Lyon House Type (Left) & Tay House Type (Right)

### Plots 1, 2, 9, 10, 14 & 15

**Estimated Price of Approximately £135,000 less Rural Home Ownership Grant**

The Tay House Type, a detached three bedroom house comprising:

- Hall  
with two cupboards
- Lounge (4.3m x 4.7m)
- Kitchen (3.5m x 3.0m)  
with fitted wall and base storage units; sink unit; door to outside
- Bathroom (2.4m x 1.6m)  
with bath; W.C. and wash hand basin; door to hall
- Bedroom 1 (3.8m x 3.0m)  
with fitted double wardrobe; communicating door to bathroom
- Bedroom 2 (3.5m x 3.0m)  
with fitted double wardrobe;
- Bedroom 3 (3.0m x 2.3m)  
with fitted single wardrobe

## **Viewing**

Contact Justin Rawson of Kepranich Developments Limited on 0795 2970388.

## **Rural Home Ownership Grant**

Rural Home Ownership Grants (RHOGs), available from Communities Scotland, aim to help sustain rural communities by making it easier for local people on low or modest incomes to own their own home, and to meet their housing needs or aspirations within their own community.

RHOGs may help you if you live in a rural area and you wish to own a home. Available to people in receipt of a low or modest income, the grant is means tested, taking your income and savings into account. The grant pays part of the cost involved in helping you to acquire a property. The grant will not normally exceed 33 per cent of the approved total costs (house purchase price, legal and surveyors fees).

## **Targeting & Priority Purchase Scheme**

A priority purchase scheme will be operated for the purchase of these houses. Houses will be available to the priority categories of purchasers noted below.

## **Priority Categories in Descending Order**

The priority categories are as follows:

### **Category 1: Tenants & Waiting List Applicants**

This category includes tenants of Perth & Kinross Council or local Housing Associations or local people on Perth & Kinross Council or local Housing Association housing waiting list who have been on same for 6 months prior to the start of the first marketing period and who have a joint household income of no more than £30,000 and who have never owned a home before.

### **Category 2: Existing Residents in Rented or Tied Accommodation in Highland Perthshire**

This category includes local people who are tenants of private landlords, those living in tied accommodation, caravans, shared accommodation who have lived in this accommodation for more than 6 months and who have a joint household income of no more than £30,000 and who have never owned a home before.

### **Category 3: Tenants & Waiting List Applicants and Existing Residents in Rented or Tied Accommodation in Highland Perthshire**

This category includes those in Categories 1 & 2 above but with a joint household income of no more than £35,000 and who have never owned a home before.

### **Category 4: People with a Local Connection**

This category includes local people who have resided in the area for more than one year and can demonstrate throughout that period a local or family connection, who have a joint household income of no more than £35,000 in housing need.

## Marketing Periods

The marketing periods are as follows:

### **Initial Period: Priority Category 1**

For a period of 56 days from the date of 15<sup>th</sup> March 2005, the properties will be available only to those listed in Priority Category 1.

### **Second Period: Priority Categories 1 & 2**

For a period of 56 days from the end of the initial period, the properties will be available only to those listed in Priority Categories 1 & 2.

### **Third Period: Priority Categories 1, 2 & 3**

For a period of 56 days from the end of the second period, the properties will be available only to those listed in Priority Categories 1, 2 & 3.

### **Fourth Period: Priority Categories 1, 2, 3 & 4**

From the end of the third period, the properties will be available only to those listed in Priority Categories 1 to 4.

## Terms & Conditions

Rural Home Ownership Grants (RHOG) may be available from Communities Scotland:

- If you are employed or have received a formal offer of employment in the local area.
- To pensioners and to those who are unfit for work due to sickness or disability who may qualify if they have resided in the local area for more than one year, have a family or local connection, and can meet the majority of the costs involved.
- If your total household income is insufficient to purchase a suitable property without grant assistance.
- Only where all other sources of funding and grants have been explored and fully taken up.

Single person/couples will only be eligible to purchase four person three apartment properties. Only single person/couple with children will be able to purchase five person four apartment properties.

Purchasers will be required to have a joint household income of no more than £30,000 per annum for priority categories 1 & 2 and no more than £35,000 per annum for priority categories 3 & 4.

Prospective purchasers will be required to apply to Communities Scotland for a RHOG.

A RHOG 1 Application Form must be fully completed and returned to Communities Scotland for a decision in principle. This will be made within 6 weeks about whether or not a grant will be awarded and the likely amount of grant likely to be offered.

Upon receipt of this in-principle letter, the applicants can then enter into a formal missive to purchase a particular house from Kepranich Developments Limited.

Thereafter, a RHOG 2 Application Form will be required to be completed for approval. A formal Offer of Grant will be made within 6 weeks.

## **Example**

If you qualify for a two bedroom house costing £105,000 and can afford a mortgage of £70,000 and have savings of £15,000 (of which the first £5,000 is retained) giving a net contribution of £10,000, then your total input will be £80,000, you may be eligible for a RHOG of £25,000.

## **Protocol**

If you are interested in a property:

- 1 Contact Justin Rawson of Kepranich Developments Limited (tel. 0795 2970388) for an introduction into the housing opportunities, the property details and cost.  
  
Address for written correspondence only is Kepranich Developments Limited, Box No. 7, Keepsafe Storage Centres, Office 5, Friarton House, Friarton Road, Perth, PH2 8BB.  
  
Additionally E-mail can be directed to [jrrawson@ruralrelocation.com](mailto:jrrawson@ruralrelocation.com)
- 2 Contact your financial advisor or mortgage lender to identify availability and likely level of mortgage finance available. George Stubbs Financial Services (tel. 01738 571571) are familiar with this project, and have offered to give financial advice to prospective purchasers.
- 3 Contact Communities Scotland (tel. 01382 427500) to obtain a RHOG 1 – Outline Application.
- 4 Complete RHOG 1 Outline Application and return to Communities Scotland for a decision in principle.
- 5 If successful, within six week of receipt, an in-principle letter will be sent to yourself from Communities Scotland advising you the grant amount.
- 6 Agree final mortgage.
- 7 Enter into formal missive to purchase a specific dwelling from Kepranich Developments Limited. (Please see Important Notes section 10.)
- 8 Complete RHOG 2 – Application Form and when fully complete return to Communities Scotland.
- 9 Formal Offer of Grant received from Communities Scotland within six week of receipt.
- 10 On agreed date of settlement, the RHOG grant will be sent by Communities Scotland direct to your solicitor.

## **Important Notes**

- 1 These particulars have been prepared in all good faith to give a fair overall view of the property. If any points are particularly relevant to your interest in the property please ask for further information/verification. It is strongly recommend that you discuss any particular points which are likely to affect your interest in the property with Kepranich Developments Limited, in order that you do not make a wasted journey.
- 2 Nothing in these particulars shall be deemed to be a statement that the property is in good structural condition, or otherwise nor that any services, appliances, equipment or facilities are in good working order. Purchasers should satisfy themselves on such matters prior to purchase and may wish to instruct an independent survey.

- 3 The photograph/s, plans, and artist's impression/s depict only certain parts of the property and are illustrative only. It should not be assumed that any contents/furnishings/furniture, etc. photographed or drawn are included in the sale. No assumptions should be made with regard to parts of the property that have not been photographed or drawn. Please ask for further information if required. Kepranich Developments Limited reserves the right to vary the specification of the houses without prior notice.
- 4 Any areas, measurements or distances referred to are given as a GUIDE ONLY and are NOT precise. Certain measurements may have been scaled from architectural drawings. If such details are fundamental to a purchase, purchasers must rely on their own enquiries.
- 5 Neither these particulars nor any subsequent communication by us on behalf of the vendors relative to the property shall be binding upon our clients (whether acted on or otherwise) unless the same is incorporated within a written document signed by our clients or on their behalf satisfying the requirements of Section 3 of the Requirements of Writing (Scotland) Act 1995 or is granted in pursuance of any such document.
- 6 Entry will be as mutually agreed.
- 7 A closing date by which offers must be submitted may be fixed at a later date unless the property has been sold previously. Prospective purchasers who have notified their interest to Kippen Campbell WS, in writing, will receive a letter drawing their attention to the closing date.

The Seller will not be obliged to accept the highest, or indeed any offer and has the right to accept an offer at any time or withdraw the property from the market. The Seller will not be liable for any costs incurred by interested parties

- 8 Formal offers in the acceptable Scottish form should be submitted, through a Scottish Lawyer, to Oakwood Development, Attention Peter Pratt, Kippen Campbell WS, 48 Tay Street, Perth, PH1 5TR.
- 9 The subjects are sold together with and subject to all existing rights of way, servitudes, wayleaves and others whether contained in the Title Deeds or otherwise, and purchasers will be deemed to have satisfied themselves in all respects thereof.
- 10 Kepranich Developments Limited will require a non-returnable reservation fee of £500.00 from prospective purchasers, which will reserve a plot for a period of 14 days. This is to allow the respective lawyers to conclude the missives. If the missives are not concluded within the 14 days reservation period the reservation fee will be forfeit and the lot re-marketed.

Upon conclusion of the missives Kepranich Developments Limited will require a further payment of £2,500.00 which is a non-returnable deposit with the balance of the purchase price of the house due upon practical completion.

Interest will be payable on the balance from the contractual date of entry until paid at a rate of 5% over the Bank of Scotland basic rate, notwithstanding consignment.

In the event of a purchaser failing to pay the full purchase price within 14 days from the date of entry, the seller shall be entitled to resile from the bargain and to re-sell the property without prejudice to his right to recover from the prospective purchaser any loss incurred.