

beckXpress

beckXchange

beckXquity

beckXccelerate

beckXclusive

Whatever's stopping
you owning the home
of your dreams...

...we have a solution
that means you
can move today.

Welcome to the

beckXperience



Welcome to Beck.

Beck Homes, a family owned Company, considers itself more than a builder of new houses. As a local Company, it cares passionately about people and the environment in which they live.



When we look at a development opportunity, we don't just see a site for new homes, but a chance to create a sustainable new community. Building that community is a very different proposition to erecting a few dozen houses and calling it a development. It takes considerate design, thought for the impact on the environment, local amenities and utilities, an enhancement of the quality of life for local residents, and an awareness of sustainability and affordable issues.

Jon Wilkinson, Chairman

We have built many new homes across the North of England, each of them unique and built to our own exacting standards. However, there is no such thing as a 'standard' Beck Home – each development is specifically designed to be sympathetic to the architecture of the surrounding area.

*Dave Thomas,
Operations Director*



Let us make
it easy for you
to move.

- Let Beck sell your existing home
- Secure your preferred Beck Home before selling your own, for an agreed period of time
- Utilise the facilities of Beck Homes and an agreed estate agency to find a buyer for your current home
- Estate agency fees paid by Beck Homes
- Your current home will be advertised, displayed in the sales offices, and placed on the websites of Beck Homes and our preferred estate agents giving you the widest possible audience for selling
- You'll be given regular updates on the purchasing and sales process by our sales team, saving you time, effort and money
- The price of your reserved beck Home is secured and fixed when you commit to BeckXpress, and will not increase whatever the timescale for completion
- Reserve and your fee of £250 for joining the BeckXpress scheme is fully refundable should the sale not proceed, or will be deducted from the price if the sale completes.





You buy ours and
we buy yours.
All in the space
of 7 days.

- Beck Homes will consider a part exchange where the purchasers property is now more than 65% the value of the Beck Home that they wish to purchase. If your property is worth more than 65% of the new Beck Home that interests you, look at our beckXcellerate scheme, which offers a chain breaking alternative!
- Secure your preferred Beck Home with £250
- Two local estate agents will be instructed to value your existing home on a 4 to 6 week sale price
- Our sales negotiator will make you an offer based on these two valuations
- A Chartered Surveyor will then be instructed to survey your property (if any works are required, these will be discussed with you)
- You then secure your new home with a further £750 giving a total reservation fee of £1,000
- Your existing home will then be placed on the open market. If it sells whilst you are in occupation
- Beck Homes pay all estate agency fees
- You stay in your existing home until your new Beck Home is ready, even if your own home has sold in the meantime.
- You can move into your own home, free from the stresses of home sale chains, rented accommodation and storage.

Our 75/25 shared equity scheme brings your dream home a little closer.



- On selected plots on each Beck Homes development, we give you the opportunity to own 100% of a new home, but only pay 75% at the time of purchase. Beck Homes will lend you the balance of 25% with no interest or rent to pay
- Example: a new Beck home costing £180,000 could be yours for only £135,000 dramatically reducing your mortgage payments.
- No deposit
- 10 Repayment Programme

Payment (25%) is either made at the 10 year point when you sell your home or redeem the mortgage, whichever is sooner. You can pay off lump sums during the 10 year period (the part sum must be 10% of the purchase price or £20,000, whichever is lower).

- When you repay the loan, it equals the relevant percentage of the 'applicable market value' of your home at the valuation date
e.g. new Beck home is purchased for £180,000. If the property is sold or transferred at £190,000, the 25% (£47,500) is repaid to Beck Homes. If the home is sold or transferred at £170,000, the 25% (£42,500) is repaid to Beck Homes.



Available on selected properties subject to status, terms and conditions and using Beck Homes nominated solicitor/financial advisors. A Shared Equity Scheme commitment fee of £500 is payable on reservation but is fully refundable on legal completion. Beck Homes will retain 25% equity share in the property for a period of up to 10 years. The repayment sum will reflect 25% of the market value of the property at the time of sale or valuation. Beck Homes cannot give you any financial advice. Your home may be repossessed if you do not keep up repayments on your mortgage.

beckXccelerate



We can break the frustration of the chain.

- As an extension of our existing part exchange scheme, beckXchange, Beck Homes will consider buying a property further down “the chain” where your property is under offer to someone who can’t sell their own. (geographical limitations apply – please ask our sales negotiator for details)
- As long as we are able to break the chain, buying a property that is worth no more than 65% of the Beck home that you want to buy, we can accelerate the whole buying process, completing the chain and getting you into your new home as soon as its ready
- The system is similar to that described in beckXchange above, the only difference being that we take a lesser value property in exchange for the whole chain completing.

beckXclusive



A tailor made package to make owning your new Beck Home even more special.



- If you have no need of our other packages then Beck Homes have a range of ideas that can be tailor made to suit your circumstances and get you moving
- We work with quality professional contractors from Interior Design to Landscaping so we can put together a package that means you have nothing more to do than move in
- If you would rather undertake decorating or landscaping yourself as part of your enjoyment of your new Beck Home, maybe we could offer a deposit paid scheme, perhaps a cashback or even a straight discount
- If you are a buyer who is non-dependent on the sale of another home, then ask our sales negotiator what we could do for you.

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our development portfolio

