

# THE WOODLANDS, PENRITH: KEY FACTS FOR LEASEHOLDERS

## Property details

Section	Details
<b>Name of operator</b>	MHA - Methodist Homes
<b>Name of scheme</b>	WOODLANDS Bridge Lane, Penrith, CA11 8GW
<b>Description</b>	57 Apartments across two buildings.  One building built in 1983 containing 28 properties comprising of: 2 x 2 bed & 26 x 1 bed (including 4 flats with a double bedroom).  The Second building which was built in 2009, contains: 7 x 1 bedroom and 22 x 2 bedroom apartments.  There is a lift in each building.
<b>Status of apartments</b>	Purpose built as Sheltered Housing/ Retirement Living in 1983 and upgraded in 2009, to Housing with Care. All Pre-Owned.
<b>Occupancy</b>	For one or two people.
<b>Tenure</b>	Leasehold Apartments. 125 years from 1st September 2008.
<b>Care provider</b>	Residents can choose a care agency of their choice.  MHA provide personal care for those who wish to purchase this from MHA care and support team.
<b>Further information</b>	Please see the Residents' Handbook and the Care Service Guide



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## Charges when leaving, selling or subletting the property

Section	Details
<b>Contingency Fund contribution</b>	<p>A contribution to the Contingency Fund is payable on sale or a transfer of ownership. The Fund covers spending for the repair or renewal of communal areas, roofs lifts, etc. The contribution is 1% of the 'open market value' at the point of sale/ transfer, for each year or part-year of ownership.</p> <p><b>For example:</b> A leaseholder who sells a property owned for five years for £250,000 will have to pay £12,500 calculated as follows:</p> <ul style="list-style-type: none"><li>• 1% of £250,000 = £2,500</li><li>• 5 years x £2,500 = £12,500</li><li>• Contingency Fund Contribution = £12,500</li></ul>
<b>MHA administration fee for sale</b>	<p>Covers the costs of processing sale documents, dealing with enquiries from solicitors and signing documents. The fee is at least £499 including VAT.</p>

Charges when leaving, selling or subletting the property continue on the **next page**.

## THE WOODLANDS, PENRITH: KEY FACTS FOR LEASEHOLDERS

### Charges when leaving, selling or subletting the property (continued)

Section	Details
<b>Other costs</b>	<p>The owner (or the owner's estate) will remain liable for all charges due until the re-sale process has been fully completed. This includes service charges, wellbeing charges and ground rent charges as applicable.</p> <p>Owners to redecorate at least once in every seven years and in the event that the property is being sold back to MHA, the owners may need to redecorate otherwise they may be charged for any repairs and redecoration that MHA deems necessary to put the property in good order for them to re-sell.</p> <p>Owners will have to pay the usual costs associated with any property sale.</p>
<b>Subletting charges</b>	The property may not be sublet.
<b>Further information</b>	Please see the Residents' Handbook

### Cost of moving in to the property

Section	Details
<b>Asking price</b>	Is set by MHA if the first sale, or sale of a bought back property. Otherwise this is determined by the private vendor.
<b>Deposit</b>	A reservation fee of £1,000 is payable if purchased from MHA. Agreed between the parties for a private sale.
<b>Other costs</b>	MHA do not charge for a care assessment. The person moving in will be responsible for their own legal and removal costs.
<b>Further information</b>	Please see the Residents' Handbook

# THE WOODLANDS, PENRITH: KEY FACTS FOR LEASEHOLDERS

## Ongoing charges payable to MHA

Section	Details	Cost
<b>Service Charge</b>	<p>The service charge is payable in advance for the month ahead.</p> <p>This covers communal cleaning and maintenance, external window cleaning, water and sewerage, buildings insurance and estate management. It includes the costs of heating, lighting and water for the communal areas.</p> <p>MHA does not receive any incentives from suppliers for services paid for through the service charge.</p>	<p><b>Small</b> apartments: £47.49 per week</p> <p><b>Medium</b> apartments: £51.91 per week</p> <p><b>Large</b> apartments: £56.32 per week</p>
<b>Utilities Charge</b>	Heating and hot water is included in the <b>service charge</b> .	Included in the Service Charge
<b>Wellbeing Charge</b>	<p>The Wellbeing Charge is payable in advance for the month ahead.</p> <p>This includes 24 hour staffing on site, help in an emergency and the co-ordination of an activities and events programme.</p>	£53.64 per week
Ongoing charges payable to MHA continue on the <b>next page</b> .		

# THE WOODLANDS, PENRITH: KEY FACTS FOR LEASEHOLDERS

## Ongoing charges payable to MHA (continued)

Sections	Details	Cost
<b>Wellbeing Charge</b>	<p>Emergency response is covered by the <b>Wellbeing charge</b>.</p> <p>This is not a care service but will provide support in a medical emergency and will co-ordinate calls to GP or emergency services.</p> <p>Any other night care will be included in your care plan(s) and form part of your care agreement(s) and will be charged for separately.</p>	Covered by the Wellbeing Charge
<b>Ground Rent</b>	The first Review Date is April 2014 which is then reviewed on this date every fifth year thereafter.	£450.07 to £529.03 per annum
<b>Further information</b>	Please see the Residents' Handbook	

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## Care costs

Section	Details	Cost
<b>Personal care charge</b>	This covers the cost of any personal care that is individual to you and provided by MHA. <b>For example:</b> for washing, dressing, medication assistance, etc.	£17.74 per hour
<b>Nursing Care</b>	MHA does not provide nursing care.	N/A
<b>Further information</b>	Please see the Care Services Guide	

## Additional MHA services

Section	Details	Cost
<b>Maintenance service</b>	Maintenance carried out within a residents own property. <b>For example:</b> small jobs and repairs	£17.74 per hour
<b>Domestic service charge</b>	This covers the cost of any domestic service that is individual to you and provided by MHA. <b>For example:</b> for housework (vacuuming, dusting, cleaning kitchens/bathrooms etc.)	£16.29 per hour
<b>Laundry service</b>	A laundry service is available onsite.	£7.09 per unit
<b>Escort service</b>	An escort service is available. <b>For example:</b> for a member of staff to accompany you to appointments, to go shopping etc. if required.	£17.74 per hour

All additional services quoted are the same cost at weekends and Bank holidays



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## Ongoing costs to external bodies

Section	Details	Cost
<b>Utility bills</b>	It is the Residents responsibility to arrange contracts with utility suppliers for electricity.	N/A
<b>Council tax</b>	It is the Residents responsibility to arrange payment of Council Tax.	2019/2020 <b>annual</b> charges: <b>Band A:</b> £1,276.28 <b>Band B:</b> £1,488.98
<b>TV licence</b>	It is the Residents responsibility to buy their own TV licence.  A free licence is available on application to those over 75.  If you are blind (severely sight impaired), you are still able to apply for a 50% concession.	£154.50 annual charge
<b>Internet &amp; Telephone provider</b>	Free Wi-Fi is provided in communal areas only.  Residents are responsible for arranging their own broadband supplier and telephone lines.	N/A
<b>Further information</b>	Please see the Residents' Handbook	

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## Insurance arrangements

Section	Details
<b>Responsibility of the operator (MHA)</b>	Communal Buildings Insurance, Public Liability and Employers' Liability are Included in the service charge.
<b>Responsibility of the owner</b>	Home contents insurance is strongly recommended. Leaseholders can select their own provider. There is an option of taking insurance out through MHA. The Manager can provide more information.
<b>Further information</b>	Please see the Residents' Handbook

## Understanding the Contingency Fund

Section	Details
<b>What is the Contingency Fund?</b>	This is funded from deferred fees and covers spending for the repair or renewal of communal areas, roofs lifts, etc., identified from stock condition surveys.
<b>Further information</b>	Please see the Residents' Handbook



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## Restrictions

Section	Details
<b>Restrictions on selling the property</b>	<p>Purchasers must satisfy the scheme's criteria (including age and support needs). The Manager will assess this prior to purchase. If an individual has personal care needs this will be assessed prior to purchase to ensure these can be met either by MHA or a care agency chosen by the purchaser.</p> <p>MHA only offers a non-guaranteed buy-back lease at present.</p> <p>MHA occasionally offers the option to buy back the property if it wishes, and that if it does so it will 'buy back the property at 95% of the open market value as determined by an independent valuer.</p>
<b>Further information</b>	Please see the Residents' Handbook

<b>Date</b>	1 <sup>st</sup> April 2019
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For further information on any items, please contact the **Scheme Manager**.

We encourage you to discuss your housing options with your family and friends, and to seek independent advice, support and representation as appropriate, in connection with a move to an MHA retirement community.

MHA encourage all customers to take independent property valuations, legal and financial advice before signing a lease.

