

# ROWANBERRIES: KEY FACTS FOR LEASEHOLDERS

## Property details

Section	Details
<b>Name of operator</b>	MHA - Methodist Homes
<b>Name of scheme</b>	ROWANBERRIES 3 Baldwin Lane, Clayton, Bradford, BD14 6PN
<b>Description</b>	46 Apartments:  20 x 1 bed 26 x 2 bed  Apartments are over 4 floors with one passenger lift The properties are unfurnished, with gas central heating, fitted kitchen with oven and hob, space for fridge freezer and washing machine.
<b>Status of apartments</b>	Purpose built scheme constructed in 2007. All Pre-Owned.
<b>Occupancy</b>	Each flat can accommodate one or two people within one or two bedroom accommodation.
<b>Tenure</b>	Leasehold. 125 years including 1st April 2007.
<b>Care provider</b>	MHA do provide personal care for those who require this service, as assessed by Bradford social services, from the on-site team.
<b>Further information</b>	Please see the Residents' Handbook and the Care Service Guide



# ROWANBERRIES: KEY FACTS FOR LEASEHOLDERS

## 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>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 most the fee is likely to be is at least £499 including VAT.</p>

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

## ROWANBERRIES: 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>	This 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

# ROWANBERRIES: 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>This charge also includes the heating and water for the apartments.</p> <p>MHA does not receive any incentives from suppliers for services paid for through the service charge.</p>	£76.35 per week
<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>	<p>£77.87 per week</p> <p>(£155.75 if the carer lives in, but the extra is paid by the Local Authority)</p>
Ongoing charges payable to MHA continue on the <b>next page</b> .		



## ROWANBERRIES: KEY FACTS FOR LEASEHOLDERS

### Ongoing charges payable to MHA (continued)

Section	Details	Cost
<b>Emergency Response</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>	<p>The first Review Date is April 2017 which is then reviewed on this date every fifth year thereafter.</p> <p><b>(SO)</b> = Shared Ownership</p>	<p>1-bedroom: £357 per annum            2-bedroom: £476 per annum            1-bedroom <b>(SO)</b>: £214 per annum            2-bedroom <b>(SO)</b>: £286 per annum</p>
<b>Further information</b>	Please see the Residents' Handbook	

## ROWANBERRIES: KEY FACTS FOR LEASEHOLDERS

### 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.	All costs for care are met through Bradford Social Services Dept.
<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.	£18.01 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.)	£15.96 per hour
<b>Laundry service</b>	A laundry service is available onsite by cost per load. Ironing is also available at cost per load.	£6.70 per unit (Residents must provide their own washing powder) £5.31 per unit for ironing
<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.	£18.01 per hour
<b>Carpet cleaning</b>	A carpet cleaning service is available.	£19.15 per unit
All additional services quoted are the same cost at weekends and Bank holidays		



## ROWANBERRIES: KEY FACTS FOR LEASEHOLDERS

### Ongoing costs to external bodies

Section	Details	Cost
<b>Utilities charge</b>	It is the Residents responsibility to have their own contracts with an electricity supplier.	N/A
<b>Council tax</b>	It is the Residents responsibility to arrange payment of Council Tax.	Band B: £1263.59 Band C: £1444.10
<b>TV licence</b>	<p>It is the Residents responsibility to buy their own TV licence.</p> <p>A free licence is available on application to those over 75.</p> <p>If you are blind (severely sight impaired), you are still able to apply for a 50% concession.</p> <p>A concessionary license is available for Residents that are retired, aged between 60 and 75, or disabled.</p>	<p>£154.50 annual charge</p> <p>(£7.50 per year – concessionary license)</p>
<b>Internet &amp; Telephone provider</b>	<p>Free Wi-Fi is provided in communal areas only.</p> <p>Residents are responsible for arranging their own broadband supplier and telephone lines.</p>	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. Residents can select their own provider. There is an option of taking insurance out with MHA. The Manager can provide details of a policy for MHA residents.
<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



# ROWANBERRIES: KEY FACTS FOR LEASEHOLDERS

## 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>Leasehold properties are no guaranteed buy-back</p> <p>MHA has an option to buy back the property if it wishes and will 'buy back the property at 95% of the open market value as determined by an independent valuer.</p> <p>Fees at the lease end- 1% of the market value or price paid, whichever is greater for each year of occupation is paid to MHA at the end of the lease to cover the capital costs and major refurbishment.</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.

