



 **Retirement  
LIVING**  
from McCarthy & Stone



# Welcome to Retirement Living

Enjoy living in a Retirement Living apartment for the over 60s\* built and managed by the UK's leading and award winning retirement developer. With over 200 developments nationwide to choose from, ranging from market towns to the city and the coastline, we've the perfect place for you.



\* The minimum age is 55 at some Retirement Living developments.



## Relaxed independence

Buying a Retirement Living apartment gives you more than just a stunning new place to live. We've paid attention to the things that matter most. There's security with a House Manager on site and the exterior maintenance, such as gardening and window cleaning, covered in the service charge. Meaning you can focus on enjoying your time.

## The choice is yours

From city to country living, no two developments are the same. Choose from hundreds of apartments for sale today.







## A beautiful new home

We are an award winning company and we pay great attention to the detail and quality of our apartments. Built to the Lifetime Homes Standard\* we believe you'll be thrilled by the quality of our new Retirement Living apartments. Featuring spacious lounges, extra storage, ensuite facilities and your own outside space in the form of balconies or private patios at some developments, the properties are built around you.

\* Lifetime Homes Standard is a set of 16 design criteria that provide a model for building accessible and adaptable homes.† Subject to availability.



### Designed with you in mind

We design our developments to make day-to-day chores as easy as possible. There's a fully-equipped laundry on site at most developments and extra design touches, like ovens and plug sockets at waist height in your apartment. If you have a mobility scooter, you can park and charge it in the mobility scooter store room† and there's private car parking†.

### Security comes as standard

A Retirement Living apartment offers you the extra peace of mind that comes with having a House Manager for support. There's a camera door entry system and a 24 hour emergency call system used within the development, so you can rest easy in the knowledge that help is on hand if you ever need it.

### Your 10 year guarantee

Your apartment comes with a two year warranty which covers most aspects of the construction and then a further guarantee period of eight years to cover major structural defects by the NHBC. We're renowned for our customer service and we have been awarded a five-star rating in customer satisfaction for eight consecutive years by our homeowners via the Housebuilders Federation (HBF) survey.



### Low maintenance living

In a Retirement Living development, you'll feel the benefit of living relatively maintenance free. The House Manager takes care of exterior maintenance, excluding your personal apartment usage, and costs are covered by the service charge. At selected developments, even your apartment under floor heating is included in the service charge. It really is life made easy.

*"Our new apartment is very modern, well equipped with a beautiful view – it's perfect for me and my wife."*

Mr Churcher, Homeowner – Caversham.





## Introducing your House Manager

Every Retirement Living development has its own House Manager. Their role is to manage the day-to-day running of your development and be on hand during office hours.

### A House Manager you can trust

To provide excellent customer service we need outstanding people. We ensure that our staff have the skills to do a first rate job and invest in training as required, as well as encouraging and supporting skills and career development.

All staff are subject to a certificate from the DBS (The Disclosure and Barring Service) before they commence work at the development.

### Socialising with new friends

We find that our homeowners in each location set the social tone of a development – but your House Manager is on hand to facilitate social events and activities that you can choose to be part of. You'll find there are book clubs, film nights and day trips, which can be booked. You can invite your friends and family to participate in the events and celebrate the major occasions throughout the year.

Each development is individual, but there's always something going on that you can choose to be part of.



*"The day-to-day rewards are the best part."*

Jacqueline Scarffe is the House Manager at a development in Norfolk. This is her take on what this vocation means to her:

"Not long before I joined McCarthy & Stone, I read an article that said, 'The day you find a job you love will be the day you stop working,' and I remember thinking, what a lovely thought. Since I've worked as House Manager at Edwards Court, that's exactly how I feel. The day-to-day rewards are the best part – maybe a simple thank you, a smile, a conversation or seeing my homeowners having fun at one of our events. I love my job!

A House Manager is a point of contact, a problem-solver, an anchor and a constant. We can offer advice and flexible support and are a friendly face and a caring neighbour. There's a real sense of community here, we hold regular social events, coffee mornings, exercise classes as well as quiz nights and trips out. It really is the 'good life' for the homeowners... and me!"







# The management of the development

## A management service you can trust

Property management and maintenance are important parts of our customer service to you. McCarthy & Stone Management Services was created in 2010 to manage McCarthy & Stone built developments and provide an excellent, efficient and cost effective service.

## What does the service charge cover?

The weekly service charge covers the costs of running a Retirement Living development. Here are details of what's included – but you will be given a breakdown of the actual charges when you visit a development.

## The service charge pays for...

### The House Manager

Your House Manager is there to manage the development on a day-to-day basis, and is on hand in case of emergency during office hours.

### 24-hour emergency call service

A round-the-clock emergency call response and monitoring service that provides reassurance and supports the role of the House Manager.

### Water and sewerage

The costs for shared areas, guest suite and individual apartments which are collectively metered and apportioned in accordance with the terms of the lease.

### Electricity, heating, lighting and power

These costs are covered for the shared areas. Individual apartments are generally metered separately, although at some developments certain elements like hot water and under floor heating may be provided via the service charge.

### Management and maintenance of the building

This budget is carefully prepared to provide for the cleaning of shared areas, the management and maintenance of buildings and gardens for the entire development.

### The redecoration fund

An allowance is taken from the monthly service charge to cover the redecoration of shared areas in the development.

### A contingency fund

A fund is set up to meet future maintenance and refurbishment costs. This is financed by a 1% charge on the gross sale price or open market value of an apartment when it is resold or let so when there is a major repair or replacement, as a homeowner you should not be faced with the additional and unexpected financial cost.

## Providing best value services

### Your opinion matters to us

McCarthy & Stone Management Services does not make a profit from the service charge. However, it is important for us to hear what homeowners really think about how a development is being managed. That's why we meet with you each year to discuss the management of your development. We talk about the level of services, the costs being charged and how best to spend the budget for the year ahead.

Being accountable to you extends to the service charge accounts, which are independently reviewed each year. We then present the results back to you so that you know how your money is being spent.

Of course, as a homeowner you'll know that some costs are beyond our control, such as those associated with utilities and insurance. Your personal energy consumption and contents insurance remain your responsibility. However, we are confident that once you move into your apartment you'll see that our high energy efficient standards have been designed to keep costs to a minimum.



*"I looked around at a few McCarthy & Stone properties and the thing that impressed me the most was that everyone I seemed to meet was really happy with their decision to buy with McCarthy & Stone."*

John Henley, Homeowner - Pitlochry.





*"We are so settled – our neighbours have now become good friends and we couldn't be happier."*

Mr Mather, Homeowner – Cheadle Hulme.



# Features and facilities in a Retirement Living development

## Apartment Specification

- General**
- ✓ Smoke detector and intruder alarm
  - ✓ Emergency call system
  - ✓ Secure, lockable doors and windows
  - ✓ Switches and sockets are at a convenient height

- Kitchen**
- ✓ Modern fitted kitchens with tiled splashbacks and colour co-ordinated worktops
  - ✓ Fridge and freezer
  - ✓ Oven, separate hob and extractor hood
  - ✓ Lever taps for ease of use

- Bathroom**
- ✓ Helpfully positioned grab rails
  - ✓ Lever taps for ease of use
  - ✓ Bathroom with bath and/or shower available

- Development specification**
- ✓ Lounge
  - ✓ Guest suite
  - ✓ Laundry\*
  - ✓ Lift
  - ✓ Secure, lockable doors and windows
  - ✓ Door entry system linked to your TV
  - ✓ House Manager
  - ✓ Wi-Fi facility† in the homeowners' lounge
  - ✓ NHBC 10 year guarantee



† Recent developments only. \*Subject to availability



# Questions and answers

## Is there private car parking available?

Yes, there are spaces available.\* To ensure that the spaces are utilised as efficiently as possible, we operate a car parking scheme whereby homeowners can purchase a 12 month renewable permit at a fee of £250 per annum. Permits are available on a first come, first served basis. The monies raised by the Car Parking Permit Scheme go into the development fund for the maintenance of the buildings and grounds, subject to a small administration fee. Therefore, all homeowners benefit from the Scheme, whether they are car owners or not.

## Can I bring my pet?

We understand how important the companionship of a pet can be, so we welcome a well-behaved pet to live with you in your apartment. Please contact your Professional Advisor or Sales Consultant for further details.

## Are there financial services available to help with my property purchase?

There are many financial options available to you when it comes to financing a move, such as part exchange or equity release. Whether you need



extra funds to secure your new home or wish to release some of the equity in your new apartment to do the many things you've always wanted, help is readily at hand.

Your Professional Advisor or Sales Consultant can put you in touch with our Financial Advisors, who specialise in options tailored to the older home buyer. You may also be surprised by what financial benefits you're entitled to when you move into a McCarthy & Stone apartment. Our Benefits Advisor offers a free and confidential review if you're interested in finding out more.

## Can my family buy the apartment for me or does the owner have to be aged over 60?\*

Yes. Family and friends may own the apartment but the person or people living in the apartment must be aged over the minimum requirement set out in the lease (normally 60 years old).



## Can you help me with the organisation of the move?

We've helped more people move in later life than any other developer – so we have all the skills and time to help take the pressure off your move. Whether it's dealing with intermediaries or providing a packing and removals service – we can arrange it on your behalf.

## Can my friends and family stay at the development?

Yes. There is a guest suite in every development with en-suite facilities, a TV and tea and coffee making facilities. Your guests are welcome to stay, at a small nightly charge of £25.†



## Can you explain the terms of the lease?

When you buy a new apartment in England and Wales the property will have a long lease of 125 years and the Sales Consultant will explain the terms of the lease.

## How is the service charge collected?

The service charge for your apartment will be an annual cost. However, in order to help you spread this cost over the year and to assist in budgeting, you can pay monthly via direct debit, one month in advance. New homeowners moving into a development will pay from the time the apartment was purchased, and not for the whole period.

## Can I make improvements to my home?

You are free to decorate your home as you wish. Structural changes are subject to building regulations and should be considered with the assistance of your House Manager. Any request relating to the communal areas would need to be considered by the landlord.

## Do McCarthy & Stone provide a guarantee on the homes they build?

Yes. As a registered builder with the NHBC, all new McCarthy & Stone apartments come with a 10-year NHBC Warranty.

## Can I rent out the apartment if it becomes necessary for me to move to a more formal care alternative?

Yes you can, provided the occupant(s) meets the minimum age criteria contained in the lease, has signed a residency agreement, is capable of living independently in a Retirement Living development and pays the appropriate fee.



\* Subject to availability. \*\* For some developments the minimum age is 55. † Price correct at the time of going to press.



# Moving forward

Once you've found your perfect apartment, we have a number of moving solutions available designed to make your move as seamless and cost efficient as possible.

## Benefit from buying off plan

Reserving an apartment off plan gives you many 'early bird' advantages – including having the pick of the best properties available.

If you're interested in buying an apartment at a development that's not yet open for visits, then you can arrange a meeting with one of our Professional Advisors. They can meet you at a location of your choice – saving you a journey.

The Professional Advisor will help you through the process from start to finish, co-ordinating all aspects of your move.



*"We like to go away quite often and enjoy spending our free time travelling. Now it's great because we can plan to go away whenever we want, with the peace of mind that our home is safe."*

Barbara Smith, Homeowner - Hyde.



## Next steps...

To register your interest or to find out more about a McCarthy & Stone retirement apartment call us on 0800 919 132.



## Making that move

We can create a tailor made moving package that will enable you to move into your apartment quickly and easily.

The Professional Advisor or Sales Consultant at your preferred development will explain all the moving services we offer.



To find out more, call us on **0800 919 132**  
or visit **[www.mccarthyandstone.co.uk](http://www.mccarthyandstone.co.uk)**



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**We welcome your comments**

If you have a comment about any aspect of McCarthy & Stone's products or services, we'd love to hear from you. Please write to us at: Customer Communications, McCarthy & Stone, Homelife House, 26-32 Oxford Road, Bournemouth, Dorset BH8 8EZ or email us at: [comments@mccarthyandstone.co.uk](mailto:comments@mccarthyandstone.co.uk)

Please include as many details as possible. Please be assured that, in the event your correspondence necessitates a response by us, we promise to be in touch within 5 working days.

Computer generated images - developments may be subject to variations in appearance, gardens indicate several years growth. All internal images show typical interiors and purchasers are advised that the furniture, fixtures and fittings are for visual representation only and do not depict the actual finish of any individual apartment. No responsibility can be accepted for any mis-statement in this leaflet, which is not a contract nor forms any part of any contract. The company also reserves the right to alter specification without notice. Age restrictions apply on all retirement developments. If there are any important matters which are likely to affect your decision to buy, please contact the Sales Consultant before travelling to view. Details correct at time of print. A development by McCarthy & Stone Retirement Lifestyles Limited, Homelife House, 26-32 Oxford Road, Bournemouth, BH8 8EZ. • Tel: 01202 292480

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