



ExtraCare

Charitable Trust

# Discover *later living*





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# Welcome to The ExtraCare Charitable Trust

Since 1988, ExtraCare has opened retirement villages and smaller housing developments around our Midlands base and further south. Our priority has always been to make sure our residents enjoy happy, healthy and fulfilled lifestyles in our vibrant communities.

We essentially do three things; develop new homes, operate villages and retirement schemes and support residents in our locations.

Our beautiful apartments are built to a high specification and boast bespoke design and quality architecture. We pride ourselves on creating superior homes in bustling locations where you can enjoy independent life.

In all we do, our ultimate aim is to create better lives for older people, by providing homes older people want, lifestyles they can enjoy and care if it's needed.

**Best wishes,**

**Mick Lavery, Chief Executive**

## Our charity

# Better lives for older people

We are a registered charity, proud to support better lives for older people.

The ExtraCare Charitable Trust was founded in 1988 and was the pioneer in promoting and supporting independent active living for older people in the UK.

As a charity we don't have shareholders and we don't pay dividends. All our surpluses are invested back into the charity – helping us provide better services and support.

Being efficient, delivering good value for money and generating surpluses is the best way of ensuring we remain successful and sustainable, now and in the future.

As a charity we rely on the support of many individuals to help make our vision – better lives for older people – a reality.

Volunteering, donating, fundraising and our charity shops are all essential components of our model which supplement the sales, rental and other income we generate from our residents or usage of our facilities.

**Creating  
healthier, happier,  
independent lives**





# Living in an ExtraCare village or retirement scheme

You choose your own pace of life. Relax in our shared spaces or take time out for yourself.

Residents have access to a range of excellent communal facilities, including:



Beauty salon



Bistro/restaurant



Communal parking



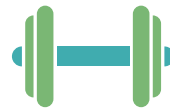
Dementia and Mental Wellbeing Service



Greenhouse



Guest suite



Gym



Hairdressers



Hobby room



Laundrette



Library/IT suite



Licensed bar



Multi-function games room



Rooftop garden



Village hall



Village shop



Wellbeing suite



Woodwork room

Please note:

The number and type of facilities differ in each ExtraCare location. Our villages typically have more facilities available than our smaller schemes. Details about specific locations can be found at [www.extarcare.org.uk](http://www.extarcare.org.uk)



# Our locations



## Villages

Typically between 150 and 350 properties.

1. Reeve Court Village, St. Helens
2. Brunswick Gardens Village, Sheffield
3. Lark Hill Village, Nottingham
4. New Oscott Village, Birmingham
5. Pannel Croft Village, Birmingham
6. Hagley Road Village, Birmingham
7. Bournville Gardens, Birmingham
8. Longbridge Village, Brmingham
9. Earlsdon Park Village, Coventry
10. Lovat Fields Village, Milton Keynes
11. Shenley Wood Village, Milton Keynes

12. St Oswald's Village, Gloucester

13. Hughenden Gardens, High Wycombe

14. Stoke Gifford Village, Bristol

15. Wixams Village, Bedford

16. Solihull Village, Shirley

## Retirement Schemes

Typically between 40 and 100 properties.

17. Humber Court, Coventry

18. Rosewood Court, Wellingborough

19. Sunley Court, Kettering

20. Yates Court, Evesham







# Creating healthier, happier, independent lives

## Stay active, stay younger

Keeping active can not only improve your physical health, but your mental health too.

That's why we invest heavily in activities for our residents to enjoy. It's not only our residents who can take advantage of our extensive activity list. Friends, relatives and guests are welcome too.

Here are just a few activities on offer:

- Yoga
- Tai Chi
- Dancing
- Short mat bowls
- Readers circle
- Movie club
- Walking football
- Choir
- Golf tournaments

You choose your own pace of life. Relax in our shared spaces or take time out for yourself.

Please note:  
There is a small charge for some of the activities.



## Your wellbeing

Findings from our research with Aston and Lancaster Universities show that residents living within ExtraCare communities are more physically active, have fewer falls, are less anxious, have an increased walking speed, are 'never or hardly ever' lonely and have improved memory.

We take pride in providing exceptional care services for those who need it. Our services include assisted living support, wellbeing support and dementia care.

Our care team can tailor a care package to suit your needs in the comfort of your own home, to make your life as easy as possible. The team are on site 24/7, meaning they are always on-hand to provide assistance in an emergency.

You'll also have access to our award-winning Wellbeing Service, which provides you with health screening, information and drop-in advice on all aspects of your physical and mental health lifestyle, fitness, diet and even health and safety in the home.



Benefit from ExtraCare's award winning wellbeing service

## Your new home

ExtraCare retirement villages and schemes are not just about providing new places to live. They're about giving residents a new lease of life.

Exclusively for over 55s, our beautifully finished, spacious apartments offer all the home comforts you could ever need. Every home has been thoughtfully designed to make your life enjoyable, easy and independent.



## A typical ExtraCare apartment includes:

### Apartment kitchens

- Fully fitted kitchen units with a range of door finishes and laminate worktops
- Washer-dryer
- Integrated appliances including:
  - Fan oven
  - Ceramic hob
  - Extractor fan
  - Fridge-freezer
  - Plumbing for dishwasher
- LED lights under wall units
- Stainless steel sink with mixer tap
- Integrated waste bin
- Glass splashback behind hob
- Glazed porcelain floor tiles

### Security and peace of mind

- Mains heat and smoke detectors with battery back-up
- One hour fire-rated front door
- Sprinkler system
- 24/7 emergency call system
- NHBC 10-year warranty

### Heating, lighting and electrics

- Recessed down-lighting in kitchen, bathroom and hallway
- Pendant lighting in living room areas and bedrooms
- Brushed chrome sockets and switches
- Wiring for TV and satellite signals to living room and bedrooms
- Continuous extract ventilation to kitchen and bathroom
- Telephone connection in living room and bedrooms
- Low surface temperature radiators

### Sustainability features

- All newly built homes will be energy efficient
- The external walls and roof have been designed to high thermal efficiency standards
- The properties benefit from an energy efficient continuous ventilation system
- LED low energy lighting

### Internal features

- Panelled internal doors with brushed chrome ironmongery
- Profiled skirting boards and architraves finished in gloss paint
- Walls finished in matt emulsion paint
- Smooth, white-painted ceilings
- Patio doors leading to either balcony or patio area

### Shower rooms

- Elegant white sanitary ware and fittings
- Full-height tiles in shower area and part-tiled remaining walls
- Level-access walk-in shower
- Anti-slip floor tiles
- Electric shaver point
- Vanity unit with low level cupboards and doors

Please note:  
Property specifications will differ across locations. Please contact your local team for more information or to view a property.

## Example apartment plans

Each village and retirement scheme is unique, providing a range of options based on your individual requirements.

### Typical one bed apartment



Please note:  
Any furniture displayed in images is for guidance purposes only and will not be included in the apartments.

Typical two bed  
apartment



## Affordable living

ExtraCare is a charity, so we aim to ensure that living with us is affordable for all, even for those with limited financial means.

Around 80% of our properties are available for outright ownership or shared ownership, with around 20% available for social rent. When you apply to live at an ExtraCare location you will be invited to meet with our Welfare Benefits Advisor to check if you are eligible for financial support through the benefits system. This could help with your housing or living costs, making sure we secure maximum financial support for your application now, or if your circumstances change in the future. In recent years our benefits team have accessed over £4m in benefits for our residents and up to £1.4m in unclaimed benefits.

ExtraCare's weekly charges have several components (rent, utility charges, service charges, etc.) that vary between locations. Additional costs that are not covered include:

- Council tax
- Care charges
- TV, phone and internet charges
- Meals and your other living costs

Please note:  
Property charges and the level of financial help you may receive are dependent on your individual circumstances.







### Example case study:

Mrs H has an income of £162.29 per week. She purchases a 60% share of an apartment for £170,970 at an ExtraCare village.

- ExtraCare's weekly charges total £135.09
- Mrs H also pays rent of £98.63 a week
- Total weekly charges are £233.72

Due to Mrs H's income and level of savings, she is entitled to financial help to meet the weekly costs.

Mrs H only pays £48.99 of the total £233.72 weekly charges.

## Property charges

In addition to your purchase or rental costs, each home is subject to on-going charges, which may vary according to your ExtraCare retirement scheme or village and type of tenure. Charges include:

### Service charge

There are costs associated with maintaining the communal areas, which include repairs to fire alarms, entry phone systems and lighting as well as communal area cleaning, waste disposal and pest control. Staff time for the administration of these services is also included.

### Management & maintenance charge

(included in rental costs for rented apartments and will be a separate charge for purchase and shared ownership homes).

This covers some tasks associated with the day to-day maintenance of your home and the management time associated with these tasks. The charge also includes your building insurance (but not contents insurance).

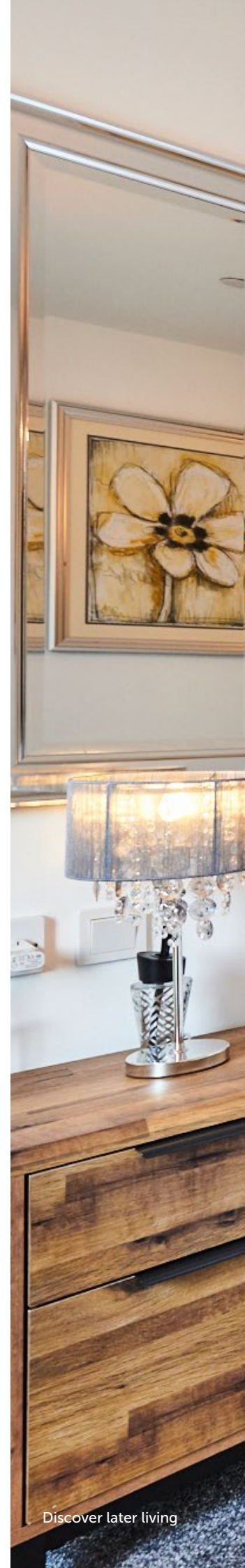
### Community charges

(in most locations)

This is a contribution towards the running of the Wellbeing Service, activity costs including staffing, a contribution towards the Café/Bistro where applicable, 24-hour access to staff support in an emergency and costs associated with running the communal areas. The names given to these charges vary between locations. Full details of the property charges will be given to you prior to making an application.

### Amenity charge

This includes all heat, light and power to each home; all water and sewerage services associated with each home.







## Additional costs

### Care

Care services are charged as required and costs vary according to the amount of care needed. Residents can receive benefit entitlements to support the cost of their care and we will advise you when you apply. A care contract will be put in place if this service is required.

### Ground rent

Ground rent may be payable at some locations and you will be informed if this is the case.

### Stamp duty

(for purchase only)

You are eligible to pay Stamp Duty Land Tax (SDLT) if you buy a property in an ExtraCare location. Please visit [www.gov.uk/stamp-duty-land-tax](http://www.gov.uk/stamp-duty-land-tax) for more information.

### Home contents insurance

This is to cover the contents of your home. However, your building insurance will be covered in the property charges you pay to ExtraCare.

### Telephone/Internet/Broadband

If you require these services.

### Satellite/Digital TV

If you require these services.

### TV Licence

Depending on your circumstances.

### Maintenance of Appliances

Sales properties have integrated appliances (e.g. washer/dryer, fridge/freezer, oven, hob and extractor). You will be responsible for their maintenance and replacement after their respective warranties expire.

### Council Tax

Council tax is payable by you directly to the local council. The council will work out your council tax charge based on the value of your home and its size. Please refer to the key facts sheet for more information on council tax.



## Applying for a home

If you are 55 or over, you can apply to live in one of our locations. We have guidance criteria to help you when applying for a home.

### Guidance criteria for applicants:

#### Age

The opportunity to apply for a home is primarily available to those over the age of 55. There is no upper age limit.

#### Care

We welcome residents with and without care needs. Dependent on individual circumstances, we can support residents with significant assessed care needs and people with dementia.

#### Location

You will generally live within the same local authority boundary as your preferred housing scheme or village. If you live further afield from your preferred location, you may be considered if you have a connection with the area. For example, you may be moving to the area to live near a close family member.

# The application process

Our aim is to make the application process as easy as possible for new residents. If you want to rent, buy outright or prefer the shared ownership option, the process should be quick and simple, so you can begin your next chapter in one of our villages with ease.

Here are the application steps for our different property options:

## **Shared ownership and outright ownership:**

1. Contact your local ExtraCare village or retirement scheme and speak to the Village Sales Consultant.
2. Check your eligibility with the Village Sales Consultant.
3. Make an appointment to tour the village facilities and available properties.
4. Ask to see our sales literature, which includes prices, weekly/monthly charges and a key fact sheet.
5. Complete a welfare benefits assessment to ensure village living is affordable (optional).
6. Fill out an Application for Housing form and return it to your local ExtraCare village or scheme.
7. Complete a wellbeing assessment to establish if you have any care needs.
8. Once we have confirmed your eligibility, we will place you on a waiting list until a suitable property becomes available.

## **Social rent:**

1. Request a key facts sheet from your local village or scheme. This includes information on how to make an application.
2. Check your eligibility with the Housing Officer.
3. Follow the local authority allocation process. Your local ExtraCare Housing Officer will provide guidance on how to do this.
4. If your local authority uses a waiting list, the highest priority applicant will be notified when an apartment becomes available.
5. If you are successful you will be invited to view the apartment.
6. Complete a welfare benefits assessment to ensure village living is affordable.
7. Complete a wellbeing assessment to establish if you have any care needs.
8. An offer of a property is then made.







## Moving home

We understand that moving home can be a stressful experience, particularly if you haven't moved for a number of years. In some cases, our residents are moving home for the first time in over 50 years!

ExtraCare works closely with a number of professionals throughout the country with the aim of making the process as easy as possible. Our Village Sales Consultants can put you in touch (without obligation) with estate agents, solicitors, removal companies, flooring suppliers and furniture suppliers. In most cases, our new residents want to know who they need to speak to and when.

The Trust and its employees do not receive any commission from any service providers they recommend.

Once you have reserved an ExtraCare home, your local Village Sales Consultant or Housing Officer will be in regular contact with you to guide you through the moving home process, with plenty of helpful advice along the way. We are happy to liaise with your family, friends and suppliers as part of our service.



## Leaving an ExtraCare location

If you have **bought** an ExtraCare property and you wish to leave, the property will be purchased back by The ExtraCare Charitable Trust which operates a waiting list of potential residents.

The original purchase price of your home is guaranteed to be returned to you or your estate, minus a village refurbishments charge, an administration fee and any outstanding weekly charges.

The village refurbishments charge supports renewal and replacement of structural and other integral items in the building, as well as anticipated costs of upgrades and improvements to the village or retirement scheme.



### **How long will it take?**

This depends on the terms of your lease. In most cases, if a resident is giving us notice to leave a village or a resident's estate is giving notice (in the event of death), they will have to give three months' notice. ExtraCare's weekly charges remain payable throughout the notice period or until the lease is surrendered, whichever period is longer.

Please note in the event of an estate giving notice, most will not be able to surrender a lease without Grant of Probate. This could take a number of weeks or months to obtain, depending on the complexity of a person's assets. Please speak to your local Village Sales Consultant for more guidance on this.

If you have **rented** an ExtraCare property there is usually a one month notice period during which all ExtraCare's weekly charges will continue to be payable.

## How much will it cost?

Here are some worked examples showing how much is repayable to a leaseholder or to their estate on the surrender of a lease in a typical ExtraCare location.

Both examples are based on a property purchase price of £234,950 as at 1 January 2020. Please refer to the key facts sheet for more information on leaving an ExtraCare location.

These figures are correct as of January 2020 but are subject to review and change.

|                                  | <b>Example A: Purchased outright</b>  | <b>Example B: Purchased on shared ownership basis</b>  |
|----------------------------------|---|--|
| <b>Summary</b>                   | Property value: £234,950<br>Purchased with 100% ownership   | Property value: £234,950<br>Purchased with 50% ownership   |
| <b>Purchase price</b>            | <b>£234,950</b>   | <b>£117,475</b>  |
| <b>Minus deductions</b>          | Administration Fee: £750<br>Village Refurbishments Charge 2%*: £4,699<br>Arrears of weekly charges: £0<br>Cost of repairs: £0<br><b>Total deductions: £5,449</b>  | Administration Fee: £750<br>Village Refurbishments Charge 5%*: £5,874<br>Arrears of weekly charges: £484<br>Cost of repairs: £250<br><b>Total deductions: £7,358</b>   |
| <b>Amount repaid to resident</b> | <b>£229,501</b><br>Lease surrendered on 31 December 2021, two years after being granted.<br><br>The remaining value above is the amount repaid to the owner on surrender of the lease (which is referred to as the Repayment Sum in the lease). | <b>£110,117</b><br>Lease surrendered on 31 December 2024, five years after being granted.<br><br>The remaining value above is the amount repaid to the owner on surrender of the lease (which is referred to as the Repayment Sum in the lease). |

\* 1% per annum for each year (or part year) a person has lived in the property. This charge is capped at 10%. All costs have been rounded up to the nearest pound for clarity.



The information in this brochure is set out as a general outline for guidance only. The information does not in any way form part of a contract or warranty.



## FAQs

### **What rental and purchase options are available?**

Properties are available for outright ownership, shared ownership and social rent. Throughout all ExtraCare locations, we have approximately 80% of properties for sale and 20% for social rent.

### **Can I have a pet?**

We welcome pets in all ExtraCare locations. You have to ask for permission to keep a pet or to have one in the future. All owners must adhere to our Pet Policy.

### **Do you have allocated parking?**

We have communal car parking spaces in all ExtraCare locations. We do not offer allocated car parking. Fewer than half of our residents own cars in most locations meaning that there is rarely an issue with car parking.

### **How much storage is there in an ExtraCare location?**

Most apartments have some storage. We have allocated storage facilities in the majority of locations for golf clubs, Christmas decorations, suitcases and more.

### **What time do the communal facilities open (Bistro, Bar, Shop, etc.)?**

This varies from location to location. Our communal facilities rely on paid members of staff and ExtraCare volunteers to provide the service. Please speak to the location directly for specific opening and closing times.

### **Can friends and family come to visit?**

We welcome and encourage visitors to our locations. Family and friends can stay over in your own home or they can stay in one of our guest suites (subject to availability and a charge). Anyone staying over in your home must have a principal residence outside of the ExtraCare village or retirement scheme.

### **Do you have a GP service on-site?**

We do not have an on-site GP, but our Wellbeing Service is available to all residents. This encourages you to be proactive in managing your health and wellbeing.

### **Can I move to an ExtraCare village or retirement scheme if I have dementia?**

People with dementia are welcome to live at an ExtraCare village or scheme if they are still able to live independently. Each case is individually assessed by our care team. If we can support their care needs, we are happy to accommodate people with dementia. Contact the location you wish to live at for more information.

### **How do ExtraCare spend the money they generate?**

Any surpluses generated by ExtraCare from the sale of properties or services we provide are reinvested back into the charity. Surpluses help to support our care, wellbeing and dementia care services and to refurbish existing villages. Our surpluses also help finance the construction of more ExtraCare villages. This all helps deliver our vision of better lives for older people.


### **What is your Gold Standards Framework?**

This supports residents at end of life, to ensure they have the right access to services and that we can help plan the care they need.



**ExtraCare**  
Charitable Trust

If you would like to find out more about The ExtraCare Charitable Trust and keep up with the latest news, please get in touch.

 02476 506011

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 [www.extracare.org.uk](http://www.extracare.org.uk)

 [TheExtraCareCharitableTrust](https://www.facebook.com/TheExtraCareCharitableTrust)

 [ExtraCareOrgUk](https://twitter.com/ExtraCareOrgUk)

 [ExtraCareRetirement](https://www.instagram.com/ExtraCareRetirement)

 [ExtraCare Charitable Trust](https://www.linkedin.com/company/ExtraCare-Charitable-Trust)

If you need a copy of this document in large format, in braille or on audio tape, please contact 02476 506011.

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Registered Charity No. 327816.  
Registered in England and  
Wales No. 2205136.

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