

Belong Limited

KEY FACTS
PART PURCHASE / PART
RENT 2024/25

Cedar Court Apartments
At Belong Morris Feinmann

178 Palatine Road
Didsbury
Manchester M20 2UW



BELONG
MORRIS FEINMANN

1. Property details	
Cedar Court Apartments	Belong Morris Feinmann, 178 Palatine Road, Didsbury, Manchester M20 2UW
Operator	Cedar Court is operated by Belong Limited, a not-for-profit provider of care villages. It opened in 2017.
Property type	13 apartments located on the top floor: seven of these are one-bedroom and six are two-bedroomed. Apartments are available to rent or buy, or via our shared ownership scheme, and have been pre-owned/pre-rented.
Shared ownership	In simple terms, sharing owners buy a share in their home, which can be any percentage between 30% and 90%, and then pay rent pro rata for the remaining share. For example, if you bought a 1-bed apartment where the full price is £293,000 using a 50% shared ownership arrangement, you would pay £146,500 for the 50% share, which can be raised by either a mortgage, through savings or from the sale of your existing home. You would also pay 50% of the rent that would normally be charged on the property to Belong. You can ask Belong to consider your request to buy further shares in the property until outright ownership is achieved. The cost of your new share will depend on how much your property is worth when you want to buy the share. You may also have to pay the legal fees. The above is an example only; schemes are tailored to suit individual circumstances.
Apartment specification	<ul style="list-style-type: none"> • Kitchen - fully fitted contemporary units tiled from above work tops to underside of wall units, integrated/built-in oven, hob and cooker hood. • Heating - heating and hot water is provided from a central plant room. • Bathrooms - white sanitary ware with chrome taps, part-tiled walls. Walk-in shower with shower seats in all apartments. • Electrical - graphite plastic sockets and switches to most areas. Wiring for TV aerial and satellite TV sockets to lounge and bedroom; compatible with Freeview, Freesat+, Sky+ and FM/DAB radio. Telephone sockets to lounge and bedroom.
Building code	Not available.
Status of unit	Previously occupied.
Occupancy	1-2 people in a one-bed, 1-3 people in a two-bed. All apartments are subject to an additional person rate where there are two people in a one-bed or three people in a two-bed.
Tenure	Shared ownership / Leasehold (start of lease 99 years from 2017).
Nomination arrangements	None; contact the operator (Belong).

Care provider	Care packages can be arranged through the Didsbury branch of Belong's registered home care service, Belong at Home. Care is offered by Belong at Home but apartment tenants are free to choose other providers.
2. Cost of moving into the property	
Reservation fee/deposit	Belong does not apply a reservation fee or deposit.
Apartment pricing Costs shown are based on outright purchase; the amount payable would depend on the percentage purchased (between 30% and 90%)	Pricing depends on size and location in the building, as well as any features such as balconies, and the range is shown below, based on outright purchase. 1-bed purchase from £293,000 to £326,000 2 bed apartments are £369,000 to £410,000 A member of the Belong team will confirm the cost for available apartments at the time of your enquiry. The amount you pay will depend on the percentage you wish to purchase. For example, to buy 30% of a standard 2-bed apartment would cost £110,700; 50% would cost £184,500 or 90% would cost £332,100. As well as the amount you pay to buy a percentage of your apartment, rent will be due on the remaining percentage. Charges are subject to an additional monthly community fee and additional person rate (where applicable). See ongoing charges (section 4) below.
3. Charges when leaving the property	
Transfer Fee	For those who do opt to purchase, the 'Buy Back' scheme guarantees that we'll repurchase your apartment for the same price that you originally paid (subject to reasonable deductions for any repairs, arrears and legal costs). We aim to avoid exposure to price fluctuation on the open market and provide peace of mind for apartment owners.
Administration fees	There is no sale administration fee.
Ongoing charges	The community fee is payable until the property is vacated.
Repairs or redecoration costs	Apartments are checked on moving in and moving out; any costs involved in repairing damage to the apartment may be charged to the customer on moving out.
4. Ongoing charges payable to Belong Ltd	
Rent	Rent is calculated based on the percentage of the property you buy. For example, if you purchase 50% of a standard 2-bed apartment, you will pay £184,500 to purchase 50% of the property and pay £645 in monthly rent. The range of rental charges, based on full rent, is shown below: 1-bed rent from £1,011 to £1,151 per month

	<p>2 bed rent is £1,290 to £1,429 per month</p> <p>A member of the Belong team will confirm the cost for available apartments at the time of your enquiry.</p> <ul style="list-style-type: none"> • Rents increase annually, with any increase applied on 1st April. • All charges are payable monthly in advance by direct debit. • Charges stated are correct at the date shown but may change annually or at other intervals over the period of residence. • An additional person fee of £78 per month is payable if there are two people in a one-bedroom apartment, or three people in a two-bedroom apartment.
Community fee	<p>There is an ongoing monthly community fee of:</p> <ul style="list-style-type: none"> • £500 per month for a one-bed apartment • £587 per month for a two-bed apartment <p>The community fee is payable monthly, until the property is vacated – see below for what is included.</p>
Additional person fee	An additional person fee of £78 per month is payable if there are two people in a one-bedroom apartment, or three people in a two-bedroom apartment.
Utility bills	Gas, electricity and water bills to the apartments are included in the community fee (tenants will not need to pay utility companies separately for these).
Response service	A 24-hour emergency response service is included in the community fee.
Daily check	A daily checking service is available on request, covered within the community fee.
Building insurance	Building insurance is included within the community fee.
Building maintenance	External fittings and finishes are maintained by Belong out of the community fee.
Cleaning	Cleaning and maintenance of communal areas is managed by Belong under the community fee; tenants are responsible for internal cleaning and maintenance of their apartment.
WiFi	Free wireless broadband - wireless ‘hotspot’ facilities are available throughout the village.
Phone connection and bills / Broadband connection	Phone and broadband is provided by Belong, based on a fair usage policy; calls exclude international and premium numbers.
Reserve fund	The community fee includes a contribution to the reserve fund for future major repairs.
Management costs	A contribution to Belong’s management costs is taken from the community fee.
Bin collection	External rubbish collections are included in the community fee.

Additional information about the community fee	Please see Annex to the Key Facts at the end of this document with further details in relation to the community fee.
---	--

5. Additional discretionary charges payable to Belong

Support packages	<p>Care packages for personal living support can be arranged through Belong at Home Didsbury or from alternative providers (discretionary charges apply). Where Belong at Home provides this service, the minimum visit is 30 minutes and current rates are:</p> <ul style="list-style-type: none"> • £23.50 – 30 minutes • £29.25 – 45 minutes • £35.00 – 60 minutes <p>Rates are charged double on bank holidays and £1 per hour premium at weekends. Charges are subject to a needs assessment and confirmed in writing.</p> <p>Fee levels are reviewed annually and any changes applied from 1st April, with 28 days' written notice of any change.</p>
Charges for Nursing care	Nursing care is not provided to apartment tenants by Belong or Belong at Home.

6. Charges payable to Belong for additional discretionary services

Activities / day care	Apartment customers who need more support to join in with activities can do so by taking advantage of our Experience Days service, which is a facilitated programme for small groups, typically taking place from 10am – 4pm. The cost of this service is £86.50 per day.
Exercise service	Belong provides an award-winning exercise service with state-of-the-art equipment and personalised programmes that have a proven track record in improving strength, balance, mobility and overall wellbeing for older people. Additional charges apply for this service; details are available from the village's exercise specialist.
Therapy treatments	Additional charges apply for this service; details are available from reception.
Internal cleaning	Additional charges apply for this service; details are available from reception.
Hair salon	Discretionary charges apply. Apartment customers are eligible for a 15% discount.
The Bistro	Discretionary charges apply. Apartment customers are eligible for a 15% discount.
Handyman service	Additional charges apply for this service; details are available from reception.
Laundry service	Additional charges apply for this service; details are available from reception.

7. Additional discretionary charges payable to third parties

Council tax	Council tax is payable to Didsbury West Borough Council. One-bed apartments are Band A and two- bed apartments fall under Band B.
TV Licence	See www.tvlicensing.co.uk
8. Insurance arrangements	
Responsibility of the operator	Buildings insurance and Public Liability insurance is included in the monthly community fee.
Responsibility of the owner/tenant	Home contents insurance: tenants are encouraged to arrange their own home contents insurance. This is not covered by the Community Fee.
9. Reserve Fund	
Reserve Fund	The balance of the Reserve Fund at 31 March 2023 was £28,564. Please see Annex to the Key Facts at the end of this document in relation to the Reserve Fund.
10. Restrictions on re-selling the property	
Restrictions	Residents must satisfy age/health criteria. The operator has a right of first refusal when the property is resold. Properties cannot be resold on the open market. Instead, Belong will 'Buy Back' apartments for the same price that the tenant paid on purchase (subject to reasonable deductions for any repairs, arrears and legal costs).
11. Other information	
Charges	Charges stated are correct at the date shown but may change annually or at other intervals over the period of residence.
Further advice	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 a retirement community.
Fixtures and fittings	All Belong apartments are unfurnished and exclude white goods.
Date	Last updated April 2024.

Annex to Key Facts – Community Fee	
What service does the Community Fee cover?	The charge covers Building maintenance, Building insurance, Cleaning and maintenance of communal areas, Water, Gas, Electricity, 24-hour emergency response service, Contribution to the reserve fund for future major repairs, Bin collection, Daily check (on request), a contribution to Belong’s management costs.
Is the charge ‘fixed’ or ‘variable’?	The charge is ‘variable’ in that it changes every year according to changes in actual costs only. Any increase in the Community Fee is capped at 3% above the Retail Price Index figure for November.
When does the Community Fee change and with how much notice?	The Community Fee changes on 1 April every year. Tenants receive at least 28 days’ written notice of the new charge.
What happens if Belong is unable to provide a service covered by the Community Fee?	We would manage any significant failure to provide a service to minimise disruption to tenants (e.g. by making alternative arrangements).
Is any of the Community Fee payable before moving in?	The Community Fee is payable monthly in advance.
Is any part of the Community Fee held in trust?	The Community Fee fund is held on behalf of the tenants; Belong does not use it for any other purpose.
When are tenants informed about the Community Fee budget and accounts?	Tenants receive the Community Fee Accounts for the previous financial year in September. In March, tenants receive a draft Budget for the financial year starting in the following April.
Can tenants influence the Community Fee and the services offered?	We hold regular tenants meetings which provide an opportunity for tenants to provide feedback and ideas in relation to services and raise questions in relation to the community fee. However, the setting of the community fee is cost-driven to ensure sustainability of Belong services and is part of the budget-setting of the organisation.
How do we manage any annual surplus or deficit on the Community Fee account?	Any deficit on the account (‘underpayment’) may be recharged to tenants. Any surplus (‘overpayment’) is not refunded to tenants but applied to the Reserve Fund to contribute towards future repairs at the village.
Are the latest itemised charge budget and accounts available?	Copies of the current annual budget and the latest available annual accounts are available on request.

Annex to Key Facts – The Reserve Fund

What is the Reserve Fund?	The Reserve Fund is a contingency or reserve fund used to offset the cost of major repairs or replacements in the future, such as lifts, roofs, windows, doors, driveways, paths, heating systems, and fencing. Contributions to the costs of major repairs, replacements and improvements within the community are collected through the Community Fee payable by tenants.
What processes are in place to assess future capital expenditure needs?	Professional surveyors carry out regular site inspections for Belong to determine future capital investment needs. A rolling capital investment programme is in place to ensure that the properties are always safe and maintained in good condition.
Will tenants be liable for further charges if the Fund is unable to cover the full costs of major capital works?	If there is any unforeseen need for capital investment and it cannot be met from the Reserve Fund, Belong would cover the costs and seek to recover these through future increases in the Community Fee.