

**Belong Limited**

# **KEY FACTS - PURCHASE 2024/25**

**Cedar Court Apartments  
At Belong Morris Feinmann**

178 Palatine Road  
Didsbury  
Manchester M20 2UW



**BELONG**  
MORRIS FEINMANN

<b>1. Property details</b>	
<b>Cedar Court Apartments</b>	Belong Morris Feinmann, 178 Palatine Road, Didsbury, Manchester M20 2UW
<b>Operator</b>	Cedar Court is operated by Belong Limited, a not-for-profit provider of care villages. It opened in 2017.
<b>Property type</b>	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.
<b>Apartment specification</b>	<ul style="list-style-type: none"> <li>• Kitchen - fully fitted contemporary units tiled from above work tops to underside of wall units, integrated/built-in oven, hob and cooker hood.</li> <li>• Heating - heating and hot water is provided from a central plant room.</li> <li>• Bathrooms - white sanitary ware with chrome taps, part-tiled walls. Walk-in shower with shower seats in all apartments.</li> <li>• 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.</li> </ul>
<b>Status of units</b>	Previously occupied.
<b>Occupancy</b>	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.
<b>Tenure</b>	Leasehold (start of lease 99 years from 2017).
<b>Subletting</b>	Subletting is not permitted.
<b>Nomination arrangements</b>	None; contact the operator (Belong).
<b>Care provider</b>	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.

<b>2. Cost of moving into the property</b>	
<b>Reservation fee/deposit</b>	Belong does not apply a reservation fee or deposit.
<b>Apartment pricing</b>	<p>Pricing depends on size and location in the building, as well as any features such as balconies, and the range is shown below.</p> <p><b>1-bed purchase from £293,000 to £326,000</b></p> <p><b>2 bed apartments are from £369,000 to £410,000</b></p> <p>A member of the Belong team will confirm the cost for available apartments at the time of your enquiry.</p>
<b>Other costs</b>	Buyers are responsible for their own legal and removals fees and for any Stamp Duty Land Tax that may be payable.
<b>3. Ongoing charges payable to Belong Ltd</b>	
<b>Community fee</b>	<p>There is an ongoing monthly community fee of:</p> <ul style="list-style-type: none"> <li>• <b>£500 per month for a one-bed apartment</b></li> <li>• <b>£587 per month for a two-bed apartment</b></li> </ul> <p>The community fee is payable monthly, until the property is vacated.</p> <p>The fee includes the services listed in this section below.</p>
<b>Additional person fee</b>	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.
<b>Utility bills</b>	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).
<b>Response service</b>	A 24-hour emergency response service is included in the community fee.
<b>Daily check</b>	A daily checking service is available on request, covered within the community fee.
<b>Building insurance</b>	Building insurance is included within the community fee.
<b>Building maintenance</b>	External fittings and finishes are maintained by Belong out of the community fee.
<b>Cleaning</b>	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.
<b>WiFi</b>	Free wireless broadband - wireless 'hotspot' facilities are available throughout the village.
<b>Reserve fund</b>	The community fee includes a contribution to the reserve fund for future major repairs.
<b>Management costs</b>	A contribution to Belong's management costs is taken from the community fee.
<b>Bin collection</b>	External rubbish collections are included in the community fee.

<b>Additional information about the community fee</b>	Please see Annex to the Key Facts at the end of this document with further details in relation to the community fee.
<b>4. Care packages</b>	
<b>Charges for personal care services</b>	<p>Care packages for personal living support can be arranged through Belong at Home Didsbury or from alternative providers (discretionary charges apply).</p> <p>Where Belong at Home provides this service, the minimum visit is 30 minutes and current rates are:</p> <ul style="list-style-type: none"> <li>• <b>£23.50 – 30 minutes</b></li> <li>• <b>£29.25 – 45 minutes</b></li> <li>• <b>£35.00 – 60 minutes</b></li> </ul> <p>Rates are charged double on bank holidays and £1 per hour premium at weekends.</p> <p>Charges are subject to a needs assessment and confirmed in writing.</p> <p>Fee levels are reviewed annually and any changes applied from 1<sup>st</sup> April, with 28 days' written notice of any change.</p>
<b>Charges for Nursing care</b>	Nursing care is not provided to apartment tenants by Belong or Belong at Home.
<b>5. Charges payable to Belong for additional discretionary services</b>	
<b>Activities / day care</b>	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.
<b>Exercise service</b>	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.
<b>Therapy treatments</b>	Additional charges apply for this service; details are available from reception.
<b>Internal cleaning</b>	Additional charges apply for this service; details are available from reception.
<b>Hair salon</b>	Discretionary charges apply. Apartment customers are eligible for a 15% discount.
<b>The Bistro</b>	Discretionary charges apply. Apartment customers are eligible for a 15% discount.
<b>Handyman service</b>	Additional charges apply for this service; details are available from reception.
<b>Laundry service</b>	Additional charges apply for this service; details are available from reception.

<b>6. Additional charges payable to third parties</b>	
<b>Council tax</b>	Council tax is payable to Didsbury West Borough Council. One-bed apartments are Band A and two- bed apartments fall under Band B.
<b>TV Licence</b>	See <a href="http://www.tvlicensing.co.uk">www.tvlicensing.co.uk</a>
<b>Digital TV</b>	There are no communal aerial or satellite dishes. Apartment tenants pay their chosen service provider.
<b>Phone / Broadband connection</b>	Apartment tenants pay their chosen service provider.
<b>7. Charges payable when leaving the property</b>	
<b>Transfer Fee</b>	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.
<b>Administration fees</b>	There is no sale administration fee.
<b>Ongoing charges</b>	The community fee remains payable in full until the property is vacated and available for resale or rental.
<b>Repairs or redecoration costs</b>	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.
<b>8. Insurance arrangements</b>	
<b>Arranged by the operator</b>	Buildings insurance and Public Liability insurance is included in the monthly community fee.
<b>Arranged by the owner/tenant</b>	Home contents insurance: tenants are encouraged to arrange their own home contents insurance. This is not covered by the Community Fee.
<b>9. Funding of major repairs</b>	
<b>Reserve Fund</b>	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.

<b>10. Constraints on selling</b>	
<b>Age criteria</b>	There is no age criteria in line with local authority planning consents for the building.
<b>Health criteria</b>	Belong will carry out a care assessment to ascertain the suitability of the apartment setting for tenants and that they are able to live independently within the Belong village.
<b>Resale</b>	Properties <b>cannot</b> 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).
<b>11. Other information</b>	
<b>Charges</b>	Charges stated are correct at the date shown but may change annually or at other intervals over the period of residence.
<b>Further advice</b>	We encourage you to discuss your housing options with your family and friends, and to seek independent legal and financial/benefits advice, support and representation as appropriate, in connection with a move to a retirement community.
<b>Fixtures and fittings</b>	All Belong apartments are sold unfurnished and exclude white goods.
<b>Date</b>	Last updated September 2024.

<b>Annex to Key Facts – Community Fee</b>	
<b>What service does the Community Fee cover?</b>	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.
<b>Is the charge 'fixed' or 'variable'?</b>	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.
<b>When does the Community Fee change and with how much notice?</b>	The Community Fee changes on 1 April every year. Tenants receive at least 28 days' written notice of the new charge.
<b>What happens if Belong is unable to provide a service covered by the Community Fee?</b>	We would manage any significant failure to provide a service to minimise disruption to tenants (e.g. by making alternative arrangements).

<b>Is any of the Community Fee payable before moving in?</b>	The Community Fee is payable monthly in advance.
<b>Is any part of the Community Fee held in trust?</b>	The Community Fee fund is held on behalf of the tenants; Belong does not use it for any other purpose.
<b>When are tenants informed about the Community Fee budget and accounts?</b>	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.
<b>Can tenants influence the Community Fee and the services offered?</b>	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.
<b>How do we manage any annual surplus or deficit on the Community Fee account?</b>	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.
<b>Are the latest itemised charge budget and accounts available?</b>	Copies of the current annual budget and the latest available annual accounts are available on request.

### Annex to Key Facts – The Reserve Fund

<b>What is the Reserve Fund?</b>	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.
<b>What processes are in place to assess future capital expenditure needs?</b>	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.
<b>Will tenants be liable for further charges if the Fund is unable to cover the full costs of major capital works?</b>	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.