

St Monica Trust

# Monica Wills House Key Facts

Lease Purchase Properties

With effect from  
1 April 2025



## Property details

### Description, occupancy and status

The lease purchase properties at Monica Wills House are one and two bedroom pre-owned homes situated across the village. All are suitable for sole or dual occupancy.

### Tenure type

Leaseholder residents own the apartment, but not the land it stands on. The land remains owned by the landlord, St Monica Trust.

### Lease term

The lease term on lease purchase properties is 125 years. Each lease starts on the date of completion.

### Nomination

There is no nomination procedure.

### Care provider

St Monica Trust provides a full care and support service and does not sub-contract any element. Residents are free to choose a service from another supplier if they wish.

## Costs of moving in

### Price

The price of leasehold purchase properties (the 'capital payment') is shown on the sale details.

### Deposits and full balance

To buy a lease purchase apartment prospective residents must first join the allocations list. To purchase the lease on a property a £2,000 reservation fee is paid. At the point of exchange of contracts, 10% of the purchase price is paid (less the £2,000 reservation fee) and the balance is due on completion.

### Other costs

St Monica Trust does not charge for the health assessment for lease purchase accommodation.

The Trust does not apply any legal fees for the engrossment of a lease.

Residents pay their own removal costs. We can suggest removal firms or you are free to choose your own.

Residents need to appoint and pay for their own solicitor to handle the conveyancing.

## Ongoing charges whilst living at Monica Wills House

### Service charge

All residents pay an annual contribution to the running and services of St Monica Trust and Monica Wills House, which is known as the service charge. The service charge is an annual payment that is charged monthly in advance by direct debit. The service charge is a fixed charge which increases on 1 April each year based on the December Retail Price Index of the preceding year. The service charge amount varies according to the number of people living in the property and the banding of the property.

The service charge that will apply between April 2024 and March 2025 at Monica Wills House is:

	<b>Annually</b>	<b>Monthly</b>
1 Person	£5,547	£462.25
2 People	£6,795	£566.25

The service charge budget is compiled at the beginning of each financial year and is subject to change on 1 April each year depending upon the maintenance and running costs incurred within any given year.

Residents receive at least 28 days' notice of the change. The increase is always capped at RPI. Residents pay a peppercorn ground rent through the service charge.

The service charge covers the cost of providing 30 minutes per week of

housekeeping support to residents. Additional help can be purchased if required.

### Care costs

There is no mandatory charge for care, residents pay for domiciliary care and support only if they buy a care and support package.

### Packages

St Monica Trust offers a comprehensive range of options. The charges for these services will vary depending on the level of domiciliary care and support required. Indicative charges for domiciliary care and support packages are:

	<b>Price (inc. VAT)</b>
Monday - Sunday *	1 hour visit £25.75
	45 mins visit £20.50
	30 mins visit £14.00
Waking Nights	£26.75 per hour
Sleeping Nights	Price on request

\* Special rates apply for all Bank Holidays

We can direct residents to access a GP.

## Ongoing additional fees payable to third parties

### Utility charges

Electricity and water utilities are all payable by individual residents. Electricity providers are chosen by the resident, the cost of the water is passed on by the Trust.

## **Council tax**

All residents are responsible for paying council tax directly to the council. This is by far the most efficient way of ensuring that any possible allowances are accessible by residents.

## **Freeview and satellite TV**

All apartments at Monica Wills House are connected to a central TV and satellite system, therefore, negating the need for multiple aerials and dishes. It is the residents' responsibility to pay for their own satellite TV service. Residents do not need to pay for a TV licence as there is a communal arrangement.

## **Internet**

Residents of Monica Wills House pay for their own internet connection and liaise directly with their own provider.

## **Insurance**

### **Our insurance responsibility**

St Monica Trust arranges and maintains insurance cover for buildings, public liability and employer's liability. Residents contribute to the cost through the service charge.

### **Residents' insurance responsibility**

It is the residents' responsibility to obtain contents insurance for their home.

## **Charges when leaving or selling your property**

A 'surrender fee' of 1% of the purchase price paid by the outgoing resident is applied for each full or part year of ownership (capped at a maximum of 10%).

The Trust will handle any decoration or upgrades that might be needed and the cost for this will be taken out of the surrender fee.

St Monica Trust does not apply any administration or legal fee for sale. Residents will need to appoint a solicitor to handle the surrender.

Once the surrender is legally completed, funds, less the surrender fee and any outstanding invoices, will be returned within 28 days.

Residents will continue to pay the service charge and utilities such as council tax and electricity bills until the day the apartment is returned to the Trust.

## **Residency and sub-letting**

In any one year, residents must spend a minimum of six months living in the property and must provide notice if they are absent for more than six months.

Sub-letting is not permitted.

## Restrictions on buyers

Buyers must be at least 55 years of age to purchase a property at Monica Wills House. Buyers can be younger than this providing they have a care need.

## Sources of further information

We have a range of documents that provide further information. These include:

- Lease summary – Monica Wills House
- A guide to fees

If you would like to see any of these, please ask a member of staff for a copy.

## More information

If you have any further questions please contact our friendly sales team on **0117 949 4004** or email **[sales.team@stmonicatrust.org.uk](mailto:sales.team@stmonicatrust.org.uk)**.

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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 Monica Wills House.

*Please note: charges stated are correct at the date shown but may change annually or at other intervals over the period of residence.*