

# St Monica Trust

## Westbury Fields Key Facts

Lease Purchase Properties 2026-2027



### PROPERTY DETAILS

|                       |                                                                                                                                                                                       |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Operator and landlord | St Monica Trust                                                                                                                                                                       |
| Community             | Westbury Fields Retirement Village, Jessop Crescent, Westbury-on-Trym, Bristol, BS10 6TQ<br>Established in 2003                                                                       |
| Property type         | 99 lease purchase properties: 27 one-bed apartments, 67 two-bed apartments and 5 three-bed apartments.                                                                                |
| Property status       | Pre-owned.                                                                                                                                                                            |
| Occupancy             | Sole or dual occupancy.                                                                                                                                                               |
| Tenure                | Leasehold. The lease term is 125 years from the date of completion of each purchase. The land remains owned by the landlord, St Monica Trust.                                         |
| Subletting            | Subletting is not permitted.                                                                                                                                                          |
| Care provider         | St Monica Trust provides a full domiciliary care and support service and does not subcontract any element. Residents are free to choose a service from another supplier if they wish. |

### COST OF MOVING IN

|                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Purchase price  | The price of leasehold purchase properties (the 'capital payment') is shown on the sale details. Prices at Westbury Fields are currently between £250,000 and £600,000.<br>1 bed apartments - £250,000 - £380,000<br>2 bed apartments - £250,000 - £500,000<br>3 bed apartments - £380,000 - £600,000                                                                                                                                                           |
| Reservation fee | A £2,000 reservation fee is payable to St Monica Trust to reserve a property. The fee is held and protected by the Trust.                                                                                                                                                                                                                                                                                                                                       |
| Deposit         | On exchange of contracts, 10% of the purchase price is payable (less the £2,000 reservation fee). This exchange deposit is held and protected by the Trust's conveyancing solicitor.                                                                                                                                                                                                                                                                            |
| Other costs     | <p>St Monica Trust does not charge for a health assessment for lease purchase accommodation.</p> <p>The Trust does not apply any legal fees for the engrossment of a lease.</p> <p>Stamp Duty is payable, please refer to <a href="https://www.gov.uk/stamp-duty-land-tax">https://www.gov.uk/stamp-duty-land-tax</a>.</p> <p>Buyers pay their own removal costs.</p> <p>Buyers need to appoint and pay for their own solicitor to handle the conveyancing.</p> |

## ONGOING CHARGES PAYABLE TO THE OPERATOR

|                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                 |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----|--------|---------|--------|---------|---------|------|---------|---------|----------------|-----------------|-----------------|-----|---------|-----------|--------|---------|-----------|------|-----------|-----------|
| Service charge               | <p>All residents pay an annual contribution to the running and services of St Monica Trust and Westbury Fields, 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 2026 and March 2027 at Westbury Fields is:</p> <table><tr><td><b>Annually</b></td><td><b>1 person</b></td><td><b>2 people</b></td></tr><tr><td>Low</td><td>£9,736</td><td>£13,135</td></tr><tr><td>Medium</td><td>£11,161</td><td>£15,086</td></tr><tr><td>High</td><td>£12,036</td><td>£16,283</td></tr></table><br><table><tr><td><b>Monthly</b></td><td><b>1 person</b></td><td><b>2 people</b></td></tr><tr><td>Low</td><td>£811.33</td><td>£1,094.58</td></tr><tr><td>Medium</td><td>£930.08</td><td>£1,257.17</td></tr><tr><td>High</td><td>£1,003.00</td><td>£1,356.92</td></tr></table> <p>The service charge budget is compiled at the beginning of each financial year and is subject to change on 1 April each year. Residents receive at least 28 days' notice of the change. The increase is always capped at RPI. Please refer to our leaflet 'A guide to fees' for information about what is included in 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.</p> | <b>Annually</b> | <b>1 person</b> | <b>2 people</b> | Low | £9,736 | £13,135 | Medium | £11,161 | £15,086 | High | £12,036 | £16,283 | <b>Monthly</b> | <b>1 person</b> | <b>2 people</b> | Low | £811.33 | £1,094.58 | Medium | £930.08 | £1,257.17 | High | £1,003.00 | £1,356.92 |
| <b>Annually</b>              | <b>1 person</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>2 people</b> |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| Low                          | £9,736                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | £13,135         |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| Medium                       | £11,161                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | £15,086         |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| High                         | £12,036                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | £16,283         |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| <b>Monthly</b>               | <b>1 person</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>2 people</b> |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| Low                          | £811.33                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | £1,094.58       |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| Medium                       | £930.08                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | £1,257.17       |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| High                         | £1,003.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | £1,356.92       |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| Surrender fee                | We apply a surrender fee of 1% of the amount of capital payment owned for each full or part year of apartment ownership (capped at 10%).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                 |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| Ground rent                  | There is a nominal 'peppercorn ground rent'. This serves the purely legal purpose of signifying that the Trust has a retained interest in the property.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                 |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| Utilities                    | <p>Electricity, gas and water utilities are all payable by individual residents. Electricity, gas and water providers are chosen by the resident.</p> <p>If your apartment has a gas or electric boiler there will be a £250.08 annual charge added to the first person service charge which is paid monthly. This covers the maintenance and servicing contract administered by the Trust. The boiler charge is a fixed charge which increases on 1 April each year based on the December Retail Price Index of the preceding year.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                 |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| Emergency response           | The service charge covers the cost of providing a 24-hour emergency response service.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| <b>CARE COSTS</b>            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                 |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |
| Domiciliary care and support | <p>There is no mandatory charge for care, residents pay for domiciliary care and support only if they buy a care and support package.</p> <p>St Monica Trust offers a comprehensive range of options and the charges for these services will vary depending on the level of domiciliary care and support required. Indicative charges for these packages are:</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                 |                 |                 |     |        |         |        |         |         |      |         |         |                |                 |                 |     |         |           |        |         |           |      |           |           |

|              |                                                                                                     |                   |            |            |
|--------------|-----------------------------------------------------------------------------------------------------|-------------------|------------|------------|
|              |                                                                                                     | Price (inc. VAT)) |            |            |
|              |                                                                                                     | 1 hour            | 45 minutes | 30 minutes |
|              | Monday to Sunday *                                                                                  | £30.00            | £23.25     | £16.25     |
|              | Waking nights                                                                                       | £30.50            |            |            |
|              | Sleeping nights                                                                                     | Price on request  |            |            |
|              | * <i>Special rates apply for all bank holidays</i><br><i>All prices include VAT</i>                 |                   |            |            |
| Nursing care | Nursing care is not provided but may be arranged through the resident's own GP and district nurses. |                   |            |            |

## ONGOING CHARGES PAYABLE TO THIRD PARTIES

| Council tax                          | <p>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. The banding and amount charged will depend on the property and will be made available on the sale details. Annual 2026/27 charges are:</p> <table> <tr> <th>Band</th><th>Annual council tax charge</th></tr> <tr> <td>C</td><td>£2,412.17</td></tr> <tr> <td>D</td><td>£2,713.68</td></tr> <tr> <td>E</td><td>£3,316.72</td></tr> <tr> <td>F</td><td>£3,919.76</td></tr> </table> | Band | Annual council tax charge | C | £2,412.17 | D | £2,713.68 | E | £3,316.72 | F | £3,919.76 |
|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|---------------------------|---|-----------|---|-----------|---|-----------|---|-----------|
| Band                                 | Annual council tax charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |      |                           |   |           |   |           |   |           |   |           |
| C                                    | £2,412.17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |      |                           |   |           |   |           |   |           |   |           |
| D                                    | £2,713.68                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |      |                           |   |           |   |           |   |           |   |           |
| E                                    | £3,316.72                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |      |                           |   |           |   |           |   |           |   |           |
| F                                    | £3,919.76                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |      |                           |   |           |   |           |   |           |   |           |
| TV licence                           | Residents do not need to pay for a TV licence as there is a communal arrangement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |      |                           |   |           |   |           |   |           |   |           |
| Digital TV                           | All apartments at Westbury Fields are connected to a central TV and satellite system, therefore negating the need for multiple aerials and dishes. It is the resident's responsibility to pay for their own satellite TV service.                                                                                                                                                                                                                                                                                                                                              |      |                           |   |           |   |           |   |           |   |           |
| Telephone and internet/<br>broadband | <p>Residents of Westbury Fields pay for their own telephony and internet connection and liaise directly with their own provider.</p> <p>Guest WiFi is available in communal areas across the site and is free of charge.</p>                                                                                                                                                                                                                                                                                                                                                   |      |                           |   |           |   |           |   |           |   |           |

## CHARGES PAYABLE WHEN LEAVING YOUR PROPERTY

|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ongoing charges    | When you surrender your property, the Trust will buy it back and return to you the amount of your original capital payment less any outstanding charges and the surrender fee. The surrender fee is 1% of the amount of capital payment owned and is applied for each full or part year of ownership, capped at a maximum of 10%. Once the surrender is legally completed, <i>funds less the surrender fee</i> will be returned within 28 days. |
| Dilapidation cost  | The Trust will handle any decoration that might be needed to return the apartment to a sellable condition. These costs will be taken out of your surrender fee.                                                                                                                                                                                                                                                                                 |
| Administration fee | St Monica Trust does not apply any administration or legal fee when buying back the property.                                                                                                                                                                                                                                                                                                                                                   |
| Conveyancing       | The Trust does not require residents to use a solicitor to handle the surrender of the lease but residents may wish in any case to seek legal advice.                                                                                                                                                                                                                                                                                           |

## INSURANCE

|                          |                                                                                                                                                                               |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Arranged by the operator | 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. |
| Arranged by the resident | It is the resident's responsibility to obtain contents insurance for their home.                                                                                              |

## CONSTRAINTS ON SELLING

Properties cannot be resold on the open market but are instead bought back by the Trust.

Buyers must be at least 55 years of age to purchase a property at Westbury Fields. Buyers can be younger than this if they have a care need.

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

|             |                         |
|-------------|-------------------------|
| <b>Date</b> | Last updated April 2026 |
|-------------|-------------------------|

Further information is available in our 'A guide to fees' and 'Lease summary' documents.

Charges stated are correct at the date shown but may change annually or at other intervals over the period of residence.

We encourage you to discuss your housing options with your family and friends and to seek independent legal, financial/benefits advice and any other appropriate advice, support and representation in connection with a move to Westbury Fields.

St Monica Trust, Head Office, Cote Lane, Westbury-on-Trym, Bristol BS9 3UN  
Registered charity number: 202151