



Your guide to  
buying a home at  
**St Crispin Village**

Retirement Living

*for you* 



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## About us

St Crispin Village is made up of a diverse community of residents ranging from 55 and upwards, couples and singles, from people who are fit and well to others who need support. Residents may be tenants, shared ownership or outright purchasers of leasehold properties, but they enjoy the same service, facilities and opportunities. We aim to ensure that living with us is affordable for all, even for those with limited financial means who have only minimum state pension.

**Our concept brings together five key factors:**

- A safe, secure, comfortable new home equipped and fully accessible to meet residents' needs now and in the future
- Outstanding social and leisure facilities in every housing scheme and village
- Stimulating activities, social and leisure interests, helping residents stay healthy, active and independent for longer
- Highly trained staff, fostering a can-do culture, supporting personal achievement and growth
- Active encouragement of participation in community life through volunteering

# Our properties

## What does each property consist of?

Our Village comprises of self-contained apartments and bungalows. They are based on a similar design and range in square footage. Each property has its own front door, kitchen, living room and one or two bedrooms. All properties have a spacious shower room with basin and toilet. A significant number of properties have their own balconies but we have a few that do not include a balcony.

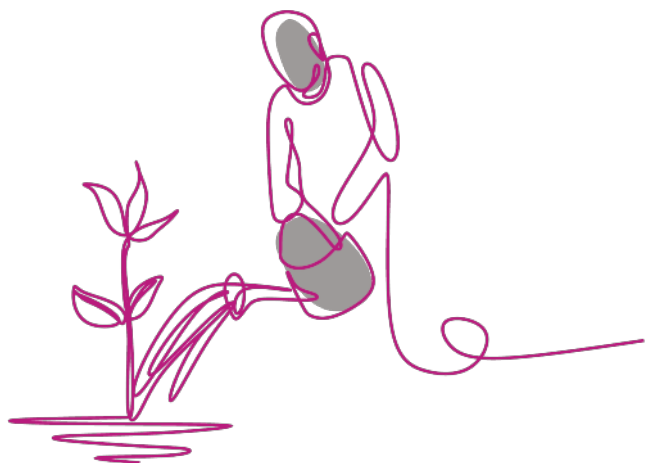
Properties have been carefully designed, combining traditional style with modern technology. The technology is designed to support your independence, safety and mobility in your own home without being obtrusive.

## Key features include:

- Traditional front door with letter box
- Self-closing front door in the event of a fire alarm warning
- A spacious entrance hallway
- Extra-wide swing doors to aid mobility for wheelchair users
- Easy access kitchens with fitted electric hob and oven
- Electric power sockets set at a convenient or waist height
- Easy to reach switches and fittings
- Standby electric lighting in case of power failure
- Emergency call systems in rooms (linked to 24 hour/365 day staff team)
- Shower rooms with slip resistant, self-draining floors and 180 degree opening doors for emergency access
- Lever turn taps to hand basins and sinks
- Central heating and full double glazing
- Low surface temperature radiators to prevent burns
- Connection points for both satellite and terrestrial TV, radio, phone and broadband. Master bedrooms have phone and TV points
- Swipe card access to each property and public areas of the village.

## Key features in most sale properties will include:

- Integrated washer dryer, fridge freezer and dishwasher
- Pelmet down lighting and ceramic tiling in the kitchen
- Chrome finish light switches
- Coving
- Wall lights in lounge
- High specification tiling and décor in the kitchen and shower room







### Do the apartments have balconies?

80% of the apartments have balconies.



### If I have a ground floor apartment will I have a garden?

No. However, residents are free to adopt the patio area next to their property, placing plants and chairs outside their patio door. The Village also has a large greenhouse and residents can join a gardening club, contributing to the development of the Village gardens.



### Can I enhance my property myself after I have purchased it?

Yes. You are welcome to do this at your own cost as long as you do not interfere with the structure of the building. You will need to tell us of your plans in writing and have received written approval from us.





### **Do you have baths in the shower rooms?**

A small number of properties have a bath but most just have a walk-in shower. Research suggests that our residents find these more accessible, take up less room, and help them maintain independence in later life (our showers are fully accessible to meet all our residents' mobility requirements).



### **Are properties soundproofed to avoid obtrusive noise?**

Yes they are, using effective sound proofing materials. Additionally, all residents will need to use carpet and underlay to help in this.



### **Are there storage areas available for miscellaneous items (eg. suitcases)?**

Yes, on each floor of the Village there will be storage areas for these items.



### **Do the apartments use gas or electricity?**



Hobs and ovens in the properties will run on electricity. Heating and water for apartments will run from a central Village boiler which runs on gas. For bungalows, each property has its own boiler. For both, you will be able to control the heating temperature in your own property



### **Is there an emergency alarm in each property and is this linked to the central office?**

Yes. Each property will have emergency pull-cords and an emergency phone, linked to staff in the Village, 24 hours per day.



### **Can we access satellite TV?**

Yes. This will be installed for the whole village and you can pay to use the service if you wish to access it. All you need to do is contact the external provider of your choice to arrange this.



### **Do I need a TV licence?**

If you are under the age of 75, the cost of your annual TV licence will be less than £10 per property. If you are 75 or over, you do not need a licence and there is no charge. If these rules change we will inform you before you move.



### **Do I need contents insurance?**

Yes, you will need to arrange contents insurance for your property. However, your buildings insurance will already be covered as part of your Management & Service Charge.



# Village life

## What communal facilities will be available in the Village?

The full list of health and leisure facilities in the Village Centre include:

- A fitness gym
- Restaurant
- Café bar
- Snooker room
- Spa pool
- Laundrette
- Village shop
- Landscaped gardens
- Arts and crafts centre
- Landscaped gardens
- Arts and crafts centre
- Village hall
- IT Suite
- Hairdressing salon
- Library
- Greenhouse
- Hobby room





### **What security do you have in place?**

Access to the Village is permitted through double doors into a foyer with staffed reception area. During hours when reception is closed, the doors can only be opened by residents or staff.

Residents' own properties will be able to be locked securely and each resident will have their own 'hotel style' access card. This card will allow residents personal access to their property and access to the residential areas within the Village which are also protected by secure door.

There is closed circuit television cameras around the Village site. There will be a 24 hour staff team on site, 365 days per year.

All properties have emergency pull cord linked to the staff office.



### **Can I have a pet? If yes, can I replace it when it dies?**

Yes you may have a pet, provided that you are able to manage the pet's requirements and that you are able to make full arrangements for the pet to be cared for if you are unwell or away. You are welcome to replace your pet.



### **Where do I park my car?**

The Village has its own communal car park. Spaces are not privately allocated. Disabled parking spaces are located close to all resident entrances into the main Village.



### **Who has responsibility if there is an accident involving a mobility scooter?**

All residents who use a mobility scooter must take out personal insurance to cover them in the event of an accident. Residents must also be aware that mobility scooters require a PAT test and cannot be stored or charged in corridors.



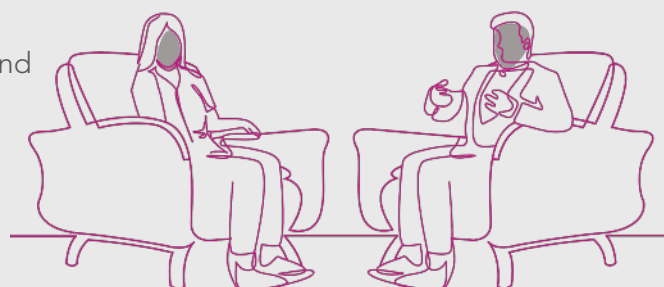
### **Can my family and friends stay with me in my apartment? How long can they stay?**

Yes, it is your home and family and friends are welcome to stay. There is no fixed length of stay although guests cannot remain indefinitely or move into your property.



### **Is there a guest suite for family/friends to stay in?**

There is a guest suite and visiting families and friends are welcome to use it. There is a reasonable charge for its use.







### **Can my friends, family or visitors visit the Village and join activities?**

Visitors of all age groups will be welcome to visit the Village as your guest, or join activities as a volunteer. Regular visitors over the age of 55 can also participate in activities as part of the Friends Club. Please ask at the Village reception for more details.



### **Will I be expected to join in everything all of the time?**

No. Life in the Village belongs to you. You can participate in activities, as and when you like.



### **Do you close at Christmas?**

No. The Village staff team is on site 24 hours a day seven days a week. As with any Village, Christmas festivities are planned and shared amongst the community. The staff will be there to support residents' wishes.



### **Do you have a church?**

No. However, residents in our existing Villages do hold services, sometimes with the support of visiting ministers. Our Villages welcome all faiths.



### **Is there a Post Office in the Village?**

No. There is a post box in the Village which will be emptied daily. The Village shop will sell stamps.



### **Will I still receive junk mail?**

Your postman will deliver all your mail to your front door and you will need to contact the sender to cancel unwanted or junk mail.



### **Is there waste and recycling facilities?**

Yes. Waste is collected from the appropriate collection points in the Village (Eg. From disposal chutes). Recycling facilities will also be available on site.



## Health and Wellbeing



### **Do you accept applications from people who have dementia?**

It depends on the individual, their circumstances and how advanced the dementia is. Every offer of a property is subject to a health check where the individual will be assessed. We will do everything we can to support you if you develop dementia after you have moved to the Village.



### **Does the Village have its own doctor?**

You use your local doctor as you would in your own home. Similarly with dentists, you would join a local practice of your choice.



### **Does the Village have a pharmacy?**

No. Each Village will have links with local pharmacies who will run prescription pick up and drop off services.





## Process of application

An application form will be required if you are wanting to get on our waiting list. We want you to be as fully informed as possible before you put in your application. If you like what you read here then why don't you contact us to come down and take a look around. An appointment will be required so we can show you round our facilities. We will make every effort to try and show you inside one of our properties but please be mindful that our Villages are fully occupied and we cannot always get access to an apartment on your day of visiting. We understand that there is a lot to consider and we are here to help and guide you through the process so please come and see a member of staff at the Village prior to putting in an application.

We can also arrange an appointment for an affordable or financial welfare check either before or after application stage. This appointment will clarify if you qualify for any support through the benefits system.

### Things to consider when buying at St Crispin Village

It is important that you understand the implication of buying a property at St Crispin Village. We have tried to detail as much as possible in this pack but if there is anything that you are unclear on, then please speak to our staff at the Village and they will be more than happy to talk to you either face to face or over the phone.

- Our sale properties are all leasehold.
- Carpets and curtains are not included in the sale unless otherwise stated.
- Usually there is an arrangement agreed between parties if you are interested in having them.
- On surrender, Midland Heart promise to buy back the property at the price that you purchased at.
- In addition to this there is a 1% Sinking Fund Charge to deduct. This is charged at 1% for every year you have lived at the Village, capped at 10 years or 10%.
- White goods within the property are the owner's responsibility and are not covered under the maintenance cover.
- Any adaptations made to the property may have to be returned to their original state. Any decoration will need to be made neutral and in good order for any re-sale.



# Tenure options

## What are the tenure options available to me?

Homes are available to purchase, part-purchase and rent as follows. For prices, please see the price guide.

### Outright Purchase

You purchase 100% of the purchase price.

### Shared Ownership

You buy a proportion of your home, say a 50% or 75% share then when you move in you pay a rent on the remaining percentage.

### Tenancy

There are properties at St Crispin Village that are purely for rent. You would have to meet the criteria of Northampton Borough Council to be eligible to apply. Any applications for a rental apartment can be made direct to the Village or the Council. Ask for a rental information sheet.

# Eligibility to live at the Village

Applications are welcome from people who are:

- Age 55 and over. There is no upper age limit.
- The majority of our Villages are in partnership with the local council. We take applications from people who live within this local council area, that is, pay their council tax to this authority or can demonstrate an immediate family member living within this council area. Family would have to be either a son or daughter, brother or sister or parents.

Routine checks will be made to ensure that we have the applicant's correct address details and those of any family members put down for eligibility purposes.

# Allocation of homes

St Crispin maintains a waiting list. Please contact St Crispin to discuss how this works for you. We have listed here some of the considerations in allocating a property.

- Balance of Support needs including those that are both fit and frail
- Maintaining balance of age in a Village
- Property to sell or sold



# Costs associated with living at the Village



## You will find a key facts document enclosed.

We have also included the weekly costs for living at the Village and detailed an example of what these costs cover. These are charged per property and not per person.

All your electricity, gas and water charges will come out of these weekly charges so no more utility bills from when you move in. Midland Heart buy their amenities 'in bulk' to achieve savings. We understand that our residents prefer the current arrangements as they are able to plan their finances, in any given period, with the knowledge that they have fixed amenity costs which need to be met.

In addition to this you will need to pay the Council Tax for the property you are buying, any phone, TV or broadband package you may choose, contents insurance and any other personal expenditure. Please note, there is no ground rent to pay.



## Cost increases

Rent, service, amenity and support costs are reviewed periodically and the information is issued to all residents. An annual audit report is published and available to all residents.



## Help with cost

You may be eligible for support through the benefits system. Please ask about our benefit advice service.



## Are the communal facilities free?

Upkeep and general use of leisure facilities is covered as part of each resident's weekly charge.

Meals and entertainment are charged at affordable prices and on a pay-as-you-go basis. There is a separate subscription for the gym.

Membership of Village entertainment and social outings would need to be paid for so that costs can be covered. We'll let you know when and where our activities are taking place



## Offer of a property

Before we formally offer a property we would ask you to come and carry out a viewing. If you like the property and want to go ahead with the purchase then we would ask for a £500 deposit. Following the reservation we would then require your solicitors details. Once received we will issue a memorandum of sale which will be sent to all relevant parties.

## Moving to the Village

The earliest Midland Heart can sell a property to a new person is going to depend on how long a notice period is on any property. A resident who wishes to hand in their notice or if there is a death; from the moment we receive their surrender letter from them or family; this starts the surrender 'notice' period. At the end of this period the property will legally be available to be bought back by Midland Heart and we are then in a position to sell onto a new purchaser. There are complications that can delay this process and it becomes a longer wait. Probate can cause delays. Probate needs to be granted in order to allow any Executors to legally be allowed to deal with the distribution of the deceased assets. It is a legal process that we have no control over and therefore can cause such a delay.

We hope to be able to carry out viewings on the property within this period, formally offer a property and agree a move in date for the new resident. You will liaise closely with your Sales Advisor throughout the whole process.

### Telephone

You will need to organise your own external telephone provider for the property. You can choose whoever you want; you may even be tied into a contract with a provider and you should be able to transfer these over. Midland Heart's telephone provider 'Eurolink' provide all our internal telephone system. They also provide an external telephone service. Please ask your Retirement Living Manager for details. All our properties are geared up to be able to have broadband and satellite systems.

### Change your Council Tax

You will need to contact your local council office to notify them of your change of address.

### Doctors

We do not have a resident doctor in our Villages but we can provide information on the local practices in the area that you can transfer to.





Start writing  
your next *chapter*

**Get in touch today**

