



SANTHEM  
RESIDENCES

# *Everything Explained*

Facts, figures & FAQs





## HOW CAN WE HELP?

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SANTHEM  
RESIDENCES

## *Putting your mind at ease*

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We know that moving home is a big decision, and one that can come with a lot of uncertainty. That's why we've put together this useful guide with everything you need to know when you're considering a Santhem Residences property.

From who we are and the services we offer, to frequently asked questions and a clear explanation of the financial costs, you'll find it all right here - even down to who washes the windows.

If there's anything else we can help you with, please don't hesitate to get in touch.



# Key facts

## PROPERTY INFORMATION

Village Name	Santhem Residences
Name of Operator	Santhem Residences (Shenfield) Ltd
Village Established	2021
Address	2 Rayleigh Close, Hutton, Brentwood Essex CM13 1FD
Tel. No.	01277 508999
Property Type	3 one bedroom, 42 two bedroom and 10 penthouses
Status of unit	New
Occupancy	Sole or Dual
Tenure	Leasehold - 999 years from 2021
Subletting	Subletting is prohibited
Eligibility Criteria	Age from 65
Care Provider	Santhem Care or owner's choice of external providers

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## PROPERTY COSTS

Property	1-bed from £565,000, 2-bed from £599,950, penthouses from £845,000
Reservation Fee and Deposit	£1,000 on reservation, 10% of purchase price on exchange of contracts
Solicitor's Fees	As per your choice of solicitor and removers
Stamp Duty	Find more guidance here: <a href="https://www.gov.uk/stamp-duty-land-tax">https://www.gov.uk/stamp-duty-land-tax</a>

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## ONGOING COSTS PAYABLE TO SANTHEM

### Management Fee

Option 1	£700 per month*
Option 2	£1,200 per month*
Ground rent	N/A
Car park	£500 per annum for one space
Heating & hot water	Costs payable to Santhem as per usage

## INSURANCE ARRANGEMENTS

<b>Santhem responsibility</b>	Buildings insurance, Public Liability insurances, Employer's Liability insurance
<b>Owner responsibility</b>	Home contents insurance

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## OTHER ONGOING COSTS

Council tax	Please see below
Telephone	Customer to decide on provider
Digital TV	Customer to decide on provider
TV Licence	See <a href="http://tvlicencing.co.uk">tvlicencing.co.uk</a>
Water & Electricity	Customer to decide on provider

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## COUNCIL TAX BANDS

One-bedroom	F
Two-bedroom	E-G
Penthouse	G

To view council tax band details, please visit [gov.uk/council-tax-bands](http://gov.uk/council-tax-bands)

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## ADDITIONAL SANTHEM SERVICES

<b>Housekeeping/Cleaning services</b>	£15.00 per hour
<b>Handyman services</b>	£20.00 per hour

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## SANTHEM CARE

Personal (domiciliary) care is available from Santhem Care under a separate agreement

<b>Santhem Care 30 mins</b>	£18.00 per half hour
<b>Santhem Care 1 hour</b>	£26.00 per hour

Nursing care is not provided but may be arranged through your GP and District nurses

## COSTS UPON LEAVING

### Deferred Management Fee (DMF)

- Option 1:** 4% of the sale price, or market value, whichever is greater, increasing every year by 4% up to a maximum of 28% - payable on the change of occupier
- Option 2:** 3% of the sale price, or market value, whichever is greater, increasing every year by 3% up to a maximum of 21% - payable on the change of occupier

**Outstanding Charges.** Any arrears on your account will be taken from the final achieved sales price. This could include the cost of redecorating if this has not been done (as required by the lease). All charges remain payable until the property is sold.

**Estate Agency Charges:** 1% of the sale price.

**Restriction on selling:** Santhem has a right of pre-emption. Incoming owners must be over 65.

**Please note:** Charges stated are correct at the date shown but will increase annually from 1 April at the rate of either the Retail Price Index or Average Earnings Index, whichever is greater, as published by the Office for National Statistics. We advise 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.

Date prepared July 2023.



# *Finances made clear*

We know that when you're moving home there are many costs involved, which is why we are always clear and open from the start. Our financial model is built on keeping everything transparent and straightforward, so you can feel 100% in the know, in control, calm and confident as you look to the future, and be sure there will be no unexpected surprises, ever.

Our friendly team members are able to answer any questions, help you understand the options and give you all the information you need to decide what suits you best. So if you don't find an answer here - please don't hesitate to get in contact.

## PAYMENTS EXPLAINED

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At Santhem Residences, we believe finances should be flexible. So we offer a variety of ways to pay. And don't worry - you'll receive the same benefits and services no matter which option you choose.

### Two types of payment

As a homeowner at Santhem Residences Shenfield, you'll pay a Monthly Management Fee and a Deferred Management Fee.

We've broken down the different payment choices for each below.

### Your Monthly Management Fee

From 1st September 2022, there are two options when it comes to paying your monthly management fee:

- **Option 1: £700**
- **Option 2: £1,200**

Going forward, the management fees will increase annually from 1 April at the rate of the Retail Price Index or the Average Earnings Index, whichever is greater, as published by the Office for National Statistics.

### Your Deferred Management Fee

We offer two corresponding options for paying your Deferred Management Fee and you can choose whichever best suits your circumstances:

- **Option 1: 4% of the sale price, or market value, whichever is greater, increasing every year by 4% up to a maximum of 28%**
- **Option 2: 3% of the sale price, or market value, whichever is greater, increasing every year by 3% up to a maximum of 21%**

The increases apply to part years, so a sale after 3 years and 4 months would attract the rate for a sale in year 4.

## EXAMPLE

*Here's how those options might look for a property with an initial value of £625,000:*

### OPTION 1

Year	Property Value	Deferred Management Charge	Forecast Fee
Year 1	£643,750	4%	£25,750
Year 2	£663,063	8%	£53,045
Year 3	£682,954	12%	£81,955
Year 4	£703,443	16%	£112,551
Year 5	£724,546	20%	£144,909
Year 6	£746,283	24%	£179,108
Year 7	£768,671	28%	£215,228

### OPTION 2

Year	Property Value	Deferred Management Charge	Forecast Fee
Year 1	£643,750	3%	£19,313
Year 2	£663,063	6%	£39,784
Year 3	£682,954	9%	£61,466
Year 4	£703,443	12%	£84,413
Year 5	£724,546	15%	£108,682
Year 6	£746,283	18%	£134,331
Year 7	£768,671	21%	£161,421



# WHAT'S COVERED BY YOUR FEE?

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## Services, amenities and benefits covered by your fee

Your monthly management fee covers a range of practical services, beautifully maintained communal spaces, professionally run amenities, and an enriching social calendar.

- Concierge service
- Homeowners discounts on food & drink from our incredible restaurant The Fable, coffee lounge and bar
- Complimentary teas, coffees and freshly baked goods served daily in the Coffee lounge
- Fitness and lifestyle advice from our in-house wellness coach
- Wellness Suite includes use of sauna and steam room facilities
- Discounted treatments and holistic therapies at our hairdressers and our treatment room
- Private dining available (in your apartment or in a private dining space)
- Coordination of social events and activities\*
- Maintenance of communal gardens
- On-site Village Manager and Head of Santhem Care available
- Santhem team available 24 hours a day, 7 days a week
- Emergency call system in each apartment with integrated video door entry system
- Scheduled weekly trips to and from the high street, grocery stores and pharmacies
- Priority waitlist for respite or care within Hutton View Hallmark Care Home
- Building Insurance and communal utilities
- Full maintenance and refurbishment of everything outside of your apartment will always be kept to a high standard
- External maintenance and cleaning of Santhem building and grounds
- Weekly rubbish and recycling removal – right from your front door
- Regular servicing and maintenance of lifts
- External window cleaning for all apartments
- CCTV in communal areas, communal entry points and car park
- Fully integrated fire and sprinkler system throughout building, includes apartments
- A contribution to corporate HR, legal, accountancy and related costs

*\* Attendance to some social events and activities, including day trips, may be chargeable.*

## WHAT'S NOT COVERED BY YOUR FEE?

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Just as with owning any home, you'll be responsible for your water and energy bills as well as your council tax, TV licence and home contents insurance. Beyond this, we offer a variety of competitively priced additional services you can book as often as you'd like.

### Services and extras not covered by your fee

- Housekeeping
- Handyman
- A shared Club Car, which you can hire out at a low rate
- Domiciliary Care via our on-site Santhem Care team
- Guest suites, available at reduced nightly rates



# RESELLING MADE SIMPLE

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When the time comes to resell, you'll have the option of using the Santhem Residences sales team\* or arranging your own choice of estate agency. We aim to make reselling as easy as possible for you and your family.

## Here are just a few ways Santhem helps to simplify the process:

- Our team are perfectly placed to remarket your home, as well as the unique Santhem homeowner lifestyle
- With our sales team, the fees are just 1%\* of the sale price
- We'll take care of the listing of your property to the open market
- We'll respond to all enquiries, as well as arranging and conducting all viewings
- Our dedicated Move in Team will help with the progression of your sale right up to - and including - moving day
- We have everything in place to ensure a swift, respectful and efficient resale of your property

\*Resell service using the Santhem Residences' sales team is coming soon



# *Frequently asked questions*

*For many people, a retirement village is a new concept. So it's understandable you may have questions about what life at a Santhem village is like. Here's a list of the ones we're most frequently asked.*

## GENERAL

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### **Q. Who is Santhem Residences?**

Santhem Residences is a sister company to the award-winning Hallmark Care Homes. The group is owned by the Goyal family who have over 40 years' experience in property and over 25 years' experience in operating premium care homes throughout England and Wales.

### **Q What is a Retirement Village?**

Santhem Residences retirement village is a purpose-built luxury collection of apartments for those over 65. It means we're able to offer those thinking about the future an independent and vibrant lifestyle, with the peace of mind that comes with knowing that personal care and support is on hand if needed in the future.

### **Q. Who manages the village?**

While Santhem Residences is family-owned, the village has its own on-site management team and we cherry-pick the most genuine and passionate professionals for every role. There is a highly trained, Professional General Manager as well as departmental managers looking after the day-to-day running of the village. And should you decide to make Santhem your home, it's likely that you and the team will come to know each other very well.

### **Q. Is there a minimum age to live at a Santhem Village?**

Yes, you must be over the age of 65 to live at Santhem.

### **Q How big is Santhem Residences Shenfield?**

Santhem Residences Shenfield is small enough to know your way around, but big enough to feel spacious and provide you with ample privacy. The village comprises of 55 apartments, communal gardens, a restaurant, bar, coffee lounge, gym, cinema, wellness area and library.

## LIVING

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### **Q. What services are provided at the village?**

As a Santhem homeowner, you can enjoy a restaurant, bar, wellness suite, library, coffee lounge, gym and even a cinema, all just moments from your front door.

There is a concierge team who will look after your every need such as arranging theatre tickets, flower deliveries, restaurant bookings and even holidays. The team will provide a calendar of events and fitness activities throughout the year. And if there's something else you're interested in, the team are always happy to introduce new activities.

The housekeeping and maintenance teams look after the communal areas but can also arrange for cleaning and handyman services in your apartment at an additional cost.

A luxury people carrier is on hand for organised trips such as the supermarket and the doctors' surgery. There's also the village Club Car which you can hire whenever you need (charges apply).

### **Q. What security measures does the village have?**

We want all our homeowners to feel safe and protected, which is why we have a number of security measures in place across the village. A member of the team is on site 24 hours per day, 7 days per week and there are CCTV cameras in all communal areas. Only those with a key fob can gain entry into the buildings and the carpark to ensure that residents feel safe at all times.

### **Q. What happens in an emergency?**

Our team is only ever moments away. Each apartment is fitted with an emergency call system and our team is on site 24 hours a day, 365 days a year. Should you need emergency assistance, our team will be able to call the emergency services or your next of kin for you.

### **Q. If I ever need personal care in my apartment, is this available?**

Our own care team, Santhem Care, is on site and able to offer a flexible and personalised approach in the comfort of your own home. This can be very basic assistance, such as helping with domestic tasks or bedtime routines or other assistance in the form of personal care. Everyone's needs are different so it's best to talk to our Head of Care if you have any questions. And if you'd prefer, you can also arrange to have your existing care provider come and visit you in your new home.

# LIVING

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## **Q. What happens if I need some help maintaining my apartment?**

Our housekeeping and handyman service can provide as little or as much help as you need. We can also arrange a laundry service, too. These services are extra and competitively priced. And you're always free to arrange for your own cleaner or tradespeople to visit your home.

## **Q. If my partner or I become seriously ill, what happens?**

We understand this can be a very difficult time and of course we will be there to help as much as we can. Both the Santhem Residences team and Santhem Care team can assist residents in their homes with the majority of short or long-term care needs. We will do everything in our power to ensure that you can remain in your home. Nursing care is not provided but may be arranged through your GP and District nurses.

Should the time ever come that you need to look at a care home alternative, as a homeowner at Santhem Residences, you will be considered high priority for a place at one of our wonderful Hallmark Care Homes. Hallmark is our sister company offering exceptional care on a permanent or respite basis.

## **Q. Can I have deliveries?**

Absolutely. From your online food shop to magazine subscriptions, all post and deliveries can go straight to your front door as usual. Our Concierge team will be able to put you in contact with local suppliers of newspapers, milk, prescriptions etc.

## **Q. Are pets allowed**

Yes, we love pets. For some, a beloved pet is what makes home feel like home. We just ask that pets are trained and well behaved for the comfort and safety of all our residents. And, in line with our pet policy, pet ownership is subject to the approval of our village manager.

## **Q. Is there parking on-site?**

Yes, if you wish to bring your car with you, you can hire a dedicated parking bay, subject to availability for a fee of £500 per year. And remember, subject to availability at the time there are also parking spaces for friends and family when they come to visit.

## LIVING

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### **Q. Can I have family and friends stay overnight?**

Of course – it's your home, after all. And if you need any extra space, we have a beautiful guest suite on site that can be pre-booked for a very reasonable fee.

### **Q. Can my family and friends use the facilities?**

All the facilities and communal spaces at Santhem are an extension of your home. So when your friends or family visit they are welcome to make the most of these spaces with you.

## YOUR APARTMENT

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### **Q. Do I own my apartment?**

Yes, your home is yours. Each apartment is sold on a long leasehold basis of up to 999 years.

### **Q. What is leasehold tenure?**

In simple terms, leasehold means you own a clearly defined space within the building.

### **Q. Who maintains the property and the grounds?**

Our team work hard to keep the village looking beautiful. Santhem Residences are responsible for all maintenance to building and communal areas across the village including the gardens and outside spaces. All costs including future refurbishment to these communal spaces are managed by Santhem Residences and funded through the fees contributed by homeowners. Just remember that routine decoration and maintenance within your own apartment is your responsibility.

### **Q. What warranties do I have with the property?**

Feel confident that your home is built to last. The building comes with a 10-year builders' warranty and is covered by 'Building Life Plan' from completion of the village in summer 2021.

All appliances within your apartment will come with standard manufacturer warranties that will be transferred to you on completion.

## YOUR APARTMENT

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### **Q. Who cleans the windows?**

Sparkling windows make all the difference, so you'll be pleased to hear that all exterior windows and communal-area windows will be cleaned frequently by the team. So, it's just the insides that you'll need to look after - but we're also happy to arrange this for you for an additional fee.

### **Q. Can I make changes to the apartment?**

Every resident wants to make their home their own. Before you make any additions or alterations, we just ask that you first talk to your Village Manager and of course our concierge will be around to suggest a range of professional companies.

### **Q. Are the apartments furnished?**

No, they're free for you to fill with all your favourite furniture.

### **Q. What kitchen equipment and bathroom furniture is being provided?**

We want you to be able to enjoy life without worry so we've selected brands that we know to offer good, long-lasting quality and exceptional design. As standard, you'll find Hacker kitchens, Villeroy & Boch bathroom fittings, Neff oven and microwave, Bosch washing machine and tumble dryer, Electrolux fridge freezer and dishwasher in each apartment.

### **Q. Would anyone be able to assist with putting up pictures and bookshelves when we move in?**

Our very helpful maintenance team will be more than happy to help you get those sort of jobs done. And as a welcome gift from us, each new homeowner will receive 4 hours of free handyman services to help them get settled.

## SALES

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### **Q. How do I reserve an apartment?**

You can reserve your apartment by paying a £1000 deposit, which is fully refundable should you change your mind.

### **Q. How will you support me / us to move to Santhem Residences Shenfield?**

Moving home can be daunting, but we do our best to make it as stress-free as possible. Santhem Residences has its own dedicated move-in team who will guide you every step of the way. To find out more, please see our Moving Made Simple Guide.



If you want to offload some of the worry, we can also put you in touch with The Senior Move Partnership and Silverbridge Part Ex as options for moving and part exchange of your existing home. For your own peace of mind, you should also seek independent advice on using any part exchange services.

### **Q. Who will sell my Santhem Residences apartment?**

When the time comes, you will have the option of using the Santhem Residences sales team or arranging your own choice of estate agency. We charge a fee of 1% (Plus VAT) of the resale price for providing this service, or if you use an external estate agent, you will need to negotiate your fees with them.

## FINANCE

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### **Q. What fees apply at Santhem Residences Shenfield?**

As a resident you'll need to pay a monthly utility bill for heating and hot water, a Monthly Management Fee and a Deferred Management Fee. Plus, any fees for optional extras like a car parking space, Santhem Care, housekeeping and hire of the Club Car.

### **Q. How much is the Management Fee per month, and will it increase?**

There are two pricing options for the management fee, linked with corresponding options for the Deferred Management Fee:

- **Option 1: £700 per month**
- **Option 2: £1,200 per month**

The Management Fee is a “fixed” fee that increases annually according to a formula. Going forward, the management fees will increase annually from 1 April at the rate of either the Retail Price Index or Average Earnings Index, whichever is greater. We will give you at least 28 days’ notice of the new fee each year. The fee is payable in advance. We would manage any significant failure to provide a service covered by the charge as necessary to minimise any inconvenience.

### **Q. What does the Management Fee include?**

Beautiful gardens, excellent services, wonderful staff, comfortable and stylish buildings! Your Management Fee covers the costs involved in providing the day-to-day services along with the general running and maintenance of the building and communal areas.

### **Examples of these include:**

- Concierge service
- 24hr-emergency response service
- The exceptional and friendly team that run and maintain the village
- Ongoing maintenance and decoration of the building and communal areas
- A vibrant calendar of exercise classes and social activities. Charges may apply
- The lounge, library, cinema, gardens, gym, wellness area, bar, restaurant and terraces
- Scheduled weekly trips to the supermarket
- Heating, lighting and utility costs for public areas
- Window cleaning for all external windows and all internal communal windows
- Maintenance of machinery and equipment
- Garden and grounds maintenance
- Buildings insurance
- Unlimited teas, coffees, biscuits and pastries in the lounge
- A contribution to corporate HR, legal, accountancy and related costs

### **Q. Do I pay any other costs for my apartment?**

Just like any other home, you will still need to pay your council tax, utility charges and personal contents insurance. Santhem properties are built with efficiency in mind, helping reduce ongoing household bills.

### **Q. Do Santhem Residences charge Ground Rent?**

No, which is even more good news.

### **Q. What is a Deferred Management Fee?**

In its simplest terms, a Deferred Management Fee is a management fee that is only charged upon the sale of your property instead of being part of your usual monthly fees.

The Deferred Management Fee, which is payable to Santhem Residences (Shenfield) Ltd, contributes to the costs of future repairs to the village (e.g. new roofs, lifts). These costs would otherwise have to be recouped by increasing the service charge. Homeowners will accordingly not need to worry about additional demands for contributions to such costs.

# FINANCE

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## Q. How much is the Deferred Management Fee?

There are two options to choose from, linked with corresponding options for the management fee.

- **Option 1:** 4% of the sale price, or market value, whichever is greater, increasing every year by 4% up to a maximum of 28%
- **Option 2:** 3% of the sale price, or market value, whichever is greater, increasing every year by 3% up to a maximum of 21%

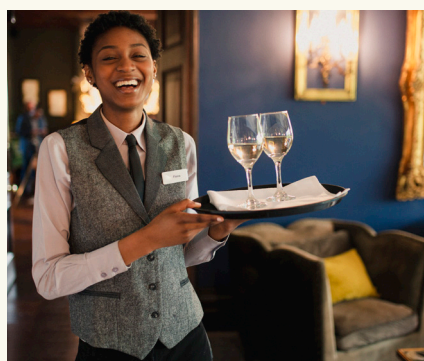
You can choose the option that best suits your circumstances. For example, those wishing to have a lower monthly fee would select option 1 and pay a £700 per month management fee and 4% (capped at 28%) deferred management fee. And remember, you'll still receive the same excellent services whatever option you choose.

## Q. Can I see a bespoke illustration of costs and charges payable when I sell my property?

Yes, of course. We know it's important to stay in control of your finances. We have a 'Worked Document' that can be tailored to your potential property and circumstances. This will be provided on your initial visit to the village or sooner should you request.

## Q. In the future, can my family inherit and move into my property?

Obviously, no one likes to think about these things, but the simple answer is yes – it's your property after all. Just remember that any family members will need to meet the criteria for living in the village. And don't forget that the Deferred Management Fee will still be payable upon the change of ownership.



# *Get in touch*

*If you have any questions that haven't been answered or you would like to find out more, please give us a call on 01277 508999 or email us at [santhenresidences.co.uk](mailto:santhenresidences.co.uk) today.*

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*Say Yes! to a retirement  
unlike any other*

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*Enquire now*

**01277 508999**  
**[santhenresidences.co.uk](mailto:santhenresidences.co.uk)**

We look forward to hearing from you.



**SANTHEM**  
RESIDENCES

Santhem Residences (Shenfield) Ltd

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