The Financial Implications of Buying 11 Cedars Walk, Cedars Village, Chorleywood, Rickmansworth, Hertfordshire, WD3 5GD

Set out below are worked examples of the financial implications of buying the above property. Created on 11/11/2026.

Note: These worked examples are for guidance only. Please discuss your individual circumstances and financial commitments with your solicitor, other legal or financial adviser.

This illustration is not a forecast and, like any other investment, the value of properties in the village could go down as well as up.

EXAMPLE 1: TYPICAL ANNUAL COSTS

This first example deals with the annual costs of buying a retirement property. **It excludes:**

- The cost of any **mortgage** you may have, and;
- The **personal monthly bills** for which you would be liable, such as council tax, electricity, gas, water, telephone rates and charges, (if applicable), contents insurance, television licence, broadband / satellite / cable subscriptions and any other bills.

The costs shown are based upon the purchase cost and Management Fee costs for single or double occupancy of a 2 bedroom Cottage, 11 Cedars Walk, Cedars Village, Chorleywood, Rickmansworth, Hertfordshire, WD3 5GD, purchased for **£325,000.00 Three Hundred and Twenty Five Thousand Pounds**.

As a leasehold owner, you will be responsible for the following costs, which are applicable from: January 2026 to December 2026 and annually thereafter.

Costs (for both single and double occupancy)	**Monthly**	**Annual**
Management Fee Increasing each year in line with CPIH	£750.71	£9,008.48
Ground Rent Not applicable	N/A	N/A
Total	**£750.71**	**£9,008.48**

EXAMPLE 2: A SALE (Otherwise known as assignment) of your property

This second example deals with some of the one-off costs if you were to sell (otherwise known as to assign) your property. **It excludes:**

- Any outstanding **Management Fee** that you owe;
- Any **mortgage costs**, including the cost of paying off (sometimes referred to as redeeming) your mortgage;
- The costs of any **solicitor**, conveyancer or legal advisor you appoint to deal with the sale/assignment;
- Any **estate agent fees;** (1.5% when RV Property Holdings Ltd undertake sales and marketing or sellers choice of agent)
- Any **tax** which you may have to pay, including stamp duty;
- Any **costs of moving**
- The **cost of ensuring the property is in good decorative order prior to the resale.**

The assignment fee, which is payable to the landlord, RV Property Holdings Ltd, provides a return on the original investment in developing the communal facilities in the Village. It does not contribute towards the costs of any services that are provided or to a sinking fund and accordingly is not held in trust for its residents.

If you purchase the property for **£325,000.00** and in the future sell/assign it for the sale prices below, examples of the corresponding assignment fees incurred on the sale/assignment of the property are indicated underneath the sale prices:-

The proportion of the sales price payable changes: it is The Assignment Fee is calculated as a percentage of the sale price based on the length of ownership 4% within the first year, 8% within the second year, 12% within the third year, 16% within the fourth year and 20% thereafter.

Example A: If you sell the property After 6 years and the property has increased in value by 3.0% per annum.				
Sale Price			£388,067.00	
The Assignment Fee if paid on sale	20.0%	of the sale price	£77,613.40	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example B: If you sell the property After 6 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£270,715.90	
The Assignment Fee if paid on sale	20.0%	of the sale price	£54,143.18	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example C: If you sell the property After 4 years and the property has increased in value by 3.0% per annum.				
Sale Price			£365,790.36	
The Assignment Fee if paid on sale	20.0%	of the sale price	£73,158.07	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example D: If you sell the property After 4 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£287,720.16	
The Assignment Fee if paid on sale	16.0%	of the sale price	£46,035.23	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example E: If you sell the property After 3 years and the property has increased in value by 3.0% per annum.				
Sale Price			£355,136.28	
The Assignment Fee if paid on sale	16.0%	of the sale price	£56,821.80	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example F: If you sell the property After 3 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£296,618.73	
The Assignment Fee if paid on sale	12.0%	of the sale price	£35,594.25	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example G: If you sell the property After 2 years and the property has increased in value by 3.0% per annum.				
Sale Price			£344,792.50	
The Assignment Fee if paid on sale	12.0%	of the sale price	£41,375.10	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example H: If you sell the property After 2 years and the property has decreased in value by 3.0% per annum.				
Sale Price			£305,792.50	
The Assignment Fee if paid on sale	8.0%	of the sale price	£24,463.40	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example I: If you sell the property After 1 year and the property has increased in value by 3.0% per annum.				
Sale Price			£334,750.00	
The Assignment Fee if paid on sale	8.0%	of the sale price	£26,780.00	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example J: If you sell the property After 1 year and the property has decreased in value by 3.0% per annum.				
Sale Price			£315,250.00	
The Assignment Fee if paid on sale	4.0%	of the sale price	£12,610.00	Payable when you sell
Fee	**Calculation Method**		**Cost**	
Example K: If you sell the property within 1 year and the property has not changed in value.				
Sale Price			£325,000.00	
The Assignment Fee if paid on sale	4.0%	of the sale price	£13,000.00	Payable when you sell
Fee	**Calculation Method**		**Cost**	