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SALES FREQUENTLY ASKED QUESTIONS

The comments provided in this document are intended to give an overview of selected topics which, in the experience of Retirement Villages, have been raised by prospective purchasers at Debden Grange and more generally at other villages within Retirement Villages. Whilst the intention of the document is to provide clarification in respect of the topics covered, the terms of any legal documents to which prospective residents will be required to commit, as a condition of purchasing a property at Debden Grange and residing there, will in every instance take precedence over any comment made in this Frequently Asked Questions document.

Last Updated January 2026 LS

1. What is the Assignment Fee?

A fee, called an **Assignment Fee**, is payable every time a property is re-sold. All properties sold by Retirement Villages are sold on a long leasehold basis and when the property is re-sold the **Lease** on that property has to be “assigned” in the legal language, to the new owner, hence the expression **Assignment Fee**.

The **Assignment Fee** forms part of the original agreement when you purchase the property and is not charged in respect of any service(s) to be provided.

2. How much is the Assignment Fee?

The **Assignment Fee** varies from village to village (and may vary between properties) and may also vary depending on how long you have lived in your property. Please be sure that you have been given and understand, the exact details for the particular property you may be interested in purchasing.

The **Assignment Fee** is payable at the rate of 15% of the sale price if you sell your property at any time after the third year of ownership.

If you sell your property earlier than that then the fee is reduced to 3% of the sale price during the first year, 6% during second year, and 10% during third year. You are urged to be sure you have taken adequate advice from your solicitor on this and all other aspects of the purchase.

3. When do I pay my Assignment Fee?

The terms of the **Lease** provide that an **Assignment Fee** is payable on each occasion that the property is sold and is calculated as a percentage of the sale price. Since the selling price of the properties will fluctuate over time it is not possible to know what the precise payment will be until a contract to sell is exchanged.

4. Should I be legally advised?

Management Fee and the Assignment Fee can be substantial payments. It is therefore clearly important to understand how these fees are calculated and when they are payable and you are advised to obtain legal advice in this respect. Retirement Villages will not grant any new **Lease** or assign an existing **Lease** to anyone who is not legally represented.

Indeed, we recommend that you should seek independent advice, support and representation as appropriate with regards to a move to one of our Villages.

5. What happens when I want to sell my property?

We're proud to offer all our residents choice and flexibility when choosing to live at one of our communities, and that doesn't change when it comes to selling your property. We offer the following options;

- Option 1: is the "Put" option whereby we, Retirement Villages Group, buy your property at 85% of the original premium, less any arrears, assignment fee's and costs as set out in the lease.

The advantage to you is that you have a guaranteed sell, and it is the quickest way to sell your property. Please note that by choosing this option you will not benefit from any increase in the market value of the property since you bought it or face the risk of any fall in value below the 85% threshold. Please refer to the lease for the full terms and conditions.

- Option 2: You can offer the property on the open market. Retirement Villages has its own in-house dedicated estate agency service offering a specialised sales and marketing service and will be pleased to offer its services to you. The fee could be between 0% to 1.25% + VAT lease dependent.
- Option 3: Alternatively, you may instruct another estate agent of your choosing but their charges will apply.

6. Are there any restrictions on who can buy and who I can re-sell to?

You are free to sell your property to anyone you wish to provided they are at least 65 years old and require at least the level of services as described in the **Lease** and paid for by way of the **Management Fee**. The Village Manager will be available to help with this when required.

7. What is the Management Company?

A company called Debden Grange Management Ltd was set up for the sole purpose of the management of the estate and buildings at Debden Grange and arranging the services as set out in the **Lease**.

8. How much is the Management Fee?

The **Management Fee** for the current financial year 1st January 2026 to 31st December 2026 is £9,559.20 per annum

This sum is reviewed annually and increased each year in line with the Retail Price Index (RPI) as published by the Government. All changes to the management fee will take effect from 1st January each year.

9. What does the Management fee pay for?

The Management Fee covers all of the costs incurred in providing the services as set out in the **Lease**. Briefly, amongst other things, these will include:

- Staff wages, National Insurance, tax and other staff costs.
- One hour weekly cleaning of your property.
- One bag of laundry per week consisting of 8 items.
- Maintenance and decoration of common parts.
- External maintenance of properties and landscape gardening.
- Maintenance of equipment such as lifts, alarms and fire extinguishers.
- Common part rates, utilities charges and your rubbish collection.
- Buildings insurance (not your personal possessions or contents of your property or carpets).
- 24 hour Emergency First Response.
- Management company administration including accountancy fees and audit fees.

10. Are there any other additional charges?

You are responsible for the water and energy bills associated with your home as well as the council tax, television licence and home contents insurance.

Although we offer extensive services included in your Management Fee, there may be additional costs for additional events, specific wellbeing classes and additional care requirements you may have.

11. Can I make alterations to my property?

Subject to obtaining prior consent from the Landlord, minor internal alterations and improvements can be made.

However, when the **Lease** is assigned, the Landlord reserves the right to restore the property to its original condition at the expense of the outgoing tenant. An administration fee of £90 inclusive of VAT is chargeable for approval and final inspection of the works.

12. Can visitors stay?

Within the terms of the **Lease** guests may stay with you in your property for 28 days maximum at any one time. Two en-suite guest rooms are also available within the Village at reasonable prices.

13. What about parking?

In order to park your car at the village you must have a rental agreement in place for a car parking space. The **rental agreement** will be for a term of 1 year and renewed annually, but will expire if you leave the village or cease to have a car. The price to rent a car parking space is currently £546.36 per annum for the year 2026. This will increase each year by 3%. There are also some spaces strictly reserved for visitors.

There are separate arrangements for disability scooters.

14. Are pets allowed?

We welcome careful and considerate pet owners and their pets as they are part of your family. We ask that pets are always well looked after, kept under control, not allowed to cause a nuisance to other residents, staff or guests and all waste must be disposed of properly. Where dogs are allowed in communal areas they must be always kept on a lead and must not be placed on any furniture.

Unfortunately if the pet does cause constant issues the Village Manager may ask that the pet be removed from the Village for the safety of other residents, staff, guest or even for the pets own wellbeing.

15. Am I allowed to sub-let my apartment?

As per the terms of the **Lease**, residents are not permitted to sub-let their apartments.

16. Is there a selection policy for prospective purchasers?

All new residents are required to be over 65 years of age and require at least the level of services supplied within the estate **Management Fee** as described in the **Lease** and paid for by way of the **Management Fee**. Apart from these requirements Retirement Villages does not discriminate on the grounds of age, marital status, race, religion, sex, sexual orientation or disability and is committed to a policy of equal opportunities and diversity.

Our villages are designed to provide an enjoyable and supported environment for older people living independently. Prospective purchasers will be asked to confirm that they are generally in good health and will be assessed on application to determine if any support, in addition to the services provided under the **Lease** for all residents, is required to enable them to live in the village.

Purchasers who have specific health problems may be required to provide further information via their G.P. In ascertaining a person's suitability in such a case, the Landlord will rely upon sound medical advice and assessment by interview with the Village Manager.

17. What emergency support is available?

Suitably trained staff are on call 24 hours per day 7 days per week to respond to an emergency call within the village. This service **covers emergencies first response only** and is paid for through the **management fee**. There is no additional charge for use of this service.

18. What happens if I become unable to look after myself or my partner?

The concept of our villages is 'Independence in retirement'. However, the Company is able to assist in arranging personal or domiciliary care packages through an external provider when necessary on a private basis, at an additional cost. Where possible residents can, of course, make their own arrangements with a private domiciliary care company or through Social Services. Some residents may need a live in carer to support their ongoing independence.

Where the situation deteriorates and independence diminishes to the point where permanent nursing or more specialist care is needed, then inevitably the resident themselves or their relatives will recognise that alternative living arrangements need to be made. In the very rare circumstances of this not being recognised, and bearing in mind the best interests of other residents, the staff, and the resident themselves, then there is a clause in the Tenancy Agreement where the Landlord may give notice. It should be stressed that this is the very last resort and it is hoped, that matters such as this can be dealt with in a sensible and sympathetic manner by all parties.

Where a couple are occupying a property and one of them becomes unable to look after themselves, there is no need for alternative arrangements to be made, as long as the other party remains able to cope, with the assistance of outside agencies

19. Are there any social activities?

All of our villages offer an extensive social programme which are organised and planned by residents and facilitated by the management team.

There is a restaurant which is open for lunch at least 3 days per week. Use of the restaurant and home delivery meals are charged as used, as is the bar.

The resident’s bar, library, a hairdressers (at additional cost) and a small shop selling essentials and seasonal goods are all available.

20. Does the Management Company consult residents?

Yes. The Village Manager and their team will regularly consult residents in relation to village matters, including when introducing new amenities and activities or making changes to existing ones.

We encourage residents to form their own Residents’ Association and the Village Manager is available to attend the Residents Association Committee Meetings by invitation.

To be completed by Purchaser if proceeding with property purchase and retained on file.

I/We can confirm that I/We have received a copy of these FAQs and note that the provisions of the **Lease** for any specific property may differ in some detailed respects from the general statements provided here.

Signed:.....Signed:.....

Print Name:.....Print Name:.....

Date.....

Village Manager