



THE CHIMES

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BINGLEY

life in place
FROM ANCHOR

Welcome to The Chimes



The Chimes offers modern, stylish apartments situated in the popular market town of Bingley.

Each apartment benefits from their own unique features and views, but all sharing the same high standards of finish, with comfortable access to the beautiful gardens, communal areas and facilities.

Surrounded by like-minded people who share a similar outlook on life, The Chimes will benefit from an open and inviting community, where family and friends are always welcome, and where there is always something new to enjoy.

It's housing for the over 55s, redesigned and somewhere you will be proud to call home.



Quality as standard



CRAFTSMANSHIP

Each interior has been created with pride, and every detail has been carefully thought out. As standard, our apartments feature solid-core veneered doors and UPVC windows with design elements included to help manage air-flow, even when they are closed.



OPEN-PLAN LIVING

Every apartment has been designed for enjoying life. With an open-plan living and dining space, you can comfortably entertain friends and family, or simply relax in your own spacious environment. Apartments are fully carpeted for extra comfort and ease.

THE KITCHEN

The kitchens are bright and airy and are fully fitted with white goods oven, hob and extractor which come with a 2-year guarantee.

Kitchen worktops and wall units are mounted lower with plug sockets raised higher – all for your increased comfort and convenience.

Windows are fitted with electric opening mechanism to make life easier.

BATHROOM

When it comes to bathrooms, we've combined style and substance to create elegant spaces. With crisp white sanitary ware, level-access showers and anti-slip flooring, your new bathroom is designed with later life in mind.



24/7 SUPPORT

Every apartment and all communal areas are equipped with Anchor On Call. You can rest assured that there is always someone on-call to help in case of an emergency.

We understand that maintaining your independence is important and ensure that the support our Anchor On Call system provides is discreet, while providing peace of mind for you and your family.

NO MORE MAINTENANCE

When living at The Chimes, all residents are required to pay a contribution towards the running costs of the facilities, support services and maintenance of the building and grounds. You may find you are currently putting off many general home maintenance tasks as they are too difficult to complete, or you may be paying a premium for someone else to complete them for you. At The Chimes, in most cases these tasks are taken care of and covered by the service charge. For full details about the service charge, please ask our Consultant to provide you with our Key Facts document.





At a glance

- Elegant, uniquely designed kitchens and bathrooms
- Flat and level access throughout
- Outside space in the form of a patio, balcony or Juliet balcony
- Award-winning Anchor on Call pull-cord system.
- Spacious guest suite for friends and family
- Manicured gardens
- Two central lifts
- Private parking with electric charging points



Sustainability



There are a number of sustainability features throughout The Chimes, which include low energy LED lighting, efficient PV panel and internal walls designed to increase insulation.

Rightsizing



Moving from a family home can be daunting but rightsizing to a purpose-built apartment can have a range of advantages.

If you no longer need the space, rightsizing means you can release capital and have more money to enjoy living in later life. Added to this, it's a great way to reduce utility bills, council tax and the cost of maintaining a larger property.

Perhaps most importantly, moving and becoming part of a community offers more opportunities to make friends, socialise and have the peace of mind that help is there when you need it.







More than just an apartment

- Café Bistro
- Hair and Beauty Salon
- Communal Lounge
- Guest Suite
- Landscaped Gardens
- Activity Room
- Wellbeing Services
- Mobility Storage
- Dedicated Estate Manager

Location, location, location

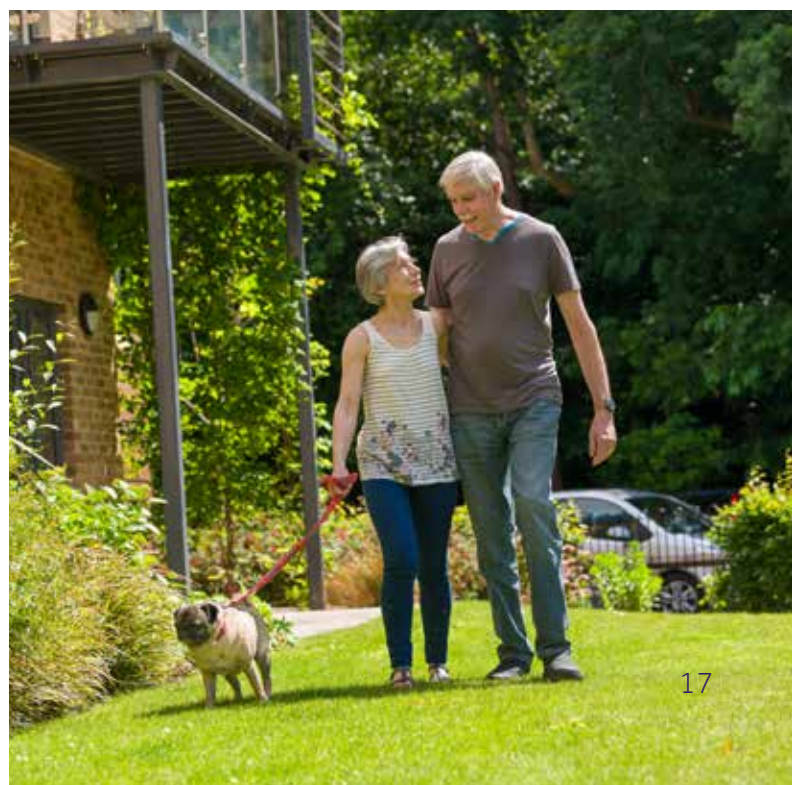


The Chimes is situated at the popular market town of Bingley, West Yorkshire. There is plenty nearby to help keep you active from tranquil walks along the nearby Leeds and Liverpool Canal and Five Rise Locks, visits to the UNESCO World Heritage Site of Saltaire. Plus, our home is well connected to the wider areas, with Bradford, Leeds, Halifax and the Yorkshire Dales all within reach by car or public transport.

About Life in Place



Life in Place from Anchor is our dedicated brand for new homes for sale, designed exclusively for people over 55, with flexible and affordable ways to buy. The name reflects our belief that later life should be lived well - in the right home, in the right place, with the right support. Life in Place is about more than location. It's about lifestyle, choice and comfort at every stage of later life. Anchor is England's largest not-for-profit provider of specialist housing for those later in life. We make sure all our profits are invested into the communities we create, which means we're able to offer new homes with flexible and affordable ways to buy.



SHARED OWNERSHIP

What is Shared Ownership?

Shared Ownership with Anchor is designed to give you flexibility when buying one of our new home without having to fund the entire value of the property. You would purchase a percentage of the property ranging between 25–90%, depending on the type of development and then pay rent on the remaining unpurchased percentage. This allows you to free up capital from your current home to enjoy later life to the full.

What percentage do I have to purchase?

The majority of our Shared Ownership properties are available at 25–90% shares. Where possible, on a case-by-case basis, you may be able to purchase between 25–90%, depending on the type of development. We advise you speak to one of our Senior Sales Consultants to help you understand what works best for you.

How much is the rent?

The rent is set when you purchase your property and is reviewed annually and increases with the Consumer Price Index (CPI) at approx. +0.5%*. In instances where we offer affordable Shared Ownership, certain benefits may cover some or all of your monthly payments.

Am I the legal homeowner?

Yes. You have the same legal rights as any other leasehold property sale, you just own a percentage of the property.

Who will own the share of the property I don't buy?

Anchor will become your landlord on the share you don't buy, and you will pay rent to them on the unpurchased share of the property.

What happens if I want to sell my property?

Anchor offers a resale service in the first 4 years of site opening, should you need to sell your home. You will be given the option to use Anchor resales service or market and sell your home with an external agent (buyers must meet the qualifying age criteria). All charges and fees for Anchor's resale service can be requested at the appropriate time by contacting resales@anchor.org.uk for further information.

Is it more expensive to live in one of your properties than my current home?

Many of our homeowners on exiting Anchor developments are pleased to find that the service charges for their property tend to work out at less than what they were paying in like-for-like costs at their previous property.

Energy bills often turn out to be lower thanks to the construction methods we use at all our developments. Your new property is also likely to be a more manageable size and so cheaper to run.

When customers discuss the purchase of a property with us, they receive a service charge breakdown and our Sales Consultant sits down with them to help them fill in the costs, review what is covered in the management services and compare them to day-to-day running costs in their current home.

Are there any other charges I need to be aware of?

Service charge

This is payable by all residents and is a monthly charge to cover the ongoing costs of the development which include the management team, communal area utilities, communal TV and Wi-Fi, 24-hour on-call service, communal gardens and grounds maintenance and building insurance. Full details of what it covers can

be found in our key facts document. Some elements may be covered by benefits that you receive.

Rent

You will be expected to pay rent on the share of the property you haven't purchased.

Deferred Sinking Fund

This is a sum paid when selling your property and is built up over time to meet the cost of major repairs and refurbishment works.

Typical household costs

You will be required to pay for utilities, internet, contents insurance, council tax etc.

Is there someone I can speak to about my current financial situation?

We would always advise that you seek your own financial advice when looking into making a purchase of this nature. What Anchor can offer though is support through our Be Wise service.

Be Wise is in place to provide you with free and impartial advice, support and practical assistance on a range of topics to help you make the most of your money.

What if I run out of money? We would always go through a financial suitability check to ensure that this purchase is the right one for you to begin with. If your circumstances change, then you may become eligible for certain benefits which could cover the cost of rent/service charge. Our Be Wise team is available to existing residents and would be happy to discuss your change in circumstances.

Example of how much it would cost you

Property market value	£300,000
Equity share purchased	75%
Payment at initial sale	£225,000
Monthly rental payment	£281.25



DIRECTIONS

By Train

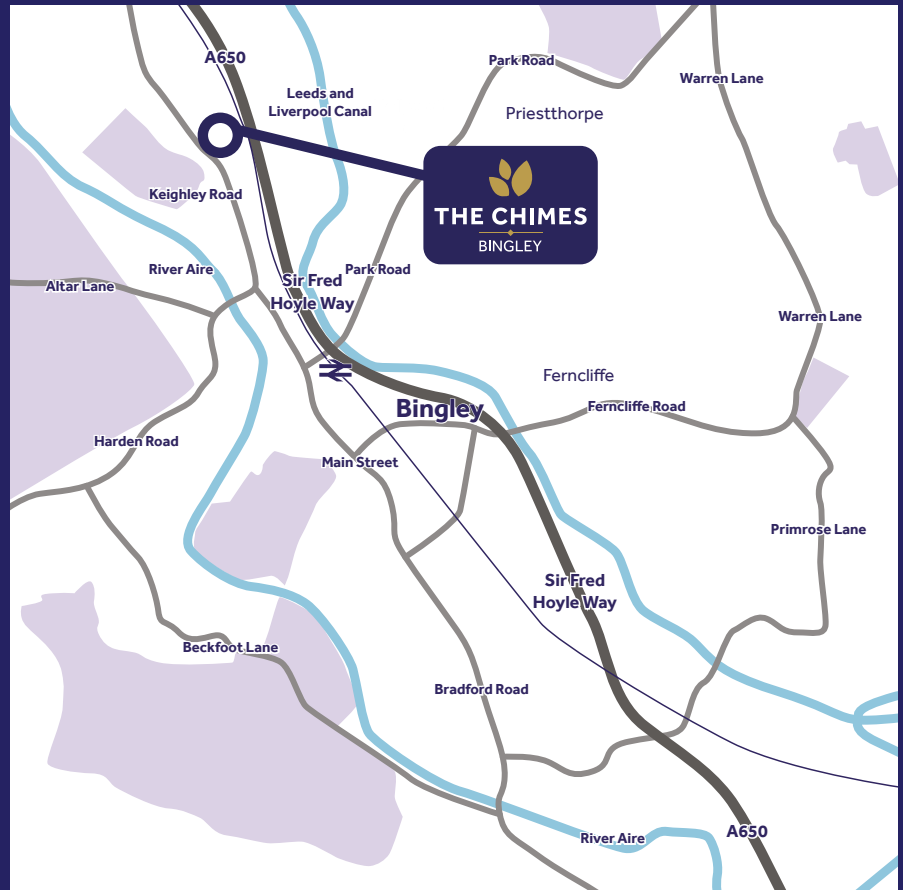
- The closest railway station is Crossflatts. Turn left after exiting the station and The Chimes is a 10-minute walk, along Keighley Road, towards the direction of Bingley Town Centre. Continue walking along the main road, past Bingley Grammar School. As the road bends, you will see purple Anchor signs on the left.

Driving

- The Chimes is on Keighley Road/ B6265. If travelling north (from Bradford/Leeds), drive through Bingley Town Centre and The Chimes will be on your right-hand side after you pass the BP petrol station. If travelling south (from Skipton/Keighley), head towards Bingley Town Centre on the B6265 and The Chimes will be on your left-hand side as the road bends after passing Bingley Grammar School.

By Bus

- The 662 (Bradford-Keighley) bus and 60 (Leeds-Keighley) bus drive directly past The Chimes. Alight at Harold Street. Look for the purple Anchor signs, in the direction of Bingley Town Centre.



VISIT US

To find out more about The Chimes please get in touch to book your visit.

Call: **01274 051 039**

Email: **thechimes@anchor.org.uk**

Website: **the-chimes.org.uk**

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