



THE CHIMES

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BINGLEY



Welcome to The Chimes



The Chimes offers 59 modern, stylish one and two bedroom shared ownership and rented 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.

THE KITCHEN

The kitchens are bright and airy and come fitted with appliances designed to make life easier.

*Please check property specification for rented or shared ownership apartments.

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

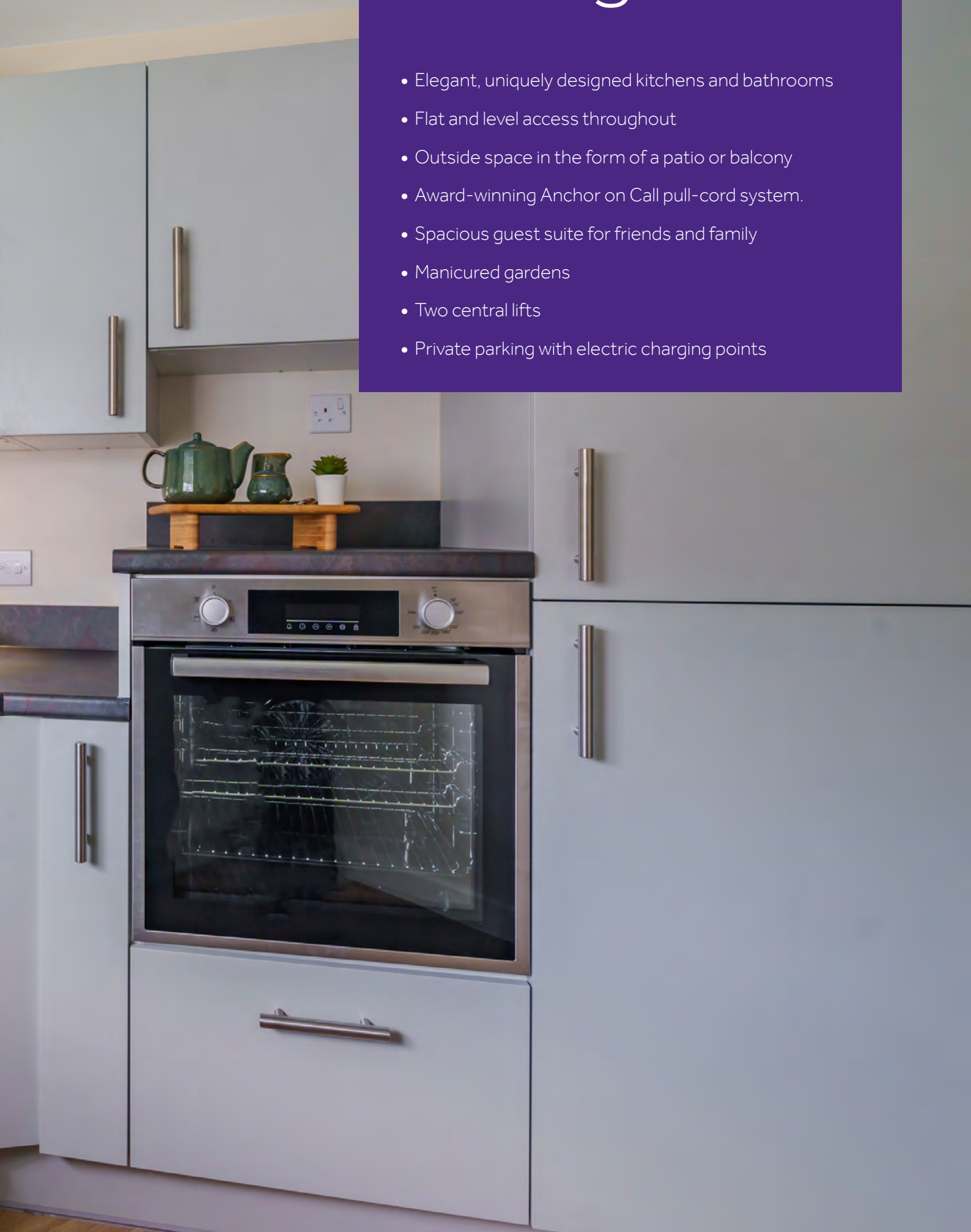
When living at The Chimes, all residents are required to pay a contribution towards the running costs of the facilities, support services and maintenance of the building and grounds. You may find you are currently putting off many general home maintenance tasks as they are too difficult to complete, 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 Senior 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 or 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 underfloor heating 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

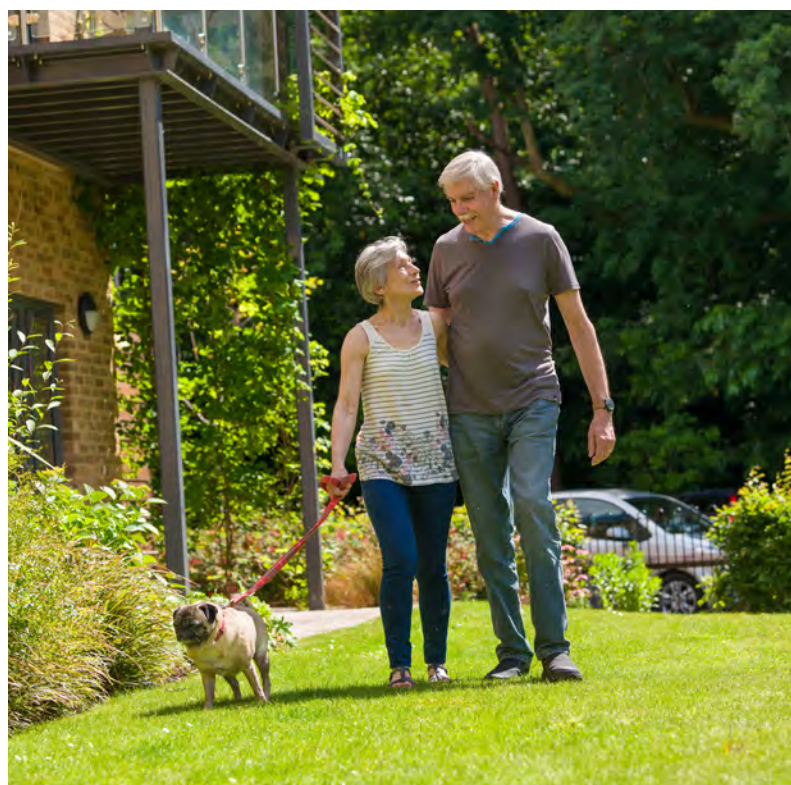
- Café
- Hair and Beauty Salon
- Communal Lounge
- Guest Suite
- Landscaped Gardens
- Activity Room
- Wellbeing Services



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.



SHARED OWNERSHIP

What is Shared Ownership?

Shared Ownership with Anchor is designed to give you flexibility when buying one of our new apartments 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 either 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 in line with the Retail Price Index (RPI). In instances where we offer affordable shared ownership, certain benefits may cover some or all of your rent 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 owns the percentage that I don't?

Anchor retains ownership of the unsold portion of the property. Anchor is the freeholder of the development and becomes your landlord, issuing an identical term lease to the purchased part of your new home.

What happens if I want to sell my apartment?

As long as the purchaser is eligible for a retirement property of this nature, you are free to sell your home to anyone that may be interested. Anchor has an internal resales agency who would be more than happy to help with the sale but you're free to use any open market channels.

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. 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 are 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	50%
Payment at initial sale	£150,000
Monthly rental payment	£562



DIRECTIONS

From Leeds

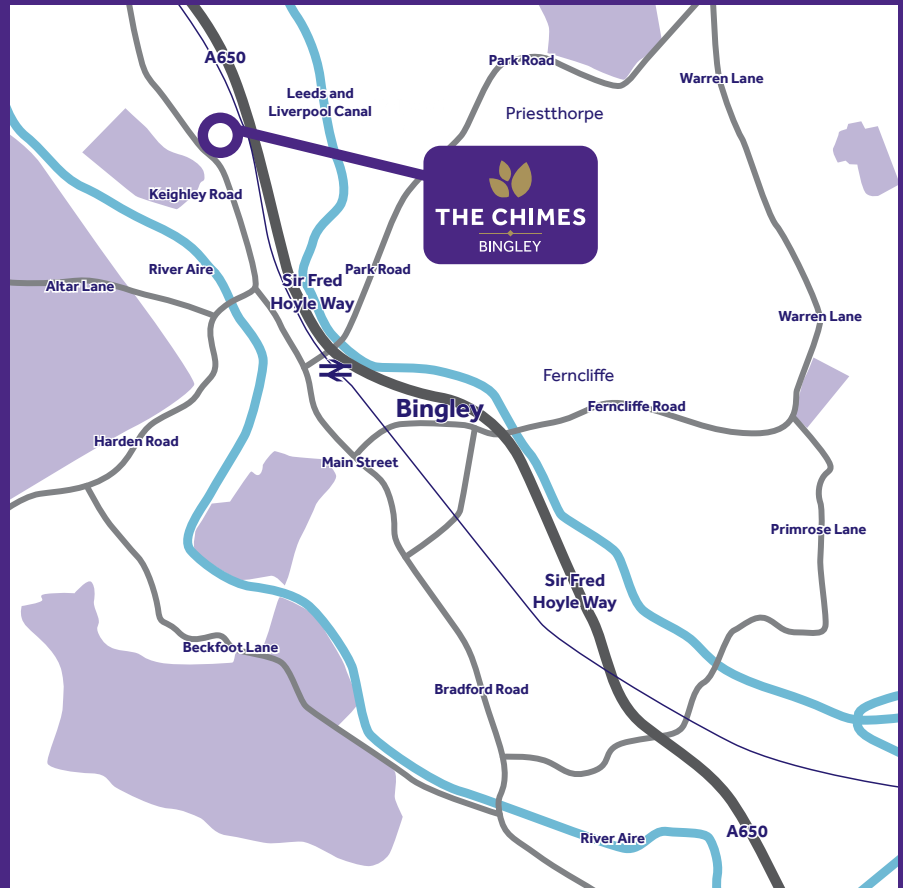
- Take the train from Leeds two stops to Crossflats station followed by a 10 minute walk.

From Bradford

- Take from train from Bradford Forster Square Station five stops to Crossflats Station followed by a 10 minute walk.

Driving

- Head west A6181 towards Godwin St, then turn right onto A6181. Slight left and stay on the B6144 until signs to slide right onto Bingley Rd/B6269. At the roundabout, continue straight onto Bradford Old Rd/B6146. Turn left onto B6265, continue until The Chimes is on your right.



VISIT US

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

Call: **01274 051039**

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

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

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