



JUL 2025 - JUN 2026

SERVICE CHARGE

TUDOR ROSE COURT, SOUTHSEA



SECTIONS

1. **Key Impacts On Your Service Charge**
 2. **Your Service Charge For The Coming Year**
 3. **Our Service Charge**
 4. **Maintaining And Repairing Assets**
 5. **A Closer Look At The Service Charge**
 6. **FAQs**
 7. **Accessing Your Development Budget Online**
 8. **Our Developments**
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YOUR SERVICE CHARGE FOR 2025/26

Here is your service charge budget for the next financial year. Approximately 90% of the costs in your service charge are spent within your development, paying for your on-site McCarthy Stone team, your utility bills, third-party maintenance and the cost of insurance and other services. These costs are passed on directly, with no mark up or commission charged by McCarthy Stone. This detailed information pack gives you full transparency of what is included in your service charge, setting out the cost of operating your development and providing the services that support you.

This year's service charge has been impacted by the government's Autumn 2024 Budget, the increases to the National Living Wage (NLW) and changes to employers' National Insurance contributions. The NLW has increased by 53% over the last eight years, with a further planned 6.7% in 2025, outstripping the 30.6% rise in the Consumer Price Index across the same period. These wage pressures are felt within our direct employment costs and those of our suppliers who provide services to your development.

A small percentage of your service charge is the management fee. This fee covers the support teams who equip your local development team with the information, suppliers and services they need to operate your development in a safe and compliant way, such as legal, insurance and procurement. Last year, the management fee increase was 8.7%, reflecting the wider inflationary pressures in the market. This year the increase will be 4.6%.



Our Supply Chain team manages more than £65 million of expenditure every year. We focus on delivering the service performance you expect at the best price we can achieve. As you know, energy prices have been particularly volatile lately. During 2024 the team have successfully negotiated fixed energy contracts that will deliver price certainty at a lower cost than the previous year. We continue to focus on supplier performance and this information pack highlights some of our recent successes.

Our insurance team has continued to drive value in a difficult market. While you may see a small inflationary increase in the cost of insurance, due to inflationary pressures we have negotiated a three-year deal with our insurers to hold premiums at 2023 cost until 2027 (subject to claims volume experienced). We estimate that this will avoid a £600,000 increase to homeowners' insurance costs over that period.

As ever, to calculate your monthly charge, the total costs are split across all apartments over a 12-month period, according to the lease fraction relevant to your development.

Thank you for being a valued customer. I hope our service continues to contribute positively to the lifestyle you enjoy in your development and home.

APule

ANDY PULE
DIRECTOR OF OPERATIONS - SERVICES

1.

KEY IMPACTS ON YOUR SERVICE CHARGE

ENERGY

We understand that energy costs make up a significant part of your service charge, and we want to assure you that we're working hard to manage these costs responsibly. By partnering with an expert energy broker, we carefully monitor market conditions and changes, making well-timed decisions to secure the best energy contracts for you. Your interests are always at the heart of what we do, and we aim to provide real value in an uncertain market.

In 2024, we mitigated the impact of market volatility by securing fixed supply contracts for up to 12 months. These contracts took advantage of competitive pricing, delivering meaningful savings across our developments.

Looking ahead, we expect energy markets to remain unpredictable. This is due to global events, ongoing market reforms, and the Government's push towards a cleaner energy sector by 2030. Despite these challenges, we are encouraged by recent contract tenders that suggest opportunities for further savings in the future.

Rest assured, we remain committed to securing energy at the best possible rates, protecting you from rising costs while contributing to a more sustainable future.

SUPPLY CHAIN

The Supply Chain team control annual spending of £65 million and manage the performance of more than 2,000 suppliers. In the continued face of volatile and challenging market conditions, they ensure savings are made and cost increases are avoided wherever possible. Our supply chain performance is critical in delivering quality services for you. We monitor national suppliers closely through our Key Performance Indicators, and poor performance is challenged and rectified. Tighter control has seen improvements in supplier performance in FY24/25, with good examples being our automated door supplier, GDUK, who now fix almost 95% of breakdowns first time, and our lift supplier, Orona, who have ensured lifts have been available for 99.9% of the time across McCarthy Stone developments in the last 12 months.

Labour and inflation continue to drive price increases, but all requests are challenged and must be justified before being accepted. Many suppliers are contractually entitled to increase their charges annually by the rate of inflation, but we have successfully challenged several of these so that many will see no increase next year. However, Government changes to the National Living Wage and employers' National Insurance thresholds mean that many contracts will increase in cost during 2025.

Rest assured the Supply Chain team is focussed on controlling costs, managing supplier performance and ensuring you receive value for money services.

FOOD & BEVERAGE

We continue to work hard with our catering partner, Elior, to sustain and improve food quality and offer the best possible value for money both in your service charge and the price charged for meals. Any increases are kept to a minimum. However, inflation and government policy changes dictate some necessary

adjustments each year. From April 2025, the National Living Wage and employers' National Insurance increases will be passed through.

We have been successful in keeping the price of meals static for the last year without affecting quality and will only make changes should the cost of ingredients significantly change.

EMPLOYMENT COSTS

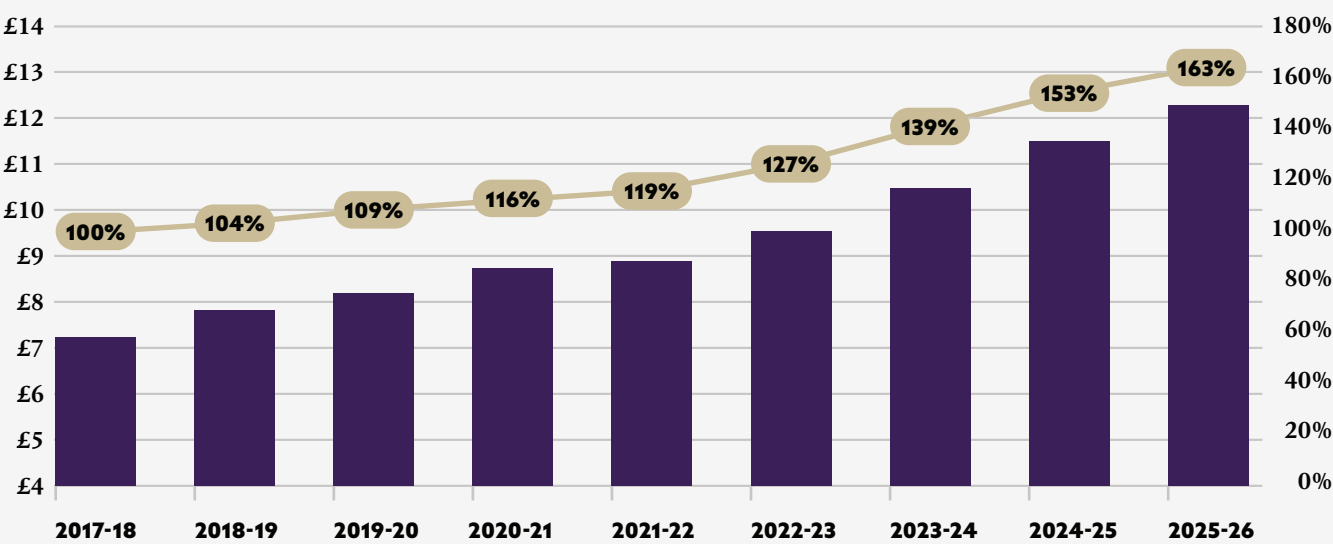
Over the past two years, the National Living Wage has risen by over 20%, significantly impacting wage bills, especially for industries such as retail, hospitality and care. The additional 6.7% increase for 2025/26 intensifies this trend, putting pressure on businesses to manage rising payroll costs.

The increase in employers' National Insurance (NI) contributions and the lowering of the threshold at which employers start to pay NI,

announced by the Government in October 2024, further compounds wage-related expenses. For a salary of £20,000, the combined impact of these changes is an 11% increase in wage costs for 2025/26. This is a steep rise, adding extra strain on employers.

These factors have had and will continue to have a considerable inflationary impact on the economy, putting upward pressure on the cost of goods and services.

NATIONAL LIVING WAGE INCREASES



2.

YOUR SERVICE CHARGE FOR THE COMING YEAR

Your individual service charge is calculated, as per the lease, based on the development service charge for the 12 months ending 30 June 2026.

1 BEDROOM SERVICE CHARGE

Per Month

£762.36

Per Year

£9,148.36

2 BEDROOM SERVICE CHARGE

Per Month

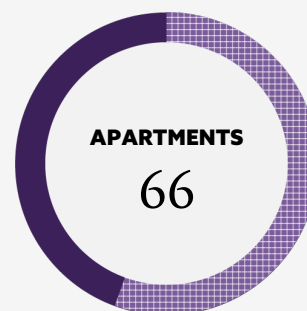
£1,001.61

Per Year

£12,019.33

The service charge is set in advance for the forthcoming year and reflects the expected cost of the services we procure on your behalf as set out in the lease. We are committed to keep the charge as low as possible, ensuring quality and a good level of service is maintained while also taking account of inflationary pressures and other factors for each type of cost.

YOUR DEVELOPMENT'S APARTMENT RATIO



■ 1 BEDROOM	29
■ 2 BEDROOM	37

SERVICE CHARGE INCREASE

5.5%

The service charge has increased on average by 5.5% from the previous year. An increase of £41.65 per month for a single bedroom apartment and £50.42 for a 2 bedroom.

DISCLAIMER

Rounding discrepancies between the figures presented in the brochure and those recorded in the billing system may be observed.

The service charge is the estimated cost of running your development for the coming year. It has been calculated to ensure that at the end of the year there is sufficient funding to cover all reasonably expected costs.

These costs are offset by any income we expect to be earned such as the income from guest suite bookings or parking permits, which are gifted by McCarthy Stone to the development (where applicable).

HOW IS MY SERVICE CHARGE CONTRIBUTION CALCULATED?

The percentage you contribute is calculated according to the terms of your lease. We refer to this percentage as the lease fraction which you can refer to under the 8th schedule section of your lease.

WHAT IS THE LEASE FRACTION?

The lease fraction is the methodology used to calculate the divide of the service charge across homeowners where the larger units contribute more towards the overall cost. This is a standard industry practice.

The dividing factor/denominator noted in your lease assigns a 2 to a 1 bed, 3 to a 2 bed and so on. It represents 1 part contribution for each bed and 1 part contribution for the communal area. In addition, the lease stipulates that Food & Drink and 1-Hour Domestic Assistance are allocated evenly across all apartments.



DEVELOPMENT MANAGER AND ASSOCIATED COSTS

Includes all payroll costs along with the 24 hour emergency call team and office costs for the development.

FOOD & BEVERAGE

Delivered by third party catering contractors. This includes a management fee and all the costs of running on-site food and beverage provision. The cost of the meal is paid for by homeowners who take up the service.

COMMUNAL SERVICES

Costs relating to shared areas such as lounges and gardens. This includes the costs of energy, water, insurance, grounds maintenance and cleaning.

REPAIRS & MAINTENANCE

Planned maintenance and reactive repairs of all development assets. Ensuring regularly used assets such as lifts and doors are maintained and a provision for low level repairs.

PROFESSIONAL SERVICES

McCarthy Stone management fee; audit and bank fees.

CONTINGENCY FUND

A separate fund to build up reserves for major works and long-term maintenance of the development which contributes towards ensuring asset values are maintained.

Please note, all figures are rounded to the nearest £, which may make totals appear different than expected.

3. OUR SERVICE CHARGE

The service charge is a best estimate of the costs expected in the running of your development for the coming year. Actual costs are used at the end of the year to true up the service charge account and calculate any surplus or deficit.



	25-26 (£) Service Charge	24-25 (£) Service Charge	Increase Decrease (%)	*23/24 (£) Actuals
DEVELOPMENT MANAGER AND ASSOCIATED COSTS	289,134	269,171	7.4% ▲	233,128
FOOD & BEVERAGE	159,108	145,912	9.0% ▲	141,138
COMMUNAL SERVICES	153,184	149,952	2.2% ▲	133,635
REPAIRS & MAINTENANCE	31,110	33,270	-6.5% ▼	49,922
PROFESSIONAL SERVICES	47,469	45,480	4.4% ▲	42,019
CONTINGENCY FUND	33,836	33,173	2.0% ▲	30,434
TOTAL EXPENDITURE	713,840	676,957	5.4% ▲	630,275
INCOME	3,823	3,823	-	9,426
NET SERVICE CHARGE	710,017	673,134	5.5% ▲	620,850

* If 23/24 is the first year, this number will be the last 12 calendar months or the year-end accounts, if less than 12 months.

THE SERVICE CHARGE IN MORE DETAIL

		25-26 (£) Service Charge	24-25 (£) Service Charge	Increase Decrease (%)		^23-24 (£) Actuals
DEVELOPMENT MANAGER & ASSOCIATED COSTS	COST OF EMPLOYMENT	211,178	197,571	6.9% ▲		188,140
	DOMESTIC ASSISTANCE	65,716	59,798	9.9% ▲		29,086
	24 HOUR EMERGENCY MONITORING	3,296	3,106	6.1% ▲		3,444
	OFFICE COSTS	8,944	8,696	2.9% ▲		12,458
	TOTAL	289,134	269,171	7.4% ▲		233,128
FOOD & BEVERAGE	FOOD & BEVERAGE	159,108	145,912	9.0% ▲		141,138
	TOTAL	159,108	145,912	9.0% ▲		141,138
COMMUNAL SERVICES	ENERGY	71,474	66,308	7.8% ▲		52,419
	WATER AND SEWERAGE	8,215	7,986	2.9% ▲		6,166
	INSURANCE	12,557	14,465	-13.2% ▼		16,658
	GROUNDS MAINTENANCE	5,511	7,737	-28.8% ▼		6,285
	WINDOW CLEANING	4,807	7,734	-37.8% ▼		5,676
	COMMUNAL CLEANING	47,791	42,775	11.7% ▲		44,330
	CLEANING MATERIALS - COMMUNAL	2,829	2,747	3.0% ▲		2,100
	PPE	0	200	-100.0% ▼		0
	TOTAL	153,184	149,952	2.2% ▲		133,635
REPAIRS & MAINTENANCE	EMERGENCY CALL SYSTEM	5,749	6,082	-5.5% ▼		5,639
	LIFT MAINTENANCE	4,392	5,914	-25.7% ▼		4,321
	GENERAL MAINTENANCE	20,969	21,274	-1.4% ▼		39,962
	TOTAL	31,110	33,270	-6.5% ▼		49,922
PROFESSIONAL SERVICES	MANAGEMENT FEE	45,530	43,527	4.6% ▲		40,044
	AUDIT FEE	912	926	-1.5% ▼		930
	BANK CHARGES	200	200	-		258
	REGISTERED MANAGERS FEES (CQC)	827	827	-		787
	TOTAL	47,469	45,480	4.4% ▲		42,019
CONTINGENCY FUND	CONTINGENCY FUND	33,836	33,173	2.0% ▲		30,434
	TOTAL	33,836	33,173	2.0% ▲		30,434
TOTAL EXPENDITURE		713,840	676,957	5.4% ▲		630,275
INCOME	GUEST SUITE INCOME	3,323	3,323	-		3,521
	NET MEALS INCOME	0	0	-		5,138
	OTHER INCOME	500	500	-		767
	TOTAL	3,823	3,823	-		9,426
NET SERVICE CHARGE		710,017	673,134	5.5% ▲		620,850

^ If 23/24 is the first year, this number will be the last 12 calendar months or the year-end accounts, if less than 12 months.

THE SERVICE CHARGE BY APARTMENT

		Service Charge (£) per annum	1-Bedroom per month	2-Bedroom per month
DEVELOPMENT MANAGER & ASSOCIATED COSTS	COST OF EMPLOYMENT	211,178	208.26	312.39
	DOMESTIC ASSISTANCE	65,716	82.97	82.97
	24 HOUR EMERGENCY MONITORING	3,296	3.25	4.88
	OFFICE COSTS	8,944	8.82	13.23
	TOTAL	289,134	303.31	413.47
FOOD & BEVERAGE	FOOD & BEVERAGE	159,108	200.89	200.89
	TOTAL	159,108	200.89	200.89
COMMUNAL SERVICES	ENERGY	71,474	70.49	105.73
	WATER AND SEWERAGE	8,215	8.10	12.15
	INSURANCE	12,557	12.38	18.58
	GROUNDS MAINTENANCE	5,511	5.43	8.15
	WINDOW CLEANING	4,807	4.74	7.11
	COMMUNAL CLEANING	47,791	47.13	70.70
	CLEANING MATERIALS - COMMUNAL	2,829	2.79	4.18
	PPE	0	0.00	0.00
	TOTAL	153,184	151.07	226.60
REPAIRS & MAINTENANCE	EMERGENCY CALL SYSTEM	5,749	5.67	8.50
	LIFT MAINTENANCE	4,392	4.33	6.50
	GENERAL MAINTENANCE	20,969	20.68	31.02
	TOTAL	31,110	30.68	46.02
PROFESSIONAL SERVICES	MANAGEMENT FEE	45,530	44.90	67.35
	AUDIT FEE	912	0.90	1.35
	BANK CHARGES	200	0.20	0.30
	REGISTERED MANAGERS FEES (CQC)	827	0.82	1.22
	TOTAL	47,469	46.81	70.22
CONTINGENCY FUND	CONTINGENCY FUND	33,836	33.37	50.05
	TOTAL	33,836	33.37	50.05
TOTAL EXPENDITURE		713,840	766.13	1,007.27
INCOME	GUEST SUITE INCOME	3,323	3.28	4.92
	OTHER INCOME	500	0.49	0.74
	TOTAL	3,823	3.77	5.66
NET SERVICE CHARGE		710,017	762.36	1,001.61

4.

MAINTAINING AND REPAIRING ASSETS

As your managing agent, we are responsible for maintaining your development and ensuring that all assets and equipment in the communal areas work correctly, are safe and have a long life.

There are many assets within your development that require maintenance and occasionally repair. We manage this by carrying out proactive planned maintenance visits in partnership with our trusted contractors. This could be anything from the smoke detectors through to larger assets such as water pumps and heating systems. We do this to ensure the assets are compliant with legislation and that they last as long as possible, only replacing them when necessary.

As well as proactive management, we also have a plan for when things go wrong. Sometimes we need to carry out reactive repairs – such as when heating systems break down or a pipe bursts - where we can't be sure of the cost until we have been able to carry out the repair. We plan for incidences like this by including a reactive maintenance allowance within your service charge.

We have a robust asset management plan for a rolling 5–10-year period which includes larger planned works such as internal redecorations or the replacement of assets such as lifts and automatic doors. When we carry out these works, the cost comes from your Contingency Fund, calculated based on the lifecycle of that particular asset and the costs of replacing them.



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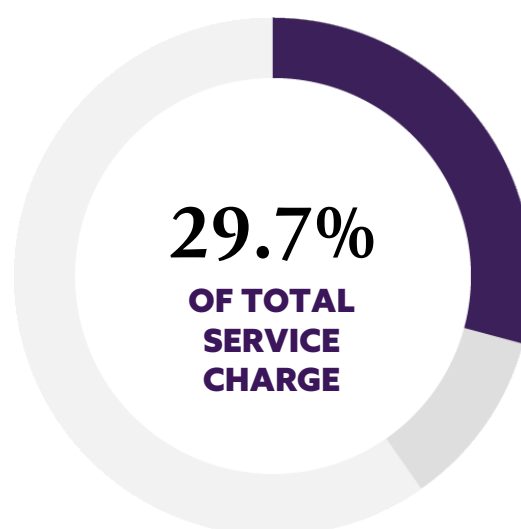
A CLOSER LOOK AT THE SERVICE CHARGE

A few areas within the service charge worth seeing in more detail.

DEVELOPMENT MANAGER AND ASSOCIATED COSTS

COST OF EMPLOYMENT

These include not just staff costs (salary, pension, national insurance, etc) but also associated costs such as training. The table below shows a breakdown of these costs.



		25-26 (£) Service Charge	24-25 (£) Service Charge	Increase Decrease (%)	^23-24 (£) Actuals
TOTAL STAFF COSTS	Including Employers NI, Pension etc.	200,847	187,241	7.3% ▲	184,525
CRB / PVOA	CRB (DBS) checks for employees	230	230	-	67
RECRUITMENT COSTS	Covers c.8 staff (excl manager)	4,000	4,000	-	372
TRAINING	Staff training	4,500	4,500	-	2,744
TRAVEL & EXPENSES	Travel for cover, training etc	700	700	-	0
WORKWEAR	£75 per employee per year	900	900	-	432
TOTAL COST OF EMPLOYMENT		211,178	197,571	6.9% ▲	188,140

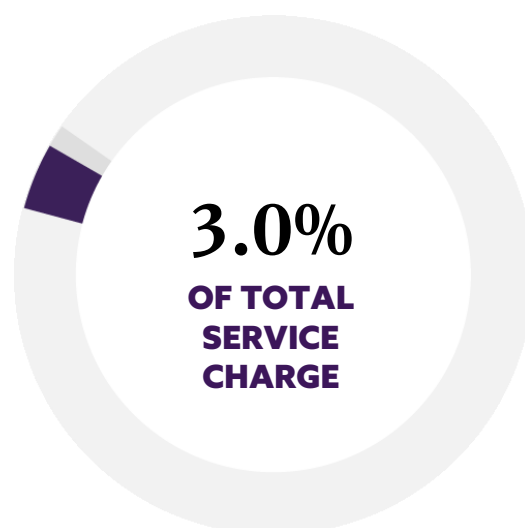
^ If 23/24 is the first year, this number will be the last 12 calendar months or the year-end accounts, if less than 12 months.



REPAIRS & MAINTENANCE

GENERAL MAINTENANCE

Planned maintenance of the development assets and a provision for unplanned repairs and maintenance.



		25-26 (£) Service Charge	24-25 (£) Service Charge	Increase Decrease (%)		[^] 23-24 (£) Actuals
FIRE FIGHTING EQUIPMENT	Fire extinguishers, sprinklers & hydrants	374	363	3.0% ▲		3,994
DRY RISERS	Annual maintenance	312	343	-9.1% ▼		312
BOOSTER PUMPS	Maintenance of water pumps	1,100	1,100	-		2,711
WATER TREATMENT	As determined by the bi-annual Legionella Risk Assessment	1,762	1,711	3.0% ▲		3,673
AIR SOURCE HEAT PUMPS	Annual maintenance	1,650	3,135	-47.4% ▼		0
AUTOMATIC OPENING VENTS	Half yearly maintenance visits	1,426	1,426	-		3,750
ELECTRICAL APPLIANCE TESTING	Annual safety check of all Portable & Fixed Appliances	600	198	203.0% ▲		389
LIGHTNING PROTECTION	Annual maintenance	201	201	-		201
LIGHTING EQUIPMENT	As required	280	272	3.1% ▲		-120
ELECTRONIC DOORS & GATES	Annual maintenance	3,086	3,086	-		3,116
PEST CONTROL	Regular visits	615	559	10.0% ▲		259
FEMININE HYGIENE	4 weekly uplift of sanitary bins	360	360	0.1% ▲		300
REACTIVE MAINTENANCE	Unplanned repairs	9,203	8,521	8.0% ▲		21,377
TOTAL		20,969	21,274	-1.4% ▼		39,962

[^] If 23/24 is the first year, this number will be the last 12 calendar months or the year-end accounts, if less than 12 months.

6.

FAQS

SOME OF OUR MOST COMMON QUESTIONS REGARDING THE ANNUAL SERVICE CHARGE

HOW ARE SERVICE CHARGES PREPARED AND WHAT IS INCLUDED IN THEM?

Each year our Finance team, together with our Commercial, Procurement and Operations teams, follow a formal process for each of the developments under our management to ensure that budgets are prepared ahead of the upcoming financial year.

Following a rigorous review process, these budgets are finalised and approved and the service charges for the upcoming year are calculated in accordance with the terms of the lease.

As part of this process, financial assumptions are applied to each cost area of the budget. These take into account:

- existing and future maintenance and other service contracts
- a review of historic actual costs where relevant
- available forecast market indicators
- factors such as inflationary pressures.

Calculations are then made to estimate the new costs and subsequent service charge for the next financial year. These assumptions are adjusted for each individual development to take account of the number of apartments and facilities available, and the costs of providing services to homeowners and maintaining and managing the development for the upcoming financial year.

The budgets are prepared based on information available at the time.

HOW CAN I BE SURE WE ARE GETTING VALUE FOR MONEY?

It is our responsibility as your managing agent to ensure the service charge is set at a realistic level to cover the expected costs.

Approximately 90% of the costs in your service charge are passed directly through from our suppliers and from which we make no profit. Their costs are influenced by government decisions, such as increases to the National Living Wage and employers' National Insurance contributions, and national factors, like inflation. We manage over 540 different developments and use our size to negotiate terms, price and quality on nationwide contracts. We make sure our suppliers have the necessary skills and experience to keep your development well-maintained, and that they have agreed procedures around health and safety and working on site.

Working with our energy brokers we endeavour to negotiate and purchase energy on the best terms available and offer the best value for your development.

WHAT HAPPENS IF THE ACTUAL COSTS ARE MORE OR LESS THAN THE SERVICE CHARGE?

At the end of the financial year we produce a set of accounts which are audited by an independent firm of accountants.

Any surplus which is the result of an underspend or saving is returned to homeowners in line with the lease fraction calculation. If the actual costs exceeded the service charge budget, homeowners will be invoiced for the relevant amount, again apportioned based on the lease fraction. Therefore, it is important that the service charge budget is as realistic as possible to avoid surpluses or deficits at the end of the year.

WHAT SHOULD I DO IF I HAVE QUESTIONS ABOUT THE SERVICE CHARGE?

Once you've reviewed this report, if you have further queries or concerns, please visit your development's Digital Customer Hub (see page 14). You'll find lots of information, including a worked example of how the lease fraction is applied to a development. Your House/Estate Manager will be able to help you access it, if needed.

WHY DO I HAVE TO CONTRIBUTE TO THE CONTINGENCY FUND?

Some building maintenance costs are not incurred evenly every year. For example, the internal and external decorations might only be carried out once every five or ten years.

The Contingency Fund is based on the expected costs of these larger projects and spread over the number of years before the works need to be carried out to ensure the funds are available when needed. We follow best practice in this regard, as set out by The Property Institute (formerly ARMA).

WHAT IS THE LEASE FRACTION?

The lease fraction is the calculation which determines how we allocate the total annual service charge across the apartments in the development. Details of your lease fraction can be found in Schedule 8 of your apartment lease.

For our Retirement Living Plus developments, the lease stipulates that Food & Drink and 1-Hour Domestic Assistance are allocated evenly across all apartments.

All costs are based on the lease fraction where the apportionment is higher for the larger apartments with more bedrooms. A worked example of how the lease fraction is applied to a development is available on the Digital Customer Hub.

WHAT IS IN THE MANAGEMENT FEE CHARGED BY YOUR MCCARTHY STONE?

The management fee is set each year on a per apartment basis, which is industry-standard. This is the price that we will charge your development for managing the wide range of activities at the development including:

- Operational support from your Operations Manager, plus any support required from the Divisional Director
- Procurement, including negotiating with suppliers, ensuring their compliance with Health and Safety and other regulations
- Finance, including preparing budgets and accounts
- Customer relations
- Our comprehensive planned maintenance system
- Attracting, recruiting and retaining staff, staff learning & development
- Payroll
- Legal counsel services

7.

ACCESS YOUR ONLINE DEVELOPMENT BUDGET

Customer feedback has shown that many homeowners value the additional information we provide in this service charge report, but we also recognise that many of you are concerned about the environmental impact of printing paper copies for everyone.

Our Customer Hub enables you to access the guide online anytime and gives you the ability to enlarge it for easier viewing. You can also download a copy to your computer, phone or

tablet for future reference, and print your own copy.

You do not need to register to access the site, and it can also be easily accessed by family and friends if you wish. Over the coming months we will add further information, updates and articles to the digital hub. We will also work with your House/Estate Manager to ensure they can support you to access it.

WHAT CAN I ACCESS VIA THE NEW ONLINE HUB?

SERVICE CHARGE DOCUMENTS

Download or view the latest service charge document.

AUDITED ACCOUNTS

Download or view the latest audited accounts for your development.

FAQS

You will find answers to the most frequently asked questions.

HISTORIAL RECORDS

Previous years' financial records will be added to the hub in due course.

HOW TO ACCESS YOUR CUSTOMER HUB

Enter the URL below to start exploring the customer hub for Tudor Rose Court

Alternatively, open your device's camera and point it at the QR code to the right and follow the link provided.

<https://hub.mccarthyandstone.co.uk/1733A>



8.

OUR DEVELOPMENTS

We continue to support more new customers to live independently at our developments. As of December 2024, we now manage 540 developments on behalf of 21,500 homeowners.

As a result, in 2024 we:



Managed more than 2,000 suppliers with £65million spend annually



Served around 1 million meals



Completed 32,046 repairs



Carried out 28,778 compliance checks and inspections



Undertook 92 external and internal development redecorations



Recruited and onboarded 991 new colleagues to support our customers



Life, well

This report aims to give you all the information you need in relation to the upcoming service charge and to clearly explain how the various elements have been calculated and forecasted.

The structure and content of this report has continued to evolve this year, having listened to and acted on your customer feedback, and we will continue to enhance this in future years.

Your House/Estate Manager will be able to answer general questions regarding the information in this report.

If you have any queries once you have read this report, please send these to your House/Estate Manager who will collate them and share them with me prior to the forthcoming homeowner budget meeting.

PAULINE MCINTYRE
OPERATIONS MANAGER

Lived

Your
McCARTHY STONE
Complete Lifestyle & Property Services

FIND OUT MORE

If you have questions about your service charge, or any aspect of living at your development, please speak to your House/Estate Manager or visit the online Customer Hub (see page 14 for details).