

# Emmbrook Court

SERVICES: CHARGES AND FEES | 2025/2026

[www.retirementsecurity.co.uk](http://www.retirementsecurity.co.uk)

FREEphone number 0800 389 9384




Retirement  
SECURITY

## How it works

The Court benefits from a higher level of services than is typical for Independent living within a supportive community. Sensible budgets are set by, and agreed amongst, the apartment Owners. A draft Service Charge Budget is prepared for consideration, discussion and approval at a meeting of all Owners early in the New Year. Owners are formally notified of the Service Charge for the next financial year well in advance of 1st April each year.

The annual Service Charge accounts are considered and approved by the Annual General Meeting of the Owners' Company which is held in the autumn.



All Owners contribute to  
the costs of all services

What is included

- Duty Manager on site 24 hours a day
- Gardening Costs
- Daily checks that you are safe and well
- Building maintenance
- Building insurance
- Redecoration/re-furnishing communal areas
- Cleaning of all communal areas
- Laundry room for Owners to use\*
- Window cleaning inside and outside
- Apartment cleaning 1.5 hours per week
- Managing agent’s fees\*\*
- Fund for Future Maintenance

\* Owners’ washing can be done for a small extra charge.  
\*\* These cover the management services provided by Retirement Security Limited.  
The charges set out in the Services: Charges and Fees leaflet are correct at the date shown but may change annually or at other intervals.

After moving here, Owners are often surprised by how low their household running costs are and how affordable their service charge is.

Financial Year: 1st April 2025 – 31st March 2026	
Per day	£26.72
Per week	£187.04
Per month (for standing order)	£812.73

<b>Guest Suite</b> (per night)	<b>Additional Assistance</b>	<b>Meals</b>
Owners’ Guest Single <b>£60.00</b>	<b>Housekeeping</b> (per hour)	<b>Owners’ Lunch:</b>
Owners’ Guest Double <b>£75.00</b>	8am to 6pm <b>£16.50</b>	Mon to Sat <b>£10.50</b>
Spare Bed <b>£10.00</b>	6pm to 8am <b>£17.53</b>	Sunday <b>£11.70</b>
<b>Duty Managers Disturbed Night Call Charge</b> (9pm - 7am)	Sundays and Bank Holidays (before 6pm) <b>£17.82</b>	<b>Visitors’ Lunch:</b>
Basic call out charge (per hour) <b>£21.99</b>	Sundays and Bank Holidays (after 6pm) <b>£18.84</b>	Mon to Sat <b>£12.10</b>
Sundays and Bank Holidays <b>£23.33</b>	<b>Laundry</b>	Sunday <b>£13.20</b>
<b>Pendant</b>	Wash <b>£3.00</b>	<b>Individual courses:</b>
One Time Purchase <b>£120.00</b>	Dry <b>£3.00</b>	Tray Service <b>£2.00</b>
	Washing Powder <b>£1.50</b>	Tea and coffee (AM only) <b>£1.00</b>



**What is the Service Charge used for?**

The service charge pays for the salaries of the Court Manager, Duty Managers and Housekeeping Assistants and pays for employing a gardener and a handyman. It covers the cost of 1½ hours per week of housekeeping assistance to all apartments, as well as the equivalent of one hour per apartment to service the communal areas. It covers building and equipment maintenance such as alarm call systems, fire alarm systems, the grounds, sundry repairs, utility costs in communal areas and general office administration expenses, including audit and accountancy fees. It also covers comprehensive insurance for the buildings as well as public and employer liability.

**What isn't included in the Service Charge?**

The service charge does not include the internal decoration, maintenance and repair of the private apartments, nor the Owners'

electricity, gas and water charges. All of these and other costs associated with living in your own home, such as telephone, are the responsibility of the Owners. Owners are also responsible for paying any council tax and will need to take out contents insurance.

Meals are not included in the service charge; however, a substantial meal, charged at cost is available to be purchased every lunchtime. Guests are always welcome and any special dietary requirements will be catered for. With prior arrangement a meal can be taken to the apartment of anyone who is unwell for which there is a small charge. The service charge is a variable charge, in the sense that it changes from year to year depending on the actual costs of providing the services. The service charge, paid monthly in advance, is held in trust for Owners, in accordance with the Landlord & Tenant Act 1987.

The service charge is still payable if the property becomes vacant prior to sale. Retirement Security takes no commission from companies with whom it organises contracts for the courts. Retirement Security is the freeholder but no ground rent is charged.

Any surplus or deficit in the service charge budget at the end of the financial year is taken into account in setting the budget for the following year. Where there is any significant failure to provide a service covered by the service charge, alternative arrangements will be made and/or any underspend will be taken into account in setting the service charge budget for the following year.

**Fund for Future Maintenance**

The Fund for Future Maintenance is held in trust for owners, in accordance with the Landlord and Tenant Act 1987.

It covers the costs of regular internal and external redecoration and refurbishment of communal areas. It also meets the costs of repairing or replacing major items such as the emergency call system, lifts, and major items of building maintenance and repair. Future liabilities are assessed regularly by the court surveyor. If the fund is insufficient to cover any costs they will be recovered from Owners through the service charge.

The service charge is still payable if the property becomes vacant prior to sale. Retirement Security takes no commission from companies with whom it organises contracts for the courts.

**The value of the Fund for Future Maintenance:**

31st March 2024

**£379,334**

Transfer Premium

The table shows the impact of Transfer Premium payments at different lengths of ownership for a property with a sale price of £150,000

Period	Charge rate	Transfer Premium	Net proceeds for a sale price of £150,000
Up to 1 year	1%	£1,500	£148,500
1 to 2 years	2%	£3,000	£147,000
2 years or more	3%	£4,500	£145,500

Try out our Savings Calculator to compare your living costs:

Service	Service Charge	Your current property
Buildings insurance	Included	£
Building maintenance	Included	£
Internal cleaning	Included	£
Garden maintenance	Included	£

We encourage you to discuss your housing options with your family and friends, and to seek independent advice, support and representation as appropriate, in connection with a move to a retirement community.

The Transfer Premium, payable to Retirement Security Limited as the landlord, funds the resales services provided by Retirement Security. It does not contribute to the Fund for Future Maintenance and is not held in trust.

Key Facts	Prepared April 2025		
Section	Sub-section	Details	References
Property details	Operators	Owners’ Management Company: Emmbrook Court Ltd Freeholder and Managing Agent: Retirement Security.	Court Brochure <a href="http://www.retirementsecurity.co.uk">www.retirementsecurity.co.uk</a>
	Name of development	Emmbrook Court, Off Woolacombe Drive, Reading, Berkshire, RG6 5TZ	
	Property type	46 apartments on three floors, 8 one bed and 38 two bed.	
	Status of unit	Pre-owned.	
	Occupancy	For one or two people.	
	Care provider	External contractors or agencies.	
Charges when leaving, or selling the property	Transfer Premium (‘Event Fee’)	The proportion of the gross proceeds of the sale payable by the vendor to Retirement Security, based on the length of ownership is: 1% (Up to 1 year); 2% (1 to 2 years); 3% (2 years or more).	Lease, Resales information on Website
	Administration fee for sale	None.	
	Other costs	EPC, any arrears of charges, and the costs of redecorating, repairing and reinstating the property prior to resale.	
	Subletting charges	Subletting is not permitted.	

Section	Sub-section	Details	References
Cost of moving into the property	Asking price	Set by the vendor.	Websites
	Other costs	Stamp Duty, the costs of extra keys, the purchaser's removal costs and solicitor's fees.	
Ongoing charges payable to the operator	Service Charge	£812.73 per calendar month in 2025/2026.	Service Charge Budget
	Overnight 'on call' charge	Non Emergency support £21.99 per hour and £23.33 per hour Sundays & Bank Holidays.	
	Ground rent	None.	
Care costs	Personal care/ Nursing care	Emmbrook Court Ltd does not provide personal care or nursing care. This can be arranged through external providers.	
Ongoing fees payable to third parties	Utility bills	Payable direct to utility companies (water, gas, electricity).	Court Brochure
	Council tax	Please ask about current bands and amounts payable. You may be eligible for a single person or disability discount, subject to approval by the local council.	
	Other bills	Telephone, internet, TV Licence, satellite/cable TV.	
Insurance arrangements	Responsibility of the operator	Buildings, Public Liability, Employers' Liability insurance. Included in the service charge.	
	Responsibility of the owner	Home contents insurance.	
Restrictions on selling the property		Purchasers must be at least 55 and not in full time employment.	Resales Information