

Flexibility and choice at the core of our communities

At McCarthy & Stone, we are dedicated to offering greater flexibility of services and lifestyle offerings, choice of tenure and affordability to make our retirement developments as accessible as possible. This helps us to meet the wide range of lifestyle and care needs of our homeowners, to help them to realise their best retirement.

Management

We maintain the management throughout the lifetime of all of our developments. A part of this long-term commitment and the relationships that we build with our homeowners, is that we understand the needs of our homeowners change over time. We continue to adapt the services we offer within our developments to enrich the quality of life of our homeowners and ensure that they maintain their independence and inspire a sense of continued possibility.

Tenure

To continue to adapt to the different needs of older people, we have introduced a range of tenure options, designed to suit every type of buyer and budget, including:

- **Outright ownership:** this option is perfect for those that wish to settle into a new community, whilst releasing an attractive amount of equity
- **Rental:** this option offers the lifestyle and community of a McCarthy & Stone scheme, without the long-term commitment
- **Part rent-part buy:** much like traditional shared ownership properties, this option offers an adaptable solution to those that may not be able to outright purchase an apartment, but want more control than just renting

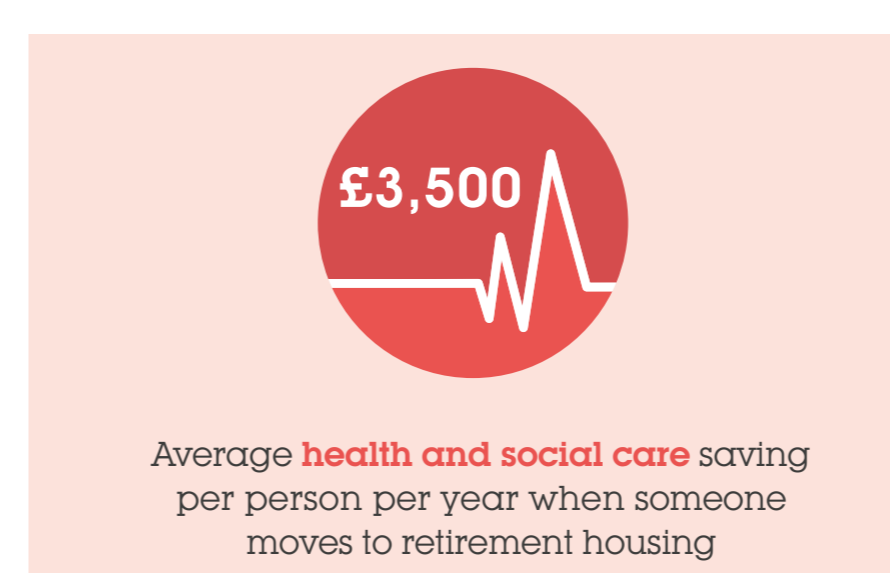
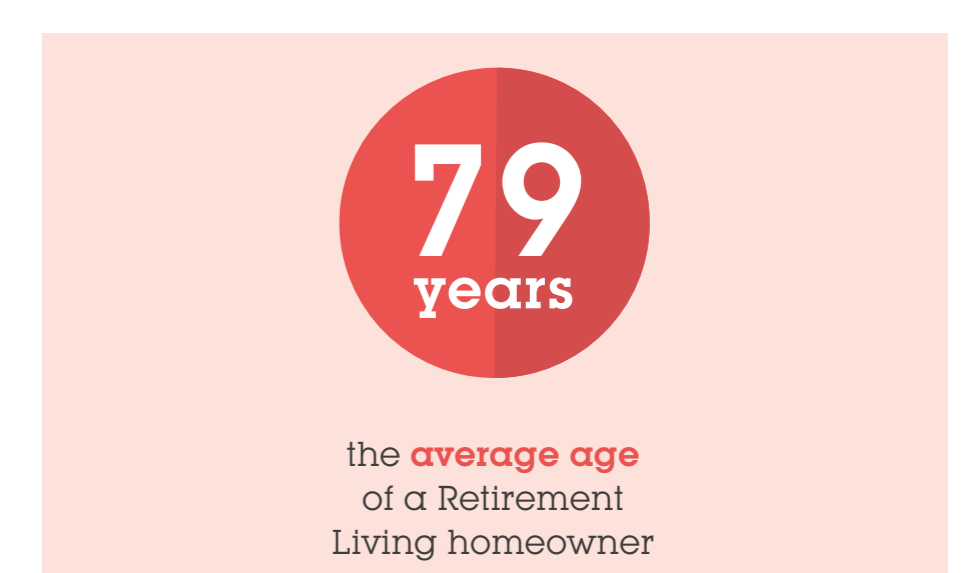
24-hour care and support

Our Extra Care housing enables our homeowners to continue to live independent and healthy lives in their own home with the comfort and knowledge that flexible help and support are available on-site 24-hours a day, whenever needed.

Flexible care and support designed entirely around the needs and aspirations of our homeowners are provided by our in-house management company, McCarthy & Stone Management Services, which is regulated by the Care Quality Commission (CQC) in England and its equivalent bodies in Scotland and Wales.

A team of up to 17 staff members is based on-site with a presence 24-hours a day. Our qualified care professionals offer around-the-clock flexible personal care and support packages, tailored to the individual needs of homeowners, for as much or as little as they need, including:

- Help with dressing / undressing, washing, bathing and grooming
- Help with mobility problems
- Medication monitoring
- Assistance with rehabilitation and exercise programmes
- Domestic assistance (cooking, cleaning, laundry, shopping etc.)



Statistics were sourced from: HBF survey of customers (2018), Internal homeowner survey (2017), Demos (2017) Internal data (2017), Economic Impact Assessment by the Institute of Public Care at Oxford Brookes University (2014), Laing Buisson (2017), HCA (2010), Healthier and Happier: An analysis of the fiscal and wellbeing benefits of building more homes for later living prepared by WPI for Homes for Later Living (September 2019)



The best thing is the friendships of all the people, we do so much, we have our prosecco parties when it is someone's birthday, and we are even planning for a group of us to go on holiday next year!"

Ray James, Lawson Grange