



30+ Frequently Asked Questions about Wordsworth Court

Living at Wordsworth Court

1. Who can live at Wordsworth Court?

Under the terms of the lease of each apartment, the Board of Directors of WCA must determine that prospective new leaseholders are aged 55 or over and are capable of living an independent life, even if some help and support is necessary, for example from non-resident domiciliary carers. In the case of two people residing together in the same apartment, at least one must be aged 55 or over.

2. Do you have to be retired to reside at Wordsworth Court?

No. Leaseholders may be fully retired or have full or part-time jobs.

3. Can I arrange domiciliary care?

Yes, you may engage non-resident domiciliary carers to assist you as needed.

4. What is the Estate Manager's role?

The Estate Manager is a vital support to all residents/leaseholders but is not trained to be a carer. The duties of the Estate Manager are related to safety, security and maintenance, financial matters, administrative affairs and generally fostering excellent relations with and among residents/leaseholders. For a description of the Estate Manager's role, please click [<here>](#).

5. Can I arrange an internet connection in my apartment?

Yes, any resident may arrange with a private external service provider to install an internet service in their apartment. A communal internet service is being made available in the Residents Lounge.

6. Is there a satellite TV connection to each apartment?

Yes, there is both a communal Freeview aerial and a communal satellite dish, both of which are wired into each apartment.

7. Are pets allowed?

Because of the number and arrangement of apartments and communal facilities at Wordsworth Court, WCA does not encourage ownership of uncaged pets such as cats and dogs. Several residents have poor eyesight and pets can present a trip hazard to residents in communal areas, such as tripping or disturbances. Exceptions are made for guide dogs. Visitors may bring a dog when visiting you.

8. Is the building wheelchair and rollator friendly?

Yes, the entrance doors are fob-operated and have no curbs. The doors are wide to accommodate a standard wheelchair and a rollator/walker and both can be taken into the lift. Residents with electric mobility scooters are asked to take special care to avoid clipping door frames, walls, etc.

9. Can I upgrade or change my apartment?

Yes, non-structural upgrades to apartments are certainly permitted with the prior approval of WCA. Residents are asked to provide details of major upgrade plans to the Estate Manager who will guide you on what you need to know.

10. Can I have my shopping delivered to my apartment door?

Yes. Please be sure to be available during the expected delivery time in order to give the delivery driver access and to avoid the risk of shopping being left in corridors or communal areas where they can present a trip danger. If necessary, please make arrangements with the Estate Manager, if available at the relevant time, or another resident, to give access on your behalf during working hours.

11. If I'm concerned about something, who do I talk to?

It depends on the nature of your concern. If it relates to the building, for example something needs to be logged as a repair or replacement, please talk to the Estate Manager. When the Estate Manager is not available, and if your concern is urgent, please contact a member of the WCA Board, a list of whom is on the Notice Board. You may also bring it up at a regular Residents Meetings if you think other residents may have a similar concern and it can then be collectively addressed.

12. May I park my car at Wordsworth Court?

Yes, if space is available and if you have a parking permit. There are only 21 parking spaces on the Wordsworth Court estate. Parking permits may be obtained from the Estate Manager. The purpose of the parking permit is to dissuade the general public from using Wordsworth Court's car park. There are no reserved parking areas at Wordsworth Court. Because of the limited number of spaces, residents are requested to ask their visitors only to use the Wordsworth Court car park when visiting them at home and to display a permit. This will help ensure that there are sufficient spaces for residents. Overnight parking by visitors is permitted by prior arrangement with WCA and a permit is displayed.

Safety & Security

13. How does the emergency call system work?

Each apartment has pull cords that, when activated, link to the Anchor On-Call system. The On-Call operator can communicate with you over the loudspeaker in your apartment, and in the case of a problem, or no response, the emergency services can be contacted by On-Call. In addition, you may purchase a wrist or pendant detector that will alert On-Call automatically in case of a fall – the Estate Manager will be able to help you with this.

14. What do I do if the fire alarm sounds?

Don't panic and stay inside your apartment. The engineer will identify the cause, silence the alarm and communicate with all residents over the intercom, for example giving the all-clear. Detailed fire instructions are in each apartment.

15. Can I release the entrance doors from my apartment to admit visitors?

Yes. Each apartment is equipped with an intercom linked to the entrance keypad enabling you to give access to visitors at the press of a button on the intercom.

16. How many main door entry fobs may I have?

For security reasons, we try to minimise the number of main door entry fobs in circulation to one per resident plus an additional fob per apartment. The fobs are quite costly and need to be individually programmed. There may be exceptional situations where residents may temporarily need to purchase an additional fob, for example to lend to an estate agent when their apartment goes up for sale. Please discuss your needs with the Estate Manager.

Sinking Fund

17. What is the purpose of the Sinking Fund (also called the Reserve Fund or the Major Repairs Fund) and how does it differ from the Service Charge?

Sinking Funds are a widely used way for apartment buildings to cover the costs of any major works, such as replacement (as opposed to servicing) of the lift or roof, external redecoration and other major capital expenditure. These are generally infrequent but costly expenses. The Service Charge, on the other hand, is designed to enable WCA to pay for everyday repairs and maintenance costs as well as the Estate Manager, communal utilities and so on. Although in practice leaseholders may pay both at the same time in a combined amount, the two accounts are managed separately as they have different purposes.

18. How are leaseholders' Sinking Fund payments calculated?

The amount of our Sinking Fund payments is determined by the lease that each of us enter into when we buy our apartment. It has been set in the lease as an annual 1% of the price the leaseholder paid when acquiring the apartment. As it is a fixed amount, it does not increase or decrease during a leaseholder's ownership of their apartment. This 1% per annum is payable monthly, quarterly or annually by Direct Debit (leaseholders who bought their apartment in the early days can pay their cumulative Sinking Fund payments in one lump sum when their apartment is sold). The Sinking Fund is designed mainly to pay for major capital expenses that has been discussed with all leaseholders and approved by WCA. The Sinking Fund level builds up over time. Having a healthy balance in the Sinking Fund, as we do at Wordsworth Court, minimises the risk of nasty surprises in the future.

Service Charge

19. What does the Service Charge cover?

The Service Charge is payable by each leaseholder on a monthly basis by Direct Debit. The Service Charge covers the costs of the Estate Manager and Cleaner of communal areas, office equipment and related costs, gardening, external window cleaning, pest control, water and sewerage for all apartments, gutter cleaning, lift and chair lift servicing, fire and emergency alarms, shared systems such as door entry, wifi in communal areas, cable TV, general building repairs/maintenance, communal heating and lighting and the costs of Rowan Property Management. Other than water and sewerage, the Service Charge does not include other costs related to individual apartments, such as Council Tax, contents insurance, private wifi, telephone and electricity costs, which leaseholders pay direct.

20. How are leaseholders' Service Charge payments calculated?

Unlike the Sinking Fund, the Service Charge varies on an annual basis and is calculated according to conservative estimates of the current and future costs of running the estate. Historically, the Service Charge has increased each year, roughly in line with inflation. The Service Charge pays for many regular expense items - the Estate Manager, communal utilities, cleaning, the emergency alarm and call systems, lift servicing, general routine building repairs and maintenance and the fees we need to pay to our professional property management company to look after and run the estate for us.

21. Now that WCA owns Wordsworth Court, will the Service Charge change?

We believe the costs of running the Wordsworth Court estate will in future be more economical than they have been in the past. This is because we leaseholders, through WCA, have more control over spending. Rowan is replacing Anchor as Wordsworth Court's Property Manager, and Rowan has lower overheads to pass on to us. Also, unlike Anchor, Rowan is able to use quality local contractors who are generally less costly than national and regional contractors. We insure the building which is also paid for by the Service Charge. We regularly review the Service Charge and proposed changes are first explained and discussed with leaseholders.

22. Will the Service Charge be reduced soon?

Not in the immediate future. WCA has incurred some one-time-only costs related to the transfer of the title, such as solicitors' fees, replacing Anchor's office equipment and the costs of setting up the WCA website. These costs will be paid from the Service Charge account. There are also some costs that are part of the Service Charge that may increase and may offset any savings. We need to be prudent, but also conscious of the need to keep the Service Charge as low as can comfortably be achieved on behalf of all residents/leaseholders.

Lease-Related Matters

23. Does WCA insure the building and grounds at Wordsworth Court?

WCA as the owner of the building and grounds carries full buildings insurance and the cost is included in the Service Charge. Leaseholders are asked to take out Contents Insurance for their possessions, including damage that their possessions and equipment may cause to neighbouring or adjacent apartments, such as water leaks, etc as these risks are not covered in the building insurance.

24. Can I sell my lease if I want to move?

You are free to sell your lease on the open market at any time. New leaseholders are required to meet the basic residency criteria (please see Q1).

25. Do I need to notify WCA if I intend to move

It's a good idea to let WCA know if you intend to move so that WCA can be prepared to hear from solicitors and estate agents.

26. Can I sub-let my apartment on a short-term basis?

The leases do not permit sub-letting of the apartments, for example as a holiday let. In exceptional circumstances this may be permitted at the discretion of the WCA Board.

27. Could my lease run out?

No. When the Wordsworth Court estate was built in the late 1980s, all the leases were created for 150 years, so all leases still have well over a hundred of years to run – and even then, the law enables the leases to be extended.

Property Management

28. Who is responsible for Property Management?

WCA has appointed Rowan on a contract to manage the estate. Their role is to engage and manage contractors, supervise their work and costs, ensure compliance with safety regulations, keep the Sinking Fund and Service Charge accounts in order, supervise the payroll of WCA's Estate Manager and Cleaner, and act as Company Secretary. Rowan provide this kind of service to a number of apartment buildings.

29. How do I pay my Sinking Fund and Service Charge payments?

Rowan operate a client trust account at Barclays Bank into which you pay by monthly Direct Debit. You will have been told the account details, but these can also be obtained from the Estate Manager or any member of the WCA Board. Rowan manage the trust accounts on behalf of the Board of WCA and regularly account to WCA with detailed reports and financial statements.

WCA

30. What exactly is Wordsworth Court Apartments, or WCA?

WCA Cockermouth Limited is a limited company. WCA owns the title to the Wordsworth Court estate, which is recorded at the Land Registry. In turn leaseholders at Wordsworth Court each own a share of WCA. WCA is responsible for managing the Wordsworth Court estate, which includes:

- ensuring the freeholder obligations are properly carried out.
- receiving and managing service charge and sinking fund payments.
- maintaining/repairing the building and complying with legislation.
- planning and budgeting for future works agreed with leaseholders.
- supervising and coordinating with external contractors.

- employing the Estate Manager and Cleaner.
- arranging buildings and other insurances.
- paying heating and lighting bills of communal areas.
- setting up regular leaseholder meetings and reports.
- filing annual accounts, tax returns, etc.
- approving new leaseholders in accordance with the terms of the leases.

Some, but not all, of these responsibilities are sub-contracted to Rowan, a specialist property management company.

31. Am I entitled to a WCA share certificate and a vote in WCA meetings?

Yes. Each apartment owns 1 share in WCA and you may have a share certificate if you would like one. As there are 44 apartments in the building there is one share for each leaseholder, as so each leaseholder owns one forty-fourth of WCA and therefore of the title in Wordsworth Court. Should you one day sell your apartment, your share will need to be transferred to the new owner. Owning a share means each apartment has a vote in General Meetings of WCA, and you may appoint someone, such as a friend or family member, to vote on your behalf as a proxy if you cannot vote in person.

32. What is the Wordsworth Court Apartments website address?

The WCA website address is www.wordsworth-court.org. The password to enter the private space on the website can be given to you by the Estate Manager.