



Information for prospective purchasers

Abbreviations

WH---Westmoreland Hills

POA---Westmoreland Hills Property Owners Association

WHMC---Westmoreland Hills Management Company

RF---Recreational Facility

HUB---Administration Center

Westmoreland Hills is located on the west coast of Barbados, adjacent to the developments of Royal Westmoreland and Sugar Hill.

Site works are due to start in January 2016.

The eco friendly development will feature modern designed 2, 3, and 4 bedroom villas, sited on a sloping 8 acre site and designed to optimize ocean views and the prevailing cool westerly winds.

The private, gated community of up to 40 homes will also feature a central recreational facility with a fully equipped gym, pool and café within easy walking distance from all villas. In addition there will be a children's play area within the adjacent landscaped open space.

For efficiencies of scale, Management will provide and supervise house security, housekeeping services, gardening maintenance, refuse collection, pool and house maintenance services. This arrangement will reduce running costs and deliver owner's a hassle free living experience.

Owners will also be able to take advantage of the in house rental program run by the Management.

Acquiring a property in WH

Once you have made your decision to buy a property at WH, you must appoint a lawyer and provide Westmoreland Hills with contact details through your sales agent.

You can buy your property through an IBC or in your own name(s).

Your lawyer will be sent agreements for you to review.

These will include

- (a) The Sale and Purchase agreement for the Lot.
- (b) The villa construction agreement.
- (c) Shareholders Agreement.

In all cases, the developer conveys the freehold land to the purchaser. The contract for the purchase of the villa requires stage payments to complete the construction of the villa. See Appendix A

Founder Members enjoy a discounted price and will be limited to the first 12 purchasers.

What is the Westmoreland Hills Property Owners Association Limited?

The Westmoreland Hills Property Owners' Association Limited will own and operate the common areas of the estate. Each resident of Westmoreland Hills will be entitled to a class A share in the POA.

What is the function of the Westmoreland Hills Management Company?

The WHMC will be responsible for the running of the café/restaurant, housekeeping service, house maintenance, pool maintenance and rental program.

When will "site" construction start?

January 2016

When will the first villas be ready for occupation?

June 2017

What is the "Collection"?

The Collection offers a variety of one and two story homes within Westmoreland Hills that can be interchanged between some of the Lots. Homes can also be designed on a bespoke basis but will carry an additional fee for architect and engineering time.

What are "Standard finishes"?

These are the finishes included in the villa price list. See appendix B.

Can you change the "Standard finishing" levels?

Yes you can personalize your home to meet your lifestyle goals. Prior to start of construction we will walk you through the process of choosing your finishes. Some finishes will incur additional costs.

Why are there flat roofs on most of the properties?

To improve sea views and to enable the addition of green roofs. See appendix C for details of green roofs.

Is the roof guaranteed in the event of leaks?

Yes the roof is guaranteed for 10 years by the roofing contractor

Are there any restrictions on selling my house?

No

Is there internet and cable TV available

Yes

How do I gain entry to WH?

By using your computerised entry card or via intercom request to the Hub.

What is the Hub?

The Hub is the operations room in the administration centre manned 24 hours per day.

Are there furniture packages available?

Yes

Who do I contact

Archers Hall (Terri Archer)

<http://www.archershall.com>

Tel 246 422 0400

terri@archershall.com

What is the lead time for ordering furniture packages?

Approximately 4 months

When will the Recreational Facility be completed?

When the 12 Founder members have taken ownership of their properties

What services and amenities are provided in the RF?

70 foot Lap pool with children's area

Sun decks with umbrellas

Gym

Yoga/Pilates room

Children's games room

Café/restaurant/shop

Administration center

Reservations center

Meet and Greet center for renters.

Westmoreland Hills Club (WHC)

Owners are required to join the WHC.

The club is run by the WHMC for the benefit of the members, renters and their guests.

Access to the RF is restricted to club members.

Annual fees are levied from each owner to pay for the club costs.

Outside Memberships will be permitted to help pay for the club running costs but will be limited in number.

What are the running costs of a house in WH?

See appendix D

What is the common area?

All that WH land not subdivided into house lots or part of the recreational facility.

Who pays for the upkeep of the common area?

The POA

Who manages and finances the POA during the development

The developer, until handover to the residents.

Occupied properties will contribute to the POA costs from the time the RF is completed.

Is the POA facilities insured for storm and earthquake damage?

Yes

Who runs the voluntary rental program?

The WHMC

What is housekeeping pooling?

Housekeepers will be hired by the WHMC and pooled for the benefit of owners.

Owners can hire housekeepers from the pool on a hourly/weekly/monthly basis according to their needs and will be charged accordingly.

The rates for housekeeping will start at B\$20 per hour, with a minimum of 3 hours per day.

Landscaping and garden maintenance.

Gardeners will be hired by the WHMC.

The gardeners will maintain all the estates gardens including resident's properties

What is Land Tax?

This is a Government tax. The Land tax year runs from April to March. Rates vary depending on the value of the property. Land Tax is reviewed every 3 years.

When do I have to complete the snagging list?

Six months from the time of practical completion.

The Developer will complete the rectification of the listed snags after the receipt of the snagging list. Snags not on the list will be for the owners account.

When will phase 1 be completed?

It is anticipated that P1 will be completed by December 2018

When will phase 2 be completed?

It is anticipated that P2 will be completed by December 2020

Is there provision for wheel chair access to my home?

This can be provided

Is there provision for wheel chair access to the RF?

Yes

What is the total area of WH?

34,265 square metres (8.5 acres)

Is there access to a golf course?

Sandy Lane Golf Club is a fee-paying golf club, accessible to all members of the public.

Is there access to tennis courts?

WH is negotiating access to tennis courts close by.

Access to the beaches?

As a tropical island Barbados is home to many beautiful beaches. Legally there are no private beaches but some hotels ignore this law.

Barbados beaches are as diverse as the island and everyone has their favorite. On the calmer **west coast**, palms sway on white sandy shores while the azure waters lap gently at the shore. Jet skiing, kayaking, catamaran cruises, swimming and snorkeling are all available. Heading **south** you'll continue to find flawless sandy Barbados beaches protected by coral reefs. The more lively surf in the south and southeast are ideal for a host of watersports such as windsurfing, kite surfing and boogie boarding. Along the **east coast** the beaches are wide and wind-blown. Here the shore is pounded by the Atlantic making it a delight for the surfers who come from all over the world. In the **north**, coral and sandstone cliffs rise straight out of the sea reaching up to a hundred feet in height. But even here, you'll find the occasional sheltered cove. All along the Barbados shores large and small beaches are dotted with coral formations, the soft coral rocks weathered by the ocean surf, forming abstract sculptures pleasing to an artist's eye. Barbados beaches are truly some of the most beautiful in the Caribbean, in fact the beach at [The Crane](#) was rated "one of the ten best beaches in the world" by Lifestyles of the Rich and Famous.

Can domestic animals be kept at Westmoreland Hills?

Yes but must be kept within the confines of each lot. The By-Laws set out the regulations regarding the control of domestic animals.

APPENDIX A

STAGE PAYMENTS are to be paid as follows

Sale and Purchase agreement for Lot(s)

Exchange Contracts	50%
Foundations completed	50%

Construction agreement

Exchange Contracts	10%
October 20 th	10%
Foundations	20%
Ring Beam	20%
Enclosure	20%
Practical Completion	17.5%
Retention	2.5%

Appendix B

Specifications and Standard Finishes

(Subject to change)

VILLA Main Structure

All structural elements, windows and doors specified to withstand hurricane force winds.

Option A - M2 Emmedue advanced building system (<http://en.mdue.it/construction-system/>)
Subject to the Barbados Emmedue plant opening by February 2016.

OR

Option B- Precast concrete

Roofs: Lots 28 to 43--- Concrete roof tiles.

Lots 1 to 27 Green Roof: African Star grass.
(en.wikipedia.org/wiki/Green_roof)

Windows UPVC – Top Hung or double hung sash

Floor finishes Large format porcelain/ceramic tiles

Wall Finishes Render and slick with 2 coats of emulsion (colour TBA)

Ceiling finishes Suspended gypsum lined ceilings. Render and slick with two coats emulsion in white.

Kitchen Contemporary Italian style laminate units, with quartz Worktop.

Appliances Whirlpool/Frigidaire or similar
Built-in oven
Ceramic hob with extractor
Combined refrigerator and freezer
Dishwasher
Stainless steel sink with chrome tap
Washing machine
Tumble drier

Bathrooms

Master to include double vanity unit with mirror above, walk-in shower and bath with shower attachment. All fittings to be chrome.

Guest bathroom to include walk-in shower and single vanity unit with mirror above.
All fittings to be chrome.

All bathrooms to be fully tiled.

Bedrooms- All bedrooms have either walk-in wardrobes or fitted wardrobes

Internal doors- Contemporary style painted wooden doors with Chrome fittings

Lighting- Recessed LED down lights in all rooms

Electrical Supply – 115/200V 3 phase 4 wire electrical system. Points to be agreed
Hunter fans- bedrooms and lounge

Air-conditioning (bedrooms) ---- Daikin split system units

ACCESS:

Exposed aggregate Driveways

POOL and DECK:

Pools supplied by San Juan (www.sanjuanpools.com/)

The cost dependent on size, shape and depth.

Tiled deck

External Wall Surface Finishes: Textured trowel plastic finishes in white

External lights: TBA

Landscaping: Plants/trees and grassed area's (African star) included.

Note :- Specifications and finishes are subject to Change.

Appendix C

GREEN ROOFS

A green roof is an assembly of materials, including natural grass or artificial grass, that is added to a traditional roof system. Grass roofs are an energy-efficient, ecologically-sensitive upgrade to the typical roof finishes of tar, gravel, asphalt and plastic membranes, usually seen on urban rooftops.

Most commonly applied to flat or shallow-sloped roofs, green roofs work with many building types, including commercial, multifamily and industrial buildings; as well as single-family dwellings and garages.

Green roofs are not new. Roofs with vegetated surfaces have been in use for centuries as an effective thermal insulator and watertight building technology. In the 20th Century, modern green roofs were made possible by advances in membrane and waterproofing materials, and in horticulture.

Appendix D

Owner's costs.

A) Specific House costs (Owner responsible)

Villa House Insurance

Villa Contents Insurance --- This is based on the value of the furniture and fixtures that you have in the unit.

Approximate costs, for Bds\$30,000 worth of coverage Bds\$250 per year.

Land Tax --- This is reviewed every 3 years.

Utilities and Other – Power, Water, pool cleaning, Tel, Internet, Cable TV, WHC fees and Security monitoring.

These costs vary with the owner's occupation time and usage

House alarms

Provided by local contractor

Housekeeping

B) Westmoreland Hills Property Owners Association (POA) annual costs

The POA costs vary with villa type/size and are set annually by the POA board of Directors. The developer has estimated that the annual costs will be in the order of B\$7 per/square foot of villa size.

Unsold lots will not pay POA annual costs but the developer will fund any shortfall in the POA until the development is completed or handed over to the owners.

Town House A&B

2100 sf B\$14,700

Villa R

4000 sf B\$28,000

Villa D

1820 sf B\$12,740

Villa G

4650 B\$32,550

Villa T

3000 sf B\$21,000

Bespoke Villa's

TBA

The costs include:

Estate Security.

Landscape maintenance for Lots and POA land

Garbage collection.

Insurance for Estate including Recreational Facility.

POA administration charges.

Note - To help offset costs, the WHMC offers a rental program for owners.

All rental income is credited to the owners account less a 15% administration charge and housekeeping costs.

Westmoreland Hills is a trading name of CLIFF TOPS LTD. a company incorporated and registered under the provisions of the Companies Act Cap. 308 of the Laws of Barbados as Company No. 27600, having its registered office situate at Prospect Chambers, Summerland House, Prospect, in the parish of Saint James, Barbados.

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