

Shebson Lodge

Retirement Living with Jewish Care

Key Facts

1 April 2022 to 31 March 2023

1 Cobham Road
Westcliff-on-sea, Essex SS0 8EG



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What to expect from this guide

We understand that looking into retirement communities can be overwhelming as there is a lot of information to take in.

At Jewish Care, we want to make this process as easy as possible for you. This guide gives you the key financial and legal information you need to know about Shebson Lodge, one of our Retirement Living developments, to help you make the right decision for you.

If you want to speak to someone to help you, please call us on 020 8922 2200 or email retirementliving@jcare.org

About Shebson Lodge

Breathe in the fresh sea air whilst living well at Shebson Lodge. These Retirement Living apartments are located just off the sea front with beautiful sea views.

The warm and welcoming atmosphere of Shebson Lodge helps to create a homely feel.

Our on-site community centre means you can take part in activities and events and also come together with your neighbours to celebrate Shabbat and Jewish festivals.

The site is owned and managed by Jewish Care. The services are run by our dedicated staff with the help of volunteers, who all work hard to deliver quality support and care whilst maintaining a special community.

There are 16 one and two-bed apartments for rent.

Apartments are generally fitted with the following key features, however these details can vary:

- a fitted kitchen. You need to supply you own electric cooker and fridge freezer
- a bathroom with a wash basin, toilet, walk-in shower, and most have a heated towel rail
- some have private balconies and some have sea views
- several safety features including a smoke detector, heat detector, carbon monoxide alarm, and entry phone system
- double glazing
- telephone and some have satellite television points

The remaining areas of the apartment are unfurnished, meaning you can bring your own much-loved furniture or acquire new pieces.

Please refer to page 22 of the Retirement Living brochure for example floor plans.

Eligibility criteria

If you wish to rent an apartment at Shebson Lodge, you need to meet our eligibility requirements:

- you are a member of the Jewish community,
- you are over the age of 60,
- you have the right to rent a property in the UK

The tenancy agreement

Our Retirement Living apartments are let on an assured shorthold tenancy basis, with sole or joint occupancy. This means that you can rent an apartment on your own or with a partner with a fixed term period of three years.

All tenants sign a tenancy agreement, which is a legally binding contract between the tenant (you) and the landlord (Jewish Care). The agreement is based on current legal requirements and tells you what we must do as your landlord and what your responsibilities are.

The tenancy agreement contains information such as:

- Your name and the address of the property being let,
- the date the tenancy begins and duration of the fixed term,
- the amount of rent payable, how often and when it should be paid, and when it can be reviewed,
- a code of conduct for tenants and visitors (tenants are responsible for the behaviour of their visitors),

- the services and facilities we will provide,
- other information including the prohibition of sub-letting apartments and passing on tenancies,
- and when and under what circumstances the tenancy can be terminated.

Jewish Care can terminate a tenancy if payments are missed or if any of the tenancy's conditions are breached. However, we cannot do this summarily (a court order is required) and we will always act reasonably before initiating the termination process (for example, first seeking through dialogue to resolve any payment issues or other breaches).

For full terms and conditions please see our tenancy agreement at [**jewishcare.org/tenancy-agreement**](https://www.jewishcare.org/tenancy-agreement).

Right to rent

We are required by law to carry out checks to confirm that you have the right to rent in the UK. We will ask you to complete a form and provide documentation when you make your application.

Visit [jewishcare.org/right-to-rent](https://www.jewishcare.org/right-to-rent) for more information.

You can also see information provided by the UK government at [gov.uk/check-tenant-right-to-rent-documents](https://www.gov.uk/check-tenant-right-to-rent-documents).

Information about costs

We understand that the decision to move to a Retirement Living community requires a lot of financial consideration. Whether you currently live at Shebson Lodge or you're thinking about applying, we are here to help if you have any questions about the costs outlined in this booklet. You can call our Living with Jewish Care Team on 020 8922 2200 or email retirementliving@jcare.org. Please note we do not offer financial advice.

We review our fees annually and will always give at least one month's notice in writing before any changes to the rent, support charge or any other Jewish Care charges are made.

You can represent your views about the charges and services at regular tenants' meetings.

Guarantor

We ask all applicants to provide a guarantor. A guarantor is someone who would be willing to pay your rent and other expenses if you were unable to. This would usually be someone you know well such as a family member or close friend.

See [jewishcare.org/guarantee-form](https://www.jewishcare.org/guarantee-form) for more information.

Costs related to moving into Shebson Lodge

We do not charge fees for applications, assessments or administration.

We request that tenants arrange their own removal services and meet the related costs.

Deposit

Once the letting has been agreed, we will ask you for a security deposit before you sign the tenancy agreement. We do not ask for a reservation deposit.

This security deposit is equivalent to one month's rent.

Security deposit 1 April 2022 – 31 March 2023

1 Bedroom

From £806.74 to £1,019.04

2 Bedroom

£1,073.16

The security deposit helps us to cover any damages and excessive wear and tear to the apartment. It also covers any unpaid fees or other instances where our terms and conditions have not been met. It is held throughout the term of the tenancy and will be protected by the government-approved Deposit Protection Scheme (DPS).

The deposit will be returned to you in full after the tenancy has ended, unless there are outstanding deductions to be made for any sums owed to Jewish Care (for example, arrears of charges and the costs of redecoration, repairs or of any works to rectify any damage to the property). If the charges exceed the value of the deposit, the additional costs will also need to be paid.

Ongoing costs: Services provided by Jewish Care

The main ongoing costs for services provided by Jewish Care are the rent and support charge. You also have the option of purchasing additional care at your disposal. This section outlines these key costs.

Total monthly charge

This is the sum of the rent and the support charge and does not include any care you wish to purchase.

Total charge per calendar month (rent plus support charge) 1 April 2022 – 31 March 2023	
1 Bedroom From £848.67 to £1,060.97	2 Bedroom £1,151.95

All charges are due from the date you sign the Tenancy Agreement, which may be different from your date of occupation.

Rent

We are careful to keep the rental cost in line with comparable schemes and properties in the area. The rental cost for each specific two-bedroom apartment is based on its size and layout (which is variable).

Rent per calendar month 1 April 2022 – 31 March 2023	
1 Bedroom From £806.74 to £1,019.04	2 Bedroom £1,073.16

The inclusive rent is payable in advance and covers the following:

- occupation of an apartment,
- staff on-site and on-call (see page 12 for times),
- use of communal areas and any shared facilities, e.g. shared garden area,
- maintenance of the building and communal areas,
- maintenance of fixtures and fittings provided by Jewish Care,
- major work and cyclical building refurbishments,
- a proportion of Jewish Care’s corporate management services (HR, audit, legal, etc.) relative to the running of the Retirement Living service,
- grounds maintenance, external window cleaning and refuse management,
- and buildings insurance, public liability insurance and employers’ liability insurance. The policies and certificates for these are available on request.

The rent is a fixed charge that increases on 1st April each year. We give advance notice by the end of February. The rent increases each year in line with Jewish Care’s Rent Increase Policy (available on request).

Jewish Care will manage any significant failure to provide a service covered by the inclusive rent. No part of the inclusive rent is held in trust.

Support from us

You can benefit from the safety and security of staff on-call or on-site, who can respond quickly in the event of an emergency. Each apartment is equipped with a personal alarm system that links up to the staff on-site or on-call.

Staffing hours

Monday to Thursday

Staff are on-site 8.30am-5pm and 8pm-8.30am

Staff are on-call for emergencies 5pm-8pm

Fridays

Staff are on-site 8.30am-2pm and 8pm-8.30am

Staff are on-call 2pm-8pm

Saturday and Sunday

Staff on-call 8.30am-8pm

Staff on-site Sunday 8pm-8.30am on Monday

Heating and hot water

There is a fixed rate for heating and hot water that you pay directly to Jewish Care in addition to rent.

Heating and hot water rates 1 April 2022 – 31 March 2023

1 Bedroom

£41.93

2 Bedroom

£78.79

See page 16 for information about other utility bills to third parties.

Dining and catering

You have the choice of cooking and eating at home in your own apartment, dining at one of our on-site eateries, or ordering in catering if you are hosting a group of visitors.

Café and restaurant

There is an on-site restaurant open Tuesday, Wednesday and Thursday offering:

Tea and toast in the mornings (9.30am-11am)

Three course meals at lunch time (12pm-1.30pm)

Tea and cake in the afternoon (3pm-4pm)

Frozen meals on wheels delivery

£6.50 for a main meal

£1.20 for soup

Both for £7.50

Menus are available in advance and you can discuss meal options with the chefs. Prices for these are not yet confirmed, however will be made available as soon as possible.

Catering

You can book catering for birthdays and events from the restaurant. The cost of this will be agreed at the time of booking.

Parking

There is on-street parking with no restrictions.

Additional services

We offer several additional services to help you in various ways at Shebson Lodge.

Handyperson service

Our handyperson service is on-hand to help you with those odd-jobs around the house. From changing lightbulbs to moving furniture or putting up curtains, you can get the job done knowing that the handyperson is a vetted Jewish Care employee.

Operating every Tuesday, free of charge.

Photocopying

You can use our photocopying facilities free of charge.

Mobility scooter park

If you choose to hire or purchase a mobility scooter you can park it in our dedicated mobility scooter park free of charge. Please note mobility scooters are not available through Jewish Care.

Laundry

There is a laundry room on-site that you can use free of charge. You need to supply your own detergents, etc. You can use the laundry room between 8am to 9pm (it is closed during Shabbat).

Southend & Westcliff Jewish Community Centre

The Southend & Westcliff Jewish Community Centre is for any member of the Jewish community.

The Centre offers a wide range of activities, clubs and outings for anyone who enjoys company and fun. There are crafts, card games, discussions and more.

Open 9.15am - 3.30pm Monday, Wednesday and Thursday

Services include:

- a shop selling kosher food, gifts, and household items
- a range of activities during the week
- health, wellbeing and beauty services
- a salon offering hairdresser and beauty treatments, and private rooms offering therapeutic services (such as chiropody).

Rates for tenants (until October 2022)

Membership: £30 per year

Full day entry fee: £6

Morning entry fee: £2.50

Afternoon entry fee: £4

Lunch is paid for separately – see page 13 for more information.

Additional health and wellbeing services are available and paid for separately - prices are advertised in advance.

Ongoing costs:

Services provided by third parties

There are of course other costs associated with living at a property which are outlined in this section. The following services are not provided by Jewish Care and we ask that you arrange these upon the start of the tenancy.

Council tax

You should arrange this with Southend-on-Sea Borough Council.

The apartments are bands E or F.

The Southend-on-Sea Borough Council tax rates for 2022-23 are:

Band E £2,258.96

Band F £2,669.68

See southend.gov.uk/council-tax for the most up to date information.

You may be eligible to receive a council tax discount or exemption. For more information see southend.gov.uk/reduce-council-tax-bill/exemptions-2.

Utilities

These include electricity, landline and broadband. You should arrange these services directly with the suppliers. Individual utilities are payable to their respective companies.

Heating and hot water costs are on page 12.

Free WiFi is available throughout the communal areas of the building.

TV

You should arrange your own TV licence. For more information see tvlicensing.co.uk.

Facilities are installed to receive satellite television in some of the apartments. You should arrange your services directly with the provider.

Contents insurance

We strongly advise that you arrange contents insurance for your belongings.

Ending the tenancy

We hope that you are happy with living at Shebson Lodge and that our services can meet your needs. However, we appreciate that circumstances can change, and you may choose to end your tenancy.

If you wish to leave Shebson Lodge during the initial three-year fixed term period, you will need to give two months' notice. If you wish to leave Shebson Lodge after the initial three-year fixed term period, you will need to give one months' notice. During the notice period all the normal charges are payable, including the rent, and heating and hot water. We do not charge any administration fees associated with moving out of Shebson Lodge.

Tenants are responsible for leaving their apartment in good overall condition at the end of the tenancy. We offer a repairs and maintenance service to help with carrying out any necessary work at a cost to be agreed at time of booking, however you also have the choice of appointing your own tradespeople.

In the sad event of a tenant passing away, one months' notice must be given by the next of kin or the executor of their will. In either event, the apartment must be cleared and the keys handed back to us at the end of the tenancy. If outstanding charges and any arrears exceed the value of the deposit the additional costs will also need to be paid.

Important additional information

Management structure

The day to day management of Shebson Lodge is overseen by the Tenant Support Manager, an Administrator, and other support staff. This includes the management of the building, running social activities and events and supporting tenants. Staff at Amélie House (Jewish Care's head office) also support the management of the service.

Major repairs

Jewish Care undertakes regular asset surveys and funds major repairs as necessary. Tenants will not be liable for any surcharges to pay for major building repairs.

Nomination arrangements

There are no local authority nomination arrangements at Shebson Lodge. If you are interested in renting an apartment, please apply directly to Jewish Care.

What are the next steps?

Seek independent advice

You should now have a good overview of the key financial and legal information associated with living at Shebson Lodge.

It is important that you discuss the details of this booklet, as well as your wider housing options, with a person you trust. We strongly recommend that you seek independent legal and financial advice, support and representation in connection with your move to a retirement community.

Age UK provides free independent advice about money, care and housing for people aged over 55.

0800 678 1602
[ageuk.org.uk](https://www.ageuk.org.uk)

Citizens Advice Bureau provides free, confidential and impartial advice on a range of issues including housing, law and rights, money, and more.

0800 144 8848
[citizensadvice.org.uk](https://www.citizensadvice.org.uk)

Get in touch

Our Living with Jewish Care Team is here to support you with your next steps.

Please contact us if you want to:

- Ask a question
- Explore your options
- Look around Shebson Lodge
- Make an application

They will have a conversation with you to check that this is the best route to meet your needs and to see if there is anything else we can support you with.

Call us on 020 8922 2200

Email us at retirementliving@jcare.org

www.jewishcare.org

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