

# Shebson Lodge

Retirement Living with Jewish Care

## Key Facts

1 April 2025 to 31 March 2026

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](mailto:retirementliving@jcare.org)

# Key Facts summary

## 1 April 2025 to 31 March 2026

Section	Subsection	Details
1. Property details	Operator	Jewish Care
	Community	1 Cobham Road Westcliff-on-sea, Essex SS0 8EG
	Property type	16 one-bedroom and two-bedroom apartments.
	Status of unit	All the apartments have previously been occupied.
	Occupancy	Sole or joint occupancy.
	Tenure	Assured Shorthold Tenancy.
	Subletting	Subletting is not permitted.
	Care arrangements	There is no personal care offered by Jewish Care. Personal care is only available from external providers.
2. Cost of moving in	Tenancy deposit	One month's rent. The tenancy deposit is protected by the Deposit Protection Scheme. Varies between individual properties depending on their size and layout: <ul style="list-style-type: none"><li>• 1-Bedroom: £923.90 to £1,167.03</li><li>• 2-Bedrooms: £1,229.01</li></ul>
	Advance charges	The rent for the initial month is payable in advance on signing the Tenancy Agreement.
	Other costs	There is no charge for any health or care assessments when applying for a property. Applicants are responsible for their own solicitors' fees and removals charges.

Section	Subsection	Details
<b>3. Ongoing charges payable to the operator</b>	Inclusive rent	Covers occupation of the property and the costs of providing the facilities and services available to all tenants. Varies between individual properties depending on their size and layout: <ul style="list-style-type: none"> <li>• 1-Bedroom: £923.90 to £1,167.03</li> <li>• 2-Bedrooms: £1,229.01</li> </ul>
	Utilities	Charges for water supply and sewerage are payable through Jewish Care. Heating and hot water is payable directly to Jewish Care. Please contact us for more information.
	Emergency response	Covered by the rent.
<b>4. Ongoing charges payable to third parties</b>	Council tax	Payable to Southend-On-Sea Borough Council. <ul style="list-style-type: none"> <li>• 1-Bedroom: Band E</li> <li>• 2-Bedroom: Band F</li> </ul> Visit <a href="http://southend.gov.uk/council-tax">southend.gov.uk/council-tax</a> for the latest rates.
	TV licence	See <a href="http://tvlicensing.co.uk">tvlicensing.co.uk</a> for the latest rates.
	Digital TV	Tenant's choice of external provider. There is a communal satellite connected to some apartments.

Section	Subsection	Details
<b>5. Ongoing charges payable to third parties (cont'd)</b>	Telephone	Tenant's choice of external provider.
	Broadband	Tenant's choice of external provider. Free Wi-Fi is available throughout the communal areas of the building.
	Digital TV	Tenant's choice of external provider. There is a communal aerial for Sky.
<b>6. Charges when leaving</b>	Ongoing charges	The notice period is two months during the initial three-year fixed term and then one month. The notice period is one month if a tenant passes away. The rent and support charge remain payable throughout the notice period.
	Redecoration costs	Tenants need to remove any alterations, make good any damage, and redecorate the property as necessary. If Jewish Care undertakes the work, the costs will be deducted from the tenancy deposit (any additional costs will also be payable).
<b>7. Insurance</b>	Arranged by the operator	Buildings insurance, public liability insurance and employers' liability insurance. Covered by the inclusive rent.
	Arranged by tenants	Tenants are strongly advised to take out home contents insurance.
<b>8. Funding of major repairs</b>	Jewish Care undertakes regular asset surveys and funds major repairs as necessary. Tenants contribute to the costs through the inclusive rent. Tenants will not be liable for any surcharges to pay for major building repairs.	
<b>9. Constraints on letting</b>	Tenants must be: a member of the Jewish community, over 60, have the right to rent a property in the UK.	

**10. Date**

Last updated March 2025.

Please note: The charges stated here are correct at the date shown. These charges may change each year or at other intervals over the period of your residence.

We encourage you to discuss your housing options with people you trust. It is also a good idea to seek independent legal, financial, and benefits advice. You should also seek any other appropriate advice, support, and representation in connection with a move to a retirement community.

# 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 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 with an oven and hobs. You may need to supply your own white goods – please contact us for more information.
- 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](http://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://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](mailto:retirementliving@jcare.org). Please note we do not offer financial advice.

We review our fees annually and will always give at least one months' notice in writing before any changes to the rent.

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 months' rent.

Security deposit 1 April 2025 to 31 March 2026	
<b>1 Bedroom</b> From £923.90 to £1,167.03	<b>2 Bedroom</b> £1,229.01

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, heating and hot water. This section outlines these key costs.

### Total monthly charge

Total charge per calendar month (rent plus heating and hot water) 1 April 2025 to 31 March 2026	
1 Bedroom	2 Bedroom
Currently you will need to contact us on 020 8922 2200 or <a href="mailto:retirementliving@jcare.org">retirementliving@jcare.org</a> to find out the total monthly charge while we update our utility services. However, you can find the rental fees on page 11.	

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 2025 to 31 March 2026	
<b>1 Bedroom</b> From £923.90 to £1,167.03	<b>2 Bedroom</b> £1,229.01

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.

## Rent policy

Our rent policy provides that the rent is a fixed charge that increases on 1st April each year in line with RPI. We give advance notice by the end of February.

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 2025 to 31 March 2026 Per calendar month	
1 Bedroom	2 Bedroom
Currently you will need to contact us on 020 8922 2200 or <a href="mailto:retirementliving@jcare.org">retirementliving@jcare.org</a> to find out the heating and hot water rates while we update our utility services.	

See page 18 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 Monday, 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)

The most up-to-date prices are available in the restaurant.

## **Frozen meals on wheels delivery**

To find out about the meals on wheels service, including up-to-date prices, please contact [lindsey.neil@jcare.org](mailto:lindsey.neil@jcare.org) or call 01702 334 655 (option 1 or 2).

## **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, with no additional fee.

### **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 food, gifts, and household items
- a range of activities during the week
- health, wellbeing and beauty services

### Rates for tenants

Membership: £15 per year for tenants (£30 for non-tenants).

Entry fees:

Full day: £7.50 for members (£8.50 for non-members)

Morning: £3 for members (£4.50 for non-members)

Afternoon: £4.50 for members (£6.50 for non-members)

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 band B.

See **[southend.gov.uk/council-tax](https://southend.gov.uk/council-tax)** for the most up to date fees and information.

You may be eligible to receive a council tax discount or exemption. For more information visit the Southend council website

### 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](https://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://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://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](mailto:retirementliving@jcare.org)**

**[www.jewishcare.org](http://www.jewishcare.org)**

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