

Housing@21

# A guide to renting with us

[housing21.org.uk](https://housing21.org.uk)







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# Welcome

We're delighted you are considering renting a home with Housing 21. With over 55 years' experience in the provision of Retirement Living and Extra Care properties, you can rest assured we are experts in what we do.

Our properties are designed specifically for people over the age of 55 to enable you to continue living as you do now, but with the added reassurance and security that living in an Extra Care or Retirement Living property brings.

Specific information about each of our schemes can be found on our website or in the property brochure and full terms and conditions will be explained in your tenancy agreement.

## About our schemes

When you live with us, you will have your own home with your own front door and can have friends and family to visit. Pets are welcome too, subject to meeting the terms of our Pet Policy.

You are welcome to have visitors to stay, either with you or in the scheme guest suite which is available for a small charge at most of our locations.

Our schemes are safe and secure and, during the week, you also have the added reassurance of an on-site manager who will be able to assist with any general queries in relation to your property and day to day living with Housing 21.

At our Extra Care schemes, we have on-site Care Workers available 24 hours a day, seven days a week who can provide tailored support if and when needed.





## Am I eligible to rent with you?

In order to live at one of our Retirement Living schemes, you need to meet all of the following criteria:

- You need to be at least 55 years' old (although priority will always be given to people over 65)
- You must be actively looking to move
- You need to be able to live independently with support
- You need to be able to afford the rent and services charges (depending upon your circumstances, you may be entitled to Housing Benefit to help with the costs)
- You must be able to pay by Direct Debit (we can help you set this up)

For Extra Care, you will need to meet the same criteria with the additional condition of having a care need.

### How do I apply?

Our properties are either allocated from our waiting lists or through nominations from your local authority. The manager at the scheme you are interested in will be able to advise.

- To join the waiting list, you can apply online through the Housing 21 website at [www.housing21.org.uk](http://www.housing21.org.uk) or complete an application form at your chosen scheme
- Alternatively, you can send it to our Head Office stating the area you are interested in by writing to: Housing 21, Tricorn House, 51–53 Hagley Road, Birmingham B16 8TP
- If you are looking to apply for a Retirement Living scheme in Kent, all of our available properties are advertised through Kent Home Choice at: [www.kenthomechoice.org.uk](http://www.kenthomechoice.org.uk)
- For our Retirement Living schemes in Oldham, you can find all available properties through the Housing Options Oldham website at: [www.oldham.gov.uk](http://www.oldham.gov.uk)

## How is the rent calculated and what do I have to pay?

We operate two different rent formulas at our properties: social rent and affordable rent. We recommend you pay your rent monthly via Direct Debit.

### Social rent

For most of our properties, the amount of rent you pay is decided using a 'social rent' formula. This formula was first introduced by the Government in 2001 and sets rents based upon the size and value of your property as well as the average earnings in your local area. Your rent can increase in line with national inflation (also known as the Retail Price Index or RPI), every April.

Your service charge is separate to your rent and will increase or decrease depending upon the service charge budget.

### Affordable rent

In 2011, the Government introduced 'affordable rents' for new properties. Subject to meeting certain conditions, social landlords can only charge 80 percent of what the rent would be on the same property if it was let through a private landlord.

Unlike social rents, this figure includes the service charge. Tenants in affordable rent properties pay a net rent for the property and a service charge, which create a gross rent charge when added together. The gross rent of affordable properties can increase by one percent more than the Consumer Price Index (CPI) which reflects the average increase in household shopping.





## What other charges do I have to pay?

Your new home is part of a wider scheme which offers communal facilities and shares amenities with other residents. As such you may have to contribute additional charges to cover the maintenance of the building, communal areas and service delivery.

**Support charge:** contributes towards the cost of the manager and support services such as the hard wiring of the emergency call system

**Service charge:** contributes towards the cost of the management of the scheme including estate management

**Sinking fund:** a reserve fund used to offset the cost of major repairs to the communal facilities

**Core support charge (Extra Care only):** this enables Care Workers to be on site 24 hours a day to deliver a flexible service as and when required. All Extra Care residents pay this regardless of whether they receive personal care

The service charge is reviewed annually in discussion with residents to decide what services they want to receive over the coming year. Some schemes also require you to pay ground rent, which is collected either six monthly or annually.

As with any property, you will be responsible for Council Tax, TV licence and WiFi. We also recommend you take out contents insurance for personal items in your home. Depending upon the terms of your tenancy agreement, your utility bills (gas, electric, water) may be covered by your service charge or may have to be paid for separately.

Additional charges are applicable for care packages and domestic support with household chores. If you are struggling to pay your service charge or other outgoings, we can advise on any benefits you may be entitled to claim.

## What am I responsible for?

Part of your rent covers the cost of repairing your home. We will carry out maintenance on the property, fixtures and fittings, except where damage has resulted from misuse or neglect caused by yourself or your visitors.

### You will be responsible for:

- Your own possessions
- Fittings and appliances you have installed yourself
- Drains, sinks and toilets blocked by disposing of unsuitable items
- Replacement locks and/ or keys if you lose them
- Contents insurance
- Electric plugs and fuses
- Light bulbs (excluding fluorescent strip tubes and bathroom sealed units)
- Internal decorations (including filling minor plaster holes and cracks)
- Adjusting internal doors for new flooring/ carpet
- Curtain poles
- Sink plugs and chains
- Clearing personal possessions at the end of your tenancy







## Can I do a mutual exchange?

If you live with us, your circumstances may change in the future and you may want to exchange properties with either another Housing 21 resident or a resident from another social landlord.

We do support mutual exchanges, subject to any incoming resident meeting our criteria and your rent account being clear of any arrears. You can advertise and search for an alternative property on the mutual exchange website, Homeswapper at [www.homeswapper.co.uk](http://www.homeswapper.co.uk).

This website is free for Housing 21 residents to use. It's important to note you must not move before the exchange has been approved by all parties and the condition of your home has been inspected to ensure it is in good condition. You will need to fund your own exchange.

## Ending your tenancy

You can end your tenancy at any time by giving four weeks' notice in writing. Rent will continue to be charged until we receive your keys.

Before you move, the property should be cleared of all possessions, unwanted items and rubbish (including carpets and other floor coverings) except for Housing 21 items such as cookers.

The property should be left in good condition, as per the terms of your tenancy agreement. If the property is not left in a clean and decorative order (not associated with normal wear and tear) we reserve the right to charge you to put these items right.





## About us

Housing 21 is a leading not for profit provider of Retirement Living and Extra Care for people over the age of 55. We operate in 240 local authority areas across England, managing over 22,800 Retirement Living and Extra Care properties and providing over 38,000 hours of social care each week\*.

Our roots lie with the Royal British Legion (RBL), which in 1921 began to house disabled ex-servicemen and widows and, later, older ex-servicemen and women. In 1964, we became a recognised housing association before separating from the Royal British Legion in 1993 to become Housing 21.

\*correct as of March 2023





This brochure can be provided in a different format, such as large print, Braille or another language. Please contact [communications@housing21.org.uk](mailto:communications@housing21.org.uk)



Give us your views on living with Housing 21 and score us on Trustpilot at <https://www.trustpilot.com/review/www.housing21.org.uk>

Housing 

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[housing21.org.uk](http://housing21.org.uk)

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