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RENTAL FREQUENTLY ASKED QUESTIONS

The comments provided in this document are intended to give an overview of selected topics which, in the experience of Retirement Villages Group Ltd, have been raised by prospective rental Tenants at Debden Grange and more generally at other villages within the Retirement Villages Group Ltd wider estate that offer rentals.

Whilst the intention of the document is to provide clarification in respect of the topics covered, the terms of any legal documents to which prospective residents will be required to commit, as a condition of renting a property at Debden Grange and residing there, will in every instance take precedence over any comment made in this Frequently Asked Questions document.

Last updated January 2026 LS

1. Assured Tenancy

An assured tenancy is a lifetime tenancy, which gives complete reassurance that you can live in the property for as long as you like with no fixed maximum term.

Just in case things don't work out as planned, after a minimum of six months, you can leave the unit, providing you give two months' written notice.

Residents pay a Monthly Inclusive Charge; this will increase annually on 1 April, in line with CPIH (consumer price index including owner occupiers' housing costs), using the indexation figure from October of the prior year. This means you have plenty of time to understand and manage any increase.

2. Budgeting

Renting can make it easier to budget your finances. The ongoing costs of maintenance within your property, and buildings insurance is covered by the landlord which makes it much easier to predict your monthly costs.

3. References

Tenants will be asked to demonstrate their ability to comfortably meet the financial demands. We ask Tenants to produce a 'Bank Reference' which is a letter from their bank confirming their ability to cover the rent. We can also accept financial statements, but these must be available funds in the Tenants name.

4. Should I be legally advised?

We encourage you to seek independent advice, support, and representation as appropriate when considering a move to one of our Villages. It is particularly important to understand how the inclusive monthly charge is calculated and changes, and when it is payable.

5. What services are included in my tenancy?

Maintenance – Employed or contracted staff are responsible primarily of the upkeep of the communal grounds, buildings and equipment in the village. They will also carry out minor repairs to individual properties that have arisen from structural damage, and there is an appropriate arrangement for property emergencies outside normal working hours. Where residents require further assistance i.e. electricians, plumbers etc. they will be required to pay for this separately (unless the issue has been caused by no fault of the Tenant in which case the Landlord will assist).

Domestic – Each property is entitled to have one hour of domestic assistance and to have up to eight pieces of linen laundered in our central facilities each week.

- Onsite Village manager and supporting staff.
- External window cleaning
- Maintenance and decoration of common parts.
- External maintenance of properties and landscape gardening.
- Maintenance of equipment such as lifts, alarms and fire extinguishers.
- Common part rates, utilities charges and your refuse and recycling collection.
- Buildings insurance (not your personal possessions or contents of your property or carpets).
- 24 hour Emergency First Response staff
- Monthly inclusive charge audit, Management Company fees and Accountancy fees.

The charge also covers the monthly inclusive charge audit, Management Company fees and Accountancy fees.

Management team - A team including the General Manager who are responsible for the supervision and control of the complete on-site management of the village

Capital works - Any unexpected or major future repairs as part of a capital works program. Periodic asset surveys are used to inform the programme. Tenants will never be required to make additional payments towards capital works.

6. Insurance

A block policy is in place to cover the buildings insurance on each property and on all communal buildings. Furnishings in communal areas and equipment used in maintaining the village are also covered, together with employers and public liability. You will need to arrange your own contents insurance cover.

7. Your monthly costs

As a tenant you will be responsible for:

- The Monthly Inclusive Charge (includes rent and the resident management fee)
- Council tax
- Utility bills - Electricity, Gas, Water and Telephone.
- Other personal bills – internet services, home contents insurance, TV license and any TV subscriptions

8. When you move into your new rental home you will also be required to pay;

One month's inclusive charge in advance and one month's inclusive charge as deposit.

9. Deposits

Before you move in you will pay a security deposit, this is normally equal to one month's inclusive charge. It is held for the duration of the tenancy and the landlord can claim against any damages or unpaid rent at the end of the tenancy.

As a member of the DPS (Deposit Protection Service) Retirement Villages Group hold deposits in a secure managed account and any properties rented on will be registered with the scheme.

The release of funds at the end of the Tenancy requires both parties to agree on any deductions, following a check-out inspection to ensure the property is left in good order. If there is a requirement for repairs and/or cleaning the landlord can request the amount be withheld from the deposit.

The DPS holds deposits which means in any dispute funds cannot be released unless agreed by both parties (tenant and landlord). Disputes will be passed to the independent case examiner at the DPS to arbitrate and resolve.

10. Unpaid monthly inclusive charge

Interest at 3% above the Bank of England Base Rate from Due Date until paid in order to pursue non-payment of monthly inclusive charge. Please Note: This will not be levied until the rent is more than 21 days in arrears.

11. Lost Key(s) or other Security Device(s)

Tenants may be liable for the cost of replacing any lost key(s) or other security device(s). If the loss results in locks needing to be changed, the actual costs of a locksmith, new lock and replacement keys for the tenant, landlord and any other persons requiring keys will be

charged to the tenant. If extra costs are incurred there will be a charge.

12. Early Termination (Tenant's Request)

Early termination within the first 6 months, or with less than 2 months' notice, is subject to the landlord's agreement solely at their discretion.

13. Who is responsible for the redecoration of the Village?

External and Internal redecoration of the communal parts of the Village is the responsibility of the Management Company within a planned maintenance cycle and is a landlord cost.

Internal redecoration of your property is the responsibility of the Landlord, however, residents can redecorate their rented property with written approval from the Landlord.

14. Can I make alterations to the property?

Subject to obtaining prior consent from the Landlord, minor internal alterations and improvements may be considered. However, when the tenancy expires, the Landlord reserves the right to restore the property to its original condition at the expense of the outgoing tenant.

15. Can visitors stay?

Within the terms of the lease guests may stay with you for 28 days maximum at any one time. Please inform the office if any guests are staying.

En-suite guest rooms are also available within the Village at reasonable prices.

16. What about parking?

In order to park your car at the village you must have a rental agreement in place for a car parking space. The **rental agreement** will be for a term of 1 year and renewed annually but will expire if you leave the village or cease to have a car. The price to rent a car parking space is currently £546.36 per annum. This is subject to a 3% increase pa. There are also some spaces strictly reserved for visitors.

There are separate arrangements for disability scooters.

17. Are pets allowed?

We welcome careful and considerate pet owners and their pets as they are part of your family. We ask that pets are always well looked after, kept under control, not allowed to cause a nuisance to other residents, staff or guests and all waste must be disposed of properly. Where dogs are allowed in communal areas they must be always kept on a lead.

Unfortunately, if the pet does cause constant issues the Village Manager may ask that the pet be removed from the Village for the safety of other residents, staff, guest or even for the pets own wellbeing.

18. Am I allowed to sub-let my apartment?

Residents are not permitted to sub-let their properties.

19. Is there a selection policy for prospective tenants?

Retirement Villages does not discriminate on the grounds of age, marital status, race, religion, sex, sexual orientation or disability and is committed to a policy of equal opportunities and diversity.

New tenant residents are subject to approval by interview with the Village Manager and providing proof of funds or status enquiry confirmation.

Our retirement villages are designed to provide an enjoyable and supported environment for older people living independently. So far as we are able, we will endeavour to accommodate residents inline with our diversity policy, but we will wish to be satisfied that prospective residents are able to live independently within a community which does not provide full nursing care.

Prospective tenants will be asked to confirm that they are generally in good health. Tenants who have specific health problems may be required to provide further information via their GP.

20. What emergency support is available?

A suitably trained and qualified member of staff is on duty 24 hours per day 7 days per week to provide an emergency call out support service within Villages. This strictly covers emergency first response only.

Other care services can be provided at an additional cost.

21. What happens if I become unable to look after myself or my partner?

The concept of our villages is 'Independence in retirement'. However, the Company is able to assist in arranging personal or domiciliary care packages through an external provider when necessary on a private basis, at an additional cost. Where possible residents can, of course, make their own arrangements with a private domiciliary care company or through Social Services. Some residents may need a live in carer to support their ongoing independence.

Where the situation deteriorates and independence diminishes to the point where permanent nursing or more specialist care is needed, then inevitably the resident themselves or their relatives will recognise that alternative living arrangements need to be made.

In the very rare circumstances of this not being recognised, and bearing in mind the best interests of other residents, the staff, and the resident themselves, then there is a clause in the Tenancy Agreement where the Landlord may give notice. It should be stressed that this is the very last resort and it is hoped, that matters such as this can be dealt with in a sensible and sympathetic manner by all parties.

Where a couple are occupying a property and one of them becomes unable to look after themselves, there is no need for alternative arrangements to be made, as long as the other party remains able to cope, with the assistance of outside agencies.

22. Does the Management Company consult tenants?

Yes. We encourage residents to form their own Residents' Association and the Village Manager is available to attend the Residents Association Committee Meetings by invitation.

Acknowledgement

Please confirm you acknowledge that you have received and reviewed these FAQs by signing below. Note that the specific provisions outlined in the rental agreement for your property may differ in some detailed respects from the general statements provided in this FAQ document.

Signed:.....

Signed:.....

Print Name:.....

Print Name:.....

Date.....

Village Manager