

The Sydney Howard Memorial
Almshouse Trust

RESIDENTS' HANDBOOK

incorporating

RULE BOOK

Charity Number 200480
Member of the Almshouse Association
Date of Publication: October 2023

Welcome

The Sydney Howard Lovell Memorial Almshouse Trust is generally known as 'The Lovell Homes'.

The Lovell Homes Trustees would like to extend a warm welcome to you as a new resident. We hope that you will settle in quickly and be happy here. This handbook sets out information about the Charity, its administration and management. It also explains your responsibilities as a resident. Please speak to the Clerk or Warden if you need further information on any matters.

Please note that the conditions stated in this handbook form part of your contract with the Charity and supplement the rules and regulations given in your Letter of Appointment which you signed when you accepted your appointment. It may be necessary to amend these rules and regulations from time to time.

The almshouse is your home and every effort will be made to help you remain independent, free to choose your own lifestyle and to benefit from the quiet enjoyment and dignity that the almshouses provide. We are sure you will appreciate the importance of everyone in the community respecting the wishes of others, allowing them their privacy if that is what they wish and ensuring that rumours and gossip are not allowed to develop.

The Trustees have tried to minimise these rules and regulations which have been designed for the benefit of all residents and to ensure the efficient management of the Charity.

Once again, we wish you a warm welcome.

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1. The Clerk and Warden

The Clerk

Mandy Newton

Mobile: 07736 466965

Email : lovelltrust@gmail.com

The Clerk is employed by the Trust to administer the services of the homes, to minute meetings and to manage the finances.

The Warden

Mrs Linda Wallis

Landline: 01234 822855

Mobile: 07758 676914

Email: warden.lovellhomes@gmail.com

The Warden lives at number 15 Lovell Homes, Oakley, Bedfordshire, MK43 7RY.

Warden's working hours:

Monday to Friday:	9.30 - 13.30	Resident visits
	13.30 - 17.30	Contactable by phone

You will be advised of the alternative arrangements when the Warden is on holiday.

SECTION A – HISTORY, GOVERNANCE & MANAGEMENT

2. The History of the Homes

The Homes were built between 1927 and 1933. William and Mary Lovell bequeathed the money for properties to be built for retired agriculture workers in memory of their son Sydney who tragically died aged 13.

Originally there were nine two storey cottages and twenty one bungalows. Around 1965 eight of the two storey cottages were converted into 14 flats. This explains why the numbers 1-4 are missing. The one remaining two storey cottage is now the Warden's home.

Instructions were for the Homes to be substantially built of red brick with the front gardens planted with rose trees and back gardens with fruit trees. Today, there is still an abundance of fruit trees, flora and greenery providing a tranquil setting.

A summerhouse provides a social facility for activities which help to promote a friendly community within this charming site.

3. Constitution

The Lovell Homes is a Charity that is run in accordance with a scheme prepared by the Charity Commission.

The Registered Number is : 200480.

4. Management

The Lovell Homes is administered by voluntary Trustees. A list of the current Trustees is on the notice board in the Summerhouse and the porch of the Warden's house.

The Clerk and Warden carry out the day to day administration.

The Trustees are contactable through the Clerk or Warden.

Quarterly visits are arranged by the Trustees through the Warden to those residents who wish a visit.

The Warden will visit daily/weekly/monthly as agreed between the resident and the Warden.

5. The Almshouses

The Almshouses are unfurnished dwellings that aim to provide comfortable accommodation for independent living.

There are 21 bungalows providing accommodation for couples and 14 flats providing accommodation for single occupancy.

The principle behind everything that the charity does is that residents should enjoy independence and the freedom to come and go as they please while living in comfortable and secure accommodation. Residents should feel confident in the knowledge that support will always be available, whether from the charity itself or from outside agencies, should the need arise. Above all, the charity respects residents' privacy.

Residents may expect to continue in occupation as long as they need the accommodation providing they continue to qualify as a beneficiary, are able to look after themselves, and their appointment as a beneficiary is not set aside. If a resident's health deteriorates they must be willing to accept advice and guidance from their doctor.

SECTION B – HEALTH & SAFETY

6. Medical

The nearest GP surgery is: The Glebe, Clapham. Their telephone number is: 01234 242060.

You have every right to keep your medical affairs to yourself. However, if you have a chronic health problem you may feel it safer if the Warden is aware so that sensible action can be taken in an emergency.

Anything you tell the Warden will be in confidence.

7. Emergency Call Systems

If you use an emergency call system the Warden should **not** be listed as one of the people to call on activation of your emergency button/alarm.

8. Emergency Contact Details

A separate sheet will have been given to you with your Letter of Appointment which you must complete and give to the Warden when you become a resident. It is important that in case of an emergency, the Warden is able to contact your doctor, relatives or friends. Please remember to inform the Warden if any of the details ever change.

If you are ill or in difficulties, the Warden will make every effort to get in touch with your doctor, relatives, friends, ambulance or social services on your behalf.

9. Fire Precautions

In case of Fire go to the summerhouse (muster outside and the Warden will unlock the summerhouse).

Please make sure you know what to do if you discover a fire by reading any safety notices and asking the Warden if you are unsure.

Residents are reminded that the flat hallways must be kept clear at all times. This is checked weekly by the Warden when she is testing the Emergency Lighting and Fire Alarms in the flats.

Please ensure all smoking materials are disposed of safely.

Do not leave pans, especially chip pans unattended.

You are advised to check that any soft furnishings you possess are in good condition and that they meet the current British standards with regard to fire resistance.

Do not attempt to fight any fire. Leave the premises immediately, shutting doors behind you.

The Flats

Fire doors in the flats designed to slow the spread of fire and smoke have been installed. The fire doors are designed to close automatically and **must never be blocked open**. Fire exits are located at strategic points in the flats. Please ensure you know where to go should there be a fire and ensure the exits are never blocked or used as storage space.

Emergency lighting has been installed in exit corridors, above emergency exit doors and stairwells in case of power failure.

Residents should make themselves familiar with the nearest fire alarms and exits from their property.

10. Security

Please observe the following;

Do keep your front door locked at all times.

Do Not allow a stranger to enter your home without proof of identity.

11. Keys

Do Not fit any extra door locks. It is important that the Warden can gain entry in an emergency.

Do Not leave any security chains permanently in place. In the case of an emergency this would considerably delay anyone from getting help to you. Security chains should only be used to identify callers when answering the door.

If you have extra keys cut, you must inform the Warden so that she knows how many door keys there are to your home.

The Warden holds a master key that can be used to open your front door. It will only be used in an emergency or with your permission.

A key safe has been fitted to your residence. The combination will be given to you by the Warden.

12. Routine Visits

Residents will be visited in their new home by two Trustees after they have settled in and thereafter from time to time. This is an opportunity to get to know you better and to address any issues and concerns. The Trustees have the right to visit each of the properties annually.

SECTION C - TERMS OF OCCUPANCY

13. Letter of Appointment

Appointment to the Homes are initially for a six month period. If either party are not satisfied after this period the appointment to live at the Lovell Homes will be terminated. If both parties are satisfied a Letter of Appointment confirming permanent residency will be sent to you.

Your Letter of Appointment, of which you have a copy, is personal to you and explains that you occupy the almshouses as a beneficiary of the charity. This means that neither you nor any relation or guest of yours is a tenant with the security of tenure that a tenancy offers. No other person is allowed to live at the property unless they have formally applied to the charity and been granted beneficiary status in their own right and you have been jointly allocated the same dwelling.

In exceptional circumstances the Trustees could ask you to find alternative accommodation and leave the almshouse (setting aside your appointment). In practice, this occurs very rarely when Trustees believe that they have no alternative.

Examples of such circumstances are if:

- A resident is no longer able to look after themselves safely or is not able to live independently.
- The resident consistently fails to pay weekly maintenance contributions (WMC) without good reason.
- The behaviour of the resident is deemed to be unreasonable and anti-social, either in respect of other residents, Trustees or members of staff.
- The resident's circumstances change significantly to the extent that they are no longer qualified to live in the almshouses as a beneficiary, or did not have the required qualification when first appointed.
- The resident fails to comply with the rules and regulations made by the charity.
- The resident provided untrue or misleading answers or information in his/her application to be appointed a beneficiary of the charity.

It is a condition of occupancy that residents provide the charity with accurate and complete information of their financial circumstances and that residents inform the charity if their circumstances change. The charity may review residents' financial circumstances from time to time. However, residents are assured that only in the most unusual circumstances would this lead to someone being asked to leave.

The charity would only set aside an appointment as a last resort after every reasonable effort had been made to resolve the issues. If, having been asked to leave, a resident felt aggrieved, they have the right to have their case heard in the county court. If the decision to set aside the appointment was upheld, they would be given every assistance to find alternative accommodation.

If one member of a couple is no longer resident in the property, at the Trustees discretion, the remaining resident may be allowed to continue in occupation of the property. Alternatively, the Trustees may suggest an alternative property on site when available.

14. Weekly Maintenance Contribution (WMC)

WMC is stated as a weekly amount and is paid by monthly standing order from your bank or building society account. The timing of the payments is such that you are making payments for the current month, i.e. January's payment is for the month of January. There is also a weekly charge, paid as above, towards the cost of the water supply.

You will be given one month's notice of any increase in the WMC and these charges. Save in exceptional circumstances any increase normally takes effect from 1st June.

The amount you pay covers part of the costs of running the Almshouses and includes:

- The salaries of the Clerk and Warden.
- Water and sewerage charges.
- Repairs and maintenance to buildings and the internal fixtures which belong to the Lovell Homes including the central heating.
- Building Insurance.
- Maintenance of the Communal gardens.
- A contribution to a reserve fund for future repairs, decorations and works.

In the case of non-payment of WMC, whilst the Trustees will be considerate, residents must be aware that this is grounds for terminating the residency.

15. Absence from home

It is essential that if you go away overnight or away on holiday you must inform the Warden with the address where you can be contacted. **This is an essential requirement in case of fire.**

16. Smoking

From 2023, for all new residents, smoking will be prohibited inside the flats and bungalows. By law, smoking is prohibited in all common areas (i.e. the hall, stairs and landings) in the flats and in the Summerhouse.

17. Electricity and Gas

You are responsible for paying for the cost of electricity used in your home.

Gas central heating is installed and belongs to the Homes but you are responsible for the cost of the gas used.

The Trust is responsible for the servicing and GasSafe certification of gas boilers.

The use of calor gas or paraffin heaters is forbidden.

18. Improvements to your Home

You must obtain the approval of the Trustees for any improvements you propose to make to your home and or its decorations. Permission may be refused if the Trustees consider that the alterations are structurally unsound, will

reduce the amenities for subsequent residents or will increase future maintenance costs. Any improvements approved by the Trustees will be inspected, on completion, by someone nominated by the Trustees to ensure they have been carried out to an acceptable standard. If either of them is not satisfied, you will be required to carry out any further work they determine as necessary at your own expense.

Specific written permission must be obtained from the Trustees for the erection of any TV aerials, satellite receivers, shed or any other form of building or structure whether fixed or portable. Should permission be given for the erection of any form of structure, the Trustees will determine the exact location of the structure.

19. Drainage

Be careful not to cause blockages by putting unsuitable materials, such as baby/wet wipes, facial wipes, cotton wool, incontinence or sanitary pads etc., down the toilet, drain or sink. Please ensure all Carers are aware. In the event of a blockage it may be some time before a plumber can visit. You may be charged for the cost of this.

20. Employment

Residents are not allowed to conduct any form of business on the premises. Neither are the residents allowed to use their home for the sale or hire of goods or for the display of any form of business sign or notice.

21. Visitors

The Warden must be informed if a friend or relative stays overnight or for longer. This is a requirement for fire regulations.

22. Pets

You are not allowed to acquire a pet while you are a resident.

In exceptional cases the Trustees may agree to you bringing a pet with you when you first become a resident.

Should your visitors bring a dog with them, the dog must be kept on a lead in the grounds so as not to cause a nuisance to your neighbours. Any dog foul must be collected and placed in a bag in your waste bin.

If you are going to look after a pet for a friend or relative for more than two weeks, you must seek written permission from the Trustees. For periods of less than two weeks, you must inform the Warden.

23. Moving Out

If you wish to leave the almshouses, you must give the Trustees one month's written notice. During this notice period, you will be liable for your WMC payments even if you have already moved out. In the event of your choosing to move out, in addition to the notice period, you will remain liable for WMC beyond the notice period until the property has been cleared of all your personal possessions and the keys have been returned to the Warden.

In the event of death, a personal representative will be responsible for clearing the home of all personal possessions within a month and returning the keys to the Warden.

If the home is not cleared within a month, your estate will become liable for payment of WMC from the date of death until the house is cleared and the keys returned to the Warden.

If the home is not cleared within a month, the Trustees shall be entitled, but not obliged, to remove any/all items without any liability to the personal representatives to whom they belong.

24. Independent Living

It is important to realise that the Homes are designed for independent living and that the Warden cannot provide any form of nursing care.

Should you become unwell, either physically or mentally to the extent that the Trustees do not consider you are capable of safely enjoying independent living, the Trustees, after prior consultation, reserve the right to arrange for you to move to more suitable accommodation.

25. Setting aside your appointment

The Trustees can take possession of your home if you breach any of the conditions of this handbook. Ordinarily you will be given one month's notice if the Trustees terminate your appointment, but in serious cases the Trustees may reduce the notice period.

26. Gifts and Legacies

It is the Trustee's policy that no one involved in the running of the charity should accept any gift or legacy from a resident. If

you wish to donate anything to the Charity please contact the Clerk to the Trustees. All such matters will be dealt with confidentially.

27. Changes to the Rules

These rules may be updated from time to time. An updated copy will be provided to each household on these occasions.

SECTION D – SERVICES PROVIDED

28. The Warden

She acts as a good neighbour to the residents. She is not a nurse or medically trained in any way. She has been instructed by the Trustees neither to administer medicine of any kind nor to assist in the giving of medicines or medical help of any kind, both in the interests of the Warden and the Resident. The Warden has been instructed not to lift a resident at any time.

She helps to look after the maintenance of the Homes.

Please do not contact the Warden outside of her working hours except in an emergency.

She responds to emergency calls when on duty.

Warden's working hours:

Monday to Friday: 9.30 - 13.30 Resident visits

13.30 - 17.30 Contactable by phone

You will be advised of the alternative arrangements when the Warden is on holiday.

The Warden should **not** be listed as one of the people to call on the activation of your emergency button/alarm.

Your privacy will be respected. The Warden will only enter your home:

- If you ask her to do so,
- If you have given permission for work to be done in your absence,
- In an emergency.

The Warden cannot take the place of relatives and friends although she will call to see you, should you so wish, when she is on duty.

29. Furniture and Fittings

Although the almshouses are offered unfurnished, the charity may provide hobs, ovens, carpets and blinds. In the event that the Charity does, the maintenance of the hobs and ovens will be the responsibility of the Charity. The carpets and blinds will be the responsibility of the residents after the six month fixed term.

30. Gardens

The front gardens are for the use and benefit of all residents and are maintained by the Trust.

The extent of your garden will be shown to you on your arrival. You are responsible for any flower beds at the front of your property and for your back garden.

You should not erect any fences, hedges, patios, ponds or any other structure without the written permission of the Trustees.

Garden waste should be placed in the green wheelie bins.

You are responsible for the repair and maintenance of any water butts, sheds and other garden structures.

Small sheds are allowed at the Homes after written consent from the Trustees. In the case of the bungalows, the shed must be sited between your property and the neighbouring property. Only one shed per property is allowed.

Greenhouses are not permitted at the Homes.

31. The Summerhouse

Residents are encouraged to partake in the community environment.

The Summerhouse is for the use and enjoyment of all residents free of charge. If you wish to use the Summerhouse for a private function, please speak to the Warden.

The key is held by the Warden.

32. Repairs and Decorations

Please report any maintenance issues to the Warden.

The Trust is responsible for both internal and external repairs and for external decoration and the decoration of internal communal areas.

Should repairs be required in your property you will be consulted in advance about any necessary arrangements. Workmen will not be allowed to enter your home while you are out unless you have agreed that they can.

You must cooperate with the Trust if essential maintenance work is required to allow access for that work to be done. An exception will be made if an emergency arises or access is required to rectify an urgent problem.

You are responsible for the cost of repairs that become necessary as a result of your negligence or abuse of the fixtures and fittings.

Be careful not to cause blockages by putting unsuitable materials, such as baby wipes, facial wipes, cotton wool, incontinence or sanitary pads etc., down any toilet, drain or sink. Please ensure all Carers are aware.

33. Insurance

The Trust insures the buildings. You are responsible for insuring all the contents - that is everything you brought with you, including all your possessions, curtains, floor coverings, kitchen appliances etc.

34. TV Licence

There is a Concessionary TV Licence in place for the Homes. You will automatically be added to this when you move into the Homes. If you are over 75, you will need to let the Clerk have your National Insurance Number. If you are under 75, there is an annual cost which will be paid by the Trust. If you are working more than 30 hours a week, you will not qualify for the free licence and will have to pay for your own TV Licence. Please advise the Clerk if you are working more than 30 hours a week and when you cease working so that you can be added to the Concessionary Licence.

Please be considerate to your neighbours when using TV's, radios, stereos or any form of entertainment system by making sure the volume is not too loud. You must not cause a nuisance.

35. Telephones

You are responsible for making your own arrangements for installing a telephone in your almshouse through your chosen provider.

SECTION E – GENERAL INFORMATION

36. Electricity and Gas

Meters and their fittings must not be altered or tampered with other than by officials of the electricity and gas supply companies.

If the supply is disconnected, or fails, for any reason inform the Warden at once.

All electrical equipment which does not require continuous operation should be switched off when not in use. Residents should never attempt to repair or interfere with electrical equipment or wiring themselves, and should not use dual or other socket outlets unless these have been properly authorised to do so.

37. Waste Collection

The Warden will advise you of the day the refuse is collected and which bins are used for different types of material.

38. Council Tax

Each resident is responsible for paying his or her own Council Tax.

39. Housing Benefit

Your personal financial circumstances may mean that you are entitled to some assistance with your payments of the WMC in the form of Housing Benefit. To claim Housing Benefit you should ask for a form from Bedford Borough Council Housing Benefit Department.

If you have difficulty completing the form at home, assistance is available at the Housing Benefit office. Alternatively, if you are not able to call at the office, it may be possible for a Housing Benefit Officer to visit you at home. The Warden is happy to assist you in organising such a visit. You should not ask the Warden to complete the claim form as this would necessitate her knowing all your personal and private financial circumstances. She is able, to sign the forms to confirm the amount of WMC you are paying.

40. Car Parking

At no time must any vehicle be parked so as to block the road or gates into the Lovell Homes. It is essential that access by emergency vehicles is possible at all times.

If you have a car, please ensure that you use one of the parking bays next to the main green. On your arrival at the Homes the Warden will show you where to park.

Parking within the triangle areas is not permitted at any time.

You may park outside your residence to unload your car but the car must be moved to the rightful parking area as soon as practicable afterwards.

Please do not park or drive over any grassed area.

Motorhomes, caravans, campervans, mobile homes are not permitted on to the site.

You must not wash or allow anyone to wash any motor vehicle which does not belong to residents of the Homes.

You may not keep or park on the premises any vehicle used for the purposes of a job or business.

Visitors are not permitted to use the parking spaces. The car parking spaces are strictly for residents only.

Please ask your visitors to park along the road next to the green on the Summerhouse side of the road.

41. Wills and Powers of Attorneys

You are strongly advised to make a will and it is best to ask a solicitor or a qualified person to help you with this. If you need help in finding one, the local Citizens Advice Bureau will be able to suggest names.

It is strongly recommended that you arrange a Lasting Power of Attorney, which allows you to appoint someone to look after your finances and to take welfare and healthcare decisions on your behalf in the event of your mental incapacity. Again you should seek legal advice from a solicitor.

42. Health and Safety

The Trust has a Health and Safety Policy, Health and Safety Procedures Document and Risk Assessments which are available for viewing at the Warden's Residence.

It is the responsibility of each resident to take reasonable care of their own and other people's welfare and to report to the Warden any situation which may pose a threat to the wellbeing of themselves or any other person.

43. Safeguarding of Vulnerable Adults

The Trust has an Adults at Risk Policy and Procedure which is available for viewing at the Warden's Residence.

44. Buses

There are two bus stops immediately outside the Homes. The one across the road will take you into Bedford Town Centre.

On this side of the road, the buses go to Rushden and Kettering.

There is also a villager bus service which runs to Peterborough on the second Friday of each month and Northampton on the third Wednesday of each month. These services are free.

45. Local shops and Post Office

The nearest chemists are at Clapham and Bromham. The nearest Post Office is in Oakley. There is a small shop attached. There are a number of small supermarkets in Clapham some of which have cash points.

46. Firearms

The keeping of any form of firearm, ammunition or offensive weapon on the premises is forbidden.

47. Social Media

Those residents using social media such as Facebook and X (formerly known as Twitter), are asked to respect the fact that no views should be expressed via social media about the charity, its Trustees, other residents or staff.

SECTION F – IF THINGS GO WRONG

48. Personal Problems

If you have any personal problems over money or any other matter and you have no family or friend who you feel able to consult, the Trustees will be pleased to give whatever help or advice they can. The Warden can contact the Trustees if you wish to speak to them.

49. Complaints Procedure

If you have a complaint you should talk to the Warden, Clerk or Trustees. If it is not settled to your satisfaction please ask to speak to the Chairman of the Trustees who can be contacted via the Warden or Clerk.

At all times, please be considerate to your neighbours. The infirmities of age, both mental and physical, experienced by some residents, present many occasions on which friendly attention and mutual assistance are of great importance and highly valued.