

The Sydney Howard Lovell

Memorial Almshouses

**RESIDENTS'
HANDBOOK**

Incorporating

RULE BOOK

Charity Number 200480

These almshouses are erected to the Glory of God
and in Memory of
Sydney Howard Lovell by direction of his parents
William George Lovell and Mary Howard Lovell

“Do unto others as he would that
others should do unto you.”

February 2020

CONTENTS:

History and Background..... 4

Trustees..... 5

Warden..... 6

Clerk..... 6

Useful Information 7

Rules 9

HISTORY AND BACKGROUND

Originally there were nine two storey cottages and twenty one bungalows which built between 1927 and 1933 for retired agricultural workers as bequeathed by William George and Mary Lovell in memory of their son Sydney Howard Lovell who died tragically young aged 13.

In around 1965 eight of the two storey cottages were converted into 14 flats. This explains why the numbers 1-4 are missing, as they were originally the numbers of the cottages nearest the railway line. The one remaining two storey cottage is the Warden's home at number 15.

Instructions were for the homes to be substantially built of red brick, front gardens containing rose trees and back gardens containing fruit trees. Today there is still an abundance of fruit trees, flora and greenery providing a tranquil setting. A summerhouse provides a facility for social activities, which helps to promote the great community and friendly environment to this charming site.

The voluntary Trustees of the Almshouses are still required to give preference to those who are, or were in agricultural employment in the Borough of Bedford. Today successful applicants are likely to be people who require such accommodation and are over 60 years of age.

TRUSTEES

Chairman: Mr Tom Wells

Vice Chairman: Mr Ian Melville

Mrs Amanda Beazley

Mrs Sue Evans

Mrs Sandra Frampton

Mrs Jackie Hughes

Mr Stephen Long

Mrs Sue Martin

Mrs Rachel Saunders

Mrs Jane Wells

USEFUL INFORMATION

Keysafe

A keysafe is fitted to your residence. The combination will be given to you by the Warden.

Bus Stops

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, there is a villager bus service which runs to Peterborough on the second Friday of each month and Northampton on the third Wednesday of each month. The journey takes approximately 2½ hours. It leaves about 9am and is free.

Local Shops & Post Office

The nearest chemists are at Bromham and Clapham.

The nearest post office is in Oakley Village.

The nearest shop is Spar at Clapham, this shop also has a cashpoint.

GP Surgery

The nearest surgery is The Glebe, Clapham. The number is 01234 242060.

Local Police – 101 Non-emergency number.

TV Licence

There is a concessionary TV Licence in place for The Lovell Homes. You will automatically be added to this when you move into one of the Homes. If

you are over 75, you will need to let the Clerk have your National Insurance Number. The cost of this will be paid by the Trust.

Fire Retardant Furniture

You are advised to check that any soft furnishings you possess are in good condition and that it meets the current British standards with regards to fire resistance.

Parking

If you have a car, please ensure that you use one of the parking bays next to the main green. The roads around the flats must be kept clear for emergency vehicles. You may not park your car within the triangle areas at any time. You may unload your car outside your residence but must move it as soon as practical afterwards. Motorhomes, campervans, caravans, mobile homes, trailers and motor vehicles that are not cars are not permitted onto the site. Please do not park or drive over any grassed area. Visitors are not permitted to use the parking spaces; please ask your visitors to park along the road next to the green on the Summerhouse side of the road.

Activities at the Homes

Scrabble 2-4pm - Summerhouse

Warden's Coffee Morning – Fortnightly in the Summerhouse

Various other activities organised by the Social Committee.

Refuse Collection

The Warden will advise you of the day of the refuse collection.

RULES INDEX

Introduction

Services Provided

1.	The Warden	10
2.	Fire Precautions.....	11
3.	Repairs and Decorations	12
4.	Insurance.....	13
5.	Television	13
6.	Cleaning	13
7.	Gardens	13
8.	Summerhouse	14
9.	Security and Safety.....	14

Terms of Occupancy

10.	Letter of Appointment.....	15
11.	Qualifications of Residents	15
12.	Relatives and Visitors.....	16
13.	Absence from home.....	17
14.	Use of your home.....	17
15.	Weekly Maintenance Contribution (WMC).....	17
16.	Housing Benefit.....	19
17.	Electricity and Gas Meters	19
18.	Moving Out.....	20

General Information

19.	Health and Safety.....	21
20.	Safeguarding of Vulnerable Adults	22
21.	Council Tax	22
22.	Improvements to and care of your home.....	23
23.	Pets.....	24
24.	Car Parking.....	24
25.	Gifts and Legacies	25
26.	Other Matters.....	25
27.	Emergency Contacts	26
28.	Personal Problems.....	26
29.	Complaints Procedure	26
30.	Changes to Rules	27

Introduction

Trustees

The Charity is run in accordance with a scheme prepared by the Charity Commission (registered number 200480). The Charity is known as The Sydney Howard Lovell Memorial Almshouses Trust and is generally known as “The Lovell Homes”.

Voluntary Trustees administer the Charity. The Warden and Clerk carry out day to day administration. The Trustees retain a nominated Surveyor to advise on any repairs and maintenance that may be required. The property belonging to the homes is so described in these rules.

Almshouses

The almshouses are unfurnished dwellings. The aim is to provide convenient and comfortable accommodation that allows residents to come and go as they please. Almshouses provide a pleasant environment and residents are encouraged to make friends and share a wider social life. The almshouses have a resident warden.

Services provided

1. The Warden

1.1 The Warden lives at No 15 Lovell Homes.

- 1.2 The Warden:-
 - 1.2.1 Acts as a good neighbour to residents
 - 1.2.2 Helps to look after the homes
 - 1.2.3 Responds to emergency calls when on duty.
- 1.3 **The Warden is not a nurse or medically trained in any way. She has been instructed by the Trustees neither to administer medicines of any kind nor to assist in the giving of medicine or medical help of any kind, both in the interests of the Warden and the residents. The Warden has also been instructed not to lift residents at any time.**
- 1.4 The Warden's hours are set out on page 6. Please do not contact her outside of her working hours except in an emergency. When she is on holiday, you should contact the Clerk.
- 1.5 The Warden should **not** be listed as one of the people to call in the activation of a personal alarm.
- 1.6 **Your privacy will be respected. The Warden will only enter your home:**
 - 1.6.1 If you ask her to do so
 - 1.6.2 If you have given permission for work to be done in your absence
 - 1.6.3 In an emergency

2. **Fire Precautions**

- 2.1 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.
- 2.2 The Warden is responsible for testing of the Emergency Lighting and Fire Alarms in the Flats. These will be tested weekly and the results recorded.
- 2.3 Please dispose of smoking materials safely.

IN CASE OF FIRE GO TO THE SUMMER HOUSE

- 2.4 Do not leave pans, especially chip pans, unattended.
- 2.5 Do not attempt to fight any fire. Leave the premises immediately, shutting the door behind you.

3. **Repairs and Decorations**

- 3.1 The Trust is responsible for both internal and external repairs and for external decoration and decoration of any internal communal areas. Please report any repairs to the Warden. There is a quarterly inspection of the properties by the Trust's nominated surveyor and any non-urgent repairs can also be reported at that time. The Trust's surveyor will arrange for any necessary work to be carried out. 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. An exception will have to be

made if an emergency arises or access is required to rectify an urgent problem.

- 3.2 The Trust will not bear the cost of repairs that become necessary as a result of your negligence or abuse of fixtures and fittings. Be careful not to cause blockages by putting unsuitable materials down any drains or sinks or toilets.

4. Insurance

4.1 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, and floor coverings, kitchen appliances, etc.

4.2 Please do not keep more cash in your home than you need for day to day expenses. Do not ask the Warden to take care of money for you, as she is not allowed to do so.

5. Television

5.1 Please be considerate to your neighbours when using TV's radios and stereos by making sure the volume is not too loud. You must not cause a nuisance.

5.2 There is a Concessionary Television Licence in place for all residents. For this purpose, it is necessary to provide your details to the TV Licensing Authority.

6. Cleaning

6.1 You are responsible for keeping your home clean and for carrying out minor repairs and decorations.

7. **Gardens**

7.1 The front gardens are for the use and benefit of all residents and are maintained by the Trust. You are responsible for any flowerbeds immediately in front of your home and for your back garden. The extent of your garden will be shown to you. If you are unable to maintain your garden, please tell the Warden, as it may be possible to make alternative arrangements. Please be considerate to your neighbours by keeping your garden in good order.

8. **Summerhouse**

8.1 The Summerhouse is for the use and enjoyment of all residents, free of charge. The key is held by the Warden.

8.2 There is a first aid station located in the Summerhouse.

8.3 Residents must ensure that all electrical equipment which does not need continuous operation should be switched off and unplugged when not in use.

9. **Security and Safety**

9.1 Please observe the following:-

9.1.1 **DO** keep your front door locked at all times.

9.1.2 **DO NOT** allow a stranger to enter your home without proof of identity.

9.1.3 **DO NOT** fit any extra door locks. It is important that the Warden is able to gain access to you in case of emergency.

- 9.1.4 **DO NOT** leave any security chains permanently in place. In case of emergency, this would considerably delay anyone from getting help to you. Security chains should only be used to identify callers when answering your door.
- 9.2 If you have any extra keys cut, you must inform the Warden so that she knows how many door keys there are to your home.
- 9.3 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.
- 9.4 **DO NOT** do anything which constitutes a threat to the health and safety either of yourself or anyone who lives at or comes onto the property of The Lovell Homes.

TERMS OF OCCUPANCY

10. Letter of Appointment

- 10.1 You received a letter from the Clerk, when you were appointed as a resident. As a beneficiary of an almshouse charity you are not a tenant. However, the Trustees cannot ask you to leave unless you break the conditions set out in the letter of appointment, fail to observe these rules or there are exceptional circumstances (see Moving Out). You have

agreed to pay a weekly maintenance contribution and a contribution to the cost of the water supply.

11. Qualifications of Residents

11.1 The residents shall be couples or single persons of good character who are in conditions of need, hardship or distress and are not less than 60 years of age at the time of appointment.

11.2 Upon the death or removal of one of a couple the Trustees may permit the other of them to remain as a resident of the home and to continue in occupation of the accommodation occupied by them as a couple or to occupy other accommodation as the Trustees may decide, or the Trustees may remove him or her.

12. Relatives and Visitors

12.1 The Warden cannot take the place of relatives and friends although she will call to see you on most mornings when she is on duty. We hope your friends and relations will give you exactly the same support as they would if you were living in ordinary housing. With their help and support, and support from Social Services, if necessary, we hope you will be independent for as long as you wish.

12.2 Apart from your spouse or partner no one else is allowed to live in your home on a permanent basis. In exceptional circumstances the Trustees may allow a friend or relative to

live with you on a temporary basis to provide necessary care. Written permission from the Trustees must be obtained in these circumstances.

12.3 Lodgers will not be allowed on any account nor are you allowed to let or part with the possession of any part of your home or garden.

12.4 Your home is not designed to accommodate extra people. If you do have a friend or relative stay, the Warden must be informed. No one is allowed to stay with you for more than two weeks.

12.5 If you wish, one of the Trustees will visit you once a quarter to see how you are and discuss any problems you may be having with your home. If you require such a visit, please inform the Warden.

13. **Absence from home**

13.1 It is essential that if you go away overnight for more than a couple of nights, you must inform the Warden and tell her where you will be staying in case of emergency. This is an essential requirement of our insurers.

13.2 It may be advisable to take precautions against frost in the winter months by turning off the water stopcock.

13.3 You are not allowed to be absent from your home for a consecutive period of more than 28 days without the written permission of the Trustees unless absence is for medical reasons.

14. Use of your home

14.1 Residents are not allowed to conduct, on the premises, a shop, store or laundry or any other form of business. Neither are residents allowed to use their homes for the sale or hire of goods or for the display of any form of business sign or notice.

15. Weekly Maintenance Contribution (WMC)

15.1 WMC is stated as a weekly amount but 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.

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

15.3 The amount you pay covers part of the costs of running the almshouses and includes:-

15.3.1 Water and sewerage charges

15.3.2 Repairs and maintenance to buildings and the internal fixtures which belong to Lovell Homes including the gas central heating.

15.3.3 Buildings insurance.

15.3.4 Communal gardens.

15.3.5 A contribution to a reserve fund for future repairs, decorations and works.

- 15.4 In the case of non-payment of WMC, whilst the Trustees will attempt to help, residents must be aware that this is grounds for terminating the residency.
- 15.5 You are responsible for paying for the cost of electricity used in your home.
- 15.6 Gas central heating is installed and belongs to the home but you are responsible for the cost of the gas consumed.
- 15.7 The use of calor gas or paraffin heaters is forbidden.

16. Housing Benefit

- 16.1 Your personal financial circumstances may mean that you are entitled to some assistance with your payments of WMC in the form of Housing Benefit. To claim Housing Benefit you should ask for a form from Bedford Borough Council Housing Benefit department.
- 16.2 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 would be pleased to help you organise such a visit.
- 16.3 You should not ask the Warden to complete the claim forms for you as this would necessitate her knowing all your personal and private financial circumstances. She is able, however, to sign the forms to confirm the amount of WMC you are paying.

17. Electricity and Gas Meters

- 17.1 Meters and their fittings must not be altered or tampered with other than by officials of the electricity and gas supply companies.
- 17.2 If the supply is disconnected, or fails, for any reason inform the Warden at once.
- 17.3 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.

18. Moving Out

- 18.1 If you wish to move from the almshouse, you must give the Trustees two months 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.
- 18.2 In the event of death, the Trustees will normally arrange for your surviving spouse or partner to continue as a resident, although they are not obliged to do so.

- 18.3 In the event of death of you or your survivor, your personal representatives or those of your survivor will be responsible for clearing the home of all personal possessions and returning all keys to the Warden. A period of two weeks after the death of you or your survivor, during which WMC is not payable, is allowed in these circumstances. If the home is not cleared within the two weeks referred to, your estate or that of your survivor and the personal representatives will become liable for payment of WMC until the house has been cleared and keys returned.
- 18.4 If the home is not cleared of all personal possessions and the keys returned to the Warden within the period of two weeks the Trustees shall be entitled (but not obliged) to remove any or all personal possessions and to dispose of them as in their absolute discretion shall think fit and without any liability to the resident or the personal representatives to whom they belong.
- 18.5 If 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 may, after prior consultation, seek your removal to more suitable accommodation. It is important to realise that the homes are designed for independent living and that the Warden cannot provide any form of nursing care.

- 18.6 The Trustees can repossess your home if you persistently and without reasonable explanation disregard the conditions in your letter of appointment and/or their regulations, behave offensively, cause persistent nuisance to your neighbours, or create hazards to the health and safety of yourself or others through your behaviour.

General Information

19. Health and Safety Policy

- 19.1 The Trust has an Health & Safety Policy, Health & Safety Procedures Document and Risk Assessments which are available for viewing at The Warden's Residence.
- 19.2 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.
- 19.3 Fire doors designed to slow the spread of fire and smoke throughout the flats at Lovell Homes have been installed at strategic points. Fire doors are designed to close automatically after opening and must never be blocked, jammed or tied open. Fire exits are located at strategic points throughout the flats at Lovell Homes. Exit doors, corridors and stairwells must never be locked, 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 ensure that they are familiar with the position of the nearest firefighting equipment, alarms and emergency exits.

20. Safeguarding of Vulnerable Adults

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

21. Council Tax

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

22. Improvements to and care of your home

22.1 You must obtain the approval of the Trustees for any improvements you propose to make to your home. 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 the Trust's nominated surveyor or Clerk, 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.

22.2 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.

22.3 Gardens must be kept tidy. Garden waste should be placed in the green wheelie bins.

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

22.5 Small sheds are allowed at the homes. In the case of bungalows, the shed must be sited between your property and the neighbouring property. Only one shed per property is allowed. Permission for a shed must be sought from the Trustees in advance.

22.6 Greenhouses are not permitted at the homes.

23. Pets

23.1 You are not allowed to acquire a pet while you are a resident. In exceptional circumstances the Trustees may agree to you bringing a pet with you when you first become a resident.

23.2 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.

23.3 You are not allowed to look after an animal, poultry or bird for a friend or relative without the written permission of the Trustees if you are going to look after the pet for more than

two weeks. For shorter periods, please let the Warden know. Any dogs must be kept on a lead in the grounds any dog foul collected and placed in a bag in your bin.

24. Car Parking

- 24.1 If you are a car owner, on your arrival the Warden will explain the car parking arrangements. Please be considerate to others. Only one private car is allowed for each home.
- 24.2 Neither you or any of your visitors should at any time drive or park on the grass.
- 24.3 The parking spaces are strictly for residents. Please ask your visitors to park along the roadway next to the green, on the summerhouse side of the road.
- 24.4 You may not keep or park on the premises any vehicle used for the purposes of a job or business.
- 24.5 Caravans, trailers, motorhomes, campervans or motor vehicles that are not cars cannot be kept at Lovell Homes.
- 24.6 You must not wash or allow to be washed any motor vehicles which do not belong to residents of the homes.
- 24.7 **At no time must any vehicle be parked so as to block the road or gates. It is essential that access by emergency vehicles is possible at all times. You must not park around the triangles at either end of the Homes.**

25. Gifts and Legacies

- 25.1 It is the trustees' 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 in confidence.

26. Other matters

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

26.2 If the Trust shall carry out any repair or decoration (which it may in its absolute discretion do) which is the responsibility of a resident then the resident shall forthwith reimburse to the Trust the costs incurred by the Trust in so doing.

27. Emergency Contacts

27.1 There is a separate sheet enclosed with these rules which you must complete and give to the Warden when you become a resident. It is important that, in the 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 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.

27.2 You have every right to keep your medical affairs entirely to yourself. However, if you have a chronic health problem you may feel it safer if the Warden knows about it so that sensible action can be taken in an emergency. Anything you tell the Warden will be kept confidential.

28. Personal Problems

28.1 If you have any personal problems over money or any other matter and you have no friend or family who you feel able to consult, the Trustees will be pleased to give whatever help or advice they can. Let the Warden know if you wish to see a Trustee at any time.

29. Complaints Procedure

29.1 If you have a complaint, you should talk to the Warden, Clerk or a Trustee. If it is not settled to your satisfaction, please get in touch with the Chairman of the Trustees. The Warden has details of how to contact the Clerk and Trustees.

29.2 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.

29.3 The Trustees aim to provide comfortable homes in a friendly environment. The rules and guidance notes are intended to help make this possible. The Trustees hope that you will enjoy many happy years living at the Lovell Homes.

30. Changes to Rules

30.1 These rules may be updated from time to time. An updated copy will be provided to each household.