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## Residents' Handbook

### FOREWORD

This handbook is based on the recommendations of the Almshouses Trust.

It provides you with information about occupying your almshouse, about the Charity, its general administration and management. It supplements and explains the rules and regulations set out in the Letter of Appointment, a copy of which you signed when you accepted appointment. The Trustees hope that the information this book provides will help you to be happy here.



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## Chapter 1 HISTORY OF THE CHARITY, GOVERNANCE AND POLICIES

### 1.1 History

The Charity was founded by William John Mills, who was born in St. Day and later moved to Devon where he built up the Duchess of Devonshire Dairy. In 1930 Mr Mills purchased what was then known as Simmonds Street, for the inhabitants of St. Day and the surrounding area in need of accommodation. In 1933 a Charitable Trust was set up and the street renamed Mills Street. There is a commemorative plaque at the top of the street dedicating it to the memory of Mr Mills' parents and sisters, who are buried on the south side of old church.

His son, T. R. Mills subsequently ran the trust followed by his son, also William John, who served as a trustee for over 40 years, and supervised the modernization of the properties, a fact commemorated by a plaque at the top of the street. His daughter Elizabeth continues the family involvement as a trustee.

In 1989 the trustees purchased commercial properties in Barracks Lane, converting them into the Community Room, a flat and a 2-bedroom house, now known as Mills Court. In 1997 the trust purchased a derelict piece of ground at the rear of Market Square on which 2 houses were demolished about 20 years earlier, and built 3 two-bedroom houses.

In recognition that the houses in Mills Street were not suitable for older people with disabilities, the trustees investigated the possibility of building specially designed bungalows and in 2007 succeeded in getting planning permission, to develop a field in Barracks Lane. As it is outside the development envelope of St. Day it is classified as affordable social housing, and there are special conditions imposed by the local authority on who may occupy the seven new bungalows.

### 1.2 Constitution

The Charity is run in accordance with its governing instrument a trust deed dated 14th September 1977

### 1.3 Trustee Body

The Charity is administered by voluntary Trustees, who are unpaid.  
Day-to-day management is carried out by the Clerk to the Trustees.

### 1.4 Almshouses (or Homes)

The Almshouses administered by the Charity are unfurnished dwellings, The aim is to provide convenient and comfortable accommodation, principally for those aged over 60, in a setting which allows residents to come and go as they please. Almshouses provide security and residents are encouraged to make friends and share a wider social life through use of the communal room and garden. Residents should be capable of looking after themselves, with support from family, friends and social services if necessary.

The houses do not have a resident warden on call or provide nursing care. The older houses are 'listed' as being of historic and architectural interest and as such there are restrictions on the modifications which can be made to them and they may not be suitable for people with disabilities.

## Chapter 2 HEALTH AND SAFETY

### 2.1 Health and Safety Policy

The Trustees of the W J Mills (Cottages) Trust are committed to ensuring a safe living and working environment for all those who have access to the charity's premises.

Anyone who is concerned about a health and safety issue must bring it to the attention of the Trustees as soon as possible. Contact details are in the Residents Handbook and also displayed on notice-boards.

**Slips, Trips and Falls** The Trustees wish to draw your attention to the need to exercise care when using the footpaths in wet, snowy or icy weather, residents are reminded to use handrails where fitted.

**Showers and Taps** If a shower is fitted in your home and is not used for a prolonged period of time (while on holiday or in hospital, for instance), there is a significantly higher risk to users from inhaling spray containing legionella bacteria when brought into use.

If away for a period of more than a week, on your return run taps and showers for 2 minutes before using them.

Approximately every 3 months clean and descale shower heads. This can be done by unscrewing the shower head from the hose and then put it in a bucket of descaler for a few minutes. Rinse thoroughly and after re-attaching the shower head run the shower head for a couple of minutes before using to ensure all descaler is removed.

**Lifting** If a resident falls, care must be taken to ensure he or she is not further injured by being helped to his or her feet in the wrong way and that any helpers are not also injured. If someone falls call an ambulance and explain that someone has had a fall and requires assistance to stand up again. Ambulance crews are trained in safe lifting techniques and their vehicles carry specialist equipment.

### 2.2 Lifeline Call System

The Charity provides the Lifeline Call System for all those who request it. A press of the button will put you in contact with an operator at any time of day or night. The operator will know who you are, and your address, and will summon help even if you cannot speak.

Residents are advised to wear the pendant when on the premises, particularly those who are on their own. Leave the pendant on the bedside table by night. If there is any emergency at any time of day or night residents should use the system. You are advised to use it if you have unwelcome callers; if you press the button you need not speak but the operators will hear what is going on, and can call for help. Residents should make sure that Lifeline and the Clerk to the Trustees have up to date information on who to contact e.g. relatives, neighbours, doctors, key holder etc.

## 2.3 Fire Precautions

The almshouses comply with the appropriate fire regulations.

Smoke detectors are fitted to all the properties; please check that they are working by pressing the test button once a month.

The detectors must not be made inoperable.

Each property is equipped with a fire blanket.

Unless it is a small fire do not attempt to put it out, and never let the fire get between you and your means of escape.

In the event of fire, leave the building as quickly as possible.

If it is safe to do so please take your pets with you, do not wait to collect other possessions, close all doors behind you to stop the fire spreading, tell your neighbours especially those in the flat above or below.

**Dial 999 from another property. or a mobile telephone and give your post code.**

Notify the clerk as soon as possible

DO NOT DO ANYTHING TO ENDANGER YOUR PERSONAL SAFETY

### **Please DO ask the Clerk**

what to do if you discover a fire

how to use the fire blankets provided

### **Please DO**

dispose of smoking materials safely

### **Please DO NOT**

leave cooking pans (especially chip pans) unattended

If you have to move out of your home because of fire or flooding the Community Room is available for shelter until other arrangements can be made.

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## 2.4 Security

Please consider the following:

### DO

keep your front door locked at all times.

use the spy hole and chain if fitted to identify callers **before** opening the door.

Use the chain to open the door a few inches when identifying **callers**; do not keep the chain fastened at other times . **It should not be left on overnight**

### DO NOT

allow a stranger to enter your home without proof of identity; if you are in doubt, please call the Clerk, a family friend or one of the Trustees.

leave ground floor windows open so that intruders can gain access.

keep cash or valuables in your home.

### BE AWARE OF

bogus officials. Always ask for proof of identity.

## 2.5 Keys

You should ensure that someone you trust holds a spare key for your property. This could be a friend or relative who lives locally or it could also be a neighbour. You must inform the Clerk who holds your spare key and give their contact details.

You must not fit locks and chains without the Trustees' consent as these may delay helpers in an emergency. Chains should **only be used** when you wish to identify callers before deciding whether to let them in. The Trustees may advise on alternative security arrangements.

It is also advisable not to leave your key in the lock because, in an emergency, your key holder friend or the Trust will not be able to get in.

The Police Crime Reduction Officer will be able to advise on making your home more secure.

Your privacy will be respected. The Clerk has strict instructions only to enter your home:

- if you ask her or him to do so, or
- if you have given permission for work to be done in your absence, or
- in an emergency
- Please do not get extra keys cut without first asking the Trustees, as this may weaken overall security.

## Chapter 3 SERVICES PROVIDED

### 3.1 Clerks

The Clerks do not provide personal care, nor fetch shopping or prescriptions except in emergencies: However, the Clerks will advise you how you can get the help you need elsewhere.

The hours when the Clerks are on duty in the Community Room are shown on the last page together with other useful telephone numbers, where possible, routine enquiries and problems should be reported during these times. Any changes will be posted on the door. Please respect his/her off duty time and privacy in their own homes and only call in an emergency. Under current employment laws, there are limits to the hours that the Clerks can work or be "on call" and Health and Safety regulations will prevent them from carrying out some activities of a potentially hazardous nature. Please respect this too.

### 3.2 Communal Facilities

A community room and garden are provided for the use of all residents and their visitors and you are encouraged to make use of them. Heating and lighting are provided free. Please arrange for use through the residents' committee and key holders. The Clerk will give help and advice if asked and should be kept informed of future plans as the Clerk is responsible for the room. It is for you and your neighbours to decide what sort of activities you wish to arrange. There is a residents' committee to do this.

### 3.3 Repairs and Decorations

The Trustees are responsible for both external and internal repairs and decoration to your home and the communal parts. Please report all necessary work to the Clerk who will arrange for it to be carried out. You will be consulted in advance about arrangements for redecoration.

Residents must not redecorate without the approval of the trustees. You will be informed when the work will start and how long it is planned to take. Workmen will not be allowed to enter whilst you are out unless you have agreed to satisfactory arrangements. An exception will have to be made if an emergency arises or access is required to rectify an urgent problem. Please do not let anyone into an almshouse unless you know who they are! If in doubt, call the Clerk. You should always ask to see proof of identity.

### 3.4 Insurance

The Charity insures the buildings but not the contents. You are strongly advised to obtain your own contents cover.

Please do not keep more cash in your home than you need for your day-to-day expenses. Please put the rest in a bank or building society.

You can pay in and withdraw money from some banks at St Day post office. Do not ask the Clerk to take care of money for you as she/he is not permitted to do so.

### **3.5 Television**

For residents over 75 years old the television licence is free. Those over retirement age and below 75 years of age may be entitled to a concessionary television licence at a cost of £7.50 (in 2008).

There are restrictions on the siting of aerials and satellite dishes as the older part of St Day is in a Conservation Area and Mills Street itself is listed. You should contact the clerk before erecting such devices. Please be considerate to your neighbours in the use of TVs, radios, stereos and musical instruments.

### **3.6 Cleaning**

You are responsible for keeping your almshouse and garden clean and tidy. If this is difficult, please tell the Clerk who will help you arrange for cleaning help. Please note however that due to the mining heritage of St Day and the associated mining waste the growing of fruit and vegetables is not permitted.

Cleaning of the Community Room is arranged by the Trustees. The cost of this may be included in your Weekly Maintenance Contribution.

### **3.7 Smoking**

Residents who smoke in their almshouses are asked to be considerate at all times, refraining from smoking when visitors are present and ensuring that their almshouses are frequently aired to disperse the smoke. For heavy smokers, failure to respect the views of others could be interpreted as anti-social behaviour and result in further action. In extreme circumstances, if as a result of their smoking an almshouse dwelling is damaged or discoloured by cigarette smoke, a resident could be liable for the cost of repair or redecoration.

### **3.8 Gardens**

The communal garden has been laid out for the use and benefit of all residents

### **3.9 Induction/Guidance**

When you take up the appointment and move into your almshouse the Trustees will arrange an induction, in the form of informal guidance and discussion, to cover:

- Action to be taken in the event of fire and other emergencies
- Operation of all equipment in your home including call system, central heating and lift/stair lift (if fitted)
- Health and Safety issues
- Security

Further guidance will be given from time to time to update you.



## Chapter 4 **TERMS OF OCCUPANCY**

### 4.1 **Letter of Appointment**

You will have a copy of the Letter of Appointment, which you signed when you were appointed as a resident. As a beneficiary of an almshouse charity you are not a tenant, but the Trustees cannot ask you to leave unless there are exceptional circumstances, such as when you cease to be an eligible beneficiary of the charity or do not comply with the terms of your Letter of Appointment. (see "Moving Out" at 4.10 below ). You have agreed to pay a Weekly Maintenance Contribution that includes an amount for the services provided and you have also agreed to pay a weekly heating contribution (Mills Street and Mills Court only). Failure to meet these contributions is a breach of the charity's regulations.

You are responsible for paying the council tax, water rates, electricity and telecommunications charges in relation to your almshouse.

### 4.2 **Relatives and Visitors**

The Clerks and Trustees cannot take the place of your relatives or friends. We hope that your relatives and friends will give you just the same support as they would if you were living in ordinary housing. With their help and co-operation and, if necessary support from social services, we hope you will be independent for as long as you wish. If you wish to have a relative or friend to stay for more than 3 consecutive nights or on a regular basis please seek the Trustees' permission in advance by contacting the Clerks. We need to know who is in the almshouses for the safety and security of the whole community. However, do remember that you are responsible for your visitors at all times.

### 4.3 **Absence from Home**

If you go away for any period please inform the Clerks in case of emergency. Should you decide to return home earlier than expected please also advise the Clerks. It may be advisable to take precautions against frost by turning off and draining the water system. Please tell the Trustees and get his/her agreement if you plan to be away for more than 3 days.

### 4.4 **Consulting Residents**

The Clerks will keep in regular contact with residents to discuss the running of the almshouses with you and your neighbours. You can also talk to a Trustee in private by asking the Clerks to arrange this. Consultation and involving the residents in the day- to-day running of the charity's almshouses is a form of participation which will benefit all concerned. Trustees welcome the residents' views on matters affecting their quality of life at the almshouses.

The Trustees will notify you:

- before any work is done on your almshouse (except in an emergency)
- before making changes to the communal facilities, including the gardens
- before making changes to the amount of Weekly Maintenance Contribution which you pay
- before anyone enters your home

#### **4.5 Weekly Maintenance Contribution (WMC) and Heating Charge (Heating Mills Street, Mills Court, only)**

WMC and the Heating Charge are due four weekly in arrears. You should pay by Standing Order direct to the Trust's Bank Account, details of which will be provided with your Letter of Appointment. Alternatively those who have been residents since before 2008 may pay by Giro at the Post Office or bank using the bank paying in book supplied. You will be given a minimum of one month's notice of any increase.

The amount you pay covers part of the cost of running the almshouses and includes

- cleaning of communal areas
- upkeep of the communal garden
- repairs and maintenance
- clerk's salary
- insurance (buildings only)

Failure to meet these contributions is a breach of the charity's regulations and would place your status as a resident in jeopardy.

#### **4.6 Housing Benefit**

If your income consists of the basic retirement pension and you have little or no capital you will almost certainly be entitled to Housing Benefit to help you with your housing costs. To claim Housing Benefit you should ask for a form at your local Benefits Office (DWP) or Housing Department. If you do have some additional income to your basic retirement pension you may still be entitled to some help with housing costs. Again, forms to claim this are available as above.

The Clerk, Citizens Advice Bureau or Age Concern will help if you are unsure of your entitlement or need help in completing the form.

#### **4.7 Central Heating and Hot Water (Mills Street, Mills Court only)**

A weekly heating charge covers the cost of central heating and hot water. Each house has thermostatic radiator valves, which you can set at a temperature to suit you.

Paraffin or gas heaters are not allowed as they are dangerous but you may use an electric fan heater for additional heat.

#### **4.8 Electricity Meters**

Neither meters nor their locks and fittings may be altered without first asking the Trustees' permission. If the supply is disconnected for any reason, please tell the Clerk at once.

#### **4.9 Businesses**

If you wish to carry out any form of business from your almshouse please seek the permission of the Trustees at an early stage as it may be inadmissible.

There will be concern for example if a large number of visitors call at your home, or if the operation of the business is likely to affect Health and Safety, the charity's insurance, or the other residents.

You will not be permitted to give the almshouse as your registered business address, or store materials for sale e.g. at car boot sales

#### **4.10 Moving Out**

If you wish to vacate the almshouse you must give the Trustees written notice of at least 4 weeks. During this notice period you will be liable for your WMC payments and Heating Charge payments even if you have already moved out.

Residents are responsible for WMC and Heating Charges until the premises are cleared of personal possessions and the keys are returned.

However, in the event of vacating the property on the death of a resident, personal representatives will have two weeks free of charge in which to clear the property and hand back the keys. After this time, WMC and Heating charges will again become payable.

In certain circumstances the Trustees may have no alternative than to set aside your appointment (ask you to find other accommodation). These are:-

- You do not comply with the rules set out in your Letter of Appointment or elsewhere (including those in this handbook). These rules are made for the benefit of all residents. Please comply with them.
- You are no longer qualified to live in the almshouse. It is possible that your circumstances could change to make you no longer eligible. For example you could win or inherit a significant sum of money.
- You may no longer be able to look after yourself even with all the help of your family and/or care provision. There may come a time when this is putting the other residents at risk.

The Trustees will only set aside the appointment as a last resort, after a fair process of investigation and warning. They will give you as much time and help as is reasonable to find alternative accommodation.

#### **4.11 Re-Housing**

Residents who wish to change their accommodation to another of the Charity's almshouses and have good reason may apply to the Clerk for the matter to be considered by the Trustees.

The Trustees may require you to move to another of the Charity's almshouses when major repair work is being carried out. You will be given at least three months warning.

#### **4.12 Gifts and Legacies**

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 make a donation to the charity please contact the Clerk to the Trustees. All such matters will be dealt with confidentially.

#### **4.13 Access to Properties**

Whilst at all times the Trust will respect the privacy of residents, it is a condition that residents allow the clerks or trustees access to their properties every six months for the purpose of inspection and assessing general maintenance requirements. At least 24 hours' notice in writing will be given (except in an emergency).

## Chapter 5 GENERAL INFORMATION

### 5.1 Council Tax

Each resident is responsible for paying his or her Council Tax, water rates, telecommunications charges and electricity charges. You will be advised how to pay and about available benefits.

### 5.2 Improvements to your Home

You must not carry out any improvements, alterations, repairs or decoration to your home without first discussing your plans with the Clerk to the Trustees. In some cases the charity will agree to, and may pay for, minor items such as interior decoration.

For all other works, the Trustees will instruct an architect or surveyor to design and plan the work before placing an order with a building contractor. Payment for improvements is the responsibility of the Trustees.

As the Trustees have responsibility for the long-term maintenance of the almshouses, they have to consider individual resident's requests for alterations alongside their own maintenance programme. If an alteration would be structurally unsound, would reduce the amenities for subsequent occupants, or would increase future maintenance costs clearly it would not be approved.

If you live in a Listed building, some alterations will need local authority approval and may be denied.

### 5.3 Pets

The Trustees will have explained their policy on pets to you at interview and before you moved in. If you wish to keep a pet you must first obtain the written permission of the Trustees. Small animals or caged birds are usually acceptable but must not become a nuisance to other residents.

Please tell the Clerks about arrangements you have made for the care of your pet(s) if you are away on holiday or become ill.

### 5.4 Parking of Vehicles

For some almshouses spaces for cars are provided. Please do not park elsewhere, or allow your visitors to do so, as they may block the way for ambulances or fire engines in an emergency.

### 5.5 Doctor

If your GP is nearby you will not need to change. If you do not have a GP, or you are moving from another area, the Clerk will be able to give you the names of other GP practices in the neighbourhood. There is a doctor's surgery in St Day which also dispenses medicines on the premises, and others in Redruth and Chacewater which serve St Day. The name of your GP must be given to the Clerks so that help can be obtained in an emergency.

You have every right to see your doctor, nurse or other carer in confidence and to keep your medical affairs entirely to yourself if you wish. However, if you have a chronic health problem, you may feel safer if the Clerks know about it so that sensible action may be taken in an emergency. Anything you tell the Clerks will be kept confidentially within the charity.

## 5.6 Emergencies and Sickness

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

To make it possible to act quickly, the Clerks or Trustees will need a note of the names and addresses of your nearest relatives or friends and of your GP practice. Please let them know about any changes of address or telephone numbers of your relatives or friends and of your GP practice.

Please make sure the Clerks are notified if you are ill. This is particularly important if you are going into hospital or returning home after admission.

If you have a disability or become disabled while living in the almshouse, it may be possible to obtain equipment or to make alternations to your home to help you to live an independent life; ask the Clerks about this. You must not make any structural alternations to your home (e.g. fitting ramps or stair lifts) without the Trustees' permission.

## 5.7 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 glad to give whatever help or advice they can. Let the Clerks know if you wish to see a Trustee at any time.

## 5.8 Wills

You are strongly advised to make a Will. If you wish to leave personal property to a relative or friend a Will is essential. Please inform the Clerks where the Will is kept and who is the executor.

A solicitor is the best person to help you make a Will, and if you require assistance in finding one, we suggest you contact your local Citizens Advice Bureau. Ask the Clerks if you find this difficult.

## 5.9 Waste Disposal and Recycling

Please make sure that your waste storage area is kept clean and tidy. All waste food should be wrapped before putting it in the bin.

The Council provides recycling boxes and bags, please sort your waste according to the way in which it will be taken away/recycled.

- Rubbish collection is on Friday each week.
- Recycling waste is collected on Friday alternate weeks.

## Chapter 6 EXPERIENCING DIFFICULTIES

6.1 If you have a complaint, or a difficulty has arisen which cannot be readily solved by a discussion with the Clerks for example, the matter should be addressed in writing and forwarded to the trustee body.

6.2 Many people are reluctant to complain. Your Trustees can only resolve difficulties and improve the service they offer, if you advise them when issues arise. Set out below is a procedure to be followed if a resident wishes to raise a complaint in connection with the occupation of his or her almshouse, or about services provided by the charity relating to the almshouses.

- Minor matters, such as small maintenance items, should be referred to the Clerks to the Trustees when they arise. They should be attended to as soon as is practical.
- If the Clerks are unable to resolve the minor matter; or, if there is a persistent problem with pets, loud noise or matters affecting health and safety, the resident should refer this to the Chairman of Trustees in writing. The Trustees wish to emphasise that all communications about complaints will be treated confidentially within the charity.
- If you have a complaint about staff employed by the charity, other residents or a serious breach of health and safety regulations, you should put your complaint in writing at the outset to the Chairman, with a formal request for it to be considered by the Trustees at their next meeting. You will, if you wish to exercise that right, be entitled to attend when your complaint is being discussed, accompanied by a friend, advocate or professional advisor.
- It is important that you raise a difficulty or a complaint as an individual. You should not act as a spokesman or woman on behalf of a number of residents or be cajoled into supporting a particular vociferous or belligerent resident.
- Trustees are obligated to write to the resident to advise of the action taken to resolve the complaint or difficulty.

As the charity is not a Registered Social Landlord, currently or formerly registered with the Housing Corporation, the charity is not obliged to progress your complaint further

Trustees may need to set aside an appointment if a resident persistently flouts the regulations of the charity to the extent that their behaviour endangers themselves or others, causes distress or continual nuisance to other residents or members of staff. Other reasons include non-payment of WMC or actions that undermine the financial viability of the charity. Abusive, anti-social or violent behaviour can make the lives of others intolerable - especially those who are frail or elderly. Since this type of behaviour can be a symptom of a medical condition, advice from your GP and possibly psychiatric advice obtained through social services may be sought.

The following information and telephone numbers may be useful to you

**Clerks to Trustees**    **Carol Freeman**    **07814 792402**    **Office 01209 822589**  
**Cassie Atherton**    **07762 735060**

**Office Hours**    **Monday 2 – 4 pm, Tuesday 2 – 4 pm, Wednesday 2 – 4 pm**  
**Thursday 9.30 – 11.30 am, Friday 2 – 4 pm**

Chairperson of Trustees	Liz Wilson	01647 277700
Vice Chair	Sally Burley	01209 821591
Other Trustees	Paul Barker	01872 870256
	Steve Edwards	01209 821829
	Keith Goldsworthy	01209 821520
	Chris Wilson	01647 277700

Age UK	01872 266383
Carer's Allowance advice	0800 731 0297
Citizens Advice Bureau	03444 111 444
Cornwall Council	0300 1234 100
National Debt line	0800 808 4000
Dept of Work and Pensions	0800 055 6688
Housing Benefit	0300 1234 121
N.H.S. Direct for medical advice	111
N.H.S. Help with costs	0191 232 5371
Police Non-emergency	101
Social Services inc. out of hours	0300 1234 131
St. Day Parish Council	01209 210298
SOFA Project (Furniture)	01209 719733
South West Water	0344 346 2020
Treliske Hospital	01872 250000
Western Power	0800 6783 105
Winter Fuel Payments	0800 731 0160