

KINGS LODGE

Owners
Handbook

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Introduction

The Concept of Kings Lodge

The idea of Kings Lodge is to enable retired people to maintain their independence and to live in their own home for as long as possible.

This is achieved by careful attention to the design of the buildings, which, amongst other things, makes all the communal facilities and all the rooms in the private apartments easily accessible to everyone including those confined to a wheelchair. These include a very comfortable lounge and guest suite. Careful attention is paid to detail, so that no steps or stairs have to be negotiated and sockets and switches are conveniently placed. There is a speech alarm system accessible in every room of both the private apartments and communal areas. Every individual apartment is privately occupied and self contained and Residents are at liberty to use the communal facilities as much or as little as they want.

Morning calls are provided if required and can include a daily paper if required.

As well as making their own entertainment there is a full calendar of events each month for Residents to attend should they wish including Carpet Bowls, Quizzes, Film Nights, Keep Fit and Bingo to name a few. Most events include or conclude with tea or coffee and cakes!

Eligibility For Residing at Kings Lodge

Kings Lodge is sheltered housing and not to be confused with a care or nursing home. People wishing to live at Kings Lodge must be sixty or over. However, if a couple are married or co-habiting, so long as one of them is of the required age the other, even if below the age of sixty, may live here.

To live at Kings Lodge you have to be able to live independently. By that we mean not relying on full time nursing care. Ideally, you should be able to evacuate the premises without any assistance. In reality though, as people get older, they often need a bit of help with different things.

The Residents Company

Kings Lodge RTM (Finchley) Ltd is an independent company made up of fifty nine shares, one share per apartment and one share owned by the freeholder. The board of directors is made up of five residents who reside at Kings Lodge. Each year one member has to step down to allow others an opportunity to take a place on the board. If no one offers to resign then lots will be drawn. Should this situation occur after the first year then the latest member will be exempt from the draw. After all five original

members have resigned then the longest serving member each year has to resign. If no other person is willing to stand for election then no board member need resign. Members of the board who resign can of course stand for re election immediately.

Residents' Company Memorandum and Articles of Association

A separate company, (Kings Lodge RTM (Finchley) Ltd), has been established to look after the interests of the residents and assist the Board of Directors in the day to day running of Kings lodge. The only shareholders are the residents of the apartments. Each apartment is allocated one share. All the Service Charges are paid to this company.

Ballancare Limited is the appointed managing agent to the Residents' company and undertakes the secretarial work, but has to account both to the Board of Directors of the Residents' company and the Annual General Meeting of it's shareholders.

Lease

When Kings Lodge was built and opened in 1989 each apartment had a 99 year lease. The freehold is owned by Home Group Ltd. If any resident of an apartment wants to extend their lease this can be done by negotiating with Home Group who will extend the lease on agreement of their fee plus legal expenses.

Management Agreement

This document is the agreement between the Residents' company and Ballancare Limited who manage, in consultation with the Board of Directors, the affairs of the Residents' company and to ensure that appropriate services are provided at Kings Lodge. The agreement can be terminated by 12 months notice on either side. In return, the Residents' company pays Ballancare Limited a management fee and this increases by no more than the January Retail Price Index each year.

The intention behind these arrangements is to ensure that ultimate decision-making rests with the Residents of the apartments and that all the services provided are for their welfare.

Legal Rights of Leaseholders

Leaseholders have a number of legal rights under the Commonhold and Leasehold Reform Act 2002. These are briefly summarised as follows:

1. As the lease requires the payment of variable service charges, the leaseholder is entitled to know how these service charges are made up and to see the accounts on which they are based.
2. The law requires that the leaseholder must be consulted before the landlord carries out works above the value of £250 per apartment or enters into a long-term contract (one for more than 12 months) for the provision of services.
3. The legislation provides protection to leaseholders in that demands for service charges must be reasonable. In the event that a leaseholder withholds the service charge, the Board of Directors of the Residents' Company have the right to charge interest on the unpaid amounts at the rate of 4% above base rate. Leaseholders are advised not to refuse to pay the service charges if they are considered to be unreasonable, but to apply to the Leasehold Variation Tribunal to resolve the dispute.
4. Where the service charge includes contributions towards insurance, the leaseholder is entitled to ask for a written summary of the current insurance cover, including the name of the insurer.



Services

Alarm Call System

An alarm system is fitted in each apartment and its maintenance is included in the Service Charge. There are red pull-cords in every room of the whole development and a red button is located in the speech module of each apartment, enabling Residents to speak to the Manager at any time, during the day or night time and weekends the control centre Centra.

Alterations

Residents who wish to make any alterations to their apartment must first obtain consent. This is to ensure that all alterations are carried out with due regard to the safety of all the residents at Kings Lodge and that they do not breach the planning permissions given on the development of Kings Lodge. Consent will not be unreasonably withheld. Any resident who wishes to undertake any alteration, replacement, or adjustment to their apartment must in the first instance discuss it with the Manager, who will be happy to pass on details of builders who have carried out work at Kings Lodge if required.

Car Parking

There is an electronically gated car park. There are no designated parking bays and we work on a first come first served basis. The Lease states that every resident is entitled to have one car parked in the car park where a space is available. We do not allow people to reserve spaces by the use of cones, bollards etc. except by arrangement with the manager for special occasions.

Care

Kings Lodge RTM do not provide any care services. We can however ensure that anyone who is in need of any assistance gets access to this help. We can also help with claiming for Disability Living and Attendance Allowance.

Chiropodists

A number of chiropodists' visit Kings Lodge and details are available from the Manager or on the notice board

Communal Lounge

The use, furnishing, heating, decoration and cleaning of all the communal areas is covered in the Service Charge. The communal lounge may also be available for private or family functions. For information, please contact the Manager.

Contractors for Repairs

A number of contractors visit Kings Lodge and details for these are available from the Manager.

Council Tax and Water Rates

The Service Charge covers water rates for the communal areas. Residents are responsible for the Council Tax and water rates on their own apartment. The Manager will advise and assist with claims for financial assistance.

Daily Checks

It is the policy of Kings Lodge to offer a check on a daily basis to each Resident in whichever way they wish. This is done by either a call on the alarm system or a personal check. Neither is compulsory and can be commenced, ceased or amended at any time. Please note that if you ask for a call and there is no reply when the manager calls the manager will then enter your apartment to check that everything is well.

In case of an emergency it is necessary for the Duty Manager to know whether a apartment is inhabited during the night. It would be helpful if Residents notify the Manager when they are to be absent for one night or more.

Door Locks

All the locks on the doors are suited by a master key that is in the manager's possession. You are requested not to change this or add any other locks. If you have already done this or move in to an apartment that has had this done, please arrange for two spare keys to be given to the manager. One for the manager and one for the key safe which is used by the emergency services.

Dust Bin Area

This is situated by the front gate. There are bins for recycling and six general waste bins. Please do not leave out anything for removal that won't fit in to a bin as the council will not remove this without prior agreement.

Fire Instructions

A STAY PUT POLICY is in operation at Kings Lodge. The basis of this policy is that Residents should stay put in their apartments if they hear a fire alarm and assuming that the cause of the alarm is not their apartment. In the event of a fire, further instructions will be given on advice from the local Fire Service.

Should the local Fire Service decide that an evacuation is necessary the evacuation will be managed by them and they will guide and instruct as necessary.

Other instructions will be in place if a Resident hears the alarm and they are within the communal areas. These instructions will refer to a safe place and will require Residents, visitors and staff not to use the lifts or stairs.

Specific instructions and relevant procedural notes are reviewed on a regular basis. Residents are referred to information which is distributed by Management by the following means: by hand to Residents and visitors, displayed on notice boards and posted around the building where necessary.

All instructions and relevant procedural notes cover the following scenarios:

Residents in a private apartment who are alerted to a fire elsewhere in the building, or if the fire alarm activates.

Residents who are within the building but not in a private apartment (i.e. communal areas), and the fire alarm activates or they discover a fire.

The same instructions would apply to all visitors.

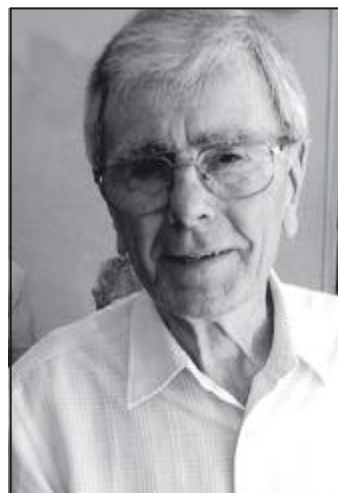
All of the above are available on request to the Manager. In addition to the above each apartment will have a Fire Policy and a set of Fire Procedures.

Fund for Future Maintenance (Sinking Fund)

A proportion of the Service Charge is set aside for future repairs and refurbishment, as prescribed by the lease. It forms part of the funds of the Residents' company and is shown in the accounts. It is invested on behalf of the residents and can only be spent for their benefit. Even though this fund is for future repairs it is very much in the interest of current Residents to ensure it is maintained at an acceptable level, decided by the Residents Company.

Gardens

The communal gardens, including shrubs and planters throughout the yards and walkways, belong to all the Residents and are maintained by one of the residents, John Dove. John is a retired buildings works manager who apparently hasn't quite got the hang of the word retirement! He is responsible for the beautiful gardens that we all enjoy at Kings Lodge so much so that we have named the gardens 'Dove Haven' to thank him for all his work. He is also always on hand with his vast knowledge of buildings maintenance to help keep the building



John Dove

looking good. He is assisted by a company who maintain the lawns and hedges. We have a set plan for shrubs and plants etc. Therefore anyone wishing to have something planted or placed in the garden should talk to the manager in the first instance.

Guest Suite

There is a double guest room with ensuite shower and bathroom. Residents may book this for their guests at a charge, the amount of which is set by the Residents' company. Bookings should be made with the Manager, and are accepted subject to availability.

Hairdressers

A number of hairdressers visit Kings Lodge and details are available from the Manager or on the notice board.

Heating

Heating in the communal areas and servicing of communal appliances is included in the Service Charge. In individual apartments night storage systems and immersion heaters provide the heat and hot water. Residents are responsible for the appliances in their own apartments.

Insurances

Residents often ask questions about the details of insurance and the following is a brief resume of insurance cover prepared in consultation with the insurance brokers used by Kings Lodge RTM Ltd.

Building

The Service Charge includes comprehensive insurance cover for all the business activities of the Residents' Company, such as public and employers' liability, and Directors' liability as well as the contents of the communal areas and the structural parts of all the buildings at the development (including the Residents' apartment).

The buildings insurance covers all the usual risks, including accidental damage, but Residents should be clear that these do not include damage arising simply through wear and tear. In-built fixtures

(known as landlord's fixtures and fittings) such as sanitary ware, kitchen units and fitted wardrobes as well as internal decorations within all apartments are also covered under the buildings insurance maintained by the Residents' Company.

Contents Insurance

Residents are responsible for obtaining their own policy for contents insurance which should cover all of their personal possessions including furniture, carpets and curtains. (Summary definition – anything the Resident would take away with them if they sold the apartment). It is important to remember that some possessions of a valuable nature will need to be declared and specified separately for the insurance company.

Even if a Resident does not feel that the value of their contents justifies the expenditure, we strongly recommend that a contents insurance policy is taken out as it is usual that a contents only policy will also include a liability extension which will indemnify the Resident against any miscellaneous claims brought against them by third parties for damages they may cause whether in their own home or outside. However, it is the responsibility of individual Residents to check this liability extension is included in their policy.

Additional Points

Residents must ensure that their contents insurance covers their personal possessions for water damage through burst pipes and accidental damage.

Residents are responsible for the maintenance of all items within the walls of their apartment as defined in the lease. (The Manager has a copy of the specimen lease available in the office).

If an insurance claim arises from an incident that involves an item Residents are responsible for maintaining, the cost of repair to that item will not be met. However, the insurance will cover the cost of all other damage to the building or other furniture and equipment in the communal areas, resulting from the incident that led to the claim.

Residents should make their own arrangements for contents insurance.

Laundry

Each apartment has plumbing for a washing machine. There is also a laundry room equipped with drying machines.

Maintenance and Repairs

The Residents' company is responsible (under the terms of the leases) for maintenance, repair and upkeep of all parts of the development other than

the internal parts of the individual Residents' apartment. This responsibility extends not only to the structural parts (main walls, roofs, foundations, timbers etc) of all buildings (including the Residents' apartment) but also to the internal parts of all common and communal areas within those buildings and all external hard and soft landscaped areas. All the Residents through the Service Charge share these costs.

Residents are responsible for the maintenance and repair of the internal parts of their own apartment and the fixtures and fittings situated within it. Residents are also responsible for ensuring that their own apartment is maintained in good decorative order, and that it is decorated at least once every seven years in accordance with the lease.

Surveyor

The Surveyor is employed by the Residents' Management Company for the provision of expert and impartial advice on all aspects of land, property and construction matters. The Surveyor can provide a range of services including design, specification and supervision through to delivery of maintenance works.

The role of the Surveyor is to assist in the property management and maintenance obligations of the Residents' Management Company including a detailed review every five years of the life cycle costs likely to be incurred on maintenance and repairs throughout the life of the building. This exercise informs the annual sum to be set aside to build up the Fund For Future Maintenance. The exercise is reviewed annually by the surveyor together with a review and identification of works and on-going servicing and testing necessary to ensure the building remains in good repair.

Section 20 Consultation

Residents will from time to time be consulted under the provisions of Section 20 of the Landlord and Tenant Act 1985 (as amended) (the 1985 Act'). This provides that the Residents' Management Company must consult Residents (leaseholders at the scheme) who are required under the terms of their leases to contribute (by payment of service charges) to costs incurred on qualifying works carried out to fulfill the Residents' Management Company's repair and maintenance obligations at the (e.g. works to the Common Parts), and where the contribution of any one leaseholder will exceed £250.

'Qualifying works' are defined by Section 20ZA of the 1985 Act as 'works on a building or any other premises' - that is, works of repair, maintenance or improvement.

Meeting Minutes

Board and Residents' meeting minutes are available for Residents to read.

Meters

Each apartment has its own electricity and water meter. The electricity meters are in a cupboard outside the apartment and the water meter is outside in the street.

Monthly Meetings

There are regular monthly meetings where matters concerning Kings Lodge are discussed. This is normally on the last working day of the month. After this the monthly Newsletter is published including matters that were raised and discussed at the meeting.

Morning Call

Any Resident who wishes to have a morning call should inform the Duty Manager.

Newsletters

These are published every month and include a calendar of social activities. The newsletter can be sent by email to family members or other interested parties.

Notice Board

The notice board in the reception area is for everyone's use. It is used for displaying information on social events and notices regarding meetings, etc., but so that it can be kept tidy and up-to-date, anyone wishing to display a notice must consult the Manager.

Pendants

Pendants are available from the Manager, as an accessory to the emergency pull-cord system for a one off payment of £60.00.

Pets

The lease states that Residents may keep a cat that they already own when they move in to Kings Lodge. They are not allowed to replace them should they leave for any reason. Visitors are allowed to bring dogs in to Kings Lodge but must not let them off the lead. Please let your family and friends who are bringing dogs to see you know that they are welcome but we have rules and also to be mindful of the other residents who may be nervous of dogs.

Pharmacy

The local pharmacy Carters will collect prescriptions from your GP and deliver them to your door. Other pharmacists are available.

Post Box

If you wish to leave your letters to be posted in the box by the main door they will be posted by a helpful resident who will place them in a postbox for you. Kings Lodge RTM Ltd cannot be responsible for any mail that may go missing if left in this box.

Security

The main entrance doors are generally kept shut and residents have key fobs to these, but visitors will need to contact the resident for admission by pressing the button on the entry system.

Any Resident who detects anything suspicious should contact the Manager by pulling the alarm cord in their apartment.

Residents going away on holiday, even for just an overnight stay, should let the Manager know.

Service Charge

The Service Charge is agreed by the Board of Directors prior to the beginning of each financial year. If there were any reason to propose a greater percentage increase in the Service Charge than the annual increase in the State Retirement Pension, this would only be adopted if there was an affirmative vote at an Extraordinary General Meeting of the Shareholders.

The Service Charge also covers comprehensive insurance of the buildings and Public and Employers Liability, general routine maintenance of the buildings, equipment, and grounds, electricity and water charges for the communal areas and general office administration expenses, including audit and accountancy fees.

The Service Charge does not include the internal decoration, maintenance and repair of the apartments nor the residents' electricity and water charges. All of these and other costs associated with living in your own home, such as telephone, are the responsibility of the residents.

The Service Charge also contributes a significant amount each year to a Fund for Future Maintenance, (Sinking Fund) which covers the cost of all major maintenance work and periodic refurbishment of the communal areas.

The Service Charge includes:

- All items of building maintenance
- The redecoration and re-furnishing of the communal areas
- Maintenance contracts and equipment "including the lift and electric gates and doors
- Regular cleaning of external windows and the internal windows of the communal areas

The Service Charge is still payable under the terms of the lease if the property becomes vacant prior to sale.

Smoking

The smoke free law does not apply to individual properties, but in all other parts of the building there is No Smoking.

Television

Each apartment has an aerial point in both the lounge and main bedroom, connected to a communal aerial. Anyone over 75 years is entitled to a free television licence. Those under 75 can pay £7.50 for inclusion on the communal licence.

Window Cleaning

The inside of the windows of the private apartments can be cleaned by the window cleaner at your own expense. Please see the manager if you require this service.



Management

Manager

The day-to-day management of the Block is the responsibility of the manager, Mr Billy Allan, who works and resides at Kings Lodge. Although there are set hours (8am-4pm) the manager has to be flexible and is on hand for any emergency outside of working hours. The manager is the first point of contact should you pull the cord in your apartment or press the pendant should you have one. Outside of working hours the call will be answered by an operator from the call centre Centra.

The principal duties of the Manager are:

Finance

To ensure that the finances of the Residents' company are in good order, in accordance with agreed decisions.

Maintenance

To ensure that the buildings and grounds are maintained in good order.

Re-sales

To assist in the re-sale of vacant apartments.

Welfare of Residents

To promote the welfare of Residents, making whatever arrangements are required for their social life and ensuring they receive the benefits to which they are entitled.

The manager is a "resident manager" and works 35 hours per week. The manager is available outside of working hours for emergencies, providing they are on site."

The manager is on hand to help with any problem that the resident may have. If the manager is unable to assist then they will make sure that the resident is given access to the correct authority.

The above information is for guidance only and not binding by law. The information, other than information contained in the lease, is also liable to be altered as circumstances change.

Board of Directors as at 1st January 2014

Ms Josephine Kaye - Chair
Mrs Joyce Dove
Mrs Marilyn Klein
Mr Alan Weeks
Mr Dave Pordage

Finance

The accountant is Steven Gordon of The Greene Partnership.

Company Secretary

Ballancare Ltd

Company Solicitor

The solicitor is Mr Andrew Hart.

Re-sale of Apartments Advertising Both Locally and On-Line

Residents and their families are perfectly at liberty to advertise their properties with local estate agents. Ballancare keep an up to date list of people who have expressed an interest in living at Kings Lodge. Ballancare charge a fee for finding a buyer and a fee for Managing Agent's Enquiries.

Fees: Finding a Buyer	£500
Managing Agent's Enquiries	£500

Buying of Supplies and Services

Ensuring that Kings Lodge receives value for money and the best service in maintaining the scheme.

Links with Professional Bodies

We keep in close contact with the local surgeries, pharmacies and hospitals when it comes to the welfare of residents. Very often the manager will attend meetings at the hospital or surgery in connection with a resident's ability to live at Kings Lodge after a spell in hospital.

Legal Rights of Leaseholders

Leaseholders have a number of legal rights under the Commonhold and Leasehold Reform Act 2002. These are briefly summarised as follows:

1. As the lease requires the payment of variable service charges, the leaseholder is entitled to know how these service charges are made up and to see the accounts on which they are based.
2. The law requires that the leaseholder must be consulted before the landlord carries out works above the value of £250 per apartment or enters into a long-term contract (one for more than 12 months) for the provision of services.
3. The legislation provides protection to leaseholders in that demands for service charges must be reasonable. In the event that a leaseholder withholds the service charge, the Board of Directors of the Residents' Company have the right to charge interest on the unpaid amounts at the rate of 4% above base rate. Leaseholders are advised not to refuse to pay the service charges if they are considered to be unreasonable, but to apply to the

Leasehold Variation Tribunal to resolve the dispute.

4. Where the service charge includes contributions towards insurance, the leaseholder is entitled to ask for a written summary of the current insurance cover, including the name of the insurer.

Further Details of Leaseholders' Legal Rights

Can be obtained from the ARHM or the Housing Ombudsman Service: Housing Ombudsman Service, 81 Aldwych, London WC2B 4HN
Tel. 0300 111 3000
Email: info@housing-ombudsman.org.uk

Association of Retirement Housing Managers
Southbank House, Black Prince Road,
London, SE1 7SJ
Tel. 0207 463 0660
Email: enquiries@arhm.org

Ballancare Limited was established in 2014 primarily to assist in the the management of Kings Lodge RTM (Finchley) Ltd. It is a private limited company.

The two directors of Ballancare are Billy and Nataliya Allan.

The registered office of Ballancare Limited is:
5th Floor, Durkan House, 155 East Barnet Rd,
Barnet, EN4 8QZ
Email Ballancare@gmail.com

Emergency Repairs

If you find that something has broken down in your apartment and you don't have a regular builder then you should do one of the following;

Call the manager, or -

Pull the pull cord and talk to the care line company Invicta who will call someone on your behalf, or -

Call one of the following builders who will endeavor to help you.

Dave Pordage

Dave lives on the premises and may well be your best call in the first instance. If the job is of a more serious nature he will be able to call further assistance.

Janave Electrical

Are the electricians we use at Kings Lodge. There are two numbers 07767 823131 and 07931 132418

Jaro Construction

Again, they are general builders who can be called for any problem if either of the above cannot be contacted.

Please note that you are responsible for paying any builders who attend your apartment. You may want to find out what this might cost before committing yourself to having them attend.

