



Powderhall Village Owners Association

Minutes of Committee Meeting held on 5 May 2010

Present: Ian Corbett (Sec.), Kathryn Tomlinson, Gordon Chromka, Jane Chisholm and Bill Scott (Treasurer)

Apologies: Roddy Martine (Chair), Joanna Bytheway and William Mackie

In Roddy's absence, Ian chaired the meeting

Agenda:

- Approval of Previous Minutes
- Actions from Previous Minutes
- Buildings Insurance
- Gardening Issues
- Any Other Business
- Date, Place and Minutes of next meeting

Approval of previous Minutes. The Minutes of 17 March 2010 were approved.

Actions from Previous Minutes

Fire Windows **Action 02/12//09:** Gordon is still working on the production and fixing of suitable notices to the fire windows to discourage residents from opening them. **Ongoing**

List of Preferred Contractors **Action 02/12/09** Gordon said that the list of preferred suppliers had been added to the website, but the page wouldn't be accessible until he has finished testing **Ongoing**

Water seepage into underground car park **Action 02/12/09:** After inspecting the problem, NHBC has estimated that the cost of repair would be less than the sum of the excesses for each Miller flat (currently £733 per property) incorporated into the NHBC contracts, and therefore NHBC will not undertake this work. Because NHBC will not undertake the work, Miller Homes is also refusing to do anything. The committee decided that Sarah should be asked to arrange for an estimate of the cost for remedial work.

Action 5/5/10: Sarah to arrange for an estimate of necessary remedial work to be obtained.

Staining on gable end of 8 Brae **Action 02/12/09:** This work has recently been done. **Completed**

Rubbish Collection **Action 27/1/10:** This is still unsatisfactory. The bin men are only emptying one large bin of general rubbish at each visit, even if a second bin is nearly full. Also,

there have been a number of cases of chute doors not being re-opened once bins have been emptied and replaced. The packaging re-cycling bin is not being emptied once per week as promised, and the paper and glass re-cycling bins are not being emptied once per fortnight as promised.

Action 5/5/10: Sarah to invite David Bain from the Council to visit Powderhall when he returns from leave to try to resolve this issue once and for all.

Fabric Fund **Action 27/1/10:** Sarah proposes to ask Craig Gorman of Charles White who is a qualified property surveyor to recommend an amount that each flat should contribute to a fabric fund per annum to cover future unforeseen repair costs, and then the committee should decide if and when to ballot all owners about setting up such a fund at Powderhall.

Action 5/5/10: Sarah to arrange Powderhall survey by Craig Gorman and forward his recommendations to the committee.

Buildings Insurance Claim Form **Action 2/12/09** Gordon has received an e-copy of the form from Sarah, has added it to the website and it will be accessible when testing has been completed.. **Ongoing**

Volunteers to organise social event. **Action 27/1/10:** Roddy has still to invite the four volunteers to meet with him to decide on a practical way forward. Kathryn suggested that since the main difficulty appears to be the organisation of such an event, why not arrange a social get-together at a local catering establishment such as the new Elbow Bar and Kitchen in near-by East Claremont Street. If the costs were reasonable, the PVOA could pay for the food and those attending could pay for their own drinks.

Action 5/5/10: Kathryn to contact Elbow Bar and Kitchen and find out how many people it could cater for, confirm that children would be able to attend, get a ball-park figure per head for an buffet and check availability on a weekend afternoon towards the end of August.

Refilling of grit bins **Action 27/1/10:** This has not yet been done, and Sarah will raise again with David Bain from the Council when he visits Powderhall to discuss the refuse collection schedule. Sarah warned that Bain might claim that this is not a Council responsibility until Powderhall Road has been adopted. If this happens, Sarah will get Bryant Homes to pay for the refilling of the bins. **Ongoing**

Offer of help with website Ian has given Gordon the e-mail address of the person who has offered to help run the Powderhall website and Gordon will contact the person concerned directly to discuss how he might be able to help.

Action 5/5/10: Gordon to report back at next committee meeting

Caravans and commercial vehicles **Action 17/3/10** Sarah confirmed that the caravan has now been removed, but is having difficulty identifying the owners of the commercial vehicles being parked at Powderhall. **Ongoing**

Staining on gable end of 18 Road **Action 17/3/10** This work has now been done. **Completed**
Estate agent signs **Action 17/3/10** Sarah stated that this is an ongoing problem as the turn over of flats increases– for every board that she gets removed, another seems to appear somewhere else. Sarah asked to be kept informed of new boards that appear on any communal areas. **Ongoing**

Buildings Insurance

Action 17/3/10: Sarah received the information requested from Deacon itemising quotes for all the buildings insurance policies in force at Powderhall for differing levels of excess. **Completed**

However, there is still confusion about the levels of increase in premiums from 2009 to 2010 (see table below)

Block	2009 premium	2010 premium	% Increase	Loss Ratio for 2009
Road	£8,023	£8,452	5.3%	0%
Brae	£21,169	£28,674	35.4%	106%
2-6 Rigg	£15,615	£18,409	17.9%	99%
7-11 Rigg	£17,161	£23,245	35.4%	190%

The loss ratio for 2009 is a measure of the number of claims made on each insurance during the year. The surprising increase is for the Brae where, having a loss ratio only slightly higher than 2-6 Rigg, the increase in premium for 2010 is much larger and is in fact identical to 7-11 Rigg that had a loss ratio of 190%. Even residents in the Road where there were zero claims in 2009 have had premiums increase by more than double the rate of inflation.

Action 5/5/10: Sarah to seek an explanation from Deacon on the apparent anomalies Between loss ratio and percentage increase in premiums.

The committee was also unhappy about the quality of the information provided in the Owners Policy Schedule that accompanied the recent invoice for buildings insurance. For example, the document refers to “insured perils 1 to 15” (“perils” 9 and 14 have an excess of £1000 while all the others have an excess of £250) without any indication how an individual owner could access a paper or electronic copy of the master policy to find out what these various “perils” are.

Action 5/5/10: Gordon to check whether a link to all four Zurich master insurance policies exists on the website, and if not, to contact Sarah to get e-copies of all four master policies and put them on the website.

The committee was also determined to ensure that the last-minute surprising increase in premiums and excesses never happens again, and would like to see quarterly records of claims made on all four policies during 2010 – the first quarter ends at the end of July. Also, the committee would like a Deacon representative to attend a future committee meeting to answer questions directly.

Action 5/5/10: Sarah to confirm that someone from Deacon will attend a future committee meeting and to arrange for quarterly summaries of insurance claims to be forwarded to the committee during the current insurance year.

The committee would also like to see progress on reducing claims due to water damage in the coming years with a resultant reduction in premiums. If claims continue to increase, the excess for water damage could increase further from the already high figure of £1000, and ultimately, properties at Powderhall could be uninsurable. To make owners more aware of the seriousness

of the situation, the committee has decided to ballot all owners on whether the water damage excess of £1000 should continue to be shared among all owners covered by a policy, or whether the owner of the flat where the water leak originates should pay 50% of this excess.

Action 5/5/10: All owners to make sure that seals around baths, showers and sinks are replenished on a regular basis.

Action 5/5/10: Ian to produce a draft ballot paper for approval at the next committee meeting

Gardening Tenders

Action 17/3/10: Sarah confirmed that Brian Hunter would be happy to attend two committee meetings a year if invited, given reasonable notice. **Completed**

The Gardening Club organised a walk around the site on the afternoon of Friday 26 March to see where improvements to the appearance of the site could be made. In Roddy's absence, an update will be carried over to the next meeting.

Any Other Business

Sarah advised that she is currently dealing with a number of complaints about noise throughout the development.

Sarah also advised that a number of people had asked her about the possibility of having communal Sky dishes installed at Powderhall.

Action 5/5/10: Sarah to ask Sky to arrange for an initial survey at Powderhall to determine the feasibility.

Sarah has asked Annfield Cleaning to quote for the deep cleaning of communal carpets in all Powderhall blocks, and this information will be forwarded to the committee when received.

Sarah is dealing with a report of a running overflow close to the entrance to 9Rigg

The fence panel behind 18 Road that had previously been re-erected has partially collapsed again.

Action 5/5/10: Sarah to arrange for it to be put back in place.

The Council has said that question of the overhanging trees on B&Q property behind 1 and 2 Brae is a private matter between us and B&Q and won't get involved. However, William Mackie, who had been pushing this issue with Councillor Louise Lang is still concerned about the dangers and the loss of light caused by these tall trees, The committee decided that if William was prepared to get a quote for a written survey from a recognised expert, the committee would consider paying for such a survey from PVOA funds.

Action 5/5/10: William to get a quote for a written report on the dangers posed by these trees and e-mail committee members for a decision to proceed.

Gordon reported that some cars behind 7-11 Rigg had been vandalised recently. Residents who regularly park there should be aware and report any suspicious activity.

Gordon also reported for information that the Broughton Primary School Fair is on 29 May from 1pm until 3pm.

After years of arguing with the supply company, it was recently admitted that the company records were wrongly showing that the communal electricity meter in 8 Rigg was being billed to one of the flats and vice versa. The owner concerned had always managed to have the large bills being sent to him amended, but it probably means that the communal electricity bill for 8 Rigg has been vastly underpaid since the flats were occupied. Sarah should note and vigorously oppose any attempts by Scottish Power to recover costs over a number of years.

One of the plastic strips on the stairs between floors 1 and 2 in 2 Brae is loose and could be dangerous. This was reported three weeks ago to the person covering for Sarah when she was on leave but apparently nothing has been done about it.

Action 5/5/10: Sarah to investigate and get fixed.

Next Committee Meeting

The next Committee Meeting will be on Wednesday 16 June 2010 at 7.30pm. The venue will be circulated to committee members at a later date.