



Powderhall Village Owners Association

Minutes of Committee Meeting held on 16 June 2010

Present: Roddy Martine (Chair), Ian Corbett (Sec.), Bill Scott (Treasurer), Kathryn Tomlinson,
Gordon Chromka, Jane Chisholm and William Mackie

Apologies: Joanna Bytheway

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 the meeting on 5 May 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 5/5/10:** Sarah arranged for an independent company, 24 Roofing & Building Ltd., to investigate the remedial work required to make the underground garage watertight, and she now has a copy of the report produced. Their estimate is that it would cost £125,000 to do this properly, far higher than the estimate from NHBC who refused to take this on because their figure was less than the sum of the excesses of £733 per Miller property. Sarah has forwarded a copy of the independent report to NHBC and is awaiting their response. The best solution for us, since it would be zero cost, would be that NHBC force Miller Homes to rectify the problem. **Ongoing**

Rubbish Collection **Action 5/5/10:** Sarah's meeting with David Bain from the Council was cancelled by him at the last minute, and since then, he has been unavailable. Sarah has now arranged for Andy Anderson from the Council to inspect the rubbish collection facilities at Powderhall on 15 June and will forward his feedback when received. **Ongoing.**

Fabric Fund **Action 5/5/10:** Sarah arranged for Craig Gorman of Charles White to conduct a survey at Powderhall and recommend what quarterly contributions to a fabric fund would need

to be made to cover future unforeseen maintenance costs. This work has now been completed and Sarah e-mailed his report to us yesterday, too close to the meeting for any meaningful detailed discussion. This topic will be discussed more fully at the next meeting but at first glance, some of the assumptions made seemed pessimistic (e.g. renewing the electrical wiring in the communal areas after 15 years), and it seems unlikely that his final recommendation that some residents in the Brae and Rigg should pay close to £500 per annum into a fabric fund would get the support of a majority of owners. **Ongoing**

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**

Social event. **Action 5/5/10:** Kathryn contacted the Elbow Bar and Kitchen (corner of East Claremont Street and Broughton Road) and confirmed that they would be prepared to give Powderhall residents sole use of the premises between 2pm and 4pm on the afternoon of Sunday

22 August for a social get-together and a chance to meet other residents at Powderhall. Kathryn

also confirmed that children would be welcome. The idea is that the PVOA will pay for buffet snacks and that people will buy their own drinks.

Kathryn will confirm the date and times with the Elbow Bar and Kitchen, and take them up on their offer to produce posters advertising the event that will be displayed in all blocks. Details about how to restrict access to Powderhall residents only are still being worked out.

Action 16/6/10: Kathryn to confirm date and times with the Elbow Bar and Kitchen, ask them to produce advertising posters, and seek their advice on controlling entry.

Action 16/6/10: All residents to make a note of date and time, and keep an eye out for further details when the advertising posters are displayed.

Refilling of grit bins **Action 27/1/10:** Sarah has had assurance from Taylor-Woodrow that they will do this. Powderhall is now on their schedule as one of a number of sites where grit bins need replenished, but the work won't be done until the autumn.. **Ongoing**

Offer of help with website **Action 5/5/10:** Gordon has still not contacted the person who has offered to help run the website, but intends to do so. **Ongoing**

Commercial vehicles **Action 17/3/10** Sarah, via the permit database, has identified and contacted two of the owners of flats whose tenants have been parking commercial vehicles at Powderhall. One owner has been co-operative and has said that his tenant will be leaving at the end of July, but the other owner is refusing to answer Sarah's calls and letters. A third vehicle, also thought to belong to a tenant, has no permit displayed, and Sarah is having great difficulty identifying the owner of the flat concerned. The committee agreed that it would consider revoking the permits of any owners (and their tenants if applicable) who were not prepared to abide by the parking restrictions contained in the Deed of Conditions that they signed. **Ongoing**

Sky television **Action 5/5/10:** Sarah arranged for Sky engineers to conduct a survey of the blocks at Powderhall that do not currently have a Sky dish. This survey is now complete and

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initial offer from Sky is that they would pay for 65% of the installation infrastructure in each block wanting Sky access (varying from £1200 to £1800) while owners would have to pay the remaining 35% (varying from £700 to £950). **Completed**

There was little interest among committee members in raking matters further at these prices, but

Kathryn offered to contact Sky directly to ask for an explanation of their marketing literature that seems to imply that Sky will provide free installation if four or more people in a block agree to subscribe to Sky.

Action 16/6/20: Kathryn to contact Sky for explanation of above.

Deep cleaning of communal carpets **No Action:** Sarah provided a quote from Annfield Cleaning (£20 +VAT per flat) to deep clean the communal carpets at Powderhall. To keep costs under control and in view of the fact that blocks at Powderhall were built over a four-year period, it was decided not to proceed at this time, and if and when it is deemed necessary, this work should be done on a rota basis, dependent on the age of the carpets. **Completed**

Running overflow at 9 Rigg **No Action:** This problem was dealt with. **Completed**

Fence panel behind 18 Road **Action 5/5/10:** This has been re-erected. **Completed**

B&Q trees overhanging 1 &2 Brae **Action 5/5/10:** William got two quotes, one from Frontier Forestry and the other from Fergus Morrison Tree Surgeons, to conduct a detailed survey and prepare a written report on the dangers posed by these trees. The quotes were identical - £450 +VAT. Fergus Morrison himself had visited the site to meet William, and from ground level had expressed an opinion that there were grounds for concern. The committee decided to see whether Fergus Morrison would commit these concerns to print in a letter if paid to do so. This would provide Sarah and Louise Lang with no information to take back to B&Q.

Action 16/6/10: William to contact Fergus Morrison to see if we could pay him to commit his concerns to paper, and e-mail Ian to distribute his response to the rest of the committee.

If this proves fruitless, the committee will have to decide whether or not we proceed with a full aerial survey and report.

Plastic stair strip in 2 Brae **Action 5/5/10:** This loose strip has now been fixed. **Completed**

Buildings Insurance

Action 5/5/10: Sarah forwarded an e-mail from Deacon explaining the rules they use to determine premium increases for buildings insurance based on the number of claims in the preceding year, expressed as a 'loss ratio'.

For loss ratios between:	0%	and	20%	premium increase is:	5%
	20%	and	50%		10%
	50%	and	75%		12.5%
	75%	and	100%		17%
	100%	and	200%		35%
	200%	and	500%		45%
	500%+				50%

This explains why 2-6 Rigg, with a loss ratio of 99% in 2009, only had a 17.5% increase in

premiums whereas Brae, with a loss ratio of 106% in 2009, suffered an increase of 35%.

Completed

Action 5/5/10: Sarah has forwarded an e-copy of the full, 48-page Buildings Insurance policy, and Ian has forwarded it to Gordon to add it to the Powderhall website. The committee still expressed concern about the clarity of the information that accompanies insurance renewal letters each year, and hopes for an improvement next year. **Completed**

Action 5/5/10: Sarah has confirmed that Chris Cadwallender from Deacon Insurance Brokers would be willing to provide quarterly summaries of insurance claims at Powderhall and attend future committee meetings, if invited, to discuss the claims and answer any buildings insurance concerns of the committee. The committee welcomed this offer, and decided that Chris Cadwallender should be invited to attend the next committee meeting on 28 July. In particular, the committee would like clarification on what happens to premiums if loss ratios were to fall. Buildings Insurance will be the first item on the agenda for this meeting so that Chris Cadwallender can leave after this item of business.

Action 16/6/10: Sarah to invite Chris Cadwallender to next committee meeting to present last quarter's loss ratio figures and answer questions.

Action 5/5/10: Ian had circulated a draft ballot paper inviting opinions 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 or all of this excess. The draft ballot was approved and Ian was asked to forward it to Sarah to post out to all owners.

Action 16/6/10: Ian to forward ballot paper to Sarah to post to all owners.

Action 16/6/10: All owners are encouraged to complete and return the ballot paper as a 60% return is required before the result of the ballot can be acted on.

Gardening Issues

Roddy will arrange an evening meeting with Brian Hunter and committee members to walk around the site and see where improvements can be made. The evening of 5 or 7 July is the likely dates, depending on the availability of Brian Hunter in particular.

Action 16/6/10: Roddy to arrange an evening site meeting with Brian Hunter on 5 or 7 July.

Any Other Business

Sarah advised that the statutory safety inspection of the play park will soon be due.

Sarah advised that she intends to ask Indigo Swan to investigate whether Scottish Power is still providing the most economic rates for communal electricity supply at Powderhall

It was noted that the Council intends to reduce the speed limit in Powderhall and surrounding streets to 20 mph.

Roddy had received an e-mail from a resident complaining about the smell from the adjacent

Waste Transfer Station, stating that there further steps that the Council could take to minimise the problem.

Action 16/6/10: Roddy to forward this e-mail to Louise Lang to see if anything further can be done to alleviate the problem.

Next Committee Meeting

The next Committee Meeting will be on Wednesday 25 July 2010 at 7.30 pm. in William's flat at 1/16 Brae.