



Powderhall Village Owners Association

(www.powderhallvillage.org.uk)

Minutes of Committee Meeting held on 15 September 2010

Present: Roddy Martine (Chair), Ian Corbett (Sec.), William Mackie (Treasurer), Kathryn Tomlinson, Frans Kooy, Gordon Chrumka, and Jane Chisholm. Three new members, Sadif Ashraf, Andrew Nesbit and Dougie Brown were welcomed to the committee.

Since the last meeting, Joanna Bytheway resigned from the committee due to work commitments, and the committee expressed their thanks for all her efforts over the past few years.

Chris Cadwallender from Deacon Insurance Brokers was attending this meeting for the first main agenda item.

Apologies: none- all present

Agenda:

- Approval of Previous Minutes
- Buildings Insurance
- Road Adoption and Parking
- Trees at B&Q
- Update on other Actions from last Minutes
- Any Other Business
- Date, Place and Minutes of next meeting

Approval of previous Minutes. The Minutes of the meeting on 28 July were approved.

Buildings Insurance

Chris Cadwallender of Deacon Insurance Brokers had been invited to attend this meeting to update the committee on the number of claims since May 2010 on the four buildings insurance policies in force at Powderhall (Road, Brae, 2-6 Rigg and 7-11 Rigg), and to answer questions on how we could reduce our premiums following the large rises in May this year.

He summarised the situation as follows:

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| <u>Road</u> (46 flats) | declared value £6.9m Water damage excess £250 2 claims in 2009-09 | reinstatement cost £10.4m 3 claims since May 2010 |
| <u>Brae</u> (108 flats) | declared value £18.4m Water damage excess £1000 | reinstatement cost £27.6m |

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| | 13 claims in 2009-09 | 2 claims since May 2010 |
| <u>2-6 Rigg</u> (85 flats) | declared value £13.5m Water damage excess £1000 8 claims in 2009-09 | reinstatement cost £20m 0 claims since May 2010 |
| <u>7-11 Rigg</u> (86 flats) | declared value £14.8m Water damage excess £1000 17 claims in 2009-09 | reinstatement cost £22.2m 4 claims since May 2010 |

The committee was pleased that the number of insurance claims were substantially reduced, but were aware that the winter months were ahead when problems with burst pipes and wind damage are more likely. The committee also requested that Deacon provide Sarah with a quarterly summary of claims on each policy, and that this information is passed on to owners. Chris said that Deacon would be happy to provide such information.

Action (13/9/10) Sarah to ensure that she receives quarterly summaries of claims from Deacon, and include this in quarterly bills to owners

Chris explained that the increase in 2011 would be based on a three-year history of claims on each policy, so the effect of the last increase of 35% in premiums for two of the policies in May 2010 should gradually dissipate. If claims remain as low as they have been in the five months of this year, an indicative estimate of increases in 2011 was given as 5%.

We then discussed what else we could do to keep premiums low. One obvious way is to reduce the number of claims. If the cost of water damage is less than £1000, then owners share the cost and the insurance company pays nothing, but the fact that it has been reported counts against us as another claim. We need to be aware that there could well be occasions when it is better not to claim but to have the damage repaired privately, and only make a claim when the cost of repair is well above the excess.

Action (13/9/10) All owners are urged to take preventative measures to minimise the risk of water damage by having regular inspection of bath and shower seals and adopting a sensible approach to water usage.

One other piece of advice from Chris, that might enable owners to get cheaper contents insurance, is to make sure that your contents insurer knows that the buildings insurance policies covers all fixtures and fittings, and these items shouldn't be included in your contents insurance also.

Road Adoption and Parking

Andrew had been looking into road adoption procedures in Scotland, and found, via the internet, a document entitled "Standards for Road Construction Consent and Adoption" for the Aberdeenshire Local Authority Area. Relevant extracts are:

"Off road parking areas in residential areas that are provided in lieu of garages or private driveways are not acceptable for adoption." on page 33.

"Private parking areas provided in lieu of garages or private drives and restricted to use by residents will not be taken over for maintenance purposes by the Local Roads Authority and must therefore be subject to private maintenance agreements. Accesses to such areas from the prospective public road must be designed and constructed so as to leave no ambiguity about the boundary of the publicly

maintainable area.” on page 18. Since the parking bays at Powderhall are separated from the road by a sunken kerb, and are constructed with red blocks on sand compared with the tarmac roads with proper foundations, there can be no ambiguity in Powderhall about the boundary between the roads and the parking bays. The committee decided that before any other action is taken, a letter should be sent to Councillors Mackenzie, Lang and Brock urging them to ask Taylor Woodrow to re-submit the RCC plan with all the parking bays (except the 4 for the City Car Club) to be shown in yellow as non-adoptable areas.

When, at the recent meeting with the Councillors, we asked them to approach Taylor Woodrow to get them to change the RCC plan, the Council’s planning officials said that this could not be done. However, we have a letter on file written by Councillor Trevor Davies, Convener of Planning Committee in 2005, saying that the Council was going to recall the RCC and amend it to increase the amount of private parking at Powderhall.

Action (15/9/10) Ian to draft a letter to the Councillors and circulate it to committee members for comment before asking Roddy to send it.

Trees at B&Q

William informed us that Frontier Forestry has now produced its report on the survey of the state of the trees on B&Q land that we had commissioned, and William, Roddy and Charles White all have copies. The report states that the eight poplars on B&Q land are in a dangerous condition after a period of massive re-growth since they were lightly pruned last year. The report recommends that the 2 older trees should be cut back to a height of 20 ft. within a period of three months, and the remaining 6 trees cut back to this height within a period of one year.

The committee decided that a concerted effort should be made to get B&Q to take this action. Jane pointed out that the leylandii trees, while not considered dangerous, were also well above this height of 20 ft. and were cutting out a lot of natural light. Since a number of copies of the report will be needed to accompany the various letters, it was suggested that William check with Frontier Forestry whether a PDF version of the report is available.

William said that the invoice from Frontier Forestry is now with Sarah and will be included in the next quarterly bill.

Action (15/9/10) William and Jane to draft a letter to the CEO of B&Q and forward to Roddy to send. It was suggested that copies also be sent to the manager of the local B&Q store, the B&Q Health and Safety manager in B&Q, and Councillor Louise Lang.

Action (15/9/10) William to find out if Frontier Forestry can provide a PDF version of the Report to ease copying.

Update on other Actions from last 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 link to this page is not working properly. **Ongoing**

Water seepage into underground car park **Action 5/5/10:** Sarah met with Paul Ryan of Miller Homes and Colin Macbeth of NHBC on Friday 10 September 2010. Colin Macbeth completed an inspection of the car park and he has the photos taken previously and also the 24 Hour Roofing and Building report to work from. Prior to validating the claim he has requested a copy of the plan showing that the garage is common to 2 - 6 Powderhall Rigg. Sarah has requested a copy of the plan from Building Control and is currently awaiting it. **Ongoing**

Rubbish Collection **Action 5/5/10:** David Bain has confirmed that he is still monitoring the situation and Sarah has received no complaints over the last month except one instance of fly tipping outside 2 Rigg. David Bain has been informed that not all bin stores will accommodate a 3rd bin for general rubbish and he is reconsidering these cases at present. **Ongoing.**

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 and Dougie agreed to get together to discuss how Dougie could best help to run the Powderhall website. **Completed**

Commercial vehicles **Action 17/3/10** Two vehicles have been successfully removed in the last few weeks. No new ones have been reported and none noted during Sarah's recent site inspection. **Completed**

Annual Safety Inspection of Play Park This has been done and no major faults found. **Completed**

Communal Electricity Supplier Sarah has have now met with John Wilkinson and awaits his recommendation. **Ongoing**

Gardening **Action 28/7/10:** Jane reported that she was meeting Brian Hunter on site on 16 September to discuss the best location for a herb garden, and to ask his advice about having a trial compost bin on the development. **Ongoing**

Social Event The social get together at the Elbow Bar and Kitchen on 22 August was appreciated by the 70 or so people who attended. A number of people had asked if another such event could be arranged close to Christmas, and Sunday 19 December at 5pm was a suggested date and time.

Action (15/9/10): Kathryn to check with Elbow Bar and Kitchen whether premises would be available to us at this date and time.

Signatories for PVOA cheques William reported that all the paperwork for change of signatories was in place. **Completed**

Any Other Business

Fire in Underground Garage There was a fire recently in the underground garage and the clean up operation is well underway. The power washing has been complete and the electricians will be back on by early next week. The only item remaining is the re-painting of the steel girders. A quotation for this work has been passed to the insurers for this and Sarah is awaiting the go-ahead to complete this work.

Gas boilers An owner in Powderhall Rigg has reported to Sarah that when he had a problem with a gas leak in his Powermax 155x gas recently, Scottish Gas told him that this model is now out of date and

that spare parts are no longer available. Owners are advised to follow best practice and get their appliances serviced annually.

Bin chutes We are still getting complaints about people putting rubbish down bin chutes that has not been properly sealed in plastic bags. Last year, a notice to this effect was circulated to Stair Reps. to attach to each bin chute entry door in their block. Stair reps. might like to see if these notices need replacing.

CW Accounts people who pay monthly by Direct Debit are still finding it difficult to calculate whether or not they are in credit from the information given on each bill. Could Charles White provide the relevant information in a way that is more easily understood?

Next Committee Meeting

The next committee meeting will be in Roddy's flat (4/6 Rigg) on Monday 25 October at 7:30pm.