



Powderhall Village Owners Association

Minutes of Meeting held on Tuesday 5th March 2013

Present: Gordon Chrumka, Dr Aamer Khan, Frans Kooy, Andrew Logue, Roddy Martine (Chair), William Mackie (Treasurer), James Marsden, John Riley.

In attendance: Sarah Wilson, Charles White

1/ Apologies: Dougie Brown, Ian MacMillan, Andrew Nisbet, Kathryn Tomlinson.

2/ Approval of Previous Minutes

The Minutes of the PVOA Meeting held on 5th March 2013 were approved

3/ Update of Actions from Sarah Wilson, Charles White Factors

The fire at 4/14 Powderhall Rigg

Sarah reported that the external repairs are complete and that it is likely that the property will be put up for sale as soon as the interior repairs and redecoration are completed. Redecoration of the stair at 4 The Rigg will be undertaken under the insurance cover as soon as the property has been emptied of its contents. So far this has not taken place and Sarah will advise when this is to take place.

05/03/13: Sarah to keep Committee informed.

Compilation of an Overflow / Gas Outlet Pipes Plan for Road/Brae and Rigg

Charles White is preparing a comprehensive site plan showing all pipe / electricity outlets. This is ongoing and is being undertaken block by block.

05/03/13 Sarah to update PVOA at next meeting.

Children's Play Area Entrance Surfacing

Work had been authorised but unfortunately the company has gone into liquidation. Sarah has identified another contractor who will do the necessary work for £1100+VAT, and the Committee authorised her to proceed as soon as possible.

05/03/13 Sarah to Action.

Lift Contracts

The revised lift maintenance contract with Schindler is now in place, which brings a significant cost reduction to residents in blocks with a communal lift.

Recommendation of Common Areas Re-decoration

In line with the Powderhall Village Deeds & Conditions, redecoration tenders have been received for the Road, Brae and the two blocks of the Rigg, 2-6 and 7-11. A letter outlining the Options will be sent to all home owners, with the Committee's recommendation of the fourth Option - which includes revising wallpaper/painting ground floors, and washing wallpaper/painting upper floors.

05/03/13 Sarah to Action.

Replacement side door on Underground Car Park

The door has now been fitted.

Re-issue of Parking Permits

Charles White has sent out the Powderhall Village Household and Visitor parking permits for 2013-2014. These are effective from 12th March 2013.

Charles White (Factors)

Charles White is moving its offices from Morningside to Haymarket on 25th March. Contact telephone numbers and the e.mail address will remain the same.

Insurance

Sarah has been working with Deacon on the four policies relating to Powderhall Village. Deacon has invited six insurers to quote on the development with terms obtained from Zurich, AXA, Aviva, Allianz, Covea and NIG. All insurers approached required an uplift on last year's premiums to ensure that reserves are available should any further adverse weather events occur this winter, and to absorb the increasing costs of water damage losses.

Deacon has negotiated with Zurich to keep their increases in premium to a minimum, based on our long standing relationship with them and their understanding of our properties. Index linking has been applied to the building sum insured (Declared Value) for the coming year at the rate of 2.1%. This figure is based on the Building Cost Index.

After reviewing all the insurers that have tendered, Deacon is recommending that the building insurance should continue with Zurich, and that the Terrorism Cover is placed with Celtic Insurance Company (UK) Ltd Insurance.

| Effective Date | Expiry Date | Insured Name | Buildings Declared Value 2013 | 2012 - 2013 Claims | | Current Year Loss Ratio | 3 Year Total Claims | | 3 Year Loss Ratio | Total Expiring Premium Inc | Zurich & Catlin 2013 Total Premium | Difference with Index linking |
|-----------------------|--------------------|---|--------------------------------------|---------------------------|-------------|--------------------------------|----------------------------|-------------|--------------------------|-----------------------------------|---|--------------------------------------|
| 01-May-13 | 30-Apr-14 | Co-proprietors of Pow derhall Road | £6,419,291 | 8 | £3,882.20 | 99.23% | 15 | £8,826.19 | 75.20% | £5,644.51 | £6,249.93 | 7.59% |
| 01-May-13 | 30-Apr-14 | Co Prop Pow derhall Brae | £19,909,498 | 3 | £1,925.00 | 10.67% | 19 | £19,741.86 | 36.48% | £25,329.68 | £25,717.00 | -0.59% |
| 01-May-13 | 30-Apr-14 | Co-proprietors of Pow derhall 2-6 Rigg | £15,519,204 | 3 | £243,132.00 | 1630.53% | 23 | £271,096.38 | 606.02% | £20,872.00 | £24,220.35 | 11.72% |
| 01-May-13 | 30-Apr-14 | Co-proprietors of Pow derhall 7-11 Pow derhall Rigg | £16,029,700 | 4 | £3,577.86 | 26.62% | 18 | £18,307.87 | 45.41% | £18,958.26 | £19,239.97 | -0.64% |

Owners will be receiving details and a full explanation of this recommendation from Charles White.

Electricity

Charles White has undertaken an energy review relating to Powderhall Village, and has identified that a substantial savings (£4,500 across the complex) can be made by changing the supplier back to Scottish Power.

4/ Residents Parking and Powderhall Road Adoption

With regard to the ownership of parking spaces on Powderhall Road (and our neighbour Hopetoun Village), Councillor Hinds is still in talks with Council Officials and Taylor Wimpey.

The next meeting of the Transport and Environment Committee is on 19th March 2013 after which it is hoped that the matter will be progressed.

5/ Upgrading of Web Site

Gordon and Dougie have been working on a re-design of the PVOA Web Site. Gordon is to organise a meeting to demonstrate options in the next fortnight with Dougie and Roddy and any other Committee member who wishes to be involved.

05/03/13 Gordon to Action with Dougie.

6/ Gardening Sub-Committee

Wall Planting Opposite the Townhouses

Since work on this will need to start in the Spring, a working party was set up comprising Gordon, Frans, Roddy, Andrew and Fiona (volunteer from the Brae). The possibility of digging a trench and planting honeysuckle and clematis was discussed (Gordon has identified suitable plants). It was suggested that John approach his neighbour Nicola Lowe, a landscape expert, for advice.

Sarah is to organise an on-site meeting with Brian Hunter on a Saturday morning (23rd or 30th March) to discuss how to achieve the best results.

05/03/13 Sarah to organise meeting with Brian

Flower Bed at B & Q

A resident has suggested that this might be turned over to vegetables, but it was pointed out that this would not be possible under the Deeds & Conditions. Other options are to be considered.

05/03/13 John to speak to Nicola

7/ Noise from Waste Disposal Plant

John is to contact Council in this regard.

05/03/13 John to Action

8/ Renewal of Boilers

From 1st January 2013, any boiler which has a concealed flue will be condemned by any gas safe engineer who inspects it, until inspection hatches have been fitted. This problem affects many flats at Powderhall. Unfortunately, a number of home owners in Powderhall Village have found that the ceiling voids are not large enough to fit inspection hatches, which leaves the only alternative of replacing the boiler.

Having had his own boiler recently replaced, James can recommend Ideal Upgrades Ltd, who are offering a competitive price to Powderhall owners. (Contact: Ross Wilson, 0131-454 0207; e.mail: idealupgradesltd@btinternet.com to arrange a free, no obligation visit).

Further details on Ideal Upgrades' offer will be sent to owners shortly by Charles White, although it must be emphasised that this is on the recommendation of the PVOA committee and *NOT* Charles White, who are not in a position to make specific recommendations of contractors in this regard.

05/03/13 Sarah to Action

9/ AOB

William has produced a set of Annual Accounts for the year to March 2013 and these will be available at the AGM

10/ THE Annual General Meeting of the Powderhall Village Owners Association will be held at Broughton School, Broughton Road at 7.30pm on Wednesday 10th April.

All four of our Councillors have been invited, and it is very much

hoped that as many Owners as possible will attend.
