

Chelsea Bridge Wharf Resident's Association (CBWRA) Transcription - September 2022

Attendees

Chair: Stephen Thompson
Company Secretary: Catherine Thomé
Treasurer: Toby Spoerer

Larisa Villar Hauser –Burnelli building
Louis Kendall – Building Representative for Warwick
Resident Observer: Anne Cheng

On Zoom

Patrick Savage – Building Representative for Centurion
Qin Xie – Building Representative for Burnelli
Vasundhara Talwar – Building Representative Burnelli

Resident Observer: Max Boden

Apologies

Natalia Nyudyurbegova, Susan de Laszlo, Jean Dornhofer, Kirt Bains, Jovdat Guliyev, Nathan Saiwarren, Vish Jethu – new Building Representative Hawker, Andy Pritchard – new Lanson representative

Catherine

Good morning everyone, thanks for attending on a Sunday morning. As ever this meeting is being recorded. Could I ask anyone who is not speaking to mute themselves just to avoid any interference. I'm Catherine, the Secretary and I'll be facilitating the meeting and Stephen here in the room, along with Larisa and Louis and Toby and Anne is a resident who has joined to observe the meeting today. Online we have Pat and Qin and one of our residents who has joined to observe today. We have had apologies from Jean, from Sai, from Susan and from Vish and Natalia.

The last meeting which was the 29th May, it feels like a long time ago and it was, we were due to have a meeting on the 3rd July, but because of poor availability of committee members, it was postponed until today. So I hope everyone has had a good summer. As far as committee members go, just for the record, since the last meeting, Adrian and Dorota have stepped down. In short, correct me if I'm wrong, we needed, in order to get recognition of the RA, we needed only leaseholders to be members of this committee. So that's the reason why they have stepped down. On the other hand we have **two new additions to the committee**, one is Andy Pritchard, who is a rep for the Lanson Building, but not here today and also Vish Jethu who is a rep for the Hawker Building, but unable to join today.

RA Recognition/Accounting audit/Estate management re-tender

Right so I think I've covered everything. So if there are no particular comments from anyone I suggest we crack on with the agenda and point one, I'll just read it, just to remind everyone we put together, because they are linked, an update on the recognition of the RA, an update on the accounting audit, something on the management re-tender, which we've been talking

about for a while and Jean requested that we talk about strategy and timeline and about right to manage. So that's quite a lot. We won't go into the whole background and history over again, not today, otherwise it would take too long, but maybe Stephen if you wouldn't mind just giving us a quick update on where we are, that would be great.

Stephen

Sure. So with regards to **recognition of the RA by Berkeley, that recognition has effectively been provided**. A formal notification will be circulated accordingly. The Berkeley lawyer required some amendments to the constitution which will also be circulated. Note: Berkeley are the landlords for 2.5 CBW buildings and the Estate. Next steps will be to secure recognition from the other landlords. The Berkeley recognition will provide leverage for the recognition from the other landlords to be pretty much a shoehorn in as they tend to follow the Berkeley lead. Recognition formalises the status of the RA, to the extent it **emphasises then certain legal rights are available with regard to consultation, tendering of service contracts and the visibility of service charge account and insurance information**. The RA has already been provided with this information but I'm conscious that it's better to have that as a right, rather than the favour that it has often been portrayed as by R&R.

With regards to the accounting audit, the vote was to have a **partial audit of accounts** of £5000 in terms of fees. The point being to identify any low hanging fruit, regarding incorrect or excessive charges, and to the extent that there is low hanging fruit then that will open a discussion up as to whether or not it's worth undertaking a deeper dive audit regarding any historical lack of fiscal responsibility on the part of R&R.

Catherine

Just for clarity this is an auditing of the management accounts by Rendall & Rittner over the last few years. So it was to try and **identify big items, which look like we've been overspending**, just to flag big things, to see if there was anything that would seem out of proportion.

Stephen

Roger was going to do this **with the assistance of a leaseholder who is a trained accountant**.

I think really the only outstanding action for that is to sort of formally issue the instruction this week and see whether or not this low hanging fruit exists.

Catherine

Can I again quickly add, so the reason that we haven't done that yet, partly there needed to be that conversation with the accountant.

Toby

There hasn't been a lot of conversation with him since Rendall & Rittner have completely blanked all the questions he raised didn't they, a number of months ago.

Catherine

Yes, so now that we've got recognition we can go ahead with it because Roger can actually ask the relevant questions and get some answers and it's a matter of putting him in touch with the accountant. So would that be a next step for – who knows this accountant?

Toby

Well I had contact with him.

Catherine

So would you mind just trying to follow up, thank you Toby.

Stephen

So I'm happy to instruct Roger and work with Toby.

Catherine

Perfect.

Stephen

With regards to the **management re-tender** Berkeley has indicated it is not willing participate. Fairhold Artemis is obliged participate in accordance with a settlement agreement relating to an unsuccessful 'right to manage' claim that was initiated in 2012. Ideally we would want any retender to cover the whole development and by that we mean all the buildings and the Estate, which is everything else. The vast majority of service charge expenditure is on the Estate.

I think this now raises an open question for us to discuss with regards to where we go next. There are two options. One is that we focus on what we can influence, particularly on the back of recognition, which is being even more robustly **involved in day to day management decisions** that affect both expenditure and the quality of the environment that we live in. This is a given and we already have this ability.

The other discussion point is that on the back of Berkeley's refusal to participate in the restender, do we go down a path that sends a message to the extent that we **apply for 'right to manage'** accepting the sub-optimal outcome, that it won't be for all the buildings and the estate (post the FirstPort Property Services v Settlers Court RTM Company in January 2022 leaseholders only have a right to manage the buildings and not the estate) and try and approach it from a **building by building** perspective. I can see the argument for the latter in that it shows our dissatisfaction with RR but am concerned that it may not result in a good net outcome for leaseholders in the short term. I think it's something that committee should vote and propose that we canvass committee members for their views. I think we need to know **what would a partial 'right to manage' in accordance with particular buildings look like and how would it work in terms of costs v benefits.**

Toby

I was just going to say, particularly **in the Fairhold buildings it would give us complete control over the buildings, plus we'd have the right to insure.** We know we are getting completely screwed over on insurance for Fairhold buildings. We could probably bring our insurance down by £600.00 per leaseholder, just on insurance for the Fairhold buildings and nothing is going to change if we continue down this path with Berkeley and Rendall & Rittner. I mean you know we've had the RA set up for a year and a half now, briefings have got better with Brian, but all we've achieved is the relining of the smallest pond on the whole estate, to then go and fill it with roof water and you know the place still looks as it did two years ago. I know that the piazza looks better, the fountains are working, but I don't, I just feel if we had the control, we can do more with it, you know the state of buildings are shocking inside.

Stephen

I don't disagree just conscious that we discussed a right to manage claim for the buildings only with Roger Southam, who is a consultant in this space, I didn't leave that call feeling that partial right to manage was an optimal outcome. But in short the, I think it's a question for the committee to vote on. Personally I'm not in any camp particularly and agree with everything you've just said Toby.

Catherine

For the committee to vote it would need to have a bit more information, which at the moment we don't have. So I understand Toby's point which I think is to actually have a building case, so whether that's one of the Fairhold Artemis buildings, but as you said Stephen, what does it look like, what's the next step for this to happen, because we don't know what we are voting on at the moment, we don't have enough information.

Stephen

Agreed.

Louis

I think apparently, it was before my time, but there was some management put forward where Warwick was separate and then that came in from the very, very beginning. But I think we should also understand the costs on the development, meaning at the moment we employ, I don't know say six cleaners and other people that kind of do work in the building, if then they turn round and say well the cleaning is then managed by the management of say Warwick, is this date going to have like a redundancy cost on staff...there could be additional costs that we have.

Stephen

I mean one good start point would be to go back to Rendall & Rittner who have recently provided a summary of what the current staffing list looks like and how much each individual who works in the Estate team is paid. So what portion of this is effectively, if it can be done, specific to the Fairhold Artemis buildings. I mean the insurance that Toby, it's a no-brainer, you know we are paying an excessive amount of commission for those people who are leaseholders in that building, one of which being myself. So that is something that I think is the strongest argument and you could say well you know the staffing downside would have to be pretty high to counter the savings you'd make from insurance.

Larisa

Just that also I think that there is a bit of a disconnect, we've spoken a lot about RTM not being possible, but desirable, or you know self-manage being desirable for the whole Estate and then, but without actually then equally sort of knowing exactly what we would be getting ourselves into. So I think that if we were going to do it for the buildings, there are going to be questions for sure, but there are things that we could work out in terms of redundancies. So then you know it requires thought, it requires planning, because we can work with Rendall & Rittner, we could sort of speak to them about the consequences and how, you know it's going to take some time anyway to set up, if there were for example redundancy costs, well maybe then for six months you know, we would for example, I don't know, you know use their cleaners and pay whatever portion for the building, you know there are ways around it. I think that yet another advantage of doing it, is that one of Berkeley Homes' big objections is the fact that well you know you can't really cope with doing it and it's not as lovely as you think it's going to be, and you know you're only a Residents Association and you are only a

handful of people and what do you know anyway. I think that if we are able to show that there are advantages and benefits, even if they don't involve bringing the cost down, at least if the service is better, at least if residents have more input that they are actually getting what they want and the Estate is looking how they would like it to and that is also an advantage.

Catherine

Can you remind me which are the Fairhold Artemis buildings?

Toby

It's Centurion, Oswald, Howard and Horace.

Toby

But staffing costs are predominantly in the Estate aren't they. I mean the only starting cost really that is probably exclusive to say Howard building would be the cleaner and we're paying something like £25,000/£30,000 just for the cleaner in Howard, which would kind of indicate that we should have a full time team in that building, yet when did you last see a cleaner in Howard building. And if you walk round there during the week, they are just not present. Plus we wouldn't have to pay the VAT on that persons wage, whereas you know our concierge, I think that would fall under an Estate cost, which we'd continue to pay anyway as part of the estate service charge.

Louis

Just I think we need to have maybe a conversation with L&Q, that's one of the buildings that we do, because they are a charity and they did the management and the maintenance and things in the past, it's, maybe Stephen you know, it's that if we don't want Rendall & Rittner are they going to insist that they take it back in-house, because I think we integrated into the Estate originally, because the level of service in Warwick for maintenance and things wasn't good enough and it was done by L&Q. So as long as there's autonomy to say that we have another management company, I think there's a concern that if it goes back to L&Q actually we could end up in a worse position.

Stephen

I think that's a legitimate concern. Toby, Larisa and I discussed this with Roger, to the extent that there is a problem in the sense that the estate management company space is quite sparsely populated in terms of entities that are capable and willing to work as estate managers onsite in a development like Chelsea Bridge Wharf. So effectively, what we're talking about here from the research we've done and research can always throw up something new, but there is only one other contender in the space that is not effectively Rendall & Rittner. This is the essence of the debate. The ideal is complete 'right to manage' with regards to the whole development. Second choice options would be a gradual right to manage building by building approach, but you will always require an estate management entity of some sort.

Toby

The Estate is more complex I guess than the buildings isn't it, taking Howard building for example, it is just a small block of 200 apartments, we don't necessarily need a big estate manager to manage the building.

Stephen

So just for my benefit Toby, we are saying that really in terms of needing to have people onsite, the actual estate management of the buildings themselves, if it was just done by the RA, would consist of cleaners and maintenance people?

Louis

But then you need someone that's responsible that maybe, I don't know, for example I have an apartment that is in a complex of about 280 flats and that is managed actually by an estate manager. So they send someone every single week, maybe twice a week, to then just do a walk around of the whole estate, they pick up on any other maintenance issues and then they log them on and then they book the ... So you almost have like an estate manager, but that estate manager only works one day a week, or half a day a week, just for say Warwick. So you get an economy of scale, but you almost need someone to pick up on all the other issues.

Stephen

So concrete actions, if the committee can, on the back of this discussion spend a bit of time reflecting what questions spring to minds regarding partial right to manage. We have asked Roger to sketch out what the partial building by building approach to 'right to manage' would look like and potential pros and cons. So a combination of that document, taking onboard any thoughts and direct questions that everybody on the committee has, will be the substantive material for the vote to go out eventually.

Larisa

And also, just that a decision also needs to be made about how to proceed in terms of whether we do want a building as a kind of a case study and then use what is learned from that, to then extrapolate all the other buildings, or whether we just kind of like go for it, for all the buildings.

Catherine

I think starting with one building is a good way, because there's not many of us on this RA Committee and there's not many people who are engaged and actually active. It can't be always be the same two people in this room.

Toby

Well it is going to be a big job to get 50% of leaseholders, so it kind of makes sense to just start as though we are going for everything and if we don't, we can keep it in our back pocket. We can just start with Howard or Warwick or whoever and then just kind of roll it out, but it's better to get the numbers, so that we've got them as and when we need it, isn't it. And if we can 'right to manage' we don't even need to change things, we can still keep it with R&R, but we are the client then.

Stephen

Which changes the dynamic.

Toby

And surely just being the client is a better position to be in, you know we literally don't have to touch a thing from where it is now, but you know we are the client of the buildings and ...

Catherine

But we have to start with a case study, we need a starting point, which we can roll out for all the buildings afterwards.

Stephen

Okay. Any questions?

Qin

Hi, I'm just wondering how would the sink funds work, if one building is going to be separate from all of the others and who would be in charge of that and who would safeguard that money?

Larisa

They're separate.

Toby

Every building has its own internal, external, an estate fund anyway. So I know from Howard we have an internal and external budget and then there's an estate budget which obviously we wouldn't have any control over. But any reserves specific to that building would then be the responsibility of the management or RTM of that building.

Stephen

Next agenda item is the maintenance action tracker, which has been circulated by email and which all your comments have been consolidated. The tracker is a platform that enables residents to **list maintenance issues that were important** and reconciling that list with the Rendall & Rittner maintenance issues list with a view to residents' concerns being addressed. That document has been prepared on the back of the request from the RA, comments were requested from the committee with regards to particular items that they wished to include.

Louis

So we have provided R&R with an excel document, it has the items that are either outstanding, or new items that have been added and that tracker has gone over to Rendall & Rittner. They add their comments every two weeks and then they basically give a timeline of when these actions can be achieved, or updates, for example that they've gone out to go and get quotes. So from this there's a bit more of a log in terms of what is like outstanding and we can kind of manage it.

Catherine

That sounds really good.

Stephen

And very briefly just for my benefit, in terms of the conduit for leaseholders that are not committee members, to be able to contribute to this platform, how is that done?

Toby

Is it better just to keep the report maintenance issues via the app, because we get a copy of that and so does Rendall & Rittner. There's a report a maintenance issue and as long as people report it via the RA and R&R get this.

Toby

Whoever is managing that spreadsheet maybe they need popping in, if that's Louis, then maybe you just get added up on the distribution list that you then get a copy of that.

Catherine

Great, thank you. Next, well we were going to talk about the upcoming residents meeting, but it's no longer so upcoming as it's been postponed to October. So if there's anything, is there anything to comment about this residents meeting which has been postponed? It's out of our hands obviously, so we'll move to the next item, which is using reserve funds.

Stephen

The purpose of **reserve funds** is to act as a savings account for the development, for the proverbial rainy day and obviously prudent practice is to ensure that you have a reserve fund that is ready for contingencies that could arise. One of the biggest issues at CBW (and one that I've raised the issue with R&R (Richard Daver)) that we have a legacy maintenance issues. It's all very well hiring a new estate manager and estate management team but we have five or six years, of maintenance mismanagement and neglect to address. I think that it's this legacy mismanagement and neglect that is responsible for the much of the antipathy leaseholders have towards Rendall & Rittner, and for the record I share that most strongly. Have conveyed the message to Richard Daver that you made this legacy problem and you need to come up with some form of a solution to address it. He's response -- we've now appointed the right people and we've given the RA a say in terms of how things are now done. My personal view is that from a maintenance perspective we need to get the CBW to position where it looks and functions as close as possible as to how it did on day one (this is broadly what the brief of any estate manager is, believe it or not). This has not been achieved in recent years and most of the day to day frustrations relate to the fabric of the buildings, things like bulbs, carpets, cleaning, holes in walls etc. I think that that we should bite the bullets and instruct Richard Daver to spend some of the reserve funds, subject to very, very robust RA oversight and get the development looking like it did on day 1 the start line. At the moment I can't help but think we're three miles behind the start line. Again I think this is a vote **for the committee**, I don't like the idea of dipping into the reserve funds, but I don't see any other alternative to get this place looking as it should.

Louis

So in terms of the reserve funds the RA has asked as part of the budgeting exercise for at least a breakdown of the reserve funds and how they're being considered for future years, because we know we'll have other costs like lift refurbishment. So I think it's important to spend the money where we need to, but it's also important that at least we start making sure the reserves long term are in the right place for any other work that needs to be done. And separately, just kind of linking in with the lights, as many things like changing the bulbs in the sensors, we know it's a cost that we need to spend. So there's actually a benefit to slightly spend ahead, use some reserves and do that work now, because then we will save on the electricity costs and other things. We are only going to have to spend the money, whether it's delayed or not, so it's better just to spend and just get the job up to standard and then we're in a better place and it will cost us less.

Toby

I agree with what you are saying as well that we do need to dip into reserves. I think one question to ask as well is that buildings that have had cladding done, can we reallocate some of the external reserves to the internal reserves, because arguably for Lanson I think they've

got something like 40 million pounds in external reserves, but you know to all intents and purposes, it's got a new façade on there and you know as long nothing goes wrong with the roof you know that money shouldn't be needed and we don't necessarily need to keep building that reserve. And I think it does need to be a very close oversight over R&R on this with the costings, because it's going to be like the ponds, you know a 500 grand project, turns into a 2 million pound with R&R.

Stephen

Agreed and I've made a note to raise that this internal/external question, I wouldn't have known that without your prompting.

Larisa

I maybe just repeating or may be summing up, but just that rather than, I am really uncomfortable with this for many, many reasons, we would need to oversee 100%. But also rather than making it a sort of carte blanche okay we can, we agree to dipping into the reserve fund to get things up to scratch, it's more sort of in line with I think what Louis was saying, is to actually do it job by job, rather than, you know this job, okay we agree.

Stephen

It shouldn't be a blanket approval, I agree.

Larisa

If it was a blanket approval we could suddenly find we've got no reserve fund left at all. All of that needs to be super tightly managed I think with our involvement, because they've done nothing so far to show that they are going to be able to do it.

Stephen

Agreed.

Catherine

So can we agree that we need to have an **RA committee vote** on this, to instruct R&R to dip into the reserve fund, but you know whichever item needs to be confirmed by us, not a blanket approval to just dip in.

Louis

They need to come back **first with the budget and the breakdown of this is the current situation of the reserve fund** and this is what we have it earmarked for over five or ten years. This is then the balance that's available, or if there isn't a balance and there's a shortfall that we agree to spend now in order to rebuild those reserves in the future. But I think the two, in terms of spending versus amount there needs to add up together and then it's approved.

Stephen

Agreed and on the back of that, and this is something that Jean raised on Friday, the Rendall & Rittner organised meeting that was scheduled this week that was intended to go through the budget and explain past expenditure and certainly on the back of this, I think it's legitimate to ask John for the budget for the committee now, because obviously the materials must have been ready, you assume for Wednesday and spend the next couple of weeks ourselves going over that, to answer the questions that you've raised, to set the scene for the discussion about what we're going to. Very briefly in terms of the question to the committee,

as we said with the re-tender discussion, if you could be having a think about points, as Larisa just made, points that need to be considered with this dipping into the reserves conversation.

Pat

I just feel that if we're going to do, give an instruction to Rendall & Rittner to do that, to spend into the reserve fund, a good idea might be to have a, like if you're doing any job, a specification of the work. So that it's actually not something that it will be just verbal and they'll fly off the handle, get everything, get whoever we need, or whoever, maybe Roger or somebody like that, to come in and basically itemise everything in each block and say this, this, this, everywhere. Then at least you have something, a schedule to come back to. If you've got no schedule, it's like having a specification of work and if you're doing a building it's just the same thing, so then they can't go off-piste and say oh we did this and we did that. Then you've got them under control.

Stephen

That's a great idea Pat. I know from your experiences and Toby can probably chip in on this as well, if we can maybe work together to ensure we end up with that schedule, because that's going to be the gatekeeper to address Larisa's point, in terms of mapping certain baskets of reserve fund, to certain jobs.

Toby

I think if it is maybe worth the RA getting quotes across things alongside R&R like we did with the pond.

Stephen

Definitely.

Toby

And also the other thing that concerns me is they're talking about doing the carpets first you know when the ceiling tiles need doing and just logically, you would do the lights, the ceiling tiles, paint the walls and then do the carpet, because this is just going to be a typical R&R scenario, where we do the carpet, but then end up doing the ceiling and the painting and ruining the carpet and starting all over again.

Larisa

If we are going to do the RTM for say Howard building that that should be taken into account, because you might want to decide to do the carpets and all the rest as part of the RTM, or even getting it done by Rendall & Rittner out of the reserve fund first. And also in terms of the vote I personally would suggest and appreciate that we actually, the vote is on the actual language that is then, will be put forward to Rendall & Rittner. So we are actually voting on the text that is then being given to them, so that we can include all of this stuff about schedules and all the rest of it, because, so that individually we know what we're voting for.

Stephen

Yes and I can't emphasise how important this point is, in terms of safeguarding the leaseholder's interests and the reserve fund. It's not a discussion to be had lightly.

Catherine

So just the **first step is to get the budget**. And you're on it, Stephen and then a group of RA committee members will look at it and produce a text, which will then go to the whole committee for the vote. Correct?

Stephen.

Yes.

Catherine

I'm just making sure I got it right. Excellent. So just under R&R we also had on the agenda briefly to discuss **electricity savings**, because the cost of the electricity going up and being a concern for everybody, no exceptions, is this something we wanted to discuss further? I guess it's related to the **lights** issue ... I think Natalia may have started this, but she's not here today, to do with the car parks, does anybody remember?

Toby

I know they are on 24 hours and Louis actually sent a really good YouTube video with the lights, you maybe leave half of them, they light up the car park as you drive through, which would at least take out half the lighting. I'm not saying we could take it all out. And the other issue I had is that so many buildings, we just have electricity and lighting on 24/7, because none of the PIR sensors work. This is going back to 2020 I think that I've been raising this with R&R and still they're not working.

Stephen

I will raise this too with R&R.

Toby

Why can't we just get an electrician onsite to go through the buildings in a month and be done with it, you know why are we doing a little bit of help for one, then putting a little bit in Lanson and then stopping for eight weeks, and then you know we just need a contractor here onsite to go through every building and just get it done.

Stephen

Good idea, I'll raise this too.

Toby

I just find it infuriating when the most basic maintenance isn't done.

Stephen

Yes there's two things, there's **estate lighting** in the context of the current issue with power charges generally and it being as Toby said a relatively easy win, just to ensure you've got the right type of bulbs and the right sort of sensors. And then it's all under the umbrella of lighting, but the issue on, the fact that the big lights on the piazza have to be replaced. They were never any good I don't think but there is a mismatch between the bulbs that can be used versus the capacity of the lights to take them and not blow up essentially.

Louis

One thing just to add, they are working at the moment on making sure that the external lights run on a dusk until dawn sensor. So they're going to change all that over and that should be within the next month and it's just to make sure that at least we've got lights at 5 o'clock

when we need it in the winter, but we don't have the lights on at 5 o'clock in the summer when we don't.

Stephen

Common sense you would think.

Updates

Catherine

Well to Qin's point we will try to have more discussion and less updates during the meetings, but since we haven't met since May, I think we need to just quickly run through things. So the first one on the list here is where we are with Sopwith Way access.

Louis

Okay so **Sopwith Way**, Stephen and myself have been speaking to John on this, they now want to bring quotes in from two other companies and that's to make a more integrated system with access. So as Stephen had gone back and said like this project has gone on way too long and there's been too many stalling points and we are just saying we need to get the job basically moved forward this week.

Catherine

So for the record, originally I think we had hoped to work with Battersea Power Station, but to cut a long story short, that is no longer the case, so we are moving forward with R&R getting quotes. Is this right?

Louis

Yes.

Catherine

Perfect, great. And what about the bollards by Garton Jones?

Louis

The **bollards by Garton Jones** is a project that is still meant to be done within this year. They have quotes and they were concerned originally about access needed in order to repair the ponds, but we had highlighted that they could install bollards that have the fireman's thing that can be removed and then they can still have access. So we need to chase that, but it's still on the list to be done within this year.

Catherine

Great, thank you. And the **ponds**, who is the pond expert? I'm looking at you Toby.

Toby

Centurion has been completed now, and they are waiting for the hosepipe ban to be lifted then fill it with green roof water from the top of the building. They were meant to be doing planting in the Centurion Pond, I haven't seen any sign of that happening and it just seems to have gone off track at the moment and needs a bit more project management from the team.

Catherine

Lights I think we've covered, indeed. And then there was the **security hours** which were going to be reviewed, the patrol on the piazza.

Stephen

The discussion I had with Brian and John was that the initial allocation of hours didn't make any recognition of the fact that the prime times you need a presence on the piazza, I've noticed are Friday and Saturday evenings being the most vibrant, with regards to deliveries and whatever else. On that point and maybe commentators would say well you would say that wouldn't you, I think things have improved, to the extent that I haven't been nearly run over by a moped, or even seen one for well, throughout the period of time over the late summer where you'd expect to see them. I'm asking, well it's going to be fitted this week, although it does seem that the problem to a certain extent has been solved, that there will be a sign with a moped with a line through it, saying leave it in front of the bollards and things, just as an extra bit of optical encouragement. But the upshot I don't know if you've seen, but I have seen security, they are there. The problem was we don't want to keep paying for someone to be mooching around when no one needs them to be there.

Louis

At 5 o'clock on a Monday morning.

Stephen

Exactly. So that's been amended, I'll circulate where we got to this week, but in short it means you've got somebody from 5 to sort of 2.30/3.00am on Friday and Saturday evenings and a lesser attendance on non-peak times. That said if anybody has a view as to what they, because we are all eyes and ears of one organisation, if you have a view as to what a peak time is, when you've seen undesirable behaviour, or mopeds, then shout out.

Catherine

Well if you could actually the circulate the hours that have been agreed, then we can comment on it.

Stephen

Yes will do.

Vasundhara

On that topic I just wanted to talk a little bit about safety. I don't know whether anyone else feels the same way, but I still feel that exactly the peak hours as you said Stephen, walking down across the bridge and entering the complex, that food truck, I mean that burger joint place is still attracting a lot of crowds that makes the entry into our complex feel unsafe. I don't know whether other people feel the same way and whether, you know I just feel that the security that we have, whilst, I'm not saying that they aren't necessary, they absolutely are, but I don't think they are able to mitigate that issue just by being present.

Stephen

I couldn't agree more Vasundhara, as you know I think we share similar views on the effect that that particular food outlet has on the quality of life for people that live in the development generally. This is one of my 'return from summer to do lists' but in short it was a reply from Wandsworth, essentially saying that the burger van served a community purpose and was a legitimate business. Obviously we've got a lot of evidence that can go against that. But I think what this will actually involve and this is why it's sort of slipped a little to the bottom of my 'to do list' because it's going to be quite involved, would be to actually initiate a nuisance claim, to Wandsworth Council. To be honest I don't think unless we show our

teeth, I don't think we are going to get any traction. I mean the initial response was less than helpful. So that's with me Vasundhara, but yeah very much on the radar.

Vasundhara
Okay, fine.

Catherine
I don't think there is an update on insurance is there?

Stephen
Not at the moment, no.

Catherine
And the **hotel bins and refuse**, I think that is something we have talked several times about. I'll give you the quick update I got from Sai, who is not able to attend today, who said that he had raised this with John from R&R back in July and chased, but hasn't heard back. He's also contacted the council and that hasn't got anywhere so far and he suggests the best next step would be to just talk to the hotel directly. Stephen

Stephen
Qin has been also very much all over that this year hasn't she.

Louis
Yeah so John emailed this week and he said the hotel have undertaken several additional measures to prevent this from happening, basically with the bin lids being open. They've increased the collections to six days a week, staff have been trained in order to keep them closed. They, the most important point though for us is that they said they hadn't received other complaints about glass bottles and issues like with noise and he said if, so we would imagine that we would get more residents to basically report this, if there was really an issue. So they are basically passing it back to us to say we need more people to complain about it, in order for them to take it kind of more steps maybe. Any evidence is much appreciated.

Qin
Qin here I just want to interject about the glass bottles. I've found that it was much more successful to make a complaint directly to the council regarding noise, because when they were doing it before, it was well after midnight. But I mean recently it seems like they were only doing it at like 7am, which I think is then past the time that the council can basically take action. But basically I think in 2019 when we last complained, that issue was resolved and I kind of see that it will be the same issue with the bins where we literally have to complain to the council that it's a vermin problem and then that will be solved.

Stephen
What's the action Qin, what do we need to do for instance.

Qin
So basically when you, or if you just google Wandsworth Council, noise complaint, or, I can't remember what the other term is, but there will be a form that you fill in and then they will call you back and you just say you know they'll keep on like dumping glass at 1am or whatever.

Stephen

So the action is, residents talking. We'll post that on the app as well shall we, to let people know.

Qin

Yeah I mean I've posted the link before several times, um, basically yes the council is the place to go.

Any other business

Catherine

So the next item is very brief, it was just something that Larisa and I talked about I think at some point, was about reviving the **newsletter**. A lot of people are on the app, but not everybody and so in order to reach more leaseholders we felt it's important that we do have a newsletter, even if it's just sending minutes of the meeting. But at least that way they would be informed and reminding them perhaps to join the app if they can, because that is the most direct way of being engaged with us.

Catherine

So we have a database which Dorota worked on a lot, so we need some people to work on the newsletter. Yes Larisa, wonderful.

Larisa

I mean the only thing that I'm not good at is the digital aspect, so I'm happy to do like the writing, but if it's going to be fancy pictures or ...

Toby

I don't mind helping with the artwork.

Catherine

Okay, great. It doesn't have to be extensive. I think it's important just to keep leaseholders informed and engaged.

Larisa

So once a month after the meeting?

Catherine

Once we have the transcriptions, so we can share, exactly. Once a month, perfect. And in Any Other Business, a quick two things, I know several of us have mentioned it, was just we are quite a large committee, not everybody as engaged, or active as they could be and we wanted to **vote on attending in person**, because it does make for better conversation and better participation and more effectiveness. Today is quite a small group here and online, so it's perfectly manageable and it's great, but it doesn't always work. So how do we vote given that there are so few of us here?

Louis

Like should we send out a vote?

Larisa

Email, yeah.

Catherine

We'll do it by email.

Stephen

I mean just to be clear what are we asking, I mean my view would be that people try and rock up twice a year. I mean we've got to be sympathetic I mean particularly with Jean and childcare issues.

Catherine

But we only meet once a month, I mean you know either if it's important, I think people should be able to make arrangements to attend once a month and if not, they miss the meeting and they read the minutes and they come to the next one. I mean that's what happens with most meetings isn't it?

Qin

Sorry Qin here, I just want to interrupt that. I mean the fact of the matter is that we have so few engaged committee members anyway, do we really want to make it a situation where we have even less, because people can't make it for whatever reason. I'm personally going to be travelling a lot for work this month, you know I'm flying to the US tomorrow and then Australia after that and I won't be back until near the end of October and having zoom access, is the only way that I would be able to be engaged and you know obviously I personally would like to stay involved.

Catherine

I understand that and I appreciate you travel a lot and I think you're not the only one, there are a couple of others that do travel a lot.

Larisa

Yeah just maybe to have like a sort of like extenuating members section, so you know there will be maybe Jean, you know, Qin that have reasons, but as a ballpark thing it's an in-person meeting.

Stephen

I mean yeah Paddy is a long way away, I'm torn to the extent, conceptually we all know there's nothing better than being in a room, that said to echo Qin's point, in a dynamic that we struggle to get engagement anyway, to create a barrier to entry. I mean let's put it out there to the committee, but I'm as you can see, I'm conflicted.

Catherine

I agree we can make exceptions. Thank you Qin, we are not trying to get rid of you!

Stephen

Or you Jean, for the record.

Catherine

And the final point was just that throughout the summer there were so many **email chains** again and several committee members asked to be taken off. I personally dropped out for other reasons, but it's incredibly difficult to then catch up on what's going on. So I don't know, I understand that sometimes we circulate emails, can we have really clear subject lines and if we're going on a different topic and can we put the topic on the subject line please, so

it's clear. So that people who don't want to be involved in that particular conversation can just switch off.

Stephen

I think to be honest they are starting to disappear, the concept of never ending email discussion that don't relate to an action, without being in anyway obstructive or aggressive, personally I can't, I haven't got the time, or the bandwidth to get involved and personally I don't think they serve any purpose either. You've noticed my emails are generally focused on FYI's of what I think are the important substantive developments and other than that I can say that the committee meeting once a month is the place for most discussions. So you know I would urge committee members to just try and keep emails to objective actions or discussions about something pertinent. And to be fair I think recently the emails seem to have tailed off a bit so.

Catherine

Yes, indeed. Any other business, anything anybody else would like to raise, before we close?

Larisa

There was this thing that Kurt raised about the **insurance** ...

Stephen

Yes that's correct. FCA are due to publish a report on insurance commissions on policies for blocks of flats. The expectation is that leaseholders will be able to claims commission refunds **if they are listed as "co-insured" on their leases** (ie they have the same rights as landlords and the insurance broker has a duty of care to the leaseholders as well as the landlords). If leaseholders have a case they can claim back 6 years of commissions. Freeholders, agents and brokers often choose insurance deals that maximise their own remuneration rather than those that would be best for leaseholders that my result in commissions up to 50%. Have discussed this with Duncan Smythe, Pat's brother-in-law who is the insurance business. We look into whether any freeholders have charged for secret commissions it's worth noting that the cost of the Fairhold Artemis policies seems excessive. What are the charges Toby?

Toby

Approximately L&Q are paying about £200.00 per unit, Berkeley are paying about £300.00 per unit and Fairhold Artemis, I can't remember off the top of my head, but it's closer to £800.00 to £100.00 per unit, so it's a massively inflated.

Stephen

So in terms of a number, let's assume being charitable that the Berkeley benchmark at £300.00 per unit is approximately the going rate, if you're paying £1000.00 per unit, that's 700 quid's worth of commissions per unit that potentially on the back of this legislation could be claimed back for a period of six years.

Toby

It was £50,000 last year that Fairhold buildings paid in commissions.

Catherine

Just before we close I think Louis wanted to add something about Warwick building.

Louis

Just one extra point that a lot of residents in Warwick have been chasing on, was the **Warwick electric refund**. We were told originally that we would have the amount added into the end of year accounts, which were due in August. They haven't yet issued them, but John has said, we are still finalising the overall position with the intention that it's resolved before the March year end accounts are issued, of which the March year end should be issued basically in September. So we are still chasing and it's still an outstanding matter, but we are on it every week. So hopefully we'll have an update soon.

Catherine

Thanks everyone for joining. We haven't actually set the date of the next meeting, sorry I forgot, I will circulate that with the minutes.

END OF MEETING