

# Anchor Tenants Limited

*Registered under the Industrial and Provident Societies Act, 1965*

55 Laburnum Road, Leicester, LE5 1FS

## Shareholders General Meeting Agenda

The general meeting of the above society will be held in **Laburnum Hall, 55 Laburnum Road** on **Wednesday 29<sup>th</sup> October 2014 at 7.00pm** to transact the following business:-

- Propose and second the minutes of the previous general meeting and subsequent special meeting.
- Matters arising from the minutes of the previous general and special meetings
- Chairman's report
- Nominations for committee
- Appointment of Scrutineers (if required)
- General Business

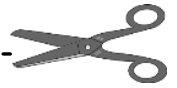
Susan Swann (Mrs.), secretary.



# Committee Members

## *Order of Retirement*

<b>L Osborne</b>	<b>2015</b>	A Ridgway	2016	K Creese	2017
<b>A Benning</b>	<b>2015</b>	J Benning	2016	I Pawson	2017
<b>M Carter</b>	<b>2015</b>			T Gee	2017



## Nominations for Committee

I hereby nominate Mr/Mrs/Ms/Miss \_\_\_\_\_

of \_\_\_\_\_

For a vacant committee position

Print name: \_\_\_\_\_ Folio number: \_\_\_\_\_

Signed: \_\_\_\_\_

**This nomination must be handed to the secretary immediately prior to the start of the meeting**

# **Minutes of the General Meeting held Wednesday 23<sup>rd</sup> October 2013**

## **Members**

Mr Gee took the chair, apologies from Mr Ridgway all other committee members were present with a further 26 society members in attendance.

## **Minutes**

Minutes of the previous meeting were confirmed, proposed by Mrs J Goodwin and seconded by Mrs J Taylor.

## **Matters Arising**

Mrs Newcombe asked that the minutes be amended to include - "Is there a fiscal or financial policy in place. Mr Gee said that there was not. Mrs Newcombe then asked if they had a finance committee. Mr Gee said that they do not; everyone contributes, when working out a new budget a percentage is added to the previous years."

## **Chairman's Report**

As you all know we are still in the throes of sorting out the problems with the heating systems in the properties. This allied to the problems with unsafe chimneys and the renovation of empty houses is taking up the majority of our time and also our funds. It is interesting to note that if we remove the estate running costs i.e. wages, NI, office expenses etc. from our income; we are left with approximately £811 to spend on repairs per property. We have to spend, on average approximately £12,000---£15,000 to bring an empty house into rentable condition. These houses make a big hole in our budget. There is also the loss of rent to be taken into account and the fact that we now have to pay council tax on empty properties, so it is important that we complete these houses as soon as possible. BUT we cannot do this if adequate funds are not available. With our reserves now used up we are existing on the income that comes in from the rents. We still have to take into account the regular stream of requests for repairs that we receive each week. Decisions have to be made on a daily basis to make sure we stay in budget. We all have to come to terms with the fact that we need an increasing income to enable us to continue to offer the level of service that we do and to keep the houses in good order.

The rent increase that is proposed for the next financial year will help to alleviate this situation, but we shall still have to go carefully and prioritise our spending. A rent increase at any time is bad news, but we still enjoy a level of rent that is the envy of the private rental market. The average rent in Leicester for a 2 bedroomed house is £574 per calendar month and for a 3 bedroomed house is £636 per month. You will all know the amount you are paying and I will say no more.

The governments much vaunted Green Deal scheme was launched in January this year. At first sight it seemed to be a good scheme you can have your home assessed for energy saving improvements, these could include insulation, heating, draught proofing, double glazing and

renewable energy technologies, without having to pay all the costs up front but here is the rub. In order to recover the costs of any work done, a charge will be added to your electric bill. According to latest government figures 71210 assessments have been registered and only 12 people have decided to go ahead. The reasons stated by people for not going ahead vary from high interest rates being added to the costs and hidden charges and penalty payments for early repayment. Also the Labour party have stated that if they win the next general election in 2015 they will scrap the scheme and replace it with one of their own.

The housing list is causing us some concern at the moment. There are so many people on the list, who have no intention of taking a house on the estate and who continually refuse any offer of a property, that it is distorting the list. We have to write to each person and give them time to reply and this is taking up far too much time. So we are looking at ways to simplify this. Whilst on this subject, we don't mind parents attending the viewing with their offspring but (and I say this with every respect to them) they can sometimes get in the way a little. We need to make sure that the prospective tenant reads and understands the paperwork they are asked to sign and it doesn't help if the parents keep asking questions and making comments.

Can I remind tenants once again that any letters that they receive are actioned by the committee and it is out of order to have a go at the secretary if they don't agree with the contents of the letter.

Bonfires once again have raised their ugly head. Please, if you find one is a necessity, pick your time and give due consideration to any nuisance that you may cause to your neighbours.

I would remind all shareholders that the continuation of this society is in their hands. Don't put your share certificates in a draw and forget about them. Take an interest in the activities of the society. It isn't just about an economical rent that is just a part of it. It is also about a safe guard for our families and a nice environment to live in. There is a lot of information on the website and if you have the required 5 shares you are eligible to serve on the committee, why not give that some consideration.

This concluded the chairman's report.

### **Nominations for Committee**

Nominations are, Mrs K Creese, Mr I Pawson and Mr T Gee. As there are three vacancies and three nominations a ballot will not be required.

Mr Gee said that we should have a pile of leaflets on here for nominations that is the only way that the society is going to continue.

### **General Business**

Mrs Johnson said that she agreed that the rent we pay is quite cheap but the rent increase has been quite high this time. She asked why it wasn't left like before, that when you had a new boiler fitted you paid extra on your rent. Mr Gee said that the rent was increased when a boiler was fitted where there was no other form of heating. Mrs Johnson said that she had benefited from having a new boiler which is very good but the rent increase is quite high. Mr Gee said that the rent increase is not only to cover the boilers but the overhaul work that we do, as well as renovating the empty houses. Mrs Johnson asked why it had not been considered for the age of having a house is not brought down. Mr Gee said that this was a

separate question. Miss Johnson said that she would like to ask that question. Mr Gee said we are looking at the housing list at the moment as it is absolutely ridiculous; one of the suggestions is that we bring the age down; this is something that we will be discussing. Mrs Johnson asked if it would be discussed tonight. Mr Gee said that it would be discussed first at a committee meeting. Mrs Osborne said that there is no reason why it cannot be discussed here; people could still give their opinion.

Mr Gee asked what was the feeling of bringing the age down, he said that we had tried this before and had all sorts of problems that is why we put the age up. A discussion then took place with various shareholders giving their opinion and suggestions which included interviewing the prospective tenant, someone standing guarantor. Mr Gee said that credit checks were done but just because they have the income does not mean that they will pay the rent, sometimes the car comes before the rent. Mr Gee said that it is not just if they can afford it; it is whether they are mature enough to take on these properties. There is a lot of expense in taking on these old houses. Mrs Snow said that she thinks the young people on the estate are being underestimated, they do not want the properties because they are a cheaper option, they want the properties because it is their heritage. Mrs Vernon said that she could understand that if they turned up at the meetings it would prove to all that they were interested in the estate. Mrs Snow said that young people feel outcasts and are not made to feel welcome. Mrs Benning asked what age she would suggest they are offered a house. Mrs Snow said that if you are eligible for shares at sixteen and if they were mature enough we should look at them individually to see if they are capable enough. Mrs Benning said that the majority of sixteen year olds are still in education. Mr Gee said he thought that sixteen was far too young, but if this is the feeling of the majority we may look at this again.

Mrs Newcombe said that one of the safeguards the committee have got is that you have more than one tenancy agreement. I am right in saying that there are three different grades of tenancy. Mr Gee said there are three types but they are historical. Mrs Newcombe said that if they have passed your scrutiny surely you have a choice of which tenancy agreement you give them. Mr Gee said no, the different tenancy agreements on the estate are historical, depending how long you have been on the estate determines which tenancy agreement you are on. All new tenants are on a shorthold tenancy agreement, which is the modern tenancy agreement. Mrs Newcombe asked how long this was for. Mr Gee said the initial agreement was for six months, and then it goes on to a weekly tenancy. The first six months is a trial period, which neither us or the tenant can vary. Mrs Newcombe said that actually you have a safeguard there. Mr Gee said that there is a safeguard but it is no fun issuing an eviction notice, we have done it twice in the last few years, it is no fun. Mr Gee said that it is only the modern tenancies that you can give two months notice to leave. On the older tenancies it is entirely up to the judge whether he evicts them or not. A discussion then took place regarding the age of being offered a house and how the estate's money is spent and does every repair need doing.

Mr Gee said these houses are over a hundred years old and need a lot of work doing on them especially the chimneys. Especially in Fern Rise, there are photographs to prove this. Mr Gee said that shareholders were asked to write in with their questions, so that we could have they records at hand to answer the questions, not one question came in. Various other queries were brought up by several shareholders regarding the servicing and whether the boilers are being

serviced properly and whether the contractor being used is approved by Worcester Bosch. Mr Gee said that he is sure that they are being done properly, but would look into their concerns.

Further discussions took place with various shareholders giving suggestions on using other contractors and getting quotes.

Mrs Newcombe made various points regarding the amount of contractors we use and their affiliation to the estate and whether we were getting enough estimates. She went on to say that we should probably look at whether we are getting value for money.

Mr Gee said lets look at it this way, if your central heating went wrong and we asked for three estimates, we would have to contact three contractors and arrange for them to come to your house, we would then have to wait for them to send their estimates in. You could be sitting there with no hot water and no heating and have to wait probably up to three weeks before we could decide on what quote to pick and get them round to see you. We have to think about getting good service for the tenant. Miss Gamble said that you could put a time limit on the contractor getting the estimate in and if he was over that time he wouldn't get the job. Mr Gee said that if it was your boiler you would want someone round to fix it the next day; further suggestions were made by several shareholders. Miss Gamble made several comments regarding the cost of installing central heating; these costs were explained to the meeting by the secretary.

Mrs Woolley said that she thought that she was the oldest one here and one of the oldest living on the estate, she went on to say, thank you very much for what you do, you are appreciated and no one should grumble. Mr Gee thanked her for that comment.

Mrs Snow asked if everything can be put on the website, outgoings etc. Mr Gee said that we have to be a little bit careful as to what we put on because of data protection, the website is a relatively new thing and we are hoping to be able to include more as time goes on.

Mr Ryan asked when chimneys are being made redundant why they are not being capped off. Mr Gee assured him that in the instance that he was referring to; pepper pots had been fitted as recommended by the civil engineer.

Mrs Barker brought up the question of saving money and asked why when there are several shareholders living in one house, why do they all have to be sent the same paperwork. Mr Gee explained that all shareholders have to receive the paperwork and due to data protection all have to be sent in envelopes.

Mrs Barker went on to ask several question regarding the guttering and downrights on the houses on Fern Rise. The secretary explained what work had been done; Mr Gee said that if there was still a problem we would look into it.

Various questions were then asked about the rent increase and comments made. Mr Gee said that at the moment the rent increase will cover what is needed. Miss Gamble asked if the rent increase was for everybody, Mr Gee said that it was across the board, everyone's rent will increase by the same amount.

Mrs Newcombe asked various question regarding the use of the accountant. Mr Gee said that the accountant was available to us should we need him and we do ring him up with various questions throughout the year.

Miss Gamble asked if the committee had a five year plan and were they looking into investment for the future. Mr Gee said that we haven't got the money to invest at the moment, he said that by taking on the central heating which we had to do by law is proving to be costly, we are spending a lot of money on it. He went on to say that he had been absolutely astonished at some of the central heating systems in these houses. In some houses people have been sitting there and haven't turned there central heating on for five years because it wasn't working and couldn't afford to pay for it. We are having to take all this on and this is where a lot of the money is going and we have had a lot more empty houses which is taking the money. Mr Gee said that every pound that we spend is investing in the estate. Miss Gamble said that we could look at funding to build some bungalows on the estate for the older tenants in larger houses to move into. Mr Gee asked where would the money come from to build these bungalows; further discussion took place regarding this. Mrs Osborne pointed out that people who have lived in a house for many years and got it to how they like it do not want to move out.

Mr Gee said that it was looked into a few years ago regarding building bungalows on the spare land, but it was a phenomenal cost, it had been looked at two or three times. Mr Gee said that we have not got the money to do it. Mr Pawson said that when we looked at it the last time the money that it would cost would mean five pounds on everybody's rent. He went on to say that people have just complained that the rent has gone up £3.50 I am sure you would not want to pay an extra £5.00 per week just so somebody could move into a bungalow. Mr P Gamble said that he was not against the rent going up as long as the money was used right. Further comments on funding, heritage and the future of the society were discussed.

Mrs Bakker brought up the one way system used on the backway and how difficult it was sometimes to get out because of the congestion at the top. Mr Gee said he understood that there is sometimes a problem, but it is a one way system and would prefer that we keep it that way.

Mr Osborne said that on listening to what has been said, could tenants be reminded to put a letter in if they have a problem. He went on to say that this is what he did last week and the problem was dealt with within twelve hours.

Mr Newcombe asked if we could have a vote on the age in which people are offered a house; Mr Gee said he didn't see why not. Mr Newcombe then went on to propose that the age be lowered to twenty two, seconded by Mrs Snow, voting was as follows 19 in favour with 3 against.

This concluded the business of the meeting and Mr Gee thanked everyone for their attendance before declaring the meeting closed at 8.15pm.

*These minutes are the official record of what happened, and not a verbatim account.*

## **Minutes of the Special Meeting held on the 23<sup>rd</sup> October 2013**

### **Members**

Mr Gee took the chair, apologies from Mr Ridgway, all other committee members were present, with a further 26 society members in attendance.

The meeting has been called to discuss and vote the following addition to the Estate bye-laws.

### **Addition of the following bye-law**

*Tenants agree to keep their pets/livestock from being unnecessarily noisy or aggressive and causing any annoyance or discomfort to others and will deal with any relevant complaints made in writing via the estate office.*

Mr Gee said that this had been re-worded after the previous special meeting, as some shareholders did not agree to the original wording.

After a brief discussion the chairman asked for a show of hands.

Voting was as follows: 17 in favour with 5 against, motion carried.

This concluded the business of the meeting: Mr Gee thanked members for their attendance, before declaring the meeting closed at 8.23pm.



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## Shareholders General Meeting Questions

As some questions asked by shareholders at a meeting require investigation before a reply can be provided, the committee feel that it would be helpful if such questions were submitted prior to the meeting to enable a full answer to be given.

In view of this, please submit any such questions to the office before the 16<sup>th</sup> October 2014.

Your name .....

Please provide you question(s) below:-