

# Anchor Tenants Limited

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

## Shareholder Meetings Minutes



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# ***Minutes of the Quarterly Meeting held on Tuesday 16<sup>th</sup> December 2003 at 8.00pm***

## ***Members***

Mrs Benning took the chair. All committee members present.

## ***Minutes***

Minutes of the previous quarterly meeting were read, confirmed and signed. Proposed by Mr Keith Oliver and seconded by Mr Mike Osborne.

## ***No Matters Arising***

## ***Chairman's Report***

Mrs Benning began her report by announcing that Emma Proud had resigned as Secretary for Anchor Tenants. She thanked her for all the hard work she had put in over the last years, and wished her every success in her future career. Susan Swann was introduced as the new Secretary and would be starting work in the New Year. She will be available in the office Monday to Friday 10-12pm. Meanwhile, if no one is available at the office please leave messages on the answer machine; this will be checked twice daily.

The committee would like feed back on any maintenance work carried out on tenants' homes, either by the maintenance staff or outside contractors. This would help to ensure that the right decisions are made when future work is planned.

Regarding the tenancy of the Hall, it is still in the hands of our solicitors. This concluded the Chairman's report which was proposed by Iris Gaten and seconded by Janet Goodwin.

## ***Nominations for Committee***

There are three retiring members, Mr M Carter, Mr A Newcombe and Mrs J Benning.

Three nominations M Carter, A Newcombe and J Benning. Therefore no vote is needed.

## ***General Business***

**Gas Checks:** several gas checks are overdue. Although tenants have been advised a contractor would visit they have heard nothing further. The committee are concerned that Mr S Carter has not complied with his contract to complete the checks and this problem is being addressed. Mrs Gaten said she was pleased with how thorough the plumbers (Smith & Swann Ltd) had been when visiting her property.

**Maintenance Satisfaction Survey:** after some discussion it was decided an annual survey is to be issued to all tenants. This should be returned before the Christmas meeting to help the Committee decide on which contractors to use again. However, the committee would welcome feedback on contractors work at anytime.

**Rent Increase:** £1.00 rent increase in February; this is the second increase of the five increases agreed at the A.G.M.

Mrs Goodwin asked why the light over the hall door was not working, this to be remedied as soon as possible.

**Spare Land Lilac Avenue:** Mrs Newcombe asked if there are any plans for this land. Mr Newcombe is investigating some ideas for this. Mrs Spicer also asked about plans for the land as she is concerned at its neglect.

**Nursery Land:** This has been let to Mrs J Carter. Mrs Goodwin expressed concern at the rent and thought this should have been set lower. It was explained that the first three months were free, to enable Mrs Carter to prepare some of the area.

**Non Estate Traffic:** Mr Osborne expressed concern at the amount of non-estate traffic coming through. It was explained that the Council had been approached, but they were not interested as the area is not a 'black spot'.

**Pavements:** The Council are to be contacted to ask why the pavements on Garden Suburb have been neglected whilst unnecessary pavements have been constructed on the opposite side of Keyham Lane.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance before declaring the meeting closed at 8.40pm.

# ***Minutes of the Annual General Meeting on Tuesday 6<sup>th</sup> April 2004 at 8.00pm***

## ***Members***

Mrs Benning took the chair; apologies were received from Mrs Bradshaw and Mr A Newcombe. All other committee members were present, with a further 20 society members in attendance.

## ***Minutes***

Minutes of the previous AGM were read, confirmed and signed. Proposed by Mr Gaten and seconded by Mrs Newcombe.

## ***Matters Arising***

Mrs Newcombe brought to the meetings attention that the centenary celebrations were not mentioned in the minutes.

## ***Chairman's Report***

The chairman commenced her report by informing the members that the painting programme had been completed by Cyril John, the work carried out was to a good standard. Laburnum Road replacement window programme is going to start in May a company called E A S Windows have been given the contract. It is hoped that the remaining houses on Keyham Lane will be able to have their new windows next year.

There is nothing to report on Laburnum Hall. This is still on going. Changes to the housing list have been made regarding age for eligibility for a house, bringing the age down to Twenty One, regardless of marital status, as this seems a fairer way to allocate property. Tenants are asked to let the committee know if there are any problems with new neighbours. Finally Mrs Benning asked for society members to state their name to the secretary before proposing and seconding. This concluded the chairman's report which was proposed by Mr Ireland and seconded by Mrs J Goodwin.

## ***Auditors Report***

Mr Mee reported a surplus of £3,192 pointing out that the rent increase had brought the revenue up to £156,165. Although interest rates had dropped. Centenary celebrations had cost £5,758 although this was a one off spending; there had also been a wages increase.

Mr Mee went through the estate building expenditure for electrical and plumbing work which had increased due to rewiring and gas testing programmes. The amount in the deposit account stands at £45,345. All in all showing a healthy balance sheet and a clean auditors report. Mr Mee gave the estate his best wishes. Following this Mrs Benning asked for the re-election of Godkin & Co as auditors for the following year. It was proposed by Mrs Newcombe and seconded by Mrs J Goodwin.

## **Remuneration for Committee**

It was suggested by Mr Pawson that the committee fees be scrapped. Society members felt that these should still be given as an appreciation for the work done. Mrs Newcombe said that anyone who did not want them could hand them back. Mr Ireland said that it was a way of saying thank you. Mr Gaten proposed that it be kept at the same, £1 per meeting, seconded by Mrs A Cook.

## **General Business**

Mrs Iris Gaten asked if Mr Woods was retiring this year. The chairman explained that Mr Woods might be staying on part time but this had not been finalised yet. A retirement gift will be discussed at a later date.

Mrs Mellor asked if the plaques on 103 Keyham Lane and on the stone in Laburnum Road garages could be cleaned.

Mr Ireland brought to the attention the deep rut on the grass verge in Lilac Avenue, caused by the refuse lorry, could this be repaired.

Mrs A Cook asked if anything can be done about the metal plate in the road on Chestnut Avenue as it appears to be loose and makes a loud noise when driven over. Again the increase in traffic was brought up, and area being used as a cut through.

Mrs Goodwin queried the house clearance shown on the balance sheet. It was explained that this figure was paid to the estate from the deceased tenant's estate.

Mrs Goodwin also asked what can be done with the spare land on Lilac Avenue Could it be enclosed with more fencing? Mrs Newcombe asked if accommodation for the elderly could be built freeing up houses. The chairman pointed out that we have difficulty letting property we already have, and at this time there were enough houses for the estate to look after. Mrs Newcombe said that it was a good time to take out a mortgage. Mr Osborne also stated that with interest rates being so low that this would be a great time for taking out a mortgage. It was pointed out by Mr Pawson that it had already been looked into.

Getting a mortgage was not the problem, to make the repayments it would mean an increase of approximately £4 to £5 per week on tenants rent to cover the cost. Mrs Newcombe pointed out that in her opinion at the moment the land was a liability and thought should be given to make use of it.

Mrs Oliver asked who are responsible for trees at the back of church, it was pointed out that they belong to the gardens of the houses along Laburnum Road.

Mrs A Cook asked if the committee walked around the estate, the chairman informed the meeting that a yearly walk is made by the committee and anything noted is brought to the tenant's attention by letter.

Mrs Franklin asked how large the trees would be allowed to grow in Fern Rise; Mrs Goodwin also asked if trees on Laburnum Road could be pruned as they are obscuring the street lights.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance before declaring the meeting closed at 8.45pm.

# ***Minutes of the Quarterly Meeting on Tuesday 17<sup>th</sup> August 2004 at 8.00pm***

## ***Members***

Mrs Benning took the chair; apologies were received from Mrs Creese and Mrs Osborne.

All other committee members were present, with a further 13 society members in attendance.

## ***Minutes***

Minutes of the previous quarterly meeting were read, confirmed and signed. Proposed by Mrs Goodwin and seconded by Mr Ireland.

## ***No Matters Arising***

## ***Chairman's Report***

The Chairman commenced her report by saying that Susan Swann had settled in very well and is doing a good job.

The committee have agreed to allow the Orpheans to stay in the hall at an increased rent, but their solicitors are taking their time to finalise the lease.

The Council have looked at the pavements on Keyham Lane. As the slope of the pavements can not be altered they have agreed to lay a non slip surface.

We wanted to use the land in Lilac Avenue for a caravan and car park, so a survey was sent to the tenants affected, they were against this, so unless another use of the land arises, we may turn the area into a meadow green land, planting trees appropriate to the area i.e. Lilac, Chestnut, and Laburnum.

The committee continually strive to do their best for the estate. We have policies that are not always popular with everyone, but we follow these strictly to ensure fairness to all, which brings me to one we have had to make recently, that is if a tenant has arrears of one month a letter will be sent asking them to pay. If payment is not received by the stated date another letter will be sent, should payment still not be made, we will proceed with a County Court Judgement to retrieve monies owed to the society.

The window programme in Laburnum Road is nearly completed and seems to be satisfactory.

A silver trowel has been purchased and inscribed; this is to be presented to Mr Woods in recognition for his loyalty to the estate over the last twenty years.

This concluded the chairman's report which was proposed by Mrs Goodwin and seconded by Mrs Mellor.



## General Business

Mr Ireland asked about building on the land in Lilac Avenue. Mr Pawson explained that the cost would amount to a substantial rent increase to tenants which would not be acceptable. Mrs Goodwin expressed her concerns regarding planting trees on the area as she felt that this would be a waste of money and, if in the future, the land were to be used for something else there would be the added cost of removing the trees. Mr Ireland said that a caravan/car compound would be an added income. Mrs Benning explained that there were concerns regarding the room for access needed for caravans.

**Laburnum Hall:** Mrs Goodwin said that she was pleased to hear that the committee have let the Orpheans carry on with the renting of the hall. She pointed out that a great amount of money would be needed to bring the hall up to date, and expressed her concerns that the hall would not be used by the community. Mrs Mellor spoke of her concern that Miss Fawcitt has been upset by the problems with the hall, Mrs Benning explained that it was Miss Fawcitt's solicitors who were delaying in concluding the details for the lease.

**Housing List:** Mr Franklin asked the chairman if he could speak on behalf of his daughters Miss Laura Franklin and Miss Louise Franklin who were present at the meeting; this was agreed by all parties involved. Mr Franklin spoke of letters that were sent to both his daughters by recorded delivery from the society stating that they were nearing the top of the list. These letters were returned to Anchor Tenants as both Miss Franklins had not collected them within the given time. Mr Franklin stated that his daughters were on holiday and that they had not received notification from the Royal Mail regarding recorded letters that they tried to deliver. Miss Franklin stated that she was on holiday for two weeks and unaware of the letter. Mrs Benning said that Miss Franklin should take this matter up with the Royal Mail. She went on to explain that because the society had not had replies to their letters within the time allowed both Miss Laura Franklin and Miss Louise Franklin had been placed at the bottom of the list. The committee then contacted the next six people on the list. Miss Franklin asked if they could be reinstated on the list after those people contacted. Mrs Benning explained that this would not be fair to those lower down the list and would set a precedent and was against committee policy. She sympathised with the Franklins' but stated that the committee must be fair to all.

Mr Ireland asked if tenants have appropriate time to clear houses before handing in keys.

Mrs Benning informed him that the estate gives adequate time for this to be done. He also commented that when he first lived here the estate did not have a housing list and the committee allocated the houses. Mr Pawson pointed out that this is why we have a list so it is fair to everyone.

Mrs Mellor thanked the committee for dealing with the underground burst and repairs to the toilet, and expressed that they were doing a good job.

Mrs Goodwin was appalled by the condition of the sink unit at 24, Fern Rise. It was explained to Mrs Goodwin that the unit in question had been returned by a tenant soon after being fitted and that they were charged for the unit because of its poor condition, it had been placed in the empty property and new tenants were informed that if they required a sink unit fitted a new one would be installed. Hopefully by asking the tenant it would stop money being wasted

This concluded the business of the meeting and Mrs Benning thanked members for their attendance before declaring the meeting closed at 8.50pm

# ***Minutes of the Quarterly Meeting held on Tuesday 7<sup>th</sup> December 2004 at 8.00pm***

## ***Members***

Mrs Benning took the chair. All committee members were present, with a further 22 society members in attendance.

## ***Minutes***

Minutes of the previous quarterly meeting were read, confirmed and signed.

Proposed by Mrs Newcombe and seconded by Mrs Goodwin.

## ***Matters Arising***

### ***Land in Lilac Avenue.***

Mrs Newcombe asked if trees were planted in the area would it be maintained.

Mrs Goodwin suggested that the land be left as it is, rather than plant trees which might have to be taken out if a use for the land is found in the future.

Mrs Brown asked if the land could be better fenced off to stop fly tipping.

Mr Osborne inquired to where on Keyham Lane the council intended to lay a non slip surface, Mrs Benning stated that as far as we are aware it would be where the pavement slopes.

## ***Chairman's Report***

Mrs Benning began her report by informing the meeting that the Laburnum Road window programme was near completion with one remaining window to fit.

The new lease for Laburnum Hall is still in the hands of Miss Fawcett's solicitor and we are waiting for their approval of it.

There will be a rent increase of £1.00 in February this is the third of the five increases that was agreed to.

The committee have decided to send out a housing list along with the annual balance sheet and agenda to all shareholders.

The minister Pam Smith has informed the committee that the church is to close; Miss Fawcett has agreed that the Annual and Quarterly meetings of the society can be held in Laburnum Hall.

Susan Swann has been with Anchor Tenants nearly a year now and has proved to be a great asset.

The chairman went on to state that when a property becomes vacant two committee members are appointed to the house to oversee work needed to be carried out, visiting the house on a regular basis and undertaking the viewing of the property to prospective tenants. This is done in their own time, and Mrs Benning took the opportunity to thank member's past and present for their time.

Although any questions asked at a meeting come through the chair it is felt that committee members should have the right to speak in answer to certain questions.

This concluded the chairman's report which was proposed by Mrs Newcombe and seconded by Mrs Mellor.

### ***Nominations for Committee***

There are three vacancies two of which are retiring members Mrs K Creese and Mr I Pawson.

Two nominations Mrs Creese and Mr Pawson no vote is needed. Mrs Benning would be looking to co-opt someone onto the committee to fill vacant position.

### ***General Business***

Mrs Goodwin brought up that the nomination form printed on the reverse side of the News Link was not clear enough.

Mr A Newcombe said that it would be helpful to have the names of retiring committee and how long a member had served.

It was pointed out that the names of the retiring committee members were shown on the notice covering the meeting, and that the length of time served is not relevant as the lack of nominations has shown.

### ***Housing List***

Mr Franklin asked why the housing list was being sent out, Mrs Benning stated because it was a good idea.

Mr Franklin replied that it was not always easy due to work commitments to come to the office to view the list. Mrs Goodwin suggested that the list be on show during rent evening.

Mr Osborne stated that he had found that a housing list had always been available over the years to view.

Mr A Newcombe suggested that the list be put on the web site; it was pointed out that the housing list could only be viewed by shareholders.

Mrs Newcombe said that in this day and age we live in a transparent society, she pointed out that decisions made by the committee are not knowledgeable to the shareholder, and a more transparent approach should be used, also that the rule book should be in larger print.

It was then stated by Mrs Benning that the minutes to all committee meetings are always available to shareholders.

### ***United Reformed Church***

Mr Osborne stated that he had attended a meeting on the 24th September 2004 regarding the closure of the church and the merging with Abbots Road. Mrs Thompson confirmed that the closing of the church will go ahead.

The chairman pointed out that we had received conflicting reports and asked that the minister keep Anchor Tenants informed.

Mrs Sarah Snow asked if there was any possibility of keeping the church open. Mrs Thompson said that the decision had already been made. Mrs Benning said that it was very sad to see the church close.

Mr Newcombe asked how the estate stood regarding the lease.

Mrs Benning informed the meeting that our solicitors were reading through the lease to the land and would report back.

Mrs Goodwin feels that the estate should not lose the building and that we should try to acquire the property.

Mrs Snow expressed her concerns regarding losing the inheritance of the estate.

### ***Bond Money***

Mrs Gaten asked if bond money is still retained for five years and was any monies held back from tenants because of condition of property.

Mrs Benning explained to the meeting that appointed committee members visit the property to check houses before bond money is returned.

Mrs Newcombe felt that we could not dictate to other people regarding their standards.

Mrs Benning was asked by Miss Fawcitt to mention that there was a bric-a-brac sale at Laburnum Hall on Saturday mornings.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance and wished them all, on behalf of the committee, a Merry Christmas before declaring the meeting closed at 9.05pm.

# ***Minutes of the Annual General Meeting on Wednesday 23<sup>rd</sup> March 2005***

## ***Members***

Mrs Benning took the chair; apologies were received from Mrs Bradshaw. All other committee members were present, with a further 21 society members in attendance.

Apologies were also received from Mr & Mrs Gaten who were unable to attend.

## ***Minutes***

Minutes of the previous AGM were confirmed and signed. Proposed by Mr C Newcombe and seconded by Mrs J Goodwin.

## ***Matter Arising***

There were no matters arising from the previous minutes.

## ***Chairman's Report***

The chairman commenced by saying that she was pleased to report that the major replacement of windows was now complete; there are only a few small windows left to do which our maintenance men will fit. Painting for Laburnum Road will start shortly, Cyril John have again been appointed as we found their work to be good.

Because it has been a problem for tenants to insure their conservatories on their contents insurance, the committee had a meeting with Gary Withers of Berkley Burke, our insurance brokers. From this meeting a decision was made to include conservatoires extensions etc on Anchor Tenants policy, but we will not be responsible for the maintenance or repair of these.

The chairman carried on to report that due to a recent incident on the estate, all tenants need to check their insurance to make sure that it covers items such as kitchen units, bedroom fitments etc. If any tenants have difficulty covering these items, Gary Withers of Berkeley Burke can advice on insurance cover that will include these on a contents policy.

Over the last few years we have taken advantage of the internet to keep ourselves updated with the relevant information needed in the running of the Estate, this has proved to be very useful and saves time.

There are a number of shareholders we are not able to contact due to them not informing us of their new address, some of these date back to the fifty's. The committee have decided to write these off. The value of these shares will be shown separately on the next year's balance sheet; this will allow all future lists of shareholders to be current.

The chairman finished her report by stating that the committee had decided to give allowances to tenants for replacement of certain items, but only if they need replacing these allowances are: bath £100.00, toilet £50.00, basin £50.00, sink unit and taps

£125.00. Gas fire, only if it is Anchor Tenant's, £200.00. This would be paid on receipt of the bill. Tenants would still have the option of the estate replacing a basic item as it is now. This concluded the chairman's report which was proposed by Mrs Goodwin and seconded by Mr Osborne.

### ***Auditors Report***

Mr Mee reported that there was again a surplus giving more adequate funds to cover any additional cost that the estate might incur. The rent increases have generated considerably more money, the hall rent had gone up by £3,000.00 to £5,000.00. However the extra revenue had mostly been taken up by professional fees, but the estate would see the benefit next year. Mr Mee went through the estate's running costs pointing out that the management expenses had reduced, this was due to Mr Woods now only working part time. Running costs and estate expenses totalled £110.693.00 included in this figure was

£51.00.00 spent on replacement windows. Mr Mee finished his report by stating that the society had £55.00.00 in their bank account and that the society is in a healthy situation.

Following this, Mrs Benning asked for the re-election of Godkin & Co. Ltd. as auditors for the following year. This was proposed by Mrs R Newcombe and seconded by Mrs Goodwin.

### ***Remuneration for Committee***

Mrs Newcombe proposed that the committee fee of £1.00 per meeting stay the same, this was seconded by Mr Newcombe.

### ***Arbitrators***

Mrs Benning informed the society members that there had been three names put forward to act as arbitrators, as five names are needed it would be left to the committee to put forward the other two names.

### ***General Business***

It was pointed out by Mrs Benning that at the quarterly meeting held on the 17th August 2004 the person who had proposed these minutes did not attend that meeting, so the chairman asked for these minutes to be proposed and seconded again. These were then proposed by Mr Green and seconded by Mrs Potterton.

Mrs Goodwin stated that she thought the fence that had been put up in Lilac Avenue was a big improvement.

Mrs Benning brought up the question of publishing the minutes on the web site. Mrs Newcombe pointed out that they would probably need to be encrypted to cover data protection, and also that they would have to be the true record of the minutes. Mrs Mellor thought that this might cause a rush of people wanting to come onto the estate. The majority of the society members were against publication on the web site.

Mr Pawson asked if members were in favour of the minutes being sent out with the notification of the meetings; the overall opinion was that this was a good idea.

Mr Newcombe asked why there had not been a rent increase this year. Mrs Benning explained that it had been pointed out to the committee that the society could only increase the rent every two years. Mr Pawson explained that a tenancy starting before 1989 was a secure tenancy covered by the 1977 rent act and these can only be put up once every two years. Mrs Benning said that as we have tenants on different tenancy agreements it would not be fair to put some rents up and not others, but a £2.00 per week increase could be made next year if extra income is needed. Mrs Osborne pointed out that we abide by the same laws used by the council, but as we are a unique society we are not sure if we are governed by these. Mr Newcombe asked what the money would be spent on. Mrs Benning went on to say that a lead replacement programme was being started and it was hoped that old leads pipes could be replaced in the next few years.

Mrs Goodwin asked if the procedure for gas testing had been changed, Mrs Benning explained that only appliances owned by Anchor Tenants were now serviced, she went on to state that if the tenants would like to alter this they could write to the committee.

Mrs Newcombe asked that the new committee member be introduced; at this point Mrs Benning introduced Mr Steven Clarke to the society members.

Mr Potterton asked as to what progress has been made regarding the barrier in Lilac Walk. Mrs Benning informed the members that the council would fit the barrier but Anchor Tenants would have to pay for it, and that we are now waiting notification of the cost. Mr Potterton said that motor bikes were using the walk way and travelling sometimes in excess of 40mph. Mr M Potterton asked who would be responsible for public liability, he was told that this issue has been brought up with the council and that we are waiting confirmation regarding liability.

Mrs R Green asked if anything could be done with the trees in Lilac Avenue as they obscure the street lights. Mrs Benning said the trees were the responsibility of the council, Mrs Green also referred to her windows being broken, and Mrs Benning informed the meeting that this was an ongoing problem which was being dealt with.

Mr Newcombe asked what was happening with the church. Mrs Benning informed the meeting that it was in the hands of the solicitors who were looking into the lease of the land.

Mrs Goodwin asked why the society needed arbitrators. Mrs Benning informed the members that there were two shareholders who have a dispute with the committee regarding the housing list.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance and wished them all, on behalf of the committee, a happy Easter before declaring the meeting closed at 8.55pm.



# ***Minutes of Quarterly Meeting held on Wednesday 15<sup>th</sup> June 2005***

## ***Members***

Mrs Benning took the chair. All committee members were present, with a further 19 society members in attendance.

## ***Minutes***

Minutes of the previous Quarterly Meeting were confirmed and signed. Proposed by Mr Osborne and seconded by Mrs Goodwin.

## ***Matters Arising***

Mr D Fraser asked what was happening to the land in Lilac Avenue. Mrs Benning told the meeting that a fence had been erected to stop anyone going onto the land. She went on to say that although this was an extra expense to the estate, it was felt that it would be cheaper than the cost of legal fees to evict someone who had moved onto the land.

Mr Osborne asked if the estate had received a letter regarding the church, and Mr Parr also asked if the estate would sell the land which the church stood on. Mrs Benning explained that legal advice had been sought regarding the lease, and that this was ongoing. Mr D Fraser asked if the whole estate was on a nine hundred and ninety nine year lease. Mrs Benning explained that the estate was freehold and only the land that the church stood on was leased. Mr D Fraser went on to say that he hoped that the estate would have control on what will happen to it. Mr J Potterton said that he hoped it would still be used as a church in the future.

## ***Chairman's Report***

Mrs Benning began her report by informing the society members that the committee were planning to do a walkabout sometime in June or July.

The time that tenants can pay their rent has now been changed to Monday mornings. This has proved to be better for some tenants.

The barrier in Lilac Walk seems to have stopped the walk way being used by motor cycles.

The painting of Laburnum Road has now been completed; we have had a few complaints which are being dealt with. But on the whole the work carried out has been satisfactory.

We want to encourage tenants to pass on any comments to the office when work is being carried out on the estate.

Mrs Benning went on to say that she was pleased to report that all the windows on the estate had now been replaced, with the exception of some small pantry windows. These

will be done by our maintenance men. If any tenant has a window that needs replacing, they can write to the estate office with their request.

We are now starting a programme to replace lead water pipes on the estate starting in Lilac Avenue. This will take a long time to complete as the work needed is quite involved.

This concluded the chairman's report.

### **General Business**

Mr D Fraser congratulated the committee on the completion of the window programme; he also asked if the hall was still in the hands of the Leicester Orphean Youth Orchestra.

He was told that they are on a two year lease.

Mr Ireland asked if the hall at the rear of the church was also being included in the sale, some members would like the society to buy the building. It was pointed out that a great amount of money would be needed to bring the building up to regulations, and the upkeep of houses is the main priority of the society.

Mrs Goodwin asked that as new a law had come into force regarding high hedges, she knows of two that are very large, are the committee considering bringing this into force?

It was pointed out that the society would end up paying the bill if they caused damage with the spread of roots. Mrs Goodwin went on to say that there were also a couple of front hedges on the estate that needed to be brought under control. Mrs Benning said that the committee would look at these when on their walk about. Mrs Goodwin stated that if hedges or trees were close to a property they should be kept at a reasonable height.

Mrs Benning asked if anyone had lost a black rabbit as one had been found and was now being looked after by Mrs A Jones.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance before declaring the meeting closed at 7.30pm.

# ***Minutes of the Quarterly Meeting held on Wednesday 21<sup>st</sup> September 2005***

## ***Members***

Mrs Benning took the chair. Apologies from Mrs Osborne, all other committee members were present, with a further 10 society members in attendance.

## ***Minutes***

Minutes of the previous Quarterly Meeting were confirmed and signed. Proposed by Mr R Parr seconded by Mrs D Mellor.

## ***Matters Arising***

None.

Mrs S Snow raised the question regarding parked cars on the backway; the chairman said that this could be brought up in Any Other Business as this was not in the previous minutes.

## ***Chairman's Report***

Mrs Benning began her report by informing the society members that the replacement of lead pipes at the top half of Lilac Avenue would be completed by the end of November, and it was hoped to continue the program next year.

Regulations on gas pipes now require that all pipes going through corrosive substances will need to be sleeved. Anchor Tenants will start doing this on empty properties to bring them up to standard.

When Anchor Tenants receive notification of a failed direct debit or cheque the tenant will incur an administration charge. As regards rent, the committee are always happy to discuss with a tenant any problems they may have about paying.

Most of you will have seen that some of the windows at 29 Lilac Avenue are boarded up after being vandalised. The committee have spent a lot of time trying to solve this problem. The secretary has written to the Unit Commander at Hamilton Police Station also Keith Vaz MP, Councillors Scuplak, Thompson, and Mugglestone who in turn are lending their support. Social Services have also been contacted but unfortunately no help can be given by them as the tenant does not fit their criteria for help, but we shall continue to do our utmost to put and end to this.

This concluded the chairman's report which was proposed by Mrs Gaten and seconded by Mr Gaten.

## **General Business**

Mrs Snow spoke about the incidents at 29 Lilac Avenue, and would like to use her role at Hamilton School to help. The chairman answered by saying that Anchor Tenants could not sanction her involvement, but if she wanted to take this up as a individual then that would be up to her.

Mr Parr brought up the notice that was sent out with the Quarterly Meeting Agenda reminding tenants that untaxed vehicles must not be parked on Anchor Tenants property, he went on to say that he has a vehicle parked at his daughter's, but the licensing authority has been notified. He also asked if anything can be done about the lorry that is always parked at the top of Chestnut Avenue. The chairman said that unfortunately we have no control on what is parked in the streets.

Mrs Snow stated that she also has a car parked in the backway that the licensing authorities had been notified about. She went on to say that she felt that her privacy was invaded, and sometimes people are picked on, and as they pay their rent people should be able to live as they want. Mrs Benning pointed out that the committee only act on requests from tenants/shareholders. Mrs Creese also added that a tenant can write and inform the committee if they have a vehicle untaxed which is parked on Anchor Tenants property. She went on to say that when the committee go on a walkabout they see cars with grass growing through them and rabbits living in them, it is these cars that the committee would like to see removed.

Mrs Mellor asked if some of the committee would come and have a look at her neighbour's conifers at the bottom of the garden as they are very tall and could something be done about them. Mrs Benning explained that it is a long procedure to go through to get a person to cut down the trees in question. The secretary went on to explain that all avenues have to be explored between neighbours before it can be taken to the council, on which a fee has to be paid before the council will investigate, even then they might not take court action.

Mrs Snow asked if maintenance men could take on the job of taking down trees. Mrs Benning replied by saying that this is a specialized job and there are a lot of health and safety issues, the maintenance men already have a full workload.

Mr Parr asked if the church had been sold. Mrs Benning informed the members that it was in the process of being sold and that the buyers fit the criteria as stated in the lease.

Mrs Geary stated that she had reported rising damp in her house twelve months ago and as yet nothing had been done. The secretary apologised for the delay but pointed out that the maintenance men had called several times regarding work needing to be done but tenant had been away for long spells at a time. Mrs Benning also apologised and will investigate the delay.

The chairman concluded the business of the meeting by saying that the committee welcomed the feedback that tenants had voiced with the issues brought up tonight and thanked them for their attendance before declaring the meeting closed at 7.38pm.

# ***Minutes of the Quarterly Meeting held on Wednesday 7<sup>th</sup> December 2005***

## ***Members***

Mrs Benning took the chair. All committee members were present with a further 27 society members in attendance.

## ***Minutes***

Minutes of the previous Quarterly Meeting were confirmed and signed. Proposed by Mr Fraser and seconded by Mr Parr.

## ***Matters Arising***

The chairman brought up the question raised by Mrs Geary concerning the period of time she had been waiting for a repair to be done. This was checked and as the secretary stated at the September Quarterly meeting, this was the reason for the delay.

Mr R Fraser made reference about the uninsured vehicles on the estate. Mrs Benning stated that even if a vehicle had a SORN attached it would still need to be insured to cover any claim made by another person if the SORN vehicle were to cause any damage to their property.

Mr D Fraser asked if there had been any further developments at 29 Lilac Avenue, the chairman informed the meeting that as there had been no further incidents in the last few weeks, we will be replacing the upstairs broken windows.

## ***Chairman's Report***

Mrs Benning began her report by informing the society members that there would not be a rent rise at the moment.

She went on to say that there had been several empty houses recently but these have now all been taken.

It has been suggested that we set aside a budget to improve areas on the estate. Anyone with any suggestions is asked to write to the committee with their ideas. We propose this year to fit new gates to the caravan compound.

This concluded the chairman's report which was proposed by Mr Osborne and seconded by Mrs Gaten.

## ***Nominations for Committee***

Nominations received were: - Mrs Bradshaw, Mrs Osborne, Mrs L Taylor and Miss Cox. As a vote will be required Mr Gaten and Mr R Taylor volunteered to act as scrutineers.

## ***Exchanges into known empty properties***

The chairman began the discussion by explaining that the committee had put a hold on exchanges because it was found that as landlords, we have to carry out checks on the property when a tenant signs a new tenancy agreement. This involves carrying out a Landlords Safety Check and any remedial work needed to bring the property up to regulations. Also an isolator switch has to be fitted to the electricity meter before the electrician can carry out a periodic inspection and bring the wiring up to standard. The cost of this can be anything from

£250.00 up to £2,500.00 if the property needs to be rewired. This work would have to be carried out before the tenant moves in.

Mrs Gaten said that tenants with two children living in a two bedroom house need to be able to exchange with someone in a three bedroom property.

Mrs Benning pointed out that as these properties are old we need to get into them to see their condition and carry out checks and repairs where needed.

Mr Osborne said that we need more flexibility; Mr Fraser said that it was common sense that people on the estate living in two bedroom houses and have children need to be moved.

Mrs Cook pointed out that she had to bear the cost of the exchange when she moved some years ago.

Mrs Mee spoke about the properties being let with no kitchen units fitted in them when a new tenant moves in.

Mrs Benning explained that as landlords we only have to provide a sink unit and one gas fire. Unfortunately we have not the finances to provide fitted kitchens and central heating. This could cost anything from £15,000 to £20,000 per house.

Mr Fraser said going back to exchanges into known empty properties, could the work be carried out before the exchange is done and how many people are asking for an exchange. Mrs Benning said that there had been one letter requesting a move. Mrs Osborne clarified this by explaining that the two people write in requesting an exchange. Once permission has been given then the tenant who is leaving the estate gives notice to end their tenancy.

Mrs Osborne went on to say that when a tenant writes in stating that they are living in a two bedroom house and have three children, and then they should take priority for a three bedroom property. Having a second list for people wanting a three bedroom house could be kept.

Mr Fraser then pointed out that someone at the top of the housing list might also be desperate for a three bedroom property.

Mrs Proud asked if we had to make the housing list public, the chairman replied that by sending out the housing list to the shareholders it was letting everyone know their position on the list.

Mr D Fraser said that by having a second list there might be someone on the estate that would like a smaller house but would not want to pay more rent if they exchanged. Mrs Cook said surely if someone who had been on the estate for years moves to a smaller house they could carry on paying the same rent.

The chairman asked for a show of hands if it was felt that exchanges should still go ahead in some form. The majority of society members were for this.

Mrs Shepherd went on to say that if someone chooses to move purely for the reason that it was a better property then they should bear the costs that the estate incurs.

Mrs Benning stated that at the moment the rent is set at a figure for two, three and four bedroom properties and when a new tenancy is signed then they are charged the set rent for that size property.

### **General Business**

Mrs Proud asked how many times the estate would bear the cost of replacing the windows at 29, Lilac Avenue.

The chairman replied by stating that she hoped that as there had not been any incidents in the last few weeks that the problem would not arise again, but the committee would bear in mind the feelings of the tenants regarding the cost to the estate.

Mr Parr asked if it was possible to carry out the Landlords Safety checks in the summer months, rather than in November. It was pointed out by the secretary that we have to spread the cost of carrying out the checks over the year, and the time of testing is governed by the date that they expire.

Mrs Proud pointed out that the painted stucco on her house was streaking and also that on some of the windows you could hear a whistling sound. Mrs Benning said that she had also experienced this on her windows and she thought that more sealant was needed, anyone who had this problem should write to the estate office.

Mr Potterton gave a vote of thanks for cutting back and removing some of the trees along Lilac Walk, this had made it much lighter.

Mrs Cook said that she would like a notice putting up at the opening at the side of her house asking people not to use it as a toilet.

Mrs Proud asked if the United Reformed Church had been sold. The chairman informed the meeting that the sale to the Leicester Christadelphian was in the process of being finalised.

The chairman concluded the business of the meeting by saying that it was nice to see so many people here tonight, she thanked them for their attendance and, on behalf of the committee and staff, wished them all a Merry Christmas and a Happy New Year before declaring the meeting closed at 8.10pm.

# ***Minutes of the Annual General Meeting held on Wednesday 29<sup>th</sup> March 2006***

## ***Members***

Mrs Benning took the chair; apologies were received from Mrs Osborne. All other committee members were present, with a further 21 society members in attendance. Apologies were also received from Mr J Potterton, Mr D Bradshaw and Mr N Bradshaw who were unable to attend.

## ***Minutes***

Minutes of the previous AGM were confirmed and signed. Proposed Mrs Goodwin and seconded by Mr Osborne.

## ***Matters Arising***

There were no matters arising from the previous minutes.

## ***Chairman's Report***

The chairman commenced by saying that the society intends to purchase tenants' shares when they leave a property, as per rule 30. This decision was made because we have lost contact with a lot of these share holders; some go back more than fifty years, so this year these were cancelled.

The sale of the church is still ongoing between solicitors, this is because they want us to change the lease but the committee feel this would not be beneficial to the society.

We are now in the process of registering the society's land. As this will become compulsory in a couple of year's time, it was decided to do it now as it will be cheaper.

Mrs Benning went on to say that the lead water pipe replacement is continuing. We are now concentrating on Chestnut Avenue as we have had some problems with the water supply there.

The painting programme this year is Keyham Lane, from Fern Rise to Chestnut Avenue; we will be replacing the majority of wooden doors. As from this year, when doing the painting programme, all lean-to's and porches will be checked and if found to be unsafe, the tenant will be asked to remove them.

Mrs Benning carried on by saying that those who had attended the last quarterly meeting know that house exchanges were discussed. This is still on hold, because new information regarding what we have to do to the property before it can be re-let has come to light.

If we go into exchange properties to bring them up to current regulations, it could cost somewhere between £3,500 and £10,000. We have also been made aware that, as a



private landlord, we are not obliged to re-house tenants should they outgrow their present house.

The chairman finished her report by saying that the members might be aware that there is work being done to the allotments next to Laburnum Hall. The City Council had asked the estate if they could use our entrance to access the allotments to carry out improvements. In return they would erect new fencing when work had been completed. We asked that this fencing should not have an access gate in it as they intend more people to be using the allotments. It was felt that the official entrance on Netherhall Road should be used in future.

This concluded the chairman's report which was proposed by Mr Gaten and seconded by Mrs J Taylor.

### ***Result of the Ballot***

The results were:

Mrs J Bradshaw 326

Miss L Cox 106

Mrs L Osborne 324

Mrs L Taylor 145

As there are two positions, to fill Mrs Bradshaw and Mrs Osborne were invited to join the committee.

### ***Auditor's Report***

Mr Mee began his report by stating that during the years rent collected had increased by

£7,000, this was due to a more realistic rent being charged on houses that had been re-let.

Secondly, rent on the hall and more interest from the bank had amounted to £8,000 more than the previous twelve months. Management expenses were slightly less; there had been a rebate on the council tax payable. Professional fees included the fee to register the land.

Building costs were higher, this was due to three houses needing refurbishment and two needing damp proofing. There was less spent on windows and doors, but more spent on electrical work, the average cost of re-wiring a property was £2,500. Also plumbing and gas testing costs had increased.

At the end of the year there was a surplus of £21,000, sadly corporation tax has to be paid, this leaves £18,000 to be put into the estate funds, increasing the balance to cover any extra cost that the estate might incur. He went on to say that the shares that had been cancelled, but not paid out, have to remain in the share capital in case anyone comes forward to claim the money. Mr Mee concluded his report by stating that the society was now in a stronger financial position, and funds were there, if needed to be spent on houses coming empty this year.

Mrs Gaten proposed the accounts were accepted as a true record and Mr T Gee seconded this.

Mr T Gee then proposed the re-election of Godkin & Co Ltd. as auditors for the coming year; this was seconded by Mr Osborne.

### **Arbitrators**

Mrs Benning said that as no one had submitted any names, the committee would appoint the arbitrators for the coming year.

### **Remuneration of Committee**

Mr T Gee proposed that the committee fee of £1.00 per meeting stay the same, this was seconded by Mr Gaten.

### **General Business**

Mr Willmin asked how long the sale of the church was going to take. Mrs Benning explained that it was in the hands of the solicitors, the buyers had asked for changes in the lease that is held by Anchor Tenants Limited, but the committee felt that this had kept the society in good stead for many years and they did not want to change it.

Mr T Gee asked what work the gas service engineer carried out on his yearly visit. Mrs Benning explained that he would service any appliance owned by the estate and carry out a visual check on any others in the property, he would then do a gas soundness check.

Mrs Gaten asked the chair to confirm if shares could be transferred. Mrs Benning explained that shares could be transferred to an existing shareholder.

Mrs Proud asked how long a time it would be before shares would be bought back when someone left the estate. It is stated in the rule book that shares can be bought back after three months.

Mr T Gee asked if it would be better to employ two maintenance men full time to enable the work on the empty properties to be done quicker. Mrs Benning explained that we sometimes have to wait to get outside contractors in when houses need work done to bring them up to current regulations.

Mr Parr asked if this covers all houses. Mrs Benning explained that if someone reports a problem then we have to carry out any work that is needed to bring the property up to standard.

Mrs Cook asked what it entails when replacing the old lead pipes. It was explained that new pipes are laid from the stop tap in the street to the stop tap in the property. The contractor, when laying the pipes, takes up slabs or bores under concrete drives. It is then left for Severn Trent Water to make their connections. Mrs Gaten asked how many properties on the estate had been done; Mrs Benning said that the top end of Lilac Avenue had been completed.

Mrs Goodwin expressed her disappointment that no young new blood had been elected onto the committee. Mrs Benning replied that it had been the voters' decision, but hoped that the younger ones were not disheartened.

Mrs Cook asked that if a twenty one year old was offered a house, but was not ready to accept, would they go to the bottom of the list. It was stated that they are moved to the bottom. Mrs Gaten went on to say wouldn't it be better to save the two bedroom houses for single people on the list. Mrs Benning pointed out that this would be prejudicial to single people. She went on to ask for a show of hands who thought that twenty one was too young to be offered a house, this showed eight society members who were in agreement.

Mr Osborne said that although the stock of houses were getting older, the look of the estate was very good. Mr T Gee added that the estate looked very well kept. Mrs Benning informed the meeting that a hardcore base had been laid in the caravan compound to enable the caravans to be moved on and off without getting bogged down in wet weather.

Mr Osborne informed the meeting that parking restrictions were being put in place along Keyham Lane either side of Chestnut Avenue. He had also heard that eighty houses are to be built on the old allotments at the end of Laburnum Road.

Mrs Cook went on to say that the traffic using Chestnut Avenue is horrendous and the situation would be worse if more houses were built.

This concluded the business of the meeting and Mrs Benning finished by saying she enjoyed people bringing things forward for discussion, she then went on to thank members for their attendance before declaring the meeting closed at 8.00pm.

# ***Minutes of the Quarterly Meeting held on Wednesday 7<sup>th</sup> June 2006***

## ***Members***

Mrs Benning took the chair; all committee members were present, with a further 11 society members in attendance.

## ***Minutes***

Minutes of the previous Quarterly Meeting were confirmed and signed. Proposed by Mrs J Taylor and seconded by Mr Gatén.

## ***Matters Arising***

Mrs Goodwin asked why we were proposing to fit new gates on the caravan compound.

Mrs Benning explained that we had laid a hardcore base in the compound as the ground had become waterlogged in places, this had taken preference over fitting new gates. Mrs Goodwin went on to say that she objected to new gates being fitted, Mrs Benning said that if anyone else was against this then they should inform the committee.

## ***Chairman's Report***

The chairman began her report by welcoming Louise Taylor onto the committee, Mrs Benning went on to say that as we did not have a full amount of committee members, it was agreed that it would be an ideal opportunity to invite Louise to join us, as she had stood at the last election and had come third in the voting.

The Christadelphian Ecclesia has decided not to purchase the chapel on Laburnum Road. During their negotiations to purchase it, the committee unfortunately became involved and had to consult our solicitors, the cost of this has been passed onto the United Reformed Church.

The committee have made a decision on house exchanges, whilst we are happy for an exchange to take place, there is not a simple solution, as it depends on the type of tenancy the tenants have. Not all exchanges will be allowed due to this, the requirements are as follows:

- *The committee will not agree to an exchange with a person known or due to leave the estate.*
  - *The tenant must find someone to exchange with.*
  - *The exchange must be at no cost to the society.*
- Any proposed exchange must be put in writing and approved by the committee.

The chairman went on to reiterate what she had said at the AGM, that as a private landlord, the society is not obliged to re-house a tenant should they outgrow their house.

As there are more and more young single people taking on a tenancy, the committee have decided the only fair way now is to go straight down the housing list. We will not discriminate between single people and families; they either accept or refuse the property irrespective of their circumstances or size of house offered.

This concluded the chairman's report, which was proposed by Mrs J Goodwin and seconded by Mr T Gee.

### **General Business**

Mrs J Taylor stated that some people do not seem to move into a property after they have taken over tenancy, she had noticed that the neighbouring property to her, is still not being lived in.

Mrs Benning answered by saying that we expect tenants to move in within 3 months. Mrs Taylor went on to say that perhaps a young person may not want to move at the time of being offered a property, but would not want to turn the house down and go to the bottom of the list.

Mrs Gaten expressed her view by saying that a family needing a bigger house should have some way of achieving this, if not by an exchange then some other way.

Mrs Osborne pointed out that we could have up to six exchange requests in a year, which we could not fund.

Mrs Benning added that the estate's budget is allocated at the beginning of the year, and exchanges could eat into this budget, if work on the houses has to be carried out because of an exchange. We would then find ourselves with a large deficit at the end of the financial year. She went on to say that we had discussed house exchanges time and time again, and if anyone could come up with any ideas we would welcome it.

Mr M Osborne asked what laws do we have to abide by when letting or exchanging properties.

Mrs Benning answered by saying that they houses must be up to current gas and electrical regulations.

Mrs Goodwin asked if something can be done with the overgrown verges along Lilac Walk.

Mrs Benning informed the meeting that Mrs Osborne and Mrs Bradshaw had been attending the regular meetings of the Area Committee organised by the City Council. They had been instrumental in the estate being reimbursed for the barrier that had been fitted in Lilac Walk. It was suggested that they could bring up the maintenance of the grass verges at the next meeting.

Mr Gee asked if the estate could pay for hedges to be trimmed for the tenants who can not manage to it themselves. It was pointed out that this would be unfair to the other tenants on the estate.

Mrs Bakker asked about the proposed housing development on the allotments at the end of Laburnum Road.

Mrs Osborne said that this had been brought up at the last area committee meeting that she attended; they were informed that a planning application had not yet been submitted.

Mrs Goodwin asked if something could be done about the church grounds as they were now very overgrown. The secretary informed the meeting that she had written to the property officer of the United Reformed Church regarding this.

Mr Gee brought up the question of insurance that tenants take out to cover their contents; this should also cover damage to windows in their property.

Mr Potterton brought up the problem of trolleys being left on the estate, especially in Lilac Walk.

Mrs Benning informed him that the secretary had written to the manager of Tesco's regarding this problem.

Mr Pawson asked the shareholders present if they felt it necessary to have four meetings a year.

Mrs Benning added that a great amount of work is generated when having this amount of meetings.

Mr Gee proposed that there be three meetings a year, this was seconded by Mr Potterton, all present were in favour, motion carried.

This concluded the business of the meeting and Mrs Benning thanked the members for their attendance before declaring the meeting closed at 7.55pm.

# ***Minutes of the Quarterly Meeting held on Wednesday 6<sup>th</sup> December 2006***

## ***Members***

Mrs Benning took the chair; all committee members were present, with a further 23 society members in attendance.

## ***Minutes***

Minutes of the previous quarterly meeting were confirmed and signed. Proposed by Mr Gatén and seconded by Mr J Potterton.

## ***Matters Arising***

None

## ***Chairman's Report***

The chairman began her report by informing the shareholders that the church on Laburnum Road had been sold, subject to contract, to Scraftoft Free Church. The estate had not become involved with the sale. Mrs Benning went on to say that it would be good to see it in use again.

The committee have looked at several options to make use of the land in Lilac Avenue. One being to provide parking for caravans, this would need planning permission to change the use of the land; the cost of the application would be £260.00. We have also approached Hanover Housing Association with a view to building on the land and sharing letting, but they were not interested.

Again, if anyone has an idea's then please put them forward to the estate office.

With regards to tenant's erecting new fences, could they please make sure that they are put on the original boundary line and not inside. This is particularly important with those boundary lines bordering the estate. In some cases we are having problems defining the boundary of the estate.

As it is the season to feed the birds, I would like to ask not to put food out that will encourage the pigeons, as they are causing a lot of problems for tenants. We are trying to deal with this and are hoping that the appearance of a bird of prey belonging to Paul the maintenance man will do the trick.

Mrs Benning went on to say that the replacement of lead pipes on the estate is slowly progressing.

The painting programme for next year is Chestnut Avenue, front doors and some back doors are being replaced. There is a possibility that part of Lilac Avenue will also be included.

With regards to the back way running between Fern Rise and Chestnut Avenue, it has been reported that some tenants are exiting into Laburnum Road, this is dangerous and the one way system must be adhered to.

On a financial note, the committee are not ruling out the possibility of a rent increase for next year.

Lastly we have joined the National Landlords Association. This came to our notice, when Mr Pawson and Mrs Bradshaw attended a Landlords Forum run by the City Council. They came back with a lot of useful information. In joining this association we find we can ask those questions we would normally have to ask a solicitor, thus saving money on professional fees.

This concluded the chairman's report, which was proposed by Mrs Gaten and seconded by Mr J Potterton.

### ***Nominations for Committee***

Nominations included Mrs J Benning Mr M Carter Mr M Potterton and Mr A Ridgway. As a vote will be required Mr Gaten and Mr Pierce volunteered to act as scrutineers.

### ***General Business***

Mrs Vernon asked if you were still able to transfer a share to the spouse of a tenant. Mrs Benning informed the meeting that the estate had reverted back to shares only being given to sons/daughters of existing tenants. Mrs Vernon felt that it would make spouses feel more welcome and part of the community if they held a share. Mrs Benning explained that a spouse of a tenant has the right to attend a shareholders meeting and speak by proxy of the tenant.

Mr R Fraser asked if it was still the case that someone could come to a meeting who is not a shareholder but they are not allowed to speak. The chairman said that this was correct.

Mr D Fraser brought up the question of the amount of traffic using Chestnut Avenue, and Fern Rise.

There had been a traffic count carried out, but it was taken on a bank holiday, it could not have given a true reading of the amount of traffic that uses these roads.

Mrs Goodwin informed the meeting that the allotment land at the end of Laburnum Road had been advertised for sale.

Mrs Cook brought up her fears regarding people riding bicycles on the pavements could be in danger when vehicles pull out of the back way in Chestnut Avenue.

Mrs Goodwin asked if the estate had many bad payers of rent. Mrs Benning said that unfortunately we have some habitual late payers, so we have had to take a firm stand. Mrs Benning explained that when dealing with rent arrears we have to abide by the law, we do not want to evict anyone; it is not a nice thing to have to deal with. But as everyone knows, the estate is run entirely on the rent paid, and every tenant must realise that regular payment of rent is vital to the smooth running of the estate, it is also very time consuming having to chase people for being late with payments, and sending letters out that are not answered. This is why a policy has been drawn up, that has been checked over by the estate's solicitor, to deal with arrears in rent.



Mr D Fraser stated that it is hard to believe that people do not pay their rent when the amount in this day and age is so little, he added that they should realise how fortunate they are in being able to live on the estate.

This was the general feeling of the shareholders at the meeting, and they agreed with the committee that the policy should be followed. Mrs Benning stated that the committee will carry out exactly what the policy states, and if it reaches the eviction stage, she stated categorically that we will not back down.

Mrs Osborne said that when you take a stand with a tenant, they will then involve people like Mr Vaz. Mrs Goodwin said that if it gets to the stage where it is necessary to evict someone then this should be done, it might then set an example to others. Mrs Benning stated that it was reassuring to know that the committee had the backing of the shareholders regarding this.

Mr Osborne said that it was nice to see that money had been spent on replacing the fire doors in the hall. Mrs Benning informed the meeting that new toilets had also been fitted.

She went on to read a paragraph from a leaflet regarding the Manor Farm Community Project, where it states that the project borders on the relatively affluent Humberstone Garden Suburb.

Mr Osborne informed the meeting that there had been a couple of break-ins and a car theft (the car being his) on the estate.

Mrs Bradshaw said that the Neighbourhood Watch had ordered a personal alarm for every member.

The question of the estate office security was brought up by Mr Parr, but it was considered not to be a problem.

Mr D Fraser asked if the tenants had been asked their views regarding using the land in Lilac Avenue for storage of caravans. Mrs Benning said that tenants had been asked sometime ago. Mrs Goodwin said that perhaps some tenants would object, she went on to say that it does not cause any problems for people living opposite the Laburnum Road compound.

Mr D Fraser brought up the question of building on the land, giving smaller accommodation for those who would want it. Mrs Osborne pointed out that rents would need to be increased to cover building costs.

Mr Osborne pointed out that in 2008 it will be the centenary of the first house built on the estate, and some thought could be given as to how this could be recognised.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance and wished everyone a Merry Christmas and a Happy New Year before declaring the meeting closed at 7.53pm.

# ***Minutes of the Annual General Meeting held on Wednesday 28<sup>th</sup> March 2007***

## ***Members***

Mrs Benning took the chair: Mr Carter was absent, all other committee members were present, with a further 17 society members in attendance.

## ***Minutes***

Mr Parr asked that the previous minutes of the AGM were amended to read that he had asked if improvements to houses covered all properties, as some houses did not have R C

D units, or new type consumer units fitted. Mrs Benning explained that if someone reports a problem, then we have to carry out the work that is needed to bring the property up to standard.

Minutes of the previous AGM were then confirmed and signed. Proposed by Mr Gaten and seconded by Mrs Goodwin.

## ***Matters Arising***

There were no matters arising from the previous minutes.

## ***Chairman's Report***

The chairman commenced by saying that we had achieved our aim financially, and Ross Mee would be giving his report shortly.

It will soon be law that any landlord holding a bond has to safeguard the amount through a deposit or insurance scheme. We are doing this through the National Landlords Association at a cost of £84.50 for the five year period per bond.

We have found it necessary to use a health and safety consultant Mr Robin Nye to advise us and carry out safety checks, as we do not have the in depth knowledge required. But Mr Nye was impressed with the work that the secretary had already done.

We are continuing are policy of replacing exterior doors in the painting programme and will continue in 2007.

You may be aware that some tenants have had bogus callers; you will be informed by the secretary prior to any work being carried out on your property if contractors will be calling.

On empty properties we now remove any trees found to be diseased, damaged or likely to cause a problem to the house. We also take down sheds, lean to's and garages. If left they become the responsibility of Anchor Tenants and this would be an added cost to the estate in future maintenance.

Mrs Benning continued by informing the meeting of Succession of Tenancy. By law a person has no right to a second succession of tenancy e.g. if a tenant dies the surviving spouse/partner or relative can take on the tenancy. This is the first succession of tenancy.

Should there be a relative residing at the property they would have no right of occupation on the death of that tenant, as this is classed as the second succession of tenancy.

The committee of the day would have to decide whether or not to grant a new tenancy to that person. This would mean bringing the property up to date and a new rent being set.

We have consulted our solicitors on this and a letter regarding succession of tenancy is on file in the office should anyone wish to see it.

Mrs Benning finished her report by saying that she hoped that people had noticed the foyer as they came in. The walls have been newly plastered and decorated, some old photographs of the estate have been put up, and also a clock outside the front door, this has replaced the original one that some of the members may remember.

This concluded the chairman's report which was proposed by Mrs Gaten and seconded by Mr C Newcombe.

### ***Result of the Ballot***

The results were:

Mrs J Benning 284

Mr M Carter 150

Mr M Potterton 133

Mr A Ridgway 285

As there were two positions, to fill Mrs Benning and Mr Ridgway were invited to join the committee.

Mrs Benning thanked everyone that had voted, and also thanked Mr Gaten and Mr L

Pierce for acting as scrutineers.

### ***Auditor's Report***

Mr Mee began his report by saying that there had been no rent increase, but empty properties had generated more revenue once they had been re let on an increased rent, this had raised £3,000 and the hall rental a further £5,000. Management expenses had gone up, this was due to increased hours, but most other expenses had stayed much the same.

Continual repairs and maintenance of properties had taken up most of the budget; there was a small surplus of £770.00 after tax. Mr Mee concluded that the money in the bank gives the estate a comfort zone for any unforeseen expense that may occur, and that the state is in a very satisfactory position.

Mr Gaten asked if the lighting bill had increased, or does it cover other things, Mr Mee explained that the increase cost was due to previous estimate billing, which had now been read and paid to date.

Mrs Gaten proposed the accounts were accepted as a true record and Mrs Newcombe seconded this. Mr C Newcombe then proposed the re-election of Godkin & Co Ltd. As auditors for the coming year; this was seconded by Mr Gaten.

### **Arbitrators**

Mrs Benning said that as no one had submitted any names, the committee would appoint the arbitrators for the coming year.

### **Remuneration of Committee**

Mr Newcombe proposed that the committee fee be increased to £2.00 per meeting; this was seconded by Mr A Newcombe.

### **General Business**

Mr C Newcombe asked if the nursery in Laburnum Road was still being use, the chairman informed him that rent was still being paid.

Mrs Gaten asked if names of people who had passed away during the year could be read out before the minute's silence.

Mrs Goodwin wanted to know if the sale of the United Reformed Church was any nearer.

Mrs Benning said that we were not involved directly with the sale, but we had heard that it was progressing and hopefully will be completed soon. Mrs Osborne added that we had wrote to the church asking if they could tidy up the grounds as it was in a terrible state, as yet nothing has been done.

Mrs Newcombe brought up the terrible state of the land in Lilac Avenue, and voiced her opinion that if it was at the bottom of a committee person's garden then something would be done. Mrs Benning informed the meeting that the committee had spent many hours discussing what the land could be used for, but each suggestion i.e. caravan storage, car parking, memorial garden, had been met by opposition from some tenants. She asked that if anyone had any suggestions then they please let the committee know. Mr Newcombe asked if we could build bungalows for tenants who would like to move from a house.

This had been raised several times before, but as explained the estate would have to take out a loan to cover building costs. There would have to be a rent increase to cover the loan, the committee felt that the tenants would not be prepared to do this.

Mrs Cook suggested that garages should be put on the land, Mr Newcombe suggested allotments, Mrs Goodwin said that it should be cleared regularly, Mrs Benning again asked for ideas.

Mrs Newcombe said that the land known as the nursery in Laburnum Road is also overgrown. Mrs Benning informed the meeting that the present tenant would have to leave it as it had been found.

Mr M Potterton suggested a children's play area on the estate, Mrs Vernon also agreed that this would be a good idea.

Mrs Goodwin pointed out that she already has problems with children gathering outside her house.

Mrs Cook stated that she thinks that it is terrible that her grandchildren can not be made shareholders as their parents do not live on the estate. Mrs Benning explained that there is a long housing list, so it was decided that only children of current tenants could be made shareholders.

Mrs Newcombe said that there are a lot of names on the list who would never accept a house.

Mrs Proud suggested that if they refuse a certain amount of times then they should be taken off the list.

Mr A Newcombe brought up the question of succession of tenancy; Mrs Goodwin said that all tenants should be made aware of this. Mrs Benning stated that tenants could be informed in a newsletter if it was felt necessary.

Mr A Newcombe also brought to the attention of the meeting that the estate had left a flue liner in his chimney, and the estate had refused to fit a chimney pot. Mrs Benning said that this was standard practise, but it would be looked into.

Mrs Cook informed the meeting that she was still having problems with people banging the gates when leaving the backway. It was suggested that a "Please do not bang Gates" sign be put up.

Mrs Benning went on to thank Mr E Gaten and Mr L Pierce for acting as election scrutineers.

This concluded the business of the meeting and Mrs Benning thanked the members for their attendance before declaring the meeting closed at 8.10pm

# ***Minutes of the Quarterly Meeting held on Wednesday 4<sup>th</sup> July 2007***

## ***Members***

Mr Pawson took the chair; apologies were received from Mrs Benning, all other committee members were present, with a further 18 society members in attendance.

## ***Minutes***

Minutes of the previous quarterly meeting were confirmed and signed. Proposed by Mr M

Osborne and seconded by Mrs J Goodwin.

## ***Matters Arising***

Mrs Goodwin asked if we were any further forward with the sale of the chapel. Mr Pawson said that the sale was still going through but solicitors are notoriously slow. Mr T Gee asked who was responsible for the land. Mr Pawson replied that it was the United Reformed Church, who had been written to on many occasions and asked to maintain the grounds, but all requests had been ignored.

## ***Chairman's Report***

Mr Pawson, as acting chairman for the evening began his report by stating that the painting programme in Chestnut Avenue had been completed. This had not been a complete success this year as there had been a number of complaints, these had been addressed by the contractors Cyril John.

We have a lot more work and expense facing us at the moment with five empty properties on the estate. The time spent by our maintenance men on these properties puts back general repairs. We are looking at the options of bring in contractors or a third maintenance man.

Because of finances, the exterior painting of the bottom half of Lilac Avenue has been put on hold, also our maintenance men have not been able to carry out the preparation work needed.

The lead replacement in Lilac Avenue is near to completion, we are now waiting for Severn Trent to make the final connections.

With regard to the spare land in Lilac Avenue and the land behind the shop in Laburnum Road, Mr Gee has kindly drawn up some plans to create a landscaped area that could be used by the tenants. These plans are available for anyone to look at, and any comments would be welcome.

Finally there has been sightings of rats on the estate, the heavy rains, causing flood filled drains could be bringing them out. We have been advised not to put out food on the ground as this will only encourage them to stay around.

This concluded the chairman's report which was proposed by Mr T Gee and seconded by Mrs J Goodwin.

## **General Business**

Mr Pawson brought up the question of the Estate's web site and asked if anyone would have objections to the minutes of the Quarterly and Annual Meetings should be put on. Mrs Goodwin said that she would defiantly not like it. Mrs Vernon said that it may not be good as names were mention in the minutes. Mr Pawson said that it would benefit the shareholders; Mr T Gee was in favour.

Mr Pawson referred again to the empty properties and said that some committee members think that these should take priority, while others think tenants repairs should. Mrs Vernon said that it may be a good idea to bring in contractors to carry out work on getting the empty houses ready for new tenants. Mrs Goodwin said that to help things we would need a plasterer and labourer.

Mr Gee brought up the question of the land in Lilac Avenue, and suggested that it could be leased to be built on. Mr Pawson said that we would not have control on what is built. Mr Gee said that this could be agreed on beforehand. Mr Osborne thought that builders would want full control. Mr Gee said that we would have income coming in; Mr Pawson said that this was an idea that could be looked into. He went on to say that it could be used for caravan storage; this would bring in an income.

Mrs Osborne said that we had had several suggestions to create a landscaped quiet area, so this is why it was looked into.

Mrs Goodwin said that everyone on the estate has gardens and she did not think that it would be used.

Mr Gee suggested that we purchase a Dictaphone, which would help the secretary at the meetings as she does not take shorthand. Mr Pawson asked if anyone would have objections to the meeting being recorded; there were no objections, the general feeling was that it was a good idea. Mrs Osborne pointed out that as soon as the minutes had been typed then the tape would be erased.

Mrs Goodwin asked why the committee had allowed a tenant to alter the boundary line of the garden to take someone else's.

Mr Pawson said that over the years several garden boundaries had been changed when a request had been made by a tenant. The one that Mrs Goodwin is referring to, unfortunately more garden had been taken that was not agreed to, this was now in the hands of the solicitor.

Mrs Goodwin said that this was more expense to the estate now solicitors were involved.

Mrs Cook felt that most gardens on the estate were adequate and could not see the need to want anymore.

Mrs Goodwin went on to ask if we knew the legal requirement concerning the height of hedges.

Mr Gee answered this question by saying that normally the height of a hedge shall be no more than 2 metres, but there are exceptions and each situation has to be assessed as a formula involving distance from houses and light loss have to be taken into

account. Mr Pawson went on to say that a complaint has to be registered with the council and a fee paid before a report of high hedges is investigated.

Mr Gee said that if there was a problem with overgrown hedges then surely the estate could do something about it. Mr Pawson said that it was hard to get some tenants co-operation, if the refused what further steps the committee could take.

Mrs Vernon suggested that we cut down overgrown hedges and bill the tenants in question.

Mr Ireland asked why we haven't got the powers to do what we want, Mr Pawson said that we have to abide by the laws of the land, and have to rely on the community spirit when it comes to what affects our neighbours. Mrs Bakker asked if new tenants should pay a bond that could be used if any cost were incurred cutting down hedges. Mr Pawson said that a bond of thirteen weeks rent is taken and held for five years or until the tenancy ceases.

Mr Parr asked what would happen if you had a noisy neighbour. Mr Pawson said that the complaint has to be taken to the council.

Mr J Potterton said, on a lighter note, that it was brought up at the last meeting that it will soon be the centenary of the first house built on the estate, and was this to be marked by anything.

Mrs Bradshaw suggested an exhibition reflecting the history of the estate, and other suggestions would be welcome.

Mrs Cook thanked the secretary for putting a notice on the gate to the backway, asking that it be closed quietly, this has had some success.

Mrs Osborne informed the meeting that there is a coffee morning on Sunday 29th July 2007 between 11.00am and 12.00pm at the estate office.

This concluded the business of the meeting and Mr Pawson thanked the members for their attendance before declaring the meeting closed at 7.45pm.



# ***Minutes of the Quarterly Meeting held on Wednesday 12<sup>th</sup> December 2007***

## ***Members***

Mrs Benning took the chair; all committee members were present, with a further 17 society members in attendance.

## ***Minutes***

Minutes of the previous quarterly meetings were confirmed and signed. Proposed by Mr M Osborne and seconded by Mrs J Goodwin.

## ***Matters Arising***

None

## ***Chairman's Report***

Mrs Benning informed the members that the meeting was being recorded, as agreed at the previous meeting. She began her report by stating that the remaining eight properties in Lilac Avenue had now had their lead pipes replaced, this has completed the lead pipe replacement for all of Lilac Avenue. We have now started work on another six properties in Fern Rise, which leaves approximately half of the road left to do, along with properties on Keyham Lane and Laburnum Road.

There have been reports of several break-ins and thefts on the estate this week, mostly from sheds. Could tenants please try to secure their property to protect them and their neighbours from open access, if you can keep your gates closed etc.

We have not ruled out a rent increase, but we have not made any definite decision as yet.

Going on from rent, we have to inform you that if anyone is in rent arrears, this is discussed at the committee meetings, and is put in the minutes of the meeting. Should anyone wish to read the minutes they would then be aware of who was in arrears.

We have had seven properties empty so far this year, four have been let, and there is still work to complete on the other three.

Ending on a good note, we are arranging a Centenary Celebration for next year. A list of ideas will be read out in any other business. This is to celebrate the first house on the estate being built.

Mrs Benning ended by saying that she hoped everyone would join in with the celebrations. This concluded the chairman's report which was proposed by Mrs Gaten and seconded by Mrs Goodwin.

## **Upgrade of Tenancy**

We have several types of tenancies on the estate, with a shorthold tenancy we can serve notice to terminate the tenancy without giving a reason, in some cases this may be a good thing, if the person is not a good tenant. But some of the committee think that if on the other hand someone who has proved to be a good tenant, then they should have more security by making them an assured tenant. This is something that the Council does, and the majority of the committee thought that after five years, when the bond deposit is returned, and if everything was satisfactory with the tenant and the property, then this would be the time to change the tenancy to an assured one. The chairman went on to ask for the opinions of shareholders on this.

Mr R Fraser said that if someone had proved to be a good tenant over the five years then he didn't see a problem.

Mr M Osborne said that he was uneasy by the term of landlord being used, as he thought that we were all our own landlords and tenants. Mrs Benning pointed out that anything written refers to the landlord. Mrs L Osborne went on to say that as we are unique, we do not know whether we are landlords or a management committee, and would not know until challenged in a court of law. With this in mind we have to follow the law of the land.

Mrs D Bakker asked what the difference was in the types of tenancies. Mrs Benning explained that there are three types of tenancy on the estate; it depends on how long you have lived in the property as to what tenancy you are on. Each type has different rights which are governed by the Rent Act.

Mr M Carter asked if the estate had sought legal advice regarding this. Mrs Benning said that advice had been sought, solicitors do work on the side of the landlord, but the society can change the tenancy if they wish, as do the council after one year. Mr M Carter said that there would not be many private landlords that would change the tenancy.

Mr Pawson said that we have two choices; you can either give the tenant more security, or cost the estate more money if we have to evict someone. If a tenant on a shorthold tenancy needs to be evicted you can serve them notice, but a tenant on an assured tenancy would cost the estate money in solicitor's fees to take out eviction proceedings.

Mr Gaten asked the committee to clarify when notice can be served to a tenant on a shorthold tenancy. Mrs Benning said that under section 21 we do not have to give a reason for giving notice to terminate the tenancy. This can be done after six months from the tenancy commencing. This type of tenancy continues after the initial twelve month agreement. The committee had decided to give the tenant more security by changing them to an assured tenancy after five years.

Mr M Carter said that he could not see the point of altering the tenancies as the estate would only seek possession if people were in arrears with their rent. Mrs Benning said that it was not always as clear cut as that.

Mrs Osborne said that what she did not like about a shorthold tenancy is that you can give notice to someone without even giving them a reason, and that does not sit comfortable with her, she feels that this is totally unfair.

Mr M Carter said that the only time someone would be evicted, is if they did something bad.

Mrs Benning pointed out that the law is always changing, and the secretary spends a lot of time confirming with the solicitor points of law.

### ***Nominations for Committee***

Nominations included Mrs K Creese, Mr M Carter, Mr T Gee and Mr I Pawson. As a vote will be required, Mr E Gaten and Mrs P Smith volunteered to act as scrutineers.

### ***General Business***

Mrs Benning went through the list of ideas that the committee had drawn up regarding the Centenary Celebrations.

The committee thought it would be nice for tenants to open up their gardens for people to look at, as there are some lovely gardens on the estate. If anyone is interested in doing this, please let the office have your name, we will then see if there are enough people to make it worth doing. The celebration will be on Saturday 12th July 2008 the gardens could be open between 10.00am and 3.00pm followed by a ceremony, unveiling the plaque on the first houses that were built, 101 and 103 Keyham Lane. Mrs Benning asked for ideas of who could make a speech and toast the unveiling of the plaque. Mrs Goodwin suggested that if anyone opened their garden people could give a donation on entry, this could go to charity. A cake decoration competition had also been suggested, a prize would be given, followed by an exhibition in the hall, probably a bouncy castle, and also for the children a miniature garden competition. Mrs Benning said that these were just ideas, but if anyone could come up with any other suggestions, these would be welcome.

A centenary plate is also being made; one will be given to each tenant.

Mrs Goodwin asked what progress has been made with the fence at 82 Laburnum Road.

Mrs Benning went on to explain that the problem has been solved and the fence is staying where it is. Mrs Benning also explained that the committee had made an agreement with the tenant, but our interpretation of that agreement was different to that of the tenant, regarding the amount of land in question. If anyone wanted to read the minutes regarding this they are free to do so. When the land was annexed, there was a complaint received, advice was sought from the solicitor and it was found that once we had agreed to the boundary change, the agreement was then between the two tenants, and there was nothing that the estate could do. Mr Ridgway pointed out that the committee had spent hours deliberating this; Mrs Goodwin said that she hoped that this mistake would not be made again. Mrs Benning assured her that it would not happen again.

Mrs Bakker asked what was the stance on heavy vehicles using the backway, as she had noticed a skip had been placed there recently. Mrs Benning said that heavy vehicles were stopped using the backway after quarry waste had been laid down, and it was found that heavy vehicles were disturbing it. The backway has had to be used to place a skip in the rear garden of an empty property, as there was asbestos that needed to be removed. This was a health and safety issue, and our maintenance men had to handle it in the easiest and safest way possible.

Mrs Bakker asked if people in Fern Rise and Chestnut Avenue could have driveways in their front gardens, even though they have access to the rear via the backway. Mrs Benning said that anyone could write in with a request if they wished to do so.

Mrs Gaten asked if there had been any decision made regarding the land in Lilac Avenue.

Mrs Benning said that Mr Gee had drawn up plans to create a garden, but then it has to be taken into account the upkeep. The committee are looking into the possibility of extending the gardens of 37 and 35 Laburnum Road, which would then leave a square parcel of land with the entrance on Laburnum Road, more could probably be done with this, but nothing is definite as yet. Mrs Goodwin thought that this sounded a good idea as it gives a decent piece of land to work with.

Mrs Benning concluded the business of the meeting by wishing everyone, on behalf of the committee, a Merry Christmas and a Happy New Year, before declaring the meeting closed at 7.55pm

# ***Minutes of the Annual Meeting held on Wednesday 9<sup>th</sup> April 2008***

## ***Members***

Mrs Benning took the chair: apologies were received from Mr & Mrs Potterton and Mrs Goodwin.

All committee members were present, with a further 20 society members in attendance.

## ***Minutes***

Mr A Newcombe has requested by letter that the minutes be amended, as it was his recollection that a member of the committee had agreed that the estate should provide a chimney pot where there had been one previously prior to a flue being fitted. Mrs Benning asked if there was anyone who was at that meeting and could recollect what was said as no committee person could recall this. Mrs Benning said that she did not feel that an individual committee member would have said this. As Mr Newcombe was not present and no one else could recall this, the minutes of the previous meeting were then confirmed and signed. Proposed by Mr Osborne and seconded by Mrs Vernon.

## ***Matters Arising***

None

## ***Chairman's report***

The chairman commenced by saying that in 2007 there had been five empty houses; these had now been let after having a considerable amount of money spent on them. Already this year we have another two empty properties with another pending, the properties need far more work doing to them before they are re let because of their age. It has now been decided that central heating will be fitted in the empty properties and rent will be set accordingly.

The painting programme will continue this year with the bottom half of Lilac Avenue being done, also doors will be replaced before this where needed.

The lead pipe replacement is carrying on with four properties on Keyham Lane and the even numbers on Fern Rise being the next houses to be done.

It has been decided to only have two shareholders meetings a year, the AGM in March and another meeting in November. This decision has been taken after taking into account the cost of administration and postage, but if anyone would prefer further meetings please let the committee know.

There have been reports of break-ins to sheds and garages, could you please secure your property where possible. Also any contractors carrying out work in your property must be qualified and fully registered.

We will be commemorating the laying of the stone on the first cottage built, this will be held on the 12th July, and information on this will be sent out shortly on events that we hope to lay on.

This concluded the chairman's report which was proposed by Mrs Gaten and seconded by Mr Osborne.

### **Result of the Ballot**

The results were:

Mr M Carter 86

Mrs K Creese 128

Mr T Gee 501

Mr I Pawson 187

As there were three positions to fill, Mrs Creese, Mr Gee and Mr Pawson were invited to join the committee.

Mrs Benning thanked everyone that had voted, and thanked Mr Gaten and Mrs Smith for acting as scrutineers.

### **Auditors Report**

Mr Mee began his report by saying that there had not been a rent increase within the last two years.

With the number of properties being vacant this had resulted in £800.00 less being received in rent, than the figure for the previous year. As these properties are let on an increased rent this will show in the next years income. Laburnum Hall brought in rent of £5,000 plus the interest from the money held in the bank, this had brought the total income for the year near to that of the previous year.

As for expenses, there had been pay rises for all the staff; this was to reflect the extra work that all the staff had undertaken with the amount of work that is now done. Most of the other expenses have not changed from year to year, there has been the additional fee's for a Health and Safety Consultant, and the Rent Deposit Scheme, all contributes to the professional expenses being more this year.

The biggest expense is the repairs to the properties and the estate expenses, this year Chestnut Avenue has been painted. As the doors are replaced on the estate, this will be reflected in the cost of future painting as there will be less wood work to paint.

At the beginning of the financial year a budget is set to aim to spend the income that will be received, but you cannot foresee all expenses. This year slightly more was spent, resulting in the balance sheet showing a deficit of -£2,238.00.

At this time the society is in a strong position with funds in the bank to meet any rainy day problems.

This concluded Mr Mee's report.

Mr M Osborne proposed the accounts were accepted as a true record and Mrs P Smith seconded this.

Mr T Gee then proposed the re-election of Godkin & Co Ltd as auditors for the coming year; this was seconded by Mr E Gaten.

### **Arbitrators**

Mrs Benning said that as no one had submitted any names, the committee would appoint the arbitrators for the coming year.

### **Remuneration of Committee**

Mrs Smith proposed that the committee fee remains at £2.00 per meeting; this was seconded by Mrs Vernon.

### **General Business**

Mrs Benning read out apologies from Mrs Goodwin and Mr & Mrs Potterton, who were unable to attend the meeting.

Mr S Smith asked if properties along Chestnut Avenue could be made secure, to stop people getting through to the back way. Mrs Benning said that it had been requested at a previous meeting that tenants make their properties secure as there had been a number of break ins. She went on to suggest a walkabout by the committee to see how many houses have no side gates, we could then write to these tenants asking if they could fit a gate, Mrs Benning pointed out that this could only be a request. If tenants want to secure their gardens they could always approach their neighbour, to see if they would contribute to the cost. The estate would only fit posts and three strands of wire. Mr Gee suggested planting good hedging material.

Mr S Smith suggested putting up a notice to say that the area is patrolled; Mrs Benning said that if anyone else had any ideas on security to let the committee know.

Mr A Newcombe, who had arrived at the meeting late, brought up the question along with Mr S

Smith regarding skips not being allowed on the back way this made it difficult to dispose of rubbish.

Mrs Benning said that the committee made the decision to stop skips being delivered on the back way because they were churning up the ground, and the bottom gates had been damaged by a skip lorry.

Mr Newcombe said that it would mean having a skip in the street. Mrs Benning said that a lot of people on the estate do not have the same access to their back gardens as those that live adjacent to the back way. These people have to bring things to the front of the house from their back gardens.

Mr Newcombe asked if transit vans are allowed. Mrs Benning said that it would be classed as a light vehicle.

Mr Parr brought up the question of rubbish that accumulates outside the shop on Laburnum Road.

Mrs Benning said that we could have a word with the council to have the bins emptied on a more regular basis

Mrs Cook asked if we were in a smokeless zone as the smoke from bonfires have been horrendous, Mrs Benning informed her that it was. She went on to say that even people on Hamilton had complained. Mrs Benning said that the office had not received any complaints, and she was not sure of the regulations governing bonfires, she advised that if there were any further problems to inform the council.

Mrs Smith brought up the vehicles that are parked on the back way which are not used, she went on to say that previously she and her neighbour had received letters asking them to move cars parked there. She went on to say that she had written complaining of cars being parked and had been told that these had a Sorn on them, she felt that this was not fair and people were not being treated the same. Mrs Benning said that this would be looked at during the walkabout.

Mrs Smith also asked why a spouse could only have one share and can not be given anymore. She went on to say that she felt a second rate citizen on the estate, she said that she had been told previously that she could not be given anymore shares, but asked what the situation would be if shares were willed to her. Mrs Benning said that it had been a committee decision not to make new shareholders, and that if a spouse of a tenant could find someone who would transfer a share to them this would be approved. This would then give the spouse as a holder of one share to attend shareholders meetings and feel part of the estate. She went on to say that as far as she is aware this was still the policy but would look into this that we would look into this and write informing her of the outcome.

Mrs Smith then brought up the fact that tenants own kitchen units and fitments were not covered by Anchor Tenants insurance.

She felt that everyone should be notified of this so that they can take out extra insurance. Mrs Benning said that this had been brought up previously at a shareholders meeting and she hoped that people read the minutes and were aware of this.

Mr Newcombe brought up his concerns regarding having a downstairs bathroom when he has a family. As his house has three good sized bedrooms he was hoping that he would be allowed to make alterations to accommodate a shower and toilet upstairs. He went on to say that he had asked previously to install an upstairs bathroom but had been refused. Mrs Benning said that it was policy not to allow a house to change from a three bedroom to a two, as the estate wanted to keep them family sized houses. Mrs Benning said that from time to time the committee have to alter policies, and one had recently been changed regarding replacing baths with showers, she went on to say that if Mr Newcombe wanted to carry out any alterations he should write in and the committee would consider his request.

Mrs A Cook asked if a friend could transfer her shares to her. Mrs Benning said that she would have to write in requesting this, it would then be considered. She went on to confirm that the only new shares that are issued are to the children of present tenants.

Mrs A Cook said that she felt it was unfair that her grandchildren could not purchase shares.

Mr Newcombe brought up the discussion held at the previous meeting regarding of the lining being left in the chimney when he took over tenancy of the property. Mr Ridgway pointed out that his comments at the time were made as a shareholder and not a committee member, when he agreed that it should have been removed by the estate.

Mrs Benning said that there had been a lot of correspondence regarding this, and it had been pointed out that the chimney in question had been made redundant prior to the



property being let. If a tenant then chooses at a later date to open that chimney up, then they do so at their own cost. Mr Newcombe said that the estate was only doing half a job by leaving the flue lining in. Mr Pawson said why should the estate spend money on removing the flue liner when the chimney was being bricked up. Mrs Benning said that on this occasion we would have to agree to disagree on this. But pointed out that when a tenant makes alterations to their property they must see all the cost of any work through.

Mrs C Smith brought up the central heating that is being put in empty houses, and asked if the tenant will be responsible for servicing and maintenance. Mrs Benning said that it would be down to the estate to service and maintain, as it is where gas fires are fitted by the estate. The committee had thought long and hard over whether to install central heating, but when adding up the cost of installing a new cylinder and immersion, along with a gas fire, the difference was not that great. The rent charged also reflects the cost involved.

Mrs Gaten asked what happens if a house becomes empty that has central heating installed, is this left or taken out. Mrs Benning said that the plumber would check the system it would depend on how old it is, whether we would take it out and replace it with new.

Mr Newcombe asked if it had ever been considered to only allowing committee members to only stand so many times for the committee. Mrs Benning said that if that were to happen then there would not be a full committee, as there are not many who put their name forward. She went on to say that the majority are not interested, this shows with how many people are here tonight out of a143

tenants. It was also pointed out that the younger tenants may not have the time, due to work commitments to serve on the committee. In defence of those that have been on the committee along time, this came into good stead a few months ago, when something came up relating to along time ago. The mature members of the committee could remember the incident; this helped enormously when dealing with the current issue.

Mrs Smith said a walkabout should be done to look at the state of some gardens. Mrs Benning said that as a committee we do write to tenants asking them to tidy their gardens, but we cannot force them.

Mr S Smith asked if anything had become of the traffic survey carrying out a few years ago in Fern Rise. Mrs Benning said that nothing had come of this, as the survey was taken during the school holidays when the traffic was a lot less. The estate has written several times to the council regarding the volume of traffic that uses the estate as a cut through.

Mrs Benning ended by welcoming Mr Ridgway onto the committee, this concluded the business of the meeting, and she thanked the members for their attendance before declaring the meeting closed at 8.20pm.

# ***Minutes of the Quarterly Meeting held on Wednesday 29<sup>th</sup> October 2008***

## ***Members***

Mrs Benning took the chair; all committee members were present, with a further 15 society members in attendance.

## ***Minutes***

Minutes of the previous quarterly meeting were confirmed and signed. Proposed by Mr E

Gaten and seconded by Mrs I Gaten.

## ***Matters Arising***

None

## ***Chairman's Report***

Mrs Benning began her report by informing the meeting that we have three properties empty at the moment. 6 Chestnut Avenue has been empty for a considerable time, as there were problems contacting the next of kin, but the property has now been handed back to the estate.

As you may be aware, 4 Chestnut Avenue is now also empty. We repeatedly tried to make contact with the tenant, but to no avail. The committee visited the property and it was found to be in a poor state. A lot of the furniture had been removed and the tenant was no longer there, so the estate took steps to regain possession of the property.

It has been mentioned before about the fence boundaries. If your property borders land that does not belong to Anchor Tenants, such as the allotments or those houses on Lilac Avenue, could you please make sure when erecting new fencing that it is put on the correct boundary line. If you are not sure where this is, you must contact the estate office and our maintenance men will mark out the correct boundary line at your property. We are having some problems at the moment with somebody trying to claim our property. We may have to go to court to resolve this issue, but I cannot say any more about this at the moment, only to emphasize how important it is that the external boundaries are kept in the correct place.

It has also been decided to increase the age for being eligible for a house to twenty five. It was felt that twenty one is too young, at this age it may be putting them under financial strain. As most of you are aware these houses need a lot of work doing to them when taken on.

Lastly, a big thank you to those who took part in the Centenary Celebrations, it seemed that everyone enjoyed the day, and it was lovely to see so many people taking part.

This concluded the chairman's report.

### ***Nominations for the committee***

Nominations are Mrs L Osborne, Mrs L Taylor, Mrs A Sheppard, Mrs R Wan and Mr M

Carter. As a vote will be required, Mrs P Smith and Mr E Gaten volunteered to act as scrutineers.

### ***Rent Increase***

Mrs Benning informed the meeting that there was a need for a rent increase of £1.75 per week, for the forthcoming financial year, this amount was the maximum that could be made for secure tenants.

We would like to be able to re-wire the hall, but this will be at considerable cost. Also there are more properties becoming vacant, and it is felt that the extra revenue is needed to cope with this.

Mr M Carter asked if the rent rise applied to all the rents to include caravans and garages. Mrs Benning said that at this point it had only been the house rents that had been discussed, but taking that point in mind it would be brought up later.

It was then proposed by Mrs I Gaten that there is a rent increase of £1.75 per week with effect from 2nd February 2009, seconded by Mrs J Ryan. Voting was as follows: 12 in favour, with 2 abstentions, motion carried.

### ***General Business***

Mr M Osborne asked if the re-wiring of the hall was urgent. Mrs Benning said that it was due to be done, but it will cost between £12,000 to £15,000 whether it will be undertaken next year will depend on the money available within the estate's budget.

Mrs Goosey asked if the estate had considered giving the work needed on the empty properties to outside contractors. Mrs Benning said that we do use outside contractors where needed, i.e. plumbers electricians, with our maintenance men carrying out the rest of the work required. We do try to complete the work as quickly as possible, but there is more work needed as the properties get older.

Mrs Bradshaw brought to the attention of the meeting insurance for accidental damage to windows. She went on to say that it would be wise for tenants to check that their contents insurance covered this, along with cover for kitchen units etc. Mrs Benning said that it had been brought up at a previous meeting and tenants had been advised to check that their insurance covered these things.

Mrs A Cook asked if the age limit for being eligible for a house was the same as it used to be where married people were eligible if they are under twenty five. Mrs Benning said that the committee had not discussed the age limit with regard to a married person, but on reflection we may not be able to treat them any differently as this would be seen to be discriminating between a married or single person. Therefore the age to be eligible for a property may have to be the same regardless, of whether they were single, married or with a partner. She went on to say that the committee could look at this again and see where we stand legally.

Mr C Smith said that it was not long ago that the age to be eligible for a property had been brought down, what has happened to change the committee's mind.

Mrs Benning said that there had been problems, which were mainly the financial commitment for young people, even though they may feel that they are capable of taking on the property, they may not have had the time to have the finances behind them that are needed to take on these properties, when they have also to take into account other expenses i.e. council tax gas and electric, they may find themselves overstretched.

Mrs Benning concluded the business of the meeting by thanking everyone for their attendance and wishing them on behalf of the committee an early Merry Christmas and Happy New Year, before declaring the meeting closed at 7.50pm.

# ***Minutes of the Annual General Meeting held on Wednesday 25<sup>th</sup> March 2009***

## ***Members***

Mrs Benning took the chair: all committee members were present, with a further 23 society members in attendance. Apologies from Mr & Mrs Parr and Mr & Mrs J Potterton.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed. Proposed by Mr M Osborne and seconded by Mr S Oliver.

## ***Matters Arising***

There were no matters arising from the previous minutes.

## ***Chairman's Report***

The chairman commenced her report by informing the meeting that there had been eight empty properties through the year, and there were still four to be completed and let. Seven of these were in need of total modernisation at an approximate cost per property of £10,000 to £12,000.

The painting programme for this year should be the top half of Lilac Avenue. It will depend on the estate's finances whether we can go ahead with this.

The lead pipe replacement will continue in Fern Rise this year as planned, a proportion of the work is carried out by Severn Trent Water Ltd at no charge, so we want to take advantage of this, in case they withdraw this offer in the future.

Because of the banking situation at the moment, we have decided to move some of our money to Nationwide Building Society.

You can see from the shareholders paperwork sent out that we now have a website, the password will change from time to time, and you will be informed of this. Only historical information will be open to everyone, other information will be behind the log-in.

This concluded the chairman's report.

## ***Result of the Ballot***

The result was as follows:

Mr M Carter 94

Mrs L Osborne 235

Mrs A Sheppard 182

Mrs L Taylor 80

Mrs R Wan 188

As there were three positions to fill, Mrs Osborne, Mrs Sheppard and Mrs Wan were invited to join the committee.

Mrs Benning thanked Mrs Bradshaw, who had decided not to stand for re election, for her time served on the committee, and also Mrs Taylor.

She then went on to thank everyone who had voted, and Mr E Gaten and Mrs P Smith for acting as scrutineers.

### **Auditor's Report**

Mr Mee began his report by saying that there was no rent increase in 2008/09 but as you can see on the balance sheet there had been an increase of £5,200 in rent received. This was due to when the empty houses were let; the rent charged is more of a market value; this resulted in the increase of rent received.

The rest of the income remains the same as the previous year, apart from the interest received from the bank; interest rates were starting to fall that year.

Management expenses have increased, due to wage increases and extra hours worked. The majority of the other expenses have stayed much the same as the previous year. The professional fees have increased; this is in part to the ongoing Land Registry dispute where the society is fighting to register part of their land. If this action is successful, it is hoped that the costs will be claimed back this year, if not there may be more to be spent in trying to claim the title to the land in question.

There is also a bad debt listed on the balance sheet, where a tenant left owing rent.

Continual repairs and maintenance work on the empty properties had taken up most of the budget, and a little more, as you can see there is a deficit of £4,200 for the year.

But with money in the bank and the asset value of the properties, the society is in a sound state.

Mrs J Goodwin proposed that the accounts were accepted as a true record and Mrs I Gaten seconded this.

Mr E Gaten proposed the re-election of Godkin & Co Ltd as auditors for the coming year; this was seconded by Mrs R Newcombe.

### **Arbitrators**

Mrs Benning said that as no one had submitted any names, the committee would appoint the arbitrators for the coming year.

### **Remuneration of Committee**

Mrs J Goodwin proposed that the committee fee stay at £2.00 per meeting; this was seconded by Mrs A Vernon, all were in favour.

## **General Business**

Mrs R Newcombe asked if there was going to be anything done with the land in Lilac Avenue. Mrs Benning said that due to the cost involved any plans had been put on hold for the time being. She went on to inform the meeting that Laburnum Nursery was to be made into allotments; there was a possibility that the land in Lilac Avenue could also be used for this, if it proved successful.

Mrs J Goodwin said that she thought that it was a good idea, as it would not be such an eyesore, further discussions regarding allotments followed.

Mrs Goodwin brought up the question of the website. Mrs Benning explained that the historical information is open to all, the committee would decide what items are placed behind the log-in, and these would only be available to shareholders.

Further discussion took place regarding the website, Mrs Goodwin asked that it be noted that she totally objects to the site.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance before declaring the meeting closed at 8.15pm.

# ***Minutes of the Quarterly Meeting held on Wednesday 28<sup>th</sup> October 2009***

## ***Members***

Mrs Benning took the chair; all committee members were present, with a further 22 society members in attendance.

## ***Minutes***

Minutes of the previous meeting were confirmed and signed. Proposed by Mr S Oliver and seconded by Mr E Gatén.

## ***Matters Arising***

It was proposed by Mr S Oliver that minutes of the shareholders meetings are sent out with the agenda for the forthcoming meeting, seconded by Mr M Osborne. The majority of those present were in agreement.

## ***Chairman's Report***

Mrs Benning began her report by informing the meeting that most of the allotments plots had now been taken, but if any tenant wanted one, their name could be put on the list.

There are still three empty houses and we are aware that there are another three due to be handed in soon. Due to the economic climate people are not able to take up the offer of a house if they have a property to sell, so those people are reluctantly turning them down and it is proving a slow process in letting the properties.

Finances are quite tight at the moment and we may have to borrow from our savings account.

We have now employed a new maintenance man full time. By doing this we hope that we can cut back on outside contractors.

Sent out with October's Agenda was paperwork relating to Data Protection. Previously shareholders have been able to read the minutes of committee meetings, these may contain personal information and could contravene the Data Protection Act. So therefore in the future, if there is a particular item that a shareholder wishes to read, arrangements will have to be made with the secretary prior to viewing them.

Mrs Benning went on to remind tenants that their contents insurance should cover accidental damage to windows; this is usually under "Tenants Indemnity" in their insurance policy. Anchor Tenants insurance will cover malicious damage if there is a crime number issued.

Lastly Mick Woods is retiring at Christmas after twenty five years of dedicated service to the estate. There will be a card at the estate office should anyone wish to sign it This



concluded the chairman's report.

### ***Re-election of Auditors***

Mrs Benning informed the meeting that the auditors Godkin & Co had ceased trading. Mr Ross Mee has now formed a new company along with some of his former colleagues called Nixon Mee Ltd.

The committee are recommending that Nixon Mee Ltd act as our auditors; this was proposed by Mr R Parr and seconded by Mrs J Bradshaw.

### ***Nominations for the committee***

Nominations are Mrs J Benning, Mr A Ridgway and Mr M Carter. As there are two vacancies and three nominations a vote will be required, Mrs P Smith and Mr E Gaten volunteered to act as scrutineers.

### ***General Business***

Mrs I Gaten asked if the estate was giving Mr Woods a retirement gift, or whether a collection was going to be made. Mrs Benning said that it had not been decided on what to do to mark his retirement; she went on to say that he had been presented with a silver trowel on his sixty fifth birthday. The committee would welcome any suggestions anyone might have.

Mr R Parr asked if the estate was any nearer fitting the new doors on Lilac Avenue. Mrs Benning said that the replacement of doors had been put on hold, as the money had to be spent on the empty properties, as we need to get them let as soon as we can, to generate more revenue. She went on to apologise to anyone waiting for a new door and said that they will be replaced as soon as funds allow.

Mrs P Smith asked if one quarterly meeting was sufficient, Mrs Benning said that this had been put to the shareholders, and they had agreed at the time, but if it is felt that it is not working then we can go back to having more. She then went on to ask for a show of hands, there were 8 in favour and 13 against having another meeting during the year.

Mr Pawson suggested a tenants meeting, Mr J Willmin said that this could be more informal. A discussion then took place, as several shareholders expressed their support for this it was agreed that this is given some consideration.

Mr C Smith then said that it would be beneficial for the Chairman's Report to be published with the agenda. Mrs Benning said that the report is usually done at the last minute to include up to date items, but it is something that could be considered.

Mrs Cook asked if there was a ruling regarding lodgers. Mrs Benning said that sub letting was not allowed but tenants can take in a lodger.

Mrs J Goodwin said she would like to thank Mrs I Gaten for taking over the gardening, several members then commented on how nice the area was looking around the estate office.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance, before declaring the meeting closed at 7.45pm.

# ***Minutes of the Annual General Meeting held on Wednesday 31<sup>st</sup> March 2010***

## ***Members***

Mrs Benning took the chair: all committee members were present with a further 16 society members in attendance.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mr E

Gaten and seconded by Mrs J Goodwin.

## ***Matter Arising***

There were no matters arising from the previous minutes.

## ***Chairman's Report***

The chairman commenced her report by informing the meeting that last year had been very busy with an exceptional amount of empty properties. In total eleven had become vacant; these had now been re-let with the exception of one.

The time viewing these properties had lost the estate money; shareholders were not obliged to view a property if they are not in a position to accept one. By not viewing, it would save time and the secretary could then offer the property to the next person on the list.

We are coming to a situation where there may not be as many properties becoming available as in the previous years, although we can never be sure. If this is the case it will enable us to rebuild the funds in the bank.

No lead water pipe replacements were carried out last year, as there were no funds available, but this will go ahead this year. The painting programme will be assessed in the summer.

Mrs Benning said that she would like to thank Mr Parr, Mr Richardson and Mr Pawson who along with herself, attended and gave evidence to the adjudicator in April 2009, regarding the land dispute at the rear of Lilac Avenue. Although the adjudicator did not award Anchor Tenants Adverse Possession, this matter is not yet closed.

Lastly, Mick Woods has now retired after twenty five years service; he was overwhelmed with the card that everyone had signed and the gift of £250.00. Mick was very surprised when arriving to work on his last day to see the balloons and bunting that had been put up at the estate office to mark his retirement. This concluded the chairman's report.

## **Result of Ballot**

The result was as follows:

Mr M Carter 130

Mrs J Benning 396

Mr Ridgway 347

As there were two positions to fill, Mrs Benning and Mr Ridgway were elected to the committee.

Mrs Benning thanked everyone who had voted, and Mr E Gaten and Mrs P Smith for acting as scrutineers.

## **Auditor's Report**

Mr Mee began his report by saying that it had been a very expensive year for the estate, with a deficit of £20,500, this included professional fees totally £12,500 due to the legal action regarding the disputed land at the rear of Lilac Avenue. After taking this into account there was a deficit of £8,000 this was ordinary expenses over income.

The rent income is considerably more than twelve months ago. The £1.75 per week increase generated approximately £13,000; this shows what a moderately small rent increase can mean to the society in terms of revenue. Along with the properties that have been upgraded this brought in extra rent. The interest rate fell far more than estimated, earning less than anticipated.

As far as spending is concerned, the retirement of one man working part time was replaced by one fulltime, plus the annual pay rise increased the cost of wages. Some of the expenses previously in repairs for subcontracting will be reduced, as these will now be done in house.

There was more expense on the estate than the previous year, due to empty houses, the number of houses becoming empty can not be anticipated, so it is very hard to budget for building work, skip hire etc. But this work needs to be carried out so that the properties can be re-let and generate the extra rental charged.

Taking everything into account this means that the estate spent £20,500 more than they took in income. Hopefully the estate will be in a position to put funds back into the bank, as the newly refurbished houses will generate funds for years to come.

Mr Mee finished by saying that at the end of the day the society was still in a healthy position.

Mrs I Gaten proposed that the accounts were accepted as a true record, seconded by Mr M Osborne.

Mrs J Goodwin proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mrs J Ryan.

## **Arbitrators**

Mrs Benning said that as no one had submitted any names, the committee would appoint the Arbitrators for the coming year.

## **Remuneration of Committee**

Mrs I Gaten proposed that the committee fee stay at £2.00 per meeting; this was seconded by Mrs P Smith.

## **General Business**

Before opening general business, Mrs Benning said that the committee would like to remind tenants, that before having work carried out in their properties, they must seek written permission. If this entails plumbing or electrical work, this must be carried out by a registered/approved contractor.

Would people with wood burners installed at their properties please remember that they need to have their chimney swept regularly. Going on from this, the estate has to have trees taken down when necessary, anyone interested in using the wood for their stoves should contact the secretary.

A letter has been received regarding the state of the grass verges where people have parked. The committee appreciates that not everyone has parking spaces, but they ask that people try not to park on the verges.

The secretary is in regular contact with the parks and recreation department and has succeeded in getting new trees planted at the top of Lilac Avenue, and others pruned and maintained, to try and better the estate, as we do like it to look nice.

Mrs L Osborne said that the problem with the grass verges will be worse when the buses start coming down Fern Rise, Laburnum Road and Lilac Avenue.

Mrs J Goodwin said that buses will not be able to get down Fern Rise with the amount of cars parked.

Mr Gee asked what the feeling was regarding buses; the majority of shareholders present did not want a bus route.

Mrs Benning said that if people feel strongly about it they could write to the bus company. Mr C Smith said that a timetable had already been produced.

Miss L Johnson brought up the age of letting properties, she went on to say that some people younger than twenty five could afford to take a property, and because of problems that occurred with two people, this had spoilt it for all the others.

Mrs Benning went on to explain the reasons why the age for eligibility had been changed. It had been found that at the age of twenty one, they could not financially afford the upkeep of these houses, as they are big properties for a single person to manage, and at twenty one they would probably not be on the salary needed for the upkeep of these properties. And also not mature enough for the responsibilities that taking on a property entails. Mrs Benning went on to say that if they age limit was reduced to twenty three; there is a glut of people on the housing list at the age of twenty three up to twenty five, so the twenty one year olds would not be in line to be offered a property anyway.

Mr M Potterton suggested that if twenty one year olds were married they could be eligible. Mrs Benning said that they could not discriminate between married and single people.

Ms E Osborne suggested bringing the age down to twenty three, and use a vetting procedure.

Further discussions then took place amongst the shareholders regarding who should be offered properties, and whether age should be the issue. Mrs Benning went on to ask the shareholders that if they had any suggestions, the committee would be only too pleased to listen to them.

Mr Pawson said that by having a vetting system the committee would be picking and choosing tenants. With the system that we have at the moment, we go down the list, people accept a house or they do not, if they accept then checks are carried out.

A show of hands was then asked for, as to whether shareholders thought that the age to be eligible for a house should be twenty three. Mrs Benning counted 8 in favour with 7 against, one member declined to view an opinion.

Mrs Benning said that the committee had thought long and hard regarding the age that people are offered houses, and agreed that taking everything into consideration, twenty five is the best option.

Mr M Potterton brought up the question of parking on grass verges and asked if the estate could do anything regarding the contractor's vehicles that are parked on the verges on Keyham Lane, where the new houses are being built.

Mr Gee pointed out that the grass verges are owned by the council, it was suggested that they should be approached regarding this problem. Mrs Bradshaw said that tenants could attend the council area meetings, to bring this up.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance before declaring the meeting closed at 7.55pm.

# ***Minutes of the Quarterly Meeting held on Wednesday 27<sup>th</sup> October 2010***

## ***Members***

Mrs Benning took the chair; apologies from Mrs Osborne, all other committee members were present, with a further 17 society members present.

## ***Minutes***

Minutes of the previous meeting were confirmed and signed. Proposed by Mrs J Goodwin and seconded by Miss J Gamble.

## ***Matters Arising***

None

## ***Chairman's Report***

Mrs Benning began her report by informing the meeting that Anthea Sheppard had resigned from the committee due to work and family commitments; she felt that she could not give the time necessary. She then said that she would like to take this opportunity to thank Mrs Sheppard for her contribution as a committee member.

The estate will be taking over the servicing and maintenance of all central heating systems from the 1st February 2011. This decision was prompted due to a change in regulations and advice from Gas Safe, relating to landlords responsibilities.

The estate is in the process of taking back a property under section 21.

We have one empty property at the moment, which is not yet ready to be let. We have been fortunate that we have not had too many properties becoming empty, but the year is not out.

There are two allotments available, one in Lilac Avenue and one in Laburnum Road, should anyone feel energetic enough to take one on. If interested, please contact the secretary.

It is a year since Mick Warden joined us and he is proving to be an asset to the maintenance team.

Lastly there is a possibility that there may be a rent increase next year.

This concluded the chairman's report.

## ***Nominations for the committee***

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

## **General Business**

Mrs Cook inquired what she should do regarding the contract for service and maintenance that she had with British Gas for her central heating system. She was informed that she would be able to cancel this. Mr Gee said that the estate is taking over repairs and servicing of all central heating systems. Mr Pawson said that tenants were being informed prior to 1st February 2011 to give them time to cancel any contracts they have.

Mr Willmin asked if people without central heating would now be offered it. Mrs Benning said unfortunately the estate could not install heating in occupied properties at this time.

Mr Fraser asked what a section 21 was. Mrs Benning explained that this means the estate can take a property back. This clause is in all Shorthold Assured Tenancy Agreements. She went on to say that this is something that the committee do not like doing. This is only the second property that the society has had to take back, but there has been good reason for taking this action.

Mrs C Hill asked if her husband, not being a shareholder could come to a meeting. Mrs Benning said that he could attend, but not be able to say anything. Mr Pawson said that he could speak at a meeting by proxy of another shareholder.

Mrs C Hill asked if spouses could become shareholders, Mrs Benning said that we do not make new shareholders at this time. Mrs Hill asked if there would be anyway of that changing. Mrs Benning said that she could write in and the committee would discuss it, but she could not give her an answer at this point. She went on to say that if someone wants to know something they should write in and it would be discussed and then the committee would give an answer.

Mr Willmin said that he has noticed that solar panels were being fitted in the new houses being built at the end of Laburnum Road; he wondered if the committee had given any thought to this. A discussion then took place regarding the cost and benefits of fitting solar panels. Mrs Benning said that as there seems to be some interest the committee would look into this.

Mrs P Smith asked what would be happening to Anthea's position on the committee. Mrs Benning explained that the position had another year to run and would be filled when it is up for re-election.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance, before declaring the meetings closed at 7.20pm.

# ***Minutes of the Annual General Meeting held Wednesday 30<sup>th</sup> March 2011***

## ***Members***

Mrs Benning took the chair: all committee members were present with a further 15 society members in attendance.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mr M Cort and seconded by Mrs P Smith.

## ***Matters Arising***

There were no matters arising from the previous minutes.

## ***Chairman's Report***

The chairman commenced her report by informing the meeting that there were at present two empty properties, one of which had to be taken back by the estate under a section 21.

Although this had not been a long tenancy, there is a considerable amount of work that needs to be done.

The lead pipe replacement in Fern Rise has been held up by problems with Severn Trent Water losing the paperwork on two separate occasions. This has been on going since June 2010. A third lot of paperwork has been sent and hopefully a date will now be given for the new connections.

The painting programme, 71 to 111 Keyham Lane, will hopefully start in June; doors will be replaced as required.

Tenants in Lilac Avenue, may be wondering what is happening to the land at the back of their properties. We have not heard from Mr Beesley for quite along time, so we are hoping that it stays that way.

The committee have decided to review the need for a rent increase later in the year. Money has been put aside to cover taking over responsibility for central heating systems. There have been a few problems detected when the landlord's annual safety check has been carried out, but hopefully the funds set aside will cover the cost of any repairs needed.

Last year the age of consent to be offered a house was discussed by the committee, who unanimously decided to leave the age for eligibility for a house at twenty five.

The committee will be doing a walkabout in a few weeks time to have a look around the estate at properties and front gardens.



The committee will be arranging another informal tenants meeting, where it is hoped that a social committee will be formed, who can then arrange events for the estate; tenants will be notified of the date of the meeting.

If anyone is interested in being part of this, then please come along with your ideas. Funding for some events may be available from the estate.

This concluded the chairman's report

### ***Auditor's Report***

Mr Mee began his report by saying that the accounts paint a different picture from twelve months ago. The rents revenue had increased by £15,000 even though there has been no rent increase. This is solely due to the rent from houses that had been refurbished and let at an increased rent.

The rental for the hall is reduced; this was due to a new lower rental agreement with the Leicester Orpheans Youth Orchestra for this period.

The deficit last year was due to the expenditure on the empty properties and also the legal fees incurred with the disputed land at the rear of Lilac Avenue.

This year there is a surplus of £26,288 this takes back what was lost the previous year. The estate has funds available if spending is needed on taking over responsibility for central heating systems.

The wage increase was due to a staff change and an increase in hours, as well as increased employers national insurance contributions. Less was spent on plumbing, electrical and building supplies, as there were fewer empty properties to refurbish.

Mr Ross finished by saying that the level of income and good management enables the estate to spend on the houses and keep them in good repair.

Mrs J Goodwin proposed that the accounts were accepted as a true record, seconded by Mrs J Gamble.

Mrs J Bradshaw proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mrs V Thornley.

### ***Arbitrators***

Mrs Benning said that as no one had submitted any names, the committee would appoint the Arbitrators for the coming year.

### ***Remuneration of Committee***

Mrs J Bradshaw proposed that the committee fee stay at £2.00 per meeting; this was seconded by Mr M Cort.

### ***General Business***

Mr E Gaten asked if repairs to boilers were covered by the estate. Mrs Benning informed the meeting that they were. Mr Gaten asked if a boiler had to be replaced, would the tenant's rent be increased. Mrs Benning said rent would not be increased.

Mrs Thornley brought up the road that is going through at the rear of her garden. She was assured that no road was going at the rear of Lilac Avenue, as there is no access. She went on to ask about the boundary at the rear of her garden. She was assured that the fence erected by the estate was on the boundary line.

Miss Gamble asked if she could now put up a new fence. Mrs Benning said that fencing could be put up, but it must be on the boundary line which is marked by posts and wire strands, not inside.

Mrs P Smith said that she was going to suggest organising a street party for the Queens Diamond Jubilee celebrations next year, but after what had been said in the chairman's report, this would be something for the tenant's social committee to organise, once one was formed.

Mrs J Gamble asked if the committee knew how much the rent increase would be. Mrs Benning said that this had not been decided as there may not be the need for one during this financial year.

Mrs I Gatlen asked if there was going to be a party for the royal wedding. Mrs Benning said that tenants could arrange one if they wanted.

This concluded the business of the meeting and Mrs Benning thanked members for their attendance, before declaring the meeting closed at 7.25pm.

# ***Minutes of Quarterly Meeting held on the 26<sup>th</sup> October 2011***

## ***Members***

Mr Gee took the chair, all committee members were present with a further 18 society members in attendance.

## ***Minutes***

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

## ***Matters Arising***

There were no matters arising from the previous minutes.

## ***Chairman's Report***

The chairman commenced his report by saying that the painting programme for 71 to 111 Keyham Lane had been completed to our satisfaction.

All the work that was necessary on 111 Keyham Lane has now been completed and the house allocated to a new tenant. We welcome them to our community and wish them well. Renovating the house may seem to have taken a long time but there was a lot of major work required. Two other houses remain empty at the moment. One of these we hope to complete in the near future. The remaining house again will be a major operation and will probably not be ready for occupation until next year.

A number of people have asked the reason for taking over the repair and maintenance of central heating systems, so a little background information might be appropriate. The Gas Safety Act, when it was introduced, like all new government legislation, contained a number of grey areas. One of these was how to deal with tenants own appliances. Amendments to the Act were eventually brought in to clarify the situation. The new amendments put the responsibility for repair and maintenance squarely on the shoulders of the Landlords i.e. Anchor Tenants Limited. The gas safety check, which is done each year, gave us a fair idea with regard to what we would have to deal with. In order to enable us to do the work involved, we built up our reserves last year. It looks very much that we shall use most of this, but that was expected. It will not affect our ability to continue with the programmes and policies we have put in place.

You will all have received our recent letter with regards to the fitting of wood burning stoves. We have no wish, at the present time to stop them being installed, if the tenant wishes to do so. Fitted properly they are a safe and efficient method of heating, but building regulations do apply to their fitting and must be adhered to. This is the reason why we will only allow them to be fitted by a HETAS registered fitter. HETAS stands for heating equipment testing approval scheme. The fitter will issue the necessary certificate of compliance and safety.

We are at the moment experiencing a lot of problems with the chimneys and flues on some of the older properties. Chimney stacks are not a problem, they can be repaired. The biggest problem is when the inside has deteriorated to such an extent that the chimney no longer functions as it should do. We have a duty of care to our tenants and safety is paramount. At the moment, when renovating empty houses and installing central heating, the offending chimneys are closed down. This may not be the way to go with occupied properties. We are considering the options open to us at the moment and also how we may check the chimneys and flues on a regular basis.

We still find that some tenants are altering their houses without first obtaining permission and submitting details of what they wish to do. We do not wish to stop tenants from improving the houses, in fact we welcome it, but it is important that written permission is obtained before any work is started and that competent tradesmen are engaged to do the work. We need the details for our records and also to make sure the houses are a safe environment to live in. The tenant has a duty, under common law, not to damage the property and to take proper care of it and if they alter their house without permission they are putting their tenancy at risk.

There is very little information that I can give to you with regard to the disputed boundary at the rear of Lilac Avenue. As far as the land at the rear of 15, 17 & 19 Lilac Avenue is concerned, this is still on going. We have set out our boundaries and have had no more contact with Mr Beesley.

There are various rumours going around about what he is doing but we can confirm none of them.

Will there be a rent increase this year? We are keeping a close eye on the money situation, inflation at 5% affects us as well as everybody else, cost of materials and contractors rise. We would hope to avoid an increase this year but so many factors are out of our control that one may be necessary.

Lastly it would be remiss of me not to pay tribute to our retiring chairman Mrs Benning, or Jenny as we know her. I do not know of anybody who engenders the true spirit and ethos of this community of ours, like Jenny does. She has given many years of service to the estate, both as a committee member and chairman. We may not always have agreed with her views but you always knew she had the true interests of the estate and its members at heart. I thank her for her hard work and effort on behalf of Anchor Tenants.

This concluded the chairman's report.

### ***Nominations for the committee***

Nominations are Mrs L Osborne, Mrs R Wan and Mr M Carter. As there are three vacancies and three nominations, a ballot will not be required.

### ***General Business***

Mrs J Gamble asked if there was a number for tenants to contact if they had problems with their central heating at a weekend. Mr Gee informed her that tenants should contact a committee member who will then deal with it.

Mr Parr asked if the concerns regarding the chimneys included open fires. Mr Gee said that they may have to be looked at. He went on to say that the committee had met with the maintenance men and service engineer to discuss the conditions of the chimneys and try to find a solution.

Mrs Gamble asked if tenants with wood burners were having difficulty in finding someone to check their wood burner, as she had found a company who will check wood burners and issue a HETAS certificate.

Mrs J Bradshaw asked if the estate paid for the scaffolding on a daily basis. Mr Gee informed her that it is a fixed charge regardless of the length of time it is in place.

Mr Parr asked if there had been any further thoughts on planting some trees on the Lilac Avenue allotments. Mr Gee said that the estate had looked into a scheme where trees are given free, but we were not eligible as the area where the trees are planted would have to be open to the general public.

He went on to ask if anyone sees a sight on the estate that would be suitable to plant small types of ornamental trees to let the committee know.

This concluded the business of the meeting and Mr Gee thanked members for their attendance, before declaring the meeting closed at 7.15pm.

# ***Minutes of the Annual General Meeting held Wednesday 28<sup>th</sup> March 2012***

## ***Members***

Mr Gee took the chair, all committee members were present with a further 16 society members in attendance.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Goodwin.

## ***Matters Arising***

There were no matters arising.

## ***Chairman's Report***

The chairman commenced his report by saying that the past year was a fairly challenging one.

We had the task of taking on the responsibility for the upkeep and maintenance of all central heating systems, irrespectively whether they had been installed by the tenant or by the society. The reasons for this I explained at the last quarterly meeting. Progress is being made, thanks in part to a mild winter. Systems that need repair are repaired in order to function safely and correctly, but where it is not economically viable to repair the system we are fitting new boilers and if necessary, updating the existing pipework. Our secretary Susan after some hard bargaining managed to obtain a five year guarantee on all boilers that we fit, so this will help to alleviate costs in the future. It is our intention to make sure that all properties have a safe and workable heating system.

As far as emergency out of hours repairs are concerned, a contractor will only be called out if there is a substantial water leak. All other repairs will be dealt with on the next working day.

I also mentioned at the last meeting the problems that we are experiencing with the failure of chimney liners. This is turning out to be a bigger problem than expected. Approximately one in four chimneys that have been inspected so far has failed to perform correctly. Some because the flue liner is crumbling, causing debris to collect at the bottom of the fireplace, others because of the deterioration of the bricks in the lower part of the chimney. We have a duty to inspect all chimneys that have a gas fire fitted by Anchor Tenants. Chimneys where a gas fire has been fitted by the tenant are exempt from legislation, but because we are an active and responsible landlord and the safety of our tenants is paramount, we are looking to check all chimneys and flues on a regular basis. We shall inform tenants of our decision on this shortly. It is worth noting that electric fires are a viable alternative to gas fires and at the moment electricity is cheaper than gas and looks to remain so.

Again something that I mentioned at the last meeting was the matter of tenants improving their house and doing their own repairs. We have no problem with people improving their house, but only if you are competent to do so. If not a bona fide contractor must be used. All electrical and gas work has to be done by a qualified person. In cases where we find that this has not been done and it costs the society money to put it right, we shall charge the tenant for doing so.

The committee are a team, and I include our secretary Susan, as an integral part of that team, because without her we would be floundering in the dark at times. This team strives to enable our members to have the opportunity to have not just a house at a reasonable rent, but a home, in a nice environment in which to live and bring up a family. We treat our obligations, under various legislations very seriously, but tenants also have obligations, the most important of which is to pay their rent regularly and on time. It is very frustrating and causes extra work when direct debits are cancelled or refused by the banks. It does not help matters when letters regarding these matters are ignored and not answered. Unless the tenant communicates with us we have no idea what the problem is. We can only assume that they no longer wish to live on the estate and act accordingly. We have a strict rent arrears action policy, which all tenants are informed about and we adhere to this.

But all is not doom and gloom. I do not wish to pre-empt anything that Mr Mee will say, but the year's expenditure went pretty much as we had planned and expected. The major part of Keyham Lane formed the painting program and new doors were fitted where required. New tenants joined our community, in the houses that had been renovated. Our maintenance team kept up with the necessary repairs and we managed to avoid a rent increase. But as you know we decided to have a small increase for the coming year. Severn Trent Water has decided, in their wisdom, to fit water meters to all new accounts. So if a house becomes vacant a water meter will be fitted. We understand that this is part of new government legislation and can do nothing about it.

As far as the land at the rear of Lilac Avenue is concerned, we have no further news to report, except that we are pressing ahead with our claim for the disputed land at the end of the gardens of 15/17/19 Lilac Avenue and are awaiting confirmation from the Land Registry regarding this. We would hope to have this settled in the near future.

Mr Gee concluded his report by reminding all members that the shares you hold make you part of a very special and unique organisation. We, on the committee, give our time freely and willingly in order that this society can continue in its present form. It is important that we acknowledge that we all have a part to play in the continuance of this community of ours and our actions affect, not just ourselves, but all members of the society.

### **Auditor's Report**

Mr Mee began his report by saying although there had been no increase in rent, the income was much the same as the previous year, which had been a 53 week year, this happens from time to time. But the extra rent increase from the newly modernised houses had kept the annual income much the same. There had been an adjustment for the hall rent which is now £3,000 per annum.

Management expenses were up due to a wage increase, professional fees were up due to the cost of engaging a health and safety consultant. Light and heating expenses were down.

With regards to estate expenses, the society made a surplus last year purposely because they knew what would have to be spent on central heating systems, the balance sheet shows that £41,000 was spent on repairs and installation of central heating.

The electrical expenses were just over £12,000 the majority of this was for re-wiring of empty properties.

The cost of the painting programme was double that of the previous year, this was due to the cost of painting the stucco houses.

This year there is a deficit of £21,000, but the tax paid on last years surplus will be claimed back.

Mr Mee concluded his report by saying, all in all the society has achieved what it set out to do and with £62,000 in the bank it is in a strong and satisfactory position.

Mrs J Goodwin proposed that the accounts were accepted as a true record, seconded by Mrs I Gaten.

Mrs J Goodwin proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mr R Parr.

### **Arbitrators**

Mr Gee said that as no one had submitted any names, the committee would appoint the arbitrators for the coming year.

### **Remuneration of Committee**

Mrs J Goodwin proposed that the committee fee should be increased to £3.00 per meeting; this was seconded by Mr M Cort.

### **General Business**

Mr Cort asked if the estate had been told that water meters were being fitted. Mr Gee said that we had been informed that it is a new legislation.

Mrs Baker asked if anyone had noticed that the road sign at the top of Fern Rise had been missing for some time. Mr Gee said that we would see what could be done about it.

Mr Parr asked if all shareholders need to have the minutes sent to them, he went on to say that it costs money to send them out and it doesn't encourage people to come to the meetings.

Mr Gee said that this was a requirement in the society's rules that all shareholders receive the paperwork.

Mrs Goodwin said that this is something that could be looked into with the cost of stamps going up; this is going to increase the cost of sending out all the paperwork. Mr Gee pointed out that most of the paperwork was delivered by hand for the estate. Mr Pawson said that the only way to reduce the cost would be to only have one meeting a year instead of two.



Mrs Bakker brought up the problems of the locks on the back way gates being oiled. She went on to say that she knows that they need to be oiled from time to time, but whoever has done it this time has used too much oil, as it is dripping onto your hands when you are trying to lock and unlock them. Mr Gee said that he did not know who had oiled them, as each time he had gone to do it, it had already been done. He went on to say that he would try and find out who is doing it.

Mrs Goodwin said that she had noticed that scaffolding had been put up at an empty property where the chimneys have been made redundant. She went on to ask if this was a necessary cost. Mr Gee said that in some cases side chimneys are taken down to below roof level, but on this property the committee decided that it would spoil the look of the house. Either way scaffolding is needed to remove or overhaul the chimney. Mrs Goodwin said that if taken down it is a one off cost, rather than leaving it up, which would then need maintaining. Mr Ridgway said that you also have to consider what fuel may be available in the future and chimneys may have to be brought back into use. Mr Gee said that we have to keep our options open.

This concluded the business of the meeting and Mr Gee thanked members for their attendance, before declaring the meeting closed at 7.25pm.

# ***Minutes of the General Meeting held Wednesday 24<sup>th</sup> October 2012***

## ***Members***

Mr Gee took the chair, all committee members were present with a further 19 society members in attendance.

## ***Minutes***

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

## ***Matters Arising***

There were no matters arising.

## ***Chairman's Report***

The chairman commenced by saying the report, will in essence, be fairly brief. We are still only partway through the current financial year and the projects and work that we instigated are still on-going. We are keeping a sharp eye on the budget, but it looks as though we will make a loss again this year. This is inevitable because of the expenses involved in taking over all the heating systems and also checking all gas fires and chimneys. It might interest you to know that of the chimneys that have been checked, approx. 60 have failed to conform to current code. This will give you an indication of the problems we face. When a chimney is closed down we are willing to work with the tenant if they wish to keep their fire surround and opening, but this will depend on the chimney and the costs involved. We do expect that the major work in this area will be completed by the end of next year and we can then get back to some sort of normality.

One of the sacred cows we have had to forego this year is the painting program. This should have been Fern Rise, but we considered the money would be better spent elsewhere.

It is always very sad when we lose some of our older tenants, either through death or going into care and we have had our fair share this year. Hence we have had a number of empty properties to renovate. These we are dealing with as quickly as time and funds will allow. In order to speed things a little we did employ extra labour. 96 Laburnum Road has been completed and re-let. 15 Fern Rise is now complete and will hopefully be re-let soon. 12 Fern Rise will not be too long and we hope to make a start on 3 Fern Rise before the end of the year. This will leave us with 2 properties to tackle in the New Year You will be pleased to know that more legislation is on the way in the form of the governments Green Deal scheme. This forms part of the new energy bill and sets standards of energy efficiency for all houses. We are watching this with interest in order to see how it will affect us. 2018 is the date set for all houses to comply and we will keep everybody informed as we get more information.

As far as the disputed land at the bottom rear of Lilac Avenue is concerned, we have resubmitted our claim and are now awaiting the decision of the land tribunal. Again we

shall let you know the outcome when we know more.

We have had complaints about air guns being used in the gardens. We can in no way condone their use either for target practice or shooting birds or animals, all guns comes within the firearms law. It should be borne in mind by the shooter that the unexpected can happen and they could find themselves facing a civil action for damage to property or even injury to persons or pets. If a pellet leaves the boundary of the garden they are committing a criminal offence. All birds and animals are protected by law. It is often thought that birds and animals designated as pest species can be shot at any time and by anybody. This is not so, only authorised persons that is those who have proper permission, are allowed to do so. For this purpose the secretary of state issues a general licence each year. We therefore do not allow the use of guns on Anchor Tenants land.

I will finish with a little bit of good news. I reported last time on the retirement of our previous chairman, Mrs Benning and paid tribute to her contribution to Anchor Tenants over the years. It is nice to know that she still wishes to serve on the committee and we welcome her decision.

This concluded the chairman's report.

### ***Nominations for Committee***

Nominations are Mrs J Bradshaw, Mrs J Benning and Mr A Ridgway. As there are two vacancies and three nominations, a ballot will be required. Mrs P Smith and Mrs J Taylor volunteered to act as scrutineers.

### ***General Business***

Mrs J Gamble brought up what had previously been stated at the last meeting regarding out of hours repairs. She went on to say that not all tenants know where a committee person lives should they have a problem. She said would it be better to have contact telephone numbers.

Mr Gee said that the committee would give that some thought. Mrs P Smith suggested a mobile number that tenants could ring.

Mrs J Gamble asked if air rifles come under the firearms law. Mr Gee said that all guns come under the firearms act, there is no distinction.

Mrs Bakker said that she had had a couple of people knock her door regarding loft insulation.

She asked if it was something that the estate would want the tenant to have done. Mr Gee said that as there are schemes out for free insulation the estate would encourage tenants to take up the offer if there loft were not insulated or needed to be brought up to current standard.

Mrs J Gamble said that when there are a few houses empty would it not be better to get qualified contractors in to carry out the work, so that the houses could get done quicker. Mr Gee said that outside contractors are used, for example we have brought in an outside firm where there is a considerable amount of plastering required.

Mrs Newcombe asked if there is a separate committee to handle the financial affairs or do the whole committee chip in. Mr Gee said the whole committee have an input, and they work on the previous years outgoings and put a budget in place, bearing in mind

that there are quite a lot of unknowns. We never know how many houses will become empty in a year, we never know how many repairs will come in, but based on previous years we have a fairly good idea of what the spending is going to be. We then look at it throughout the year and adjust it as necessary.

Mrs Newcombe asked if the estate gets in more than one plumber one electrician, one carpenters estimates, or is it practise to have three. Mr Gee said that the estate does not always get more than one estimate for a job because we pick the person we can trust, who has done the job for us before. We know that there prices are pretty reasonable, but having said that we do occasionally ask for quotes from other people, we do keep an eye on that. We have to bear in mind that we use people that we know and can trust and does good work, as these people are going into tenant's houses.

Mr Ridgway pointed out that last year we brought in another door company, along with the one that we already use. This keeps the price competitive, we do this across all areas where we need to.

Mr C Smith brought back the subject of loft insulation, a discussion then took place covering empty properties and if permission is required from the estate for energy companies to carry out the work. Mr Gee said that tenants do not need permission, but some energy companies do require the landlord's permission, this would be given if they contact the estate office. He also said that the committee were looking into insulating empty properties if they needed it.

This concluded the business of the meeting and Mr Gee thanked members for their attendance, before declaring the meeting closed at 7.20pm

# **Minutes of Special Meeting held on the 24<sup>th</sup> October 2012**

## **Members**

Mr Gee Took the chair, all committee members were present with a further 19 society members in attendance.

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

## **Amendment**

*Rule 1 - The rents are to be paid monthly, by Direct Debit, on the day appointed by the Committee, or as otherwise arranged. No receipt is valid other than the Rent Book. Tenants desiring to leave must give notice according to the agreement of paying rent, i.e., weekly or monthly etc., as arranged between themselves and the Committee.*

A brief discussion took place before the chairman asked for a show of hands. All members were in favour, motion carried.

## **Addition of the following two bye-laws**

*1. Tenants agree to keep their pets/livestock from being unnecessarily noisy or aggressive and causing any annoyance or discomfort to others and will remedy immediately any complaints made through the estate office.*

Several members objected to the wording. The chairman asked for a show of hands.

Voting was as follows: 7 in favour with 10 against, with two abstentions, motion failed.

*2 Not to do, or allow anyone else to do, anything on the Property which may be a nuisance to, or cause damage or annoyance to, the Landlord or the Tenants or occupiers of any adjoining premises. Eg a high volume of noise through parties, music, radios etc.*

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

Voting was as follows: 15 in favour with 4 abstentions: motion carried.

This concluded the business of the meeting; Mr Gee thanked members for their attendance, before declaring the meeting closed at 7.40pm.

# ***Minutes of the Annual General Meeting held Wednesday 27<sup>th</sup> March 2013***

## ***Members***

Mr Gee took the chair, apologies from Mr Ridgway, all other committee members were present with a further 13 society members in attendance.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mrs J Goodwin and seconded by Mr M Osborne.

## ***Matter Arising***

None

## ***Chairman's report***

Once again I start my report with the words that the past year has been a challenging one. We continued with the task of tackling the heating systems in our properties and making sure that they are all up to standard and as you know we are checking all gas fires, solid fuel and wood burning stoves as well. This is part of our commitment to health and safety and the welfare of our tenants. As you will see from the accounts this is taking a fair proportion of our income.

We have had a steady stream of houses becoming vacant, mainly due to the deaths of older tenants. These tend to require a lot of work to bring them up to the standards now required before they can be re-let. With council tax now being charged on empty properties, it is essential that we complete these properties as quickly as possible and we do employ outside contractors wherever possible in order to do this. But it still takes time. Damp proofing rewiring, re-plastering, upgrading the central heating system, new bathroom suite and a host of smaller items, all need to be completed before the house can be offered to the next person.

Our policy of checking chimneys for safety is continuing and as reported at our last meeting, many of them are failing the safety checks. We now have a backlog of tenants waiting for their chimneys to be blocked off. Please have patience; we will get around to you as soon as possible.

The yearly gas check that we do is a duty imposed on us by the Gas Safety Act and we are legally obliged to do them. In order to complete the program in a cost effective manner we need the co-operation of all tenants. If the time slot allocated to you is inconvenient or you will be out, please contact the contractor to re-arrange the appointment.

The governments new green deal scheme has sparked off a flurry of companies knocking on doors and ringing up with all sorts of energy products and systems. We

have no objections to increase loft insulation but cavity wall insulation is a non starter as we do not have the required depth of cavity in the wall of our properties. We are monitoring some of the new forms of insulation to see if they can be of benefit to us with regard to the energy efficiency of the houses and we shall report on these in due course. It is important that we are notified before any work that affects the fabric of the house is considered.

As well as the major works that we are undertaking the usual list of minor repairs and maintenance continues. Re-pointing where necessary, dripping taps, blocked drains, damp patches on walls, window seals failing and so the list goes on. We endeavour to do all these with the minimum delay and inconvenience to the tenants as possible. With the amount of money we have available we consider that we do a good job. We shall have to go carefully over the next year and although we have not yet discussed an increase in rents, one may be necessary.

Communication with the committee is important. If things start to go wrong, particularly with regard to payment of rent, don't just sit there and wait for the arrears letters to arrive, but contact the committee. It is possible we can help and work out a solution. I would like to remind all people who are on the waiting list for a house that the onus is on them to notify us of any changes with regard to address and telephone number. If we cannot contact them when a house becomes available, we will move on to the next person on the list. This can be upsetting for all concerned and we do not wish it to happen.

It was great news to hear that after 3 years of battling, the land registry have finally recognised our claim to be a valid one with regard to the small parcel of land at the rear of 15/17/19 Lilac Avenue. This land has now been registered in our name.

We cannot bring back the old days, nor should we wish to. This estate of ours has to progress to embrace the modern world. But that shouldn't mean that we lose the values on which this community was founded. The committee works hard to enable this estate to continue, but if people see it only as a way of getting a low cost house and have no input into its continuation then the future will be uncertain. It was therefore very encouraging to see the support for the Queens Jubilee celebrations, and our thanks must go to the members of the organising committee for all the hard work they put in to making it a success, members of the committee were-

Penny Smith, Lesley and Michael Osborne, Victoria Tuttle, Vanessa and Ian Walker and Ben and Cecelia O'Hare. Dare I hope that there will be more events in the future?

This concluded the chairman's report.

### **Auditor's Report**

Mr Mee began his report by saying that the income had increased by 5% this was down to the rent rise plus the higher rent charged for the renovated properties in 2012. During the year there was thirty nine months of rent not received due to properties being off the rental market while they were being renovated. Obviously it takes time for the properties to be put in a state for re-letting. Not only are you losing the rent but the society has to find the money to carry out the work. Hopefully in 2013/2014 when these properties have been let, you will see the rent income increase.

There were increases in management expenses from the previous year, temporary staff taken on which increased the wages. Lighting and heating were up this was partly due to usage being estimated and final bills when moving suppliers. Extra pest control around the estate put up the cost from the previous year. Professional fees which

includes solicitor, health and safety consultant etc. increased. The donation was for the Jubilee Celebrations as mentioned.

A large proportion of the estate expenses were taken up with the central heating installation and repairs. Also expenditure on building, roofing, skip hire and electrical increased mainly due to work on empty properties.

The painting programme was deferred. There was less spent on windows and doors from the previous year, the estate is getting to the end of the windows programme.

As the balance sheet shows the society overspent £22,253 this year and £21,089 the previous year, before this there had been a period where funds were built up, purposely to cover the extra expenses in taking over central heating repairs and full renovation of properties.

Mr Mee went through the society's assets before concluding his report by saying that as the houses are getting older; to sustain the amount spent on them you would need to look at generating more income in the future.

Mr M Osborne proposed that the accounts were accepted as a true record, seconded by Mrs J Bradshaw.

Mrs I Gaten proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mrs J Goodwin.

### **Arbitrators**

As there were no names put forward, the committee would appoint the arbitrators for the coming year.

### **Committee Members**

A nomination for the committee was withdrawn, as there were two vacancies and two nominees a vote was not required.

### **Remuneration of Committee**

Mrs J Bradshaw proposed that the committee fee should stay at £3.00 per meeting: this was seconded by Mrs J Taylor.

### **General Business**

Mr M Osborne asked would council tax have to be paid on empty properties. Mr Gee said that as from the 1st April 2013 full council tax would have to be paid on all empty properties.

Mrs J Goodwin asked about the rent arrears that were shown on the balance sheet, she went on to say that there was a huge jump from last year to this year. Mr Mee explained that the last quarter rent on the hall had been received after the end of the financial so shows up as arrears.

Miss J Gamble brought up the increase in the heating and lighting from the previous year. Mr Pawson explained that this was due to a meter being taken out and the reluctance of the utility provider to increase the direct debit payment on the remaining meter. This resulted in having to make a large payment for the electricity used when we made the final payment before changing provider.



Miss J Gamble then brought up the interest earned from the money held in the Nationwide Building Society and asked if a better rate could not be found. Mr Pawson explained that this is a commercial account, not a personnel account and was the best rate available.

Miss J Gamble asked further questions regarding the balance sheet; these had already been covered by Mr Mee in his auditors report.

Mrs J Gamble asked if the committee had given any more thought to giving a contact number for out of hours emergencies.

Mr Gee said that the committee had a long discussion on this and the outcome was that we were leaving it as it is at the moment because the system that we have has always worked, the concern is what it would be used for.

Mrs J Gamble said that if there was an emergency you have to go round to a committee member's house some tenants do not know where the committee live. She said that by having a mobile phone that the committee members take in turns having then tenants would be able to contact someone direct.

Mr Gee said that you have to look at it from the committee's view; it would mean that someone would have to be on call. He went on to say that he appreciates what she was saying but it was felt that the system in place works.

Miss J Gamble also put forward the suggestion of having a contact number.

Miss Gamble then brought up the question of a letter having to be sent in for a repairs request, and suggested that the tenant have a letter of acknowledgement. The secretary said that the request is usually acknowledged by the maintenance man going and assessing the work required. Mr Gee said that her comments would be taken on board and looked at.

Miss J Gamble then brought up the question of solar panels being fitted. Mr Gee said that this had been looked into and reported on at a previous meeting. He went on to say that it was a non starter. Unless you wanted to pay for it yourself, the firms who go round fitting it for free keep control of all the equipment and the majority of the money, and they rent the roof for twenty five years. The estate would have to ask for permission to carry out repairs if needed on the roof and have to pay for the removal and replacement of the panels to carry out a repair. It had been agreed that this was not something that the estate would get into.

This concluded the business of the meeting and Mr Gee thanked everyone for their attendance before declaring the meeting closed at 7.35pm.

# ***Minutes of Quarterly 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.

## ***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 their 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.

# ***Minutes of the Annual General Meeting held on Wednesday 26<sup>th</sup> March 2014***

Mr Gee took the chair, apologies from Mr Ridgway, all other committee members were present with a further 13 society members in attendance.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mrs J Goodwin and seconded by Mr M Cort.

## ***Matter Arising***

None

Mr T Smith asked a question which was not related to the minutes of the previous A G M to be brought up in Any Other Business.

## ***Chairman's report***

This last year has been as busy as ever. The duties imposed upon us by the gas safety act and the health and safety act meant that along with renovating the empty properties we had to concentrate on chimney repairs and heating systems. But we are getting there. We still expect the letters for heating system repairs will still come in, but hopefully at a slower rate. The mild winter has helped and we can see a light at the end of the tunnel. This year we fitted two complete heating systems into the houses we were renovating and seven new boilers or part systems into occupied houses. We were taken to task last year with the way in which we treated boiler and heating repairs. It is the policy of this committee that when a heating system breaks down, we get an engineer to attend as soon as possible. It is no fun for a family to sit there with no heating or hot water. This policy is now receiving lots of support from tenants who find themselves in this situation and we have received quite a few letters of thanks for the quick response that was made. It is very nice to get these letters and we thank the people concerned for taking the time and trouble to let us know that they were satisfied.

When a tenant sends in a request for repairs we issue a job sheet for the repair. Last year we issued 371 job sheets. This gives you some idea of the amount of work that is being done and has to be done on the estate. We came through the storms and windy weather very well, with only three houses losing some tiles.

Rumours have been going around regarding the letting of the houses. It was said that we were having problems finding tenants for the empty properties. Like all rumours it was only partly true. What we were having difficulties with, was getting through the mass of people sitting on the housing list who do not want a property. All these people have to be contacted and their reply waited for before we can move on to the next person on the list. There are many people on the housing list who want a property; it was just a matter of getting to them. We have corrected this situation by temporarily



removing from the list the people who keep refusing the offer of a tenancy, so giving us a more relevant list.

We face the current year with a more optimistic frame of mind. The rent increase which came into force this year, will I hope, enable us to move forward. We would like to reinstate the painting program and are at the moment awaiting quotations from various companies with this in mind. Whether it will be possible to complete both sides of Fern Rise this financial year will obviously depend on costs. We also wish to press on as quickly as possible with sealing up the condemned chimneys and fireplaces.

Those of you who are regular attendees at these meetings will notice that we have a new member on the committee. We welcome Amy Benning to our little band. It is so important that we get these younger people on to the committee. They bring with them fresh ideas and a greater understanding of modern life and its complexities. We in turn hope to instil in them the passions and beliefs that we hold for this community of ours.

We accept that it can be difficult to juggle a family life and give time to serve on the committee. But no one is saying that it should be a long term venture. Just one or two terms would give people an insight into how we work and how we hope to continue.

These houses were in a lot of cases, occupied by your great grand parents, your grandparents, your parents yourselves and now your children. We want to make sure that your children's children have the same opportunities that they had, an affordable home and a nice community to live in.

This concluded the chairman's report.

### **Auditor's Report**

Mr Mee commenced his report by saying that although there had not been any increase in rents charged, income had been increased by £8,200 this was due to the houses that had been renovated being re-let at a higher rent. Although they cost a lot to renovate, once they are back on stream the society does benefit from the increased rent. Management expenses were basically the same as the previous year. An extra worker was employed on a temporary contract the previous year, that cost covered the pay rise for 2013. There was an increase in van expenses; this was due to a large repair bill. Most of the costs are much the same as the previous year which is encouraging to see. The big expense on the estate is driven by the number of empty properties, money spent on windows and doors were half the cost of the previous year, partially due to the society coming to the end of replacing all the windows and doors. The second year of the central heating programme saw less spent.

There was no lead replacement undertaken, but a new cost is council tax that now has to be paid on empty properties, this totalled £3,400. With no rent being drawn on these as well, it is advisable to get them back onto the rental market as soon as the renovation work allows. This is easier said than done, as you can get more than one property empty at a time.

Last year £22,000 was spent more than was taken in, this year with the increased rent and reduced spending you have managed to reverse that and have put £11,500 back into the bank account. But this can soon be eaten up by empty properties and central heating repairs, so it is important to sometimes generate more money than you spend to increase the buffer to cover any emergencies that may come up during the year. Overall it is a very satisfactory state of affairs.

Mrs J Goodwin proposed that the accounts were accepted as a true record, seconded by Mrs I Gaten.

Mrs E Geary proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mrs J Goodwin.

### **Arbitrators**

As there were no names put forward, the committee would appoint the arbitrators for the coming year.

### **Remuneration of Committee**

Mr Gee said that as the staff had not received a pay rise this year he felt that the committee fee should stay the same.

Mrs C Smith proposed that the committee fee should stay at £3.00 per meeting: this was seconded by Mrs J Goodwin.

### **General Business**

Mr Gee said that there had been two questionnaire forms sent back, Mrs Bakker had asked why the housing list had gone down so much. Mr Gee said that seventy five names had been taken off because they had been sitting on the list so long with no intention of accepting a house, some live in America, France, Thailand etc. These people have to be written to and wait for an answer, this all takes time. People who have not replied have been taken off the list; they can apply to have their name put back on the list after twelve months. Some have already said that they will not bother to put their names back on. With doing this it will enable us to get to the people who are waiting for a house more quickly.

Mr T Smith asked do we know if the thirty one names on the list definitely want houses. Mr Gee says as far as we know they do. Mr Smith said that there are twenty nine on the list that are not eligible due to their age, he went on to ask if the committee had thought about altering this as you have got twenty five year olds that have got families. Mr Gee said that this had been brought up at the last meeting. There was then further discussions and points were put forward and questions asked by various society and committee members. Mr Gee said that this had been discussed at length after the last shareholders meeting and the committee were split on whether to lower the age, but it was voted that it remain at twenty five.

Mr Fraser going back to the housing list asked if everyone living abroad had been taken off the list. Mr Gee said that those living abroad are taken off the list as we get to them, they can then go back on the list after a year. Mrs C Smith asked where do they go on the list when then they are put back. Mr Gee said that they are put at the bottom of the list, but they have to ask, they are not put back on automatically.

Mrs V Walker asked a question regarding issuing a telephone number to be used for out of hours emergencies. A situation had arisen at a relatives regarding a leaking radiator and they did not know who to contact. Mr Gee said that this had come up quite a few times, but the system that we have always used works pretty well. Most people will know where a committee person lives and will tap on their door. Mrs C Smith said that we really do need an emergency number. Mrs Walker said could there be a list of reasons that D J B Gas & Heating Services could be called out for and the tenant be

able to contact them direct. It was pointed out that this contractor did not offer a 24 hour call out service.

Mr Gee said that there was also a question from Mrs Bakker regarding how many shares a member could hold. Mrs Bakker asked what benefit would there be for someone to hold more than fifty pounds worth of shares. Mr Gee said that it gives them more voting power, people with more than five shares have usually been left them by relatives, the maximum you can have is two hundred pounds worth. No one with fifty pounds worth has ever asked for any more. Mrs C Smith asked if shares can be passed onto someone or is that only on death. Mr Gee said that they can only be passed on to existing shareholders.

Mr C Smith said is there something a bit unsavoury for someone to have extra voting rights. Mr Gee said that that was the fundamental rules of a co-operative society, 1 share 1 vote. Mr C Smith said that it strikes him as being extremely undemocratic. He went on to say that the people who have more shares have more voting rights. Mr Pawson said that the more shares you have the more votes you have, that is democracy.

Mr M Cort said that at the end of August 2013 he had both his chimneys condemned and was told that it would be six to eight weeks before they (fireplaces) would be taken out. He went on to say that his central heating system has been restored by D J B after several visits and at best is only background heating. Both his chimneys are the same as when they were condemned, and he is not very happy about the situation. Mr Gee said that he was in the same position. Mr Cort asked when his were condemned Mr Gee said about eighteen months ago, we are trying to get round to doing this work but it's a case of the other work that needs to be done as well. Further discussion on this subject followed. Mr Cort brought up the outstanding repair request for his garage door. The secretary said that the maintenance man had called several times but was unable to catch him in; if he cannot repair the door then a company would be called in.

Mrs C Smith asked that where gas fires have been disconnected would it be possible for a liner to be fitted to the chimney and is this something that could be done through the estate. Mr Gee said that a tenant would have to have this done themselves and it would have to be done by a qualified contractor. Mrs Smith said that she has a perfectly good fire but a boiler that is seventeen years old. Mr Gee said that eventually all houses will probably have new boilers over a period of time.

Mr Fraser said that as our houses have 9 inch walls would we benefit from exterior cladding. Mr Gee said that this had been looked into on the Green Deal Scheme which as far as landlords are concerned was stopped last year; it was found that it contravened the credit act. It is fitted free but they then put a charge on your electricity to pay for it and the problem was who signs the credit agreement the landlord or the tenant, this they didn't know. So they have had to rush a bill through parliament that should be acted by the end of this month. There is going to be a whole host of action to do with the Green Deal Scheme so we are waiting to see what happens.

Mrs Gaten said that to save on electricity is it necessary to have all the lights on around the hall at night. Mr Gee said that these are on for security and the bulbs fitted are the low cost type.

Mrs V Walker asked if the gas safety check includes the servicing of the boiler. Mr Gee said that this is included. Mrs Walker said that her boiler had not been serviced when D J B Gas & Heating Services called this week. The secretary said that as there was work to be carried out on a radiator the contractor may have left the servicing until this had been done. Mr Gee assured her that her boiler would be serviced.

This concluded the business of the meeting and Mr Gee thanked everyone for their attendance before declaring the meeting closed at 7.50pm.

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

# ***Minutes of the General Meeting held on Wednesday 29<sup>th</sup> October 2014***

## ***Members***

Mr Gee took the chair, apologies from Mr Ridgway, all other committee members were present with a further 18 society members in attendance.

## ***Minutes***

Minutes of the previous general meeting and special meeting were confirmed and signed, proposed by Mrs J Goodwin and seconded by Mrs D Brookes.

## ***Matters Arising***

None

## ***Chairman's Report***

Along with the regular maintenance of the houses, the main thrust of our efforts so far this year, has been to tackle the empty properties. The last few years have been very much akin to waiting for a bus, you wait for an hour then 3 come along together. 98 Laburnum Road has been completed and is ready to be re-let and 9 Fern Rise will not be too long before the necessary work is completed. This will leave us with two empty properties to renovate. One of the empty properties was used to temporarily re-house one of our tenants, so allowing us to get to grips with a very bad case of rising damp. It was not possible to do this work with the family in situ. The work has now been completed and the family have moved back to their own house. There was a lot of work involved in making sure the move, both to the temporary home and then back again, was completed as smoothly and as trouble free as possible. We thank the family for their patience and also our own work force and the secretary for all the hard work they put in to make sure everything worked out to plan. This only goes to enforce the policy of putting in a damp proof course in all empty properties where needed.

It was suggested that in order to speed up the renovation of empty properties and hence re-let them sooner, we employ a property company to do the job for us. We have had quotes for this before, but in order to test the waters again, we obtained another quote. As before the quote we received was way in excess of doing the work ourselves. It is interesting to note that something very unusual happened this year in that we had two tenants move off the estate. If this had not happened we would be pretty well up to date with empty properties. We also had to serve an eviction notice on one tenant because of rent arrears and neglect to the property. Although the rent arrears were finally recovered, but not until the tenant had vacated the property, we were still left with a bill for £1,323-00 to cover solicitor's costs, court fees and court bailiff fees. There was also the damage to the property which was done by the tenant. This came to an additional £1,779-72. Eviction is not a pleasant task. We try every way we can to help our members but sometimes nothing works and asking them to leave is the only option left. In situations like these there are no winners. The society is out of pocket and the tenant has no home.

We managed to make a start on the painting program. One side of Fern Rise was completed and we will continue with this program as funds allow.

Last year, in order to simplify the housing list and allow us to access the people who genuinely wanted a house, we removed the names of all those people who continually refused a house when offered. These people were given the right to apply to be put back on the list after 12 months had expired. That time is now. It is important that in order to be reinstated on the list; once those 12 months has expired they write to us and apply. The onus is on them, they will not be put back on the list automatically.

We have been asked to take action with regard to the state of some of the grass verges. Most of the damage is due to cars parking on them. The verges are a matter for the council and we have on previous occasions asked if they will repair the damage. The reply we get is that they do not have the money or the resources to do this. The number of cars on the estate has increased considerable and we do accept that it is difficult to park at times, but we do ask people not to park on the grass verges if possible.

Can I just remind tenants that the light fittings we put into properties are plastic ones. If they do wish to replace them with metal fittings, they must first check with a qualified electrician to make sure the circuit they are dealing with is properly earthed.

We must apologise for the website being down for a few days, this was due to a misunderstanding and a glitch in the system. The cause has now been rectified. The future of the website is under discussion and opinion is once again divided as to whether to continue with it or not.

The government introduced a system of grants for home improvement in July under the Green Deal Scheme. This scheme was available to both private houses and landlords. It ran out of funds after seven weeks, so we missed out on that. But I understand that it is to be introduced again, with new funding in November. No more information is available at the moment. We will keep you posted on that.

It is important that all shareholders give their support and take an interest in the society. The concept of the Garden City movement was put forward by men of vision, many years ago. This estate has given many people the opportunity to have an affordable home and balance the stresses of modern life. We need to make sure it continues. It will only exist if we have people who wish to serve on the committee. Maybe some of those who continually e-mail us with their gripes and moans will take their courage in both hands and apply to be nominated.

This concluded the chairman's report.

### ***Nominations for Committee***

Nominations are, Mrs L Osborne, Mr M Carter, Miss A Benning, Mrs P Smith and Miss L Johnson. As there are three vacancies and five nominations a vote will be required. Mrs I Gaten and Mrs J Taylor volunteered to act as scrutineers.

### ***General Business***

Mr Fraser said that during the chairman's report he mentioned damp courses. He went on to say that he thought that all houses had blue bricks. Mr Gee said that bearing in mind that the houses were over a hundred years old. It is the cement in them that has failed so we need to have new treatment put in which gives us a twenty five year guarantee. Mrs Goodwin said that she would like to thank Mrs Taylor very much for the

way the office and memorial garden has been kept. It has been a picture again this summer and I am sure that what has been planted now, the spring will be just as beautiful. She went on to give a personal thanks to the chairman for planting the hedge on the corner of Laburnum Road, when it comes to fruition it will be something worth looking and it will have smartened up the area.

This concluded the business of the meeting and Mr Gee thanked members for their attendance, before declaring the meeting closed at 7.15pm.

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

# ***Minutes of the Annual General Meeting held on Wednesday 1<sup>st</sup> April 2015***

Mr Gee took the chair, all committee members were present with a further 15 society members in attendance.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mrs C Smith and seconded by Mrs I Gaten.

## ***Matter Arising***

None

## ***Chairman's report***

The report that I made at the meeting held in October 2014 gave an account of our activities in 2014. Since then it has been fairly quiet and we have been able to press on with general maintenance on the estate. We are working on the renovation of the last two empty properties and when these are completed we hope to have a breathing space. For various reasons, the last few years has seen more properties becoming vacant than we can ever remember. The two houses on Keyham Lane that are being renovated at the moment require a lot of work to be done on them and we are pressing ahead with this as fast as possible. At the next quarterly meeting I would hope that I can report that we have no more empty properties. We are keeping our fingers crossed.

When properties becomes vacant and we survey them to see what work needs to be done. We are still coming across alterations that have been made without the committee's permission and that do not comply with current planning regulations. I cannot emphasize how important it is to seek permission before any structural work is undertaken. Most other landlords regularly visit their properties to check. We really do not want to go down that route, but if tenants continue to do structural alterations without permission we might have to. When a house is re-let we have to make sure that the property complies with health and safety regulations. This not only includes the house but the garden as well. Sheds, garages and greenhouses that we consider to be unsafe have to be taken down. This also includes ponds which have to be filled in. Should the next tenant be a family with children it is important that we provide a safe environment.

The rent increase that came into effect last year enabled us to make a start on the repainting program that had been suspended for lack of funds in previous years and we hope to continue with this program in the current financial year. As I hope you will see when the auditor gives his report, that if we continue to prudently spend the money we have available we shall continue to thrive.

One problem that is giving us concern at the moment is condensation and black mould. We are trying to tackle this in various ways, by using insulated plaster board on the



external walls of empty properties and also using a chemical which should remove and kill the mould. The way forward is a combination of these methods and maybe a slight change in lifestyle by the tenants who are affected. Increasing the ventilation and not having damp washing drying in the house will all help. We are monitoring the methods to see what gives the best results. What we do not want to do is to throw money at methods that do not work.

It is sad to report that our association with the Orpheans, who occupied our hall, has come to an end. The lease ran out and the Orpheans have vacated the hall. We have grave concerns about the safety of the hall and feel that we could not let it again until a full health and safety check has been carried out. When this has been done and any necessary work completed we shall consider the options available to us. No decisions have been made at the moment.

May I again remind those shareholders who were temporarily removed from the housing list, that should they wish to be put back on, it is up to them to apply.

Can I thank all those who were nominated for the committee. As there were five nominations and only three vacancies, two of them will be disappointed. But do not despair, try again next year and you may well succeed. I always include in my report how important it is for the nominations to come in. It was nice to see that at the last meeting, we had more nominations than vacancies. I say to all shareholders that without people to serve on the committee we cannot survive. I cannot promise you a fun packed evening. I cannot promise you lots of money. I cannot even promise you a cup of tea most of the time. But I can promise you an interesting evening with like-minded people who care about this estate, its future and its people.

This concluded the chairman's report.

### **Result of Ballot**

#### **The result was as follows**

Miss A Benning	162
Mr M Carter	85
Miss L Johnson	79
Mrs L Osborne	174
Mrs P Smith	171

As there were three positions to fill, Miss Benning, Mrs Osborne and Mrs Smith were elected to the committee. Mr Gee thanked everyone who voted, and Mrs I Gatlen and Mrs J Taylor for acting as scrutineers.

### **Auditor's Report**

Mr Mee began his report by saying that last year's rent increase of £3.50 plus the rents on the newly let properties had brought in an extra £30,500. As you will see this has been reinvested in the properties. Management costs had dropped by £3,500, this was due to there being no wage increase and a £2,000 allowance given off the National Insurance contributions. This allowance will apply again this year.

The big area of expense was on repairs and the work required on the empty properties, this shows in the cost in building and roofing, skip hire, damp proofing and plastering. One occupied property also needed damp proofing.

The expenditure on windows and doors has gone back up due to those fitted at the beginning of the programme now need replacing again.

The central heating costs have now levelled out, now that the initial spend on repairs has been done. The painting programme was restarted and £10,000 was spent this year on one side of Fern Rise, funded by the increase in rent.

The cost of the empty properties is not only the work carried out, but the council tax and gas and electricity whilst they are empty. Council Tax has to be paid after the property has been empty for a month, this totalled £4,500.

As you can see £14,000 has been generated into the account to enable work to carry on this year. But because of the past years losses, we are still in the situation where we do not have to pay corporation tax.

Overall, the society is in a healthy position which enables the work that needs to be done on the estate.

Mrs J Goodwin proposed that the accounts were accepted as a true record, seconded by Mr R Parr.

Mrs J Goodwin proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mr J Woolley.

### **Arbitrators**

Not required.

### **Remuneration of Committee**

It was proposed by Mrs I Gaten that the committee fees remain the same at £3.00 per meeting; this was seconded by Mrs J Goodwin.

### **General Business**

Mr T Smith asked if the committee had reduced the age from twenty five to be eligible for a house. Mr Gee said that after the last meeting it was discussed and the committee voted to keep it the same.

This concluded the business of the meeting and Mr Gee thanked everyone for their attendance before declaring the meeting closed at 7.18pm.

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

# ***Minutes of the General Meeting held on Wednesday 28<sup>th</sup> October 2015***

## ***Members***

Mr Gee took the chair, all committee members were present, with a further 19 society members in attendance.

## ***Minutes***

Minutes of the previous general meeting were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Goodwin.

## ***Matters Arising***

None

## ***Chairman's Report***

I mentioned in my last report that we were tackling the last of the empty properties on the estate and hopefully, after that was completed, we would have a period of respite. I should have known better. One more has recently become empty and so we continue the saga. Also to become empty this year was the hall. The hall is an asset and needs to take its place bringing in income to the society. It has to earn its keep. There is a host of legislation that has to be complied with before we can consider doing this; insurance, public liability, fire regulations, health and safety, electrical certificate, the disability act, all have to be taken into account and complied with. We are proceeding carefully and as finance is available. We hope that already you can see the results of our efforts. The next stage is to install some heating and also kitchen facilities. We can then maybe consider its use for certain activities.

New legislation has been passed which obliges landlords to fit smoke alarms on each level of occupation in tenanted houses. This we already do when we renovate a property but we now have to fit them in all houses. We have completed our survey and have approximately 100 alarms to fit in order to comply with the law. We know that it may inconvenience some people, but we ask that you help all you can while this work is carried out. Once fitted the smoke alarms have a life of 10 years. We ask tenants, that if they have any problems with them, to contact us and not to remove or tamper with them themselves.

Painting has started on the even numbers of Fern Rise. A little late this year because the weather conditions delayed the contractor and also the decision to paint was not made until August to make sure we had the funds available. We are monitoring the situation and if it is not possible to finish all of Fern Rise this year we shall continue next year.

Since we took action to simplify the housing list, by removing the names of those people who continually refused a house when offered, the letting of vacant properties has gone more smoothly. I again remind those people who were removed from the

housing list that when their 12 months is over; it is up to them to apply to be reinstated on the list. Unless they do so they will not appear on the waiting list.

It is our policy, at the moment, that once a tenant has been in a property for 5 years, we inspect the property and if everything is in order and there is not a history of rent arrears, we refund the deposit that the tenant paid when they first moved in. We now intend to include the garden in that inspection. We do not expect to see a garden that would win prizes at the Chelsea Flower show, but that at least some effort has been made to keep the garden tidy.

Our website is no longer available. We do not have the resources or the expertise to keep one going. There is an alternative website run by a member which can be accessed. This website does not have the support of the committee nor can we control its content. I happen to think that it is a very good site but opinions differ.

The problem of plants growing up the house wall, particularly ivy, is again causing some concern. We cannot always see what is happening at the rear of houses and we have recently had a case where ivy had completely covered the central heating vents. We ask tenants to be vigilant and to remove ivy where ever possible and if they are having any problems to let us know.

I started off my report by commenting on the fact that we continue to get empty properties. The matter of the property being empty is not too much of a problem. They will be renovated and new tenants will move in. Our greatest loss is the elderly people who lived there. They would have been on the estate for 30 or 40 or 50 years and would have supported the concept of the estate and all that we try to do.

This committee and previous committees work hard to provide a nice house at a reasonable rent. To continue, we need the support of all shareholders, particularly those that live on the estate. What better way to show support than to attend the meetings and consider serving on the committee? I thank all those who have taken the trouble to attend tonight. Some of us on the committee are getting close to our sell by date. In fact, there are some that would say we are well passed that date. It is true that a well-balanced committee needs an element of experience but we also need young blood with modern ideas and energy. Just remember, if there are no nominations there will be no committee, if there is no committee there will be no Anchor Tenants, if there is no Anchor Tenants the future will be very uncertain for all of us.

This concluded the chairman's report.

### ***Nominations for Committee***

Nominations are: Miss L Johnson, Mr M Carter, Mr W Gee and Mrs J Benning. As there are two vacancies and four nominations, a vote will be required. Mrs I Gaten and Mrs J Taylor volunteered to act as scrutineers.

### ***General Business***

Mrs Taylor asked if the trees in the estate office and memorial gardens could be trimmed back. Mr Gee said that they will be looked at. Mrs Goodwin said that the one in the memorial garden was bought as a miniature but unfortunately it has turned out not to be so. Mr Cort said that he has two trees in the neighbouring garden which are getting bigger and bigger and he fears that one day they will take his fence down.

Mr Gee said that as far as tress are concerned, our policy is yes we will have a look at them, we are very reluctant to take them down unless there is a good reason, such as

they are in close proximity to the house and the roots may cause damage or they are rotten. Mr Cort said that one of them is full of ivy growing up it and he is worried that it will take the tree down. Mr Gee said that we will certainly have a look.

Mrs Goodwin asked if the committee could look at the side hedge as there are ash trees in it, taller than the house, and takes the light from her garden. Mr Gee said that this will also be looked at.

Miss Gamble asked if the policy applies to empty houses or houses that are coming empty and have big trees in the garden, will you be taking those or some of the trees down. Mr Gee said again we would look at them. If they are in close proximity to the house and we think that they are going to be a danger, we will take them down. We try as best we can to leave them as they are a feature of the estate, but it depends on each individual case. Mr T Smith said that there are a lot of trees growing wild, even up the back way, and are totally out of hand.

Mr Gee said that there are some, but they are not doing any damage, as they are not near a house.

Mrs C Smith said could you remind tenants that they are responsible for keeping the back way tidy, because nobody seems to bother about it nowadays. She went on to say that when she first came on the estate you could eat of the floor, you couldn't now as its disgusting. There are old cars down the back way and people make excuses, but their excuses are not good enough.

Mr Gee said that we had looked at this but it is a very difficult question. The council have told us that they will not move cars from there unless it is a health hazard. Mrs C Smith said that there are vermin and foxes there, which is a health hazard. Mr Gee said that letters are sent out, but are ignored, what else do you do. Mrs C Smith said that it is on the rent book that gardens must be kept tidy.

Mr Gee said it is almost impossible to force tenants to move them, but we shall keep at them and hope that eventually they will get them moved.

He went on to say that you must bear in mind that legislation has changed so much since this estate was first built and the estate has not got complete control over it as it used to have. We are now governed by rent acts and landlord and tenants acts and it is quite difficult. It is a small minority of tenants, we keep writing to them, but we can then be accused of harassing them, so we have to be very careful. They do not have to prove that we are harassing them, we have to prove that we are not, this can lead to all sorts of problems.

Mrs Goodwin said that standards had gone down.

Mrs Bakker asked what ideas had the committee got for the use of the hall, which she said was looking really good.

Mr Gee said once we have got it finished we are hoping to let it out on a daily basis to groups and people who want to use it and see if that works. He went on to say that what we do not want to do is let it out on a long lease again where we lose control of it. There have been one or two enquiries from various people and we will see how it goes.

This concluded the business of the meeting and Mr Gee thanked members for their attendance, before declaring the meeting closed at 7.20pm.

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

# ***Minutes of the Annual General Meeting held on Wednesday 13<sup>th</sup> April 2016***

## ***Members***

Mr T Gee took the chair; all committee members were present with a further 25 society members in attendance.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mrs J Goodwin and seconded by Mrs I Gatlen.

## ***Matter Arising***

None

## ***Chairman's report***

I will start my report by bringing you up to date with regard to empty properties. At the moment we have two. One in Lilac Avenue that is being renovated and should be ready to let within the next month. The second one, we are once again, having to use as temporary accommodation because of another bad case of damp in a house in Fern Rise. The damp treatment is almost finished and we should be able to start on renovating the second property fairly soon.

In my last report I explained the situation with regard to the Hall and how we are having to negotiate the thorny thickets of legislation that applies to community halls. The heating has now been installed and the new kitchen fitted. It is our intention to organise a coffee morning, so that all interested members can have a look at the progress we have made and we would welcome their comments and ideas on its usage. There is still a way to go before we can open it to the general public. The next stage is to have a disabled toilet fitted and also a fire safety ramp that can be used by disabled people in case the hall has to be evacuated because of fire. We are awaiting quotations for the necessary work that needs to be done. It is highly probable that we will be able to get a grant to cover this expenditure and this is being looked into at the present time. The good news is that we can open the hall to small groups and any members who wish to use it, although certain terms and conditions will apply. Our total spend on the hall to date is £16,435. This includes electric rewire, suspended ceiling, heating installation and window blinds. The paint and labour were donated. Many thanks to Susan for arranging this. We have to add to that, the cost of disabled toilets, a fire escape ramp and the kitchen, but these items, we hope will be covered by the grant. Fire precautions and the disabled ramp has meant that we have had to rethink the area around the hall and the caravan park. Our fire precaution expert advised us that we would no longer be able to have caravans parked alongside the hall. This meant that one row of caravans would have to go. With all the problems we have had over the last year i.e. two caravans stolen and the subsequent damage to the gates, we have decided to close the caravan park down and consider the use of the space for other

purposes e.g. car parking for people who wish to use the hall and maybe a seating area. The space on the other side of the hall, where there are a few garages, is also to be cleared and we propose to use this area for car parking for tenants who wish to park there in order to get their cars off the street.

I do not wish to pre-empt anything that the auditor has to say in his report but at the moment we are in quite a healthy financial position. In order to maintain this, we have decided to have a rent rise which came into effect in February of this year. This was not a decision taken lightly but we need to try to catch up on the painting programme and also the windy weather of late has played havoc with the old cast iron drainpipes and gutters. A lot of which now needs replacing. Health and Safety issues mean we can do very little roof work ourselves, so have to call in outside contractors to replace tiles and other work that is essential.

The cost of renting in the private sector continues to rise. The East Midlands recorded the fastest rent increases last year. This took the average rent for a 3 bed room property to £744 per month. With 3 out of 4 young people saying that they could not see how they would be able to afford to buy a house, it puts into perspective how important it is that we make sure Anchor Tenants and our community, continues and thrives. The list of people who want a house on the estate continues to grow. It is deeply disappointing therefore, when we have to take legal action to obtain unpaid rent, as we have had to do this year. Because of their refusal to communicate with us or discuss the situation, we had no course but to take legal action. We did eventually recover all rent owing but the costs of doing so left us some £800 out of pocket. The reason for this was because the courts will only allow minimum costs to be recovered. In order to rectify this situation, should it arise in the future, we have now included, in our rental agreement for new tenants, that all litigation costs will be borne by the tenant concerned.

We have been approached a number of times this year, by existing tenants, asking if they could exchange into an empty property. Our policy, at the moment, is to refuse their request. The reasons are mainly twofold: Once the empty property has been renovated, if we allowed an existing tenant to move in, we would, in most cases have to renovate the property that the tenant has moved from. Hence increasing costs to the society. The reason given for the exchange is that they would like a larger house. It is a genuine reason, but if we allowed this we would be left with only smaller houses to offer new tenants. Any exchanges have to be arranged between the tenants concerned and we are happy to allow this, providing there is no cost to the society.

We feel that the fairest way is to stick to our present policy.

We have decided to ask the tenants whose chimneys have been condemned, how they would like us to deal with their empty fireplaces. Some are quite happy to have them closed, but others would like to use them as a decorative feature. We will try to go along with their wishes but in some cases, because of the state of the chimney liner, this will not be possible. A letter is to go out to the people concerned to assess the situation.

Yet more legislation has been heaped upon us in the form of The Right to Rent Act. The government announced that from the 1st February this year, all private landlords will have to check that new tenants have the right to be in the United Kingdom, before renting out a property. Hence we will have to ask all new tenants for identity documents, i.e. passport, before we can offer them a house.

Can I remind tenants that any alterations or improvements to their property must be authorised by the committee before any work is carried out. Also that the repair and

maintenance of such works is the responsibility of the tenant.

New challenges await us this year, particularly with the hall becoming vacant. For the last approximately 50 years it has not been available for members to use. Our prime object is, and must be, to hope it will contribute to the funds of the society. I and other older residents on the estate will have lovely memories of birthday parties, Christmas parties and other events, which were held in this hall when we were children. At that time the hall was the social centre of the estate. The world changes and time moves on I know, but we hope that members will come to see it as a special place for them to use and that it will help to engender a feeling of community on the estate.

This concluded the chairman's report.

## **Result of Ballot**

### **The result was as follows**

Mrs J Benning	163
Mr M Carter	95
Mr W Gee	276
Miss L Johnson	91

As there are two positions to fill, Mrs J Benning and Mr W Gee are elected to the committee. Mr T Gee thanked everyone who voted, and Mrs I Gaten and Mrs J Taylor for acting as scrutineers.

## **Auditor's Report**

Mr Mee began his report by saying that the rent income had increased. This was due to the empty properties being let in 2015 giving an increase of £8,000 in extra rent. There was a last payment for rent on the hall from the Youth Orchestra, this may be replaced once the hall is put back in use and let out. With regards to the spending, there has been a saving in management expenses as a maintenance man retired and was not replaced. This gave a saving on the wages. The downside to this is that work was put out to external contractors as the figures for building, roofing, skip hire etc. shows. There was also a pair of houses that had to be re roofed at a cost of £13,000. He went on to say that it was good that the society has the money to cover the cost of renovation. Less was spent on the windows and central heating, as most of the replacement programme has been done. Most of the other expenses are a similar figure to the previous year. There was also the cost of renovating the hall, at the time of the accounts being done stood at £12,500. There was less paid in council tax from the previous year as there were fewer empty properties. Mr Mee said that the society was now in a position financially to carry out the work needed on the properties. He finished his report by saying that we are in a healthy situation and long may it continue.

Mr M Osborne proposed that the accounts were accepted as a true record, seconded by Mrs J Goodwin.

Mrs J Goodwin proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mr M Osborne.

## **Arbitrators**

Not required



## **Remuneration of Committee**

It was proposed by Mrs A Vernon that the committee fees are increased to £5.00 per meeting; this was seconded by Miss J Gamble. This was approved by the society members present. Before moving on to Any Other Business, Mr Gee pointed out to the shareholders that although Anchor Tenants does not have a website, one of our members does run one and the proceedings of this meeting will be put on it. Once the minutes go out they are in the public domain and are open to anyone. He felt that people should be aware of this before speaking.

## **General Business**

Mr Osborne said that he would like to put it in the minutes and give a vote of thanks to the secretary, he wondered where the effort would come from to make the hall presentable and usable when twelve months ago it was in a state. Organising jobs for our present housing stock must be demanding so to pull in the renovation of the hall I think deserves a special vote of thanks. He went on to say that we now have a property to be proud of and hopefully will try and utilise the facility.

Mr Fraser asked when the hall would be available to use. Mr Gee said it can be used now by tenants and small groups, but could not be open to the public until further facilities are in place. He said that we would like people to start using the hall to see how it works out. Mrs Bakker asked why there were still caravans in the compound as we were given a date that they had to be removed by. Mr Gee said that there had not been a committee meeting since the deadline, but this would be discussed at the meeting being held tonight to see what action to take.

Mrs Goodwin said that some weeks ago leaflets were sent out regarding plants growing up the walls of houses and blowing the stucco. Up to now the few houses that she had looked at with this problem, nothing seems to have been done. She went on to say that Anchor Tenants put these leaflets out for our own safety as it is dangerous if plants are left to grow around flue vents which if become blocked can cause carbon monoxide poisoning. Repairs to the stucco can take up to three days. She said why does the management put these notices out if the tenants do not take any notice. Mr Gee said that climbing plants are a problem when it comes to the painting programme. He went on to say that it was put on the letter that if tenants were having problems getting it off the walls then to contact the office. Mrs Goodwin also said would people with gravel drives mind sweeping the pebbles back off the pavement.

Mr Ireland asked if anything can be done about the grass verges that are now mud baths. Mr Gee said that we had written to the council but they said that they did not have the time or the money to do anything about them. But if we were prepared to take photographs of the offending vehicles and send them in, they would take action. It was something that he was not prepared to do.

Mr Fraser said that he has been repairing the grass verge outside his house himself. Miss Gamble asked if it would be possible to keep some of the features taken out of the empty houses for other tenants to use. These could be put aside and stored in a container for tenants to buy. Further discussions took place regarding this. Mr Gee said that the committee would give this some thought.

Mrs Barker said that when a house is being renovated could the prospective tenant be asked if they want the features left in. It was explained that some of the features have to be taken out to carry out the work required. Mrs Benning pointed out that we do not know who will be allocated the house at the time of the renovation work. She went on

to suggest that a tenant write to the estate office if they want an item for their own property.

Mrs Tuttle asked about the procedure regarding exchanging into a bigger house and asked if there was a list of people who wanted an exchange. Mr Gee said that tenants could not exchange into an empty property. But for instance, if a four-bedroom house was offered to someone who might not need such a big property, it is pointed out to them that there are people who want a larger house but it would be for them to arrange an exchange. Mrs Tuttle asked how would tenants let other people know that they are looking for a move. Mr Gee said that there is a list in the estate office that tenants can put their name on.

Mr Highfield said that his was one of the caravans still on the compound but he was having difficulty finding somewhere to store it. Mr Gee said that the problems are that as soon as the estimates have been received we will be starting work on installing a ramp at the fire exit and will need the compound cleared.

Mr Highfield asked on letting the hall do the committee intend getting a drinks licence. Mr Gee said that it was something that we will be looking at, as well as a music licence.

This concluded the business of the meeting and Mr Gee thanked everyone for their attendance before declaring the meeting closed at 7.45pm.

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

# ***Minutes of the General Meeting held on Wednesday 26<sup>th</sup> October 2016***

## ***Members***

Apologies from Mrs K Creese, all other committee members were present, with a further 18 society members in attendance.

## ***Minutes***

Minutes of the previous general meeting were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Gamble.

## ***Matters Arising***

None

## ***Chairman's Report***

In essence the report will be fairly brief as we are only partway through the year. As well as the general maintenance jobs that form a large part of our work, our main thrust has been to complete the renovation of the hall. Certain works were needed before we could open the hall to the public. These included the construction of an emergency fire escape ramp for the disabled and the renovation of the toilet facilities to make them disable friendly. These works have now been completed and we are now open for business. A website has been set up to enable prospective users to contact us and hopefully make a booking. We have already allowed the hall to be used by some members and their reaction and comments were all good. This is a new venture for us and we welcome all comments and suggestions that might be helpful. It is a learning curve. We shall learn from any mistakes that we might make and will work hard to make sure the hall has every chance of being a success. I did say in my last report that we were hopeful of getting a grant to cover the works that I have just mentioned. This was not forthcoming but we still have work to do to develop the land on either side of the hall and will continue to apply for grants for any work that needs to be done there.

The painting program on part of Laburnum Road has now been completed and it is fair to say that the questionnaires, which we send out and ask tenants to complete, were critical of some aspects of the work this year. The complaints were not necessarily about the quality of the painting itself but mainly about the fact that they were a little untidy and didn't always clean up after each house was completed. These comments have been taken on board and we shall bear them in mind next year.

The huge amount of electronic and computerised equipment has now become part of our everyday life, and it seems like we can no longer live without them. This does mean that sometimes there is a shortage of electrical sockets to plug the equipment in. Our maintenance men have reported a proliferation of extension leads, leading all over the place, in some houses. These leads have their uses, but can, if overloaded, cause problems. It is a cheap solution, but not necessarily the right one. We urge tenants to use them with caution. Far better, and safer, is to get an electrician to fix extra sockets. This will prevent the possibility of the wiring being overloaded and causing a fire.

You will probably have noticed that we have taken down a number of trees this year. Our policy is to only remove trees if we consider them to be a danger to the property, either now or is likely to be in the future, or if the tree is in a state of decay. Most of the trees we have removed have been conifers that have outgrown their situation.

We are becoming concerned that some of the conifer hedges, that tenants have planted, are also getting far too big and need regular trimming to keep them under control. I would like to remind tenants that the planting of certain types of conifers, i.e. leylandii, is not allowed.

We now come to the matter of vacant properties. The last time I stood here and said that we will have finished the last property in a few weeks, two more became empty in quick succession. I do not wish to tempt fate again, but I can say that the estate will be fully tenanted in the next couple of weeks. We hope to have a respite from empty properties, but it is inevitable that properties will still become vacant, that is the way of life. We keep our fingers crossed and hope that all our members stay safe and well.

The makeup of the committee is beginning to change and we are starting to see an interest by younger people wishing to take part in the affairs of the estate. This can only be a good thing. In all the reports that I have given to you, I have always tried to encourage people to apply to come on to the committee. We need your talents and energy. The future of this community is in your hands.

This concluded the chairman's report.

### ***Nominations for Committee***

Nominations are: Mrs K Creese, Mr M Carter, Mr I Pawson and Mr T Gee. As there are three vacancies and four nominations, a vote will be required. Mrs, I Gaten and Mrs J Taylor volunteered to act as scrutineers.

### ***General Business***

Mr Parr said that trees had been mentioned earlier, could you say what is happening to the chestnut tree at the rear of Lilac Avenue.

Mr Gee said that it is being attended to next week, the top is being crowned as we do not want to take it down.

Mr Cort again asked about the two trees in the adjacent garden to him. Mr Gee said that the committee would come and have a look. Mr Cort said that he was worried about his fencing being damaged.

Mrs C Smith asked with regards to the running of the hall, would it be a separate entity. Mr Gee said that we are hoping to keep it separate but we are going to speak to the accountant. Although the funds will come into the estate we are hoping to keep it separate so that we can see how it is doing.

Mrs C Smith said that law wise at parties you could get under age kids drinking and they do come down heavy on the person holding the drinks licence.

Mr Gee said that we have a music licence, but have not applied for a drinks, as whoever hires the hall would take responsibility for the drinks sold.

Mr Cort asked about public liability cover. Mr Gee said that our insurance covers most things.

Mrs Smith asked if there would be a separate committee to oversee the hall. Mr Gee said that now the committee are doing it to see how things work out, and then we shall build on that and maybe we will have a separate committee. We have a website set up and any inquiries go to one member.

Mrs Goodwin said that you will need somebody to take some sort of charge and not left to the office.

Mr Gee said that the work is not being left to the office. He went on to say that if you look on the website there is a lot of information along with the terms of hire.

Mrs J Gamble said that not everyone has access to the website, particularly older people and is there another way of getting this information.

Mr Gee said that there will be print outs and a notice board displaying information. He said that we will fully start to hire out of the hall in January, but up until Christmas it is still available.

Mrs Gaten asked if there would be an O A P party. Mr Gee said that we have talked about holding a coffee morning, but a party would have to be organised by the tenants. Mrs Bradshaw said that she wouldn't mind organising one if she had some help.

Mr Osborne said that the social committee did have some funds left over from last year that maybe available.

Mrs Smith asked if there was a cap on the time that the hall had to be closed by. Mr Gee said that there was a cap on the time, this information is on the website.

Mr Parr asked if we had enough chairs, as it says there is seating for 120. Mr Gee said that we haven't got that amount but if needed we can soon purchase some more.

This concluded the business of the meeting and Mr Gee thanked members for their attendance, before declaring the meeting closed at 7.17pm.

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

# ***Minutes of the Annual General Meeting held on Wednesday 29<sup>th</sup> March 2017***

## ***Members***

Mr T Gee took the chair, all committee members were present with a further 19 society members present.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Goodwin.

## ***Matters Arising***

None

## ***Chairman's Report***

Mr T Gee began his report by saying that it is almost impossible to list the amount of maintenance and repairs that have been completed over the past 12 months, although it is nice to report that we are keeping well up to date with the necessary work. The usual list of repairs e.g. blocked drains, failed window seals, dripping and broken taps, loose tiles, broken gutters, etc. kept our maintenance man busy. We still continue with one maintenance man where before we had two at the present we are keeping up to scratch with the repairs and are monitoring the situation to see how things develop. Because of Health and Safety considerations, a lot of the work that our men used to do, is no longer possible. This applies particularly to roof work and chimneys so we will continue with one maintenance man and see how things work out.

With the installation of the disabled toilets and the necessary fire escape ramp, all major work on the hall has now been completed and the hall is available for hire and the bookings have started to come in. I understand, from our hard-working booking agent, Amy Benning, that the hall has already been booked 12 times and there are more bookings to come. This still leaves us with the areas at the side of the hall and discussions are ongoing about their use. One of the ideas for the use of the land on which the old wooden garages stood was to enable tenants to park their cars there in order to get them off our crowded streets. We sent a letter round to all tenants to see if they would like to avail themselves of this opportunity and were disappointed to receive only 3 applications. We may still reserve a small area for tenants to use and allow people who book the hall to use it for parking. We are considering levelling and grassing the other side and making it available for outside activities for those who book the hall. You may think that it would be a simple matter to find a use for these areas, but you have to bear in mind that all the health and safety regulations that apply to the hall also applies to these areas. There is also the matter of costs which can be quite considerable.

The painting program for this year will be part of Keyham Lane. As well as painting these properties we are also going to renew the gutters, bargeboards, fascias and downrights. This we hope to include in all our future painting programs. We shall also be renewing the balcony on the front of 6 and 8 Fern Rise.

There is currently a drive to make the rules on electrical safety more transparent just as they are with gas safety. It may be that 5 yearly electrical checks will become mandatory. Although this has not yet been agreed, legislation is likely to be introduced in the near future. We need to be aware of this and prepare for it. With this in mind it is of vital importance that if you have any electrical work done in your house, it must be with a qualified electrician and a certificate obtained from the electrician for all work completed. Strict rules govern what electrical work can be done without notification and inspection. Part P of the building regulations limit what work may be carried out other than by a qualified electrician. When work is carried out by a qualified person, they will deal with the necessary paperwork to comply with the regulations. They will also provide you with a completed Electrical Installation Certificate. Whilst the electrician is there they now have to notify us of any wiring that they consider to be substandard. This means that we then have to commission a full report on the state of the wiring and take whatever action is necessary. This is already happening and we are having to undertake 3 full rewiring's and 5 partial rewiring's in order to satisfy safety guidelines.

I can report that finances are in a healthy state and our Auditor Mr Mee will give more details in due course. We have been helped by the lack of empty properties. Having said that, we have just received notification, that one tenant on Fern Rise is vacating her house and getting married, so we will start off this year with at least one vacant property.

Can I ask tenants, that if they put decking or indeed, any other forms of landscaping in the garden, that they give due consideration to drains and inspection covers. Sewers and drains sometimes get blocked and it doesn't help if, in order to clear any blockage, we have to spend time removing decking so that we can access the manhole.

We have finished fitting smoke alarms where necessary. These alarms are to comply with current regulations and should not be removed or tampered with. If you have a problem with them please report it to us and we will rectify it.

It may seem, especially to those of us who have been on the estate for a number of years, that all the committee do is to issue dictates saying that you must do this or you can't do that. The freedoms that we used to have, to run this estate how we wished, are no longer valid. Various acts of parliament, new housing regulations and landlord and tenant legislation and particularly health and safety regulations now limit and control our actions. Many legal and safety issues rest with the landlord and we take them very seriously. We know that your house is your home and many of you have spent time and money on it. If we have to do any work on your home we will try our best to make sure that you are inconvenienced as little as possible.

We are not just a collection of houses, we are a community and your committee and our hardworking secretary Susan, wish to make sure it continues as such. Many of us can step out of our front door and say hello to the neighbours on either side of us, wave to the people across the road and chat to others as we walk around the estate. This is a situation that is unknown in many other places. It would be a shame if this disappeared. I have always stressed in my reports, the need to support the ethos of Anchor Tenants. Attending our meetings shows support, and I thank those who have taken the trouble to be here tonight, filling in the voting forms shows support and again

I thank all those who have done so. But how about a session on the committee, let's have lots more nominations. This concluded the chairman's report.

## **Result of Ballot**

The result was as follows:

- *Mrs K Creese 93*
- *Mr M Carter 71*
- *Mr T Gee 295*
- *Mr I Pawson 135*

As there are three positions to fill, Mrs K Creese, Mr T Gee and Mr I Pawson are elected to the committee. Mr Gee thanked everyone that had voted and Mrs I Gaten and Mrs J Taylor for acting as Scrutineers.

## **Auditor's Report**

Mr Mee began his report by saying that the rent had increased, this was a combination of factors. A £2.00 per week rent increase pulled in an extra £15,000 and with a 53-week year and the empty houses coming on stream, this took the increase up to £24,00 but there was less income from the hall.

In terms of spending, the management expenses which the biggest component of this is the wages and salaries. In the first three months of the 2016 year there were three employees' then for the rest of the year you were down to two, so there was a saving on that and also on the national insurance contributions. Most other expenses were the same as the previous year apart from the hall expenses, this was for various equipment pots and pans etc. Mr Mee said there were two empty houses where extensive work was carried out. There was more spent on damp proofing, as an occupied property had to be treated at a cost of £4,000. Spending on electrical work was down from the previous year due to there being only two empty properties. There was more spent on the painting programme for Laburnum Road, and more on lead pipe replacement this year. There was also £6,500 spent on installing a disabled ramp and £7,350 for toilets. This brings the total spent on the hall including last years spend to a total of £28,000. Hopefully this will be the end of doing up the hall and you will not be doing that sort of spending in the future years.

Overall, you are still left with £40,000 surplus, this will cost the society £6,500 in corporation tax, there has not been any paid over the last several years due to the losses incurred over that time. But the downside of putting money back into the society's funds is that you have to pay tax. Essentially you have the funds to carry out the essential work that needs to be done, the society is in a strong position with a nice fighting fund.

Mr Mee finished his report by saying that it was a credit to the committee's hard work for getting the society in this position.

Mr M Osborne proposed that the accounts were accepted as a true record, seconded by Mrs J Goodwin.

Mrs Goodwin proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mrs J Bradshaw.



## **Arbitrators**

Not required

## **Remuneration of Committee**

Mr T Gee said that last year the committee had quite a rise and they would not be looking for an increase this year.

Mr Pawson said that personally he thought that the remuneration for the committee in his opinion should be zero. He said that they do not do it for the money, they are all in walking distance so there are no expenses involved. The money comes out of the rent and should be spent on maintaining the properties not on the committee.

Mr Cort said that the committee do put themselves out and go that extra mile. A large percentage of the people on the estate don't appreciate and can't even be interested. He went on to say that he appreciates what Mr Pawson is saying and it is a wonderful gesture but, he thinks that the remuneration goes a little way in showing the tenants appreciation.

Mr Gee said that any individual committee member could refuse payment if they wanted to. It was agreed to keep the fee's as they are.

## **General Business**

Mr Cort brought up electricals mentioned earlier, he said that partial work had been done in his house over the years by a qualified electrician. He went on to ask that if the rest is found to be substandard who would pay the cost. Mr Gee says that that depends, the electrical spec we put into a property now is far greater that it was years ago, so in some cases people are going to get more. But it is fair to say that if there are any extras over and above that spec then tenants would have to pay for the extra. Mr Gee clarified that if a property needs to be rewired then Anchor Tenants would pay, anything extra would have to be paid by the tenant.

Mr Osborne said that he would like to thank the committee for taking this on board. He went on to say, wouldn't it be better if all tenants went through the office to the committee before any electrical work is carried out. Mr Gee said that a letter will be sent out asking tenants that if they have any electrical work done that they inform us first.

Mr Parr said that he has the old type fuse box, does the electrical spec include fitting a new consumer box. Mr Gee said that a complete wiring includes a new consumer box.

Mr Ireland asked what were the two bits of land either side of the hall going to be used for. Mr Gee said that the garage side we are hoping that some tenants may use it to park their vehicles and for people using the hall. The other side is under discussion, it is hoped that this can be levelled and grassed and be used with the hall and also outside events in the summer.

Mrs C Smith asked if there were plans to have a caretaker to clean and look after the hall. Mr Gee said that we already have a cleaner coming in, the rest we are looking after ourselves. If we have lots of business coming in, then we may have to look at someone else taking over or another way of running it. Mrs Osborne said that if we get someone else to do it we would have to pay them.

Mrs C Smith said who on the committee would come to the hall and take responsibility and make sure that everything is alright. Mr Gee said that at the moment the committee take it in turns.

Mr Parr brought up the 20mph speed limit through the estate and asked if we could do anything about the speed people come through the estate as they take no notice of the speed limit. Other society members voiced their concerns.

Mr Gee said that there was nothing that the estate could do but advised tenants to keep reporting it to the police.

Mr Woolley said that he had spoken to a police officer and was told to take it up with the council.

Mrs Bradshaw said that she had brought it up at a community meeting. Mr Gee said that probably we should have a go at the council.

Mrs C Smith asked if there was a time limit on the hall. Mr Gee said that it is 11.00pm although if someone wanted it any longer we may have to get special permission.

Mr Ireland asked if we had got any bookings for the hall. Mr Gee said that there had been twelve bookings up to now and there's more coming in. Mr Ireland said that the local community halls had put their rents up. Mr Gee said that we had the rent for the hall fairly low at the moment with a view to increase it if necessary. If the bookings come flooding in we shall look at it again.

Mr Woolley said going back to the 20-mph speed limit could you get in touch with the council to complain. Mr Gee said that we have just the same effect as individuals writing to them. The more people that write and complain about the speeding vehicles the more effect it may have. He said that there is a website that you can put comments on.

Miss Benning said that when she complained about the dog mess on Lilac Walk, they came and put up signs but that was all. She was told that there is an app that you can download and if you see something, you can register it on the app whether it is dog fouling or regarding the 20mph speed limit it will then be actioned. The more people that report things the more chance there is that something will be done about it.

Mr Woolley asked if it would be better coming from the estate. Mr Gee said that the road pavements and grass verges are entirely out of Anchor Tenants control and we are treated no differently than any other individual.

This concluded the business of the meeting and Mr Gee thanked everyone for their attendance before declaring the meeting closed at 7.35pm.

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

# ***Minutes of the General Meeting held on Wednesday 25<sup>th</sup> October 2017***

## ***Members***

Apologies from Miss A Benning, all other committee members were present, with a further 17 society members in attendance.

## ***Minutes***

Minutes of the previous general meeting were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Gamble.

## ***Matters Arising***

Mrs Bradshaw said that she cannot remember saying that she would organise the O A P party but that she would help. Mr Gee said that this is being brought up in his report.

Mr Cort brought up the large trees in the garden of the first property alongside Laburnum Road. Mr Gee said that the ones along Laburnum Road had been looked at and as there was nothing wrong with them they have been left. The ivy growing up them had been cut away.

Mr I Pawson said that it was a shame that Mrs J Goodwin was not present and unable to get her name mentioned in the minutes.

## ***Chairman's Report***

As stated in my previous report, the painting program for this year, was part of Keyham Lane. We chose a different contractor this time because of some of the negative comments last year. I am pleased to say that all were satisfied with the results this time. We also renewed the old cast iron guttering, barge boards, fascia and down rights at the same time. There have been one or two narrow misses with the old guttering falling down and we needed to make a start replacing these items. The houses on Keyham Lane were all individually designed. No two houses were the same. This created a few problems for the contractors but after lengthy discussions with ourselves and Paul our maintenance man, the problems were solved, and the work completed. It is our intention to make a start on Chestnut Avenue as soon as possible and get as many houses completed as we can in this year's budget.

Our brief respite from empty properties has now come to an end and we have two houses that we are working on. One will need a lot of work before it is ready to re let, the other, which we had thought was in a far better condition, turns out not to be so. We had already put in a damp proof course and renewed a lot of the plaster work, fairly recently, but on examining the roof we found that it is in quite a bad condition, so this will have to be attended to. We are also going to examine one or two houses on Laburnum Road that we think were missed when the houses were re-roofed in the 1950/60.

The areas of land, on either side of the hall, are still awaiting our attention. Our application for a lottery grant, in order to do the work needed, has been turned down. But after discussions with the people who manage the lottery grants, they have advised us to re-apply, and include more information about our situation, why the money is needed and how it would benefit the community. This we intend to do and are keeping our fingers crossed that we will be successful this time.

The hall itself is starting to get quite busy, kick boxing classes, dancing classes, large family birthdays and children's parties are all making the hall very popular. It is our intention to review the way that the hall is managed, at the end of this year. At the moment, bookings are being handled by a member of the committee and we are taking it in turns to open and close the hall as necessary. This is becoming quite a chore. We hope to take on board some help. Maybe there is a person on the estate who would like to volunteer to help. If so, please let us know.

Whilst on the subject of the hall, Lesley Osborne and Penny Smith have agreed to organise an over 60s Christmas party. They would welcome some help in organising this event, so if anybody is willing to do so please contact them.

Many years ago, this hall used to be the centre of activity on the estate. We hope that its future use will, in some way, help to revive the community spirit that is fast disappearing. We would like to see it being used for more social occasions by the tenants, such as coffee mornings, table top sales and a host of other activities, which would bring people together. We are doing our best to provide a venue to enable this to happen, the rest is up to you.

Over the last few years, we have had to take down quite a few trees on the estate. Some because they were old and decaying, others because they were causing a problem to the nearby property. It would be nice to start replacing some of these trees with varieties that would not outgrow their situation and cause problems in the future. There are many small ornamental trees that would be suitable. In the early years of the estate, trees were provided by the committee for planting in tenant's gardens. Although these were fruit trees, a suggestion has been made that we could resurrect this scheme and provide and supply a suitable range of trees that would help to enhance the estate and also the gardens. If there is sufficient interest in doing this then we could look at it for the future.

This concluded the chairman's report.

### ***Nominations for Committee***

Nominations are: Mr M Carter, Mrs L Osborne, Mrs P Smith and Miss A Benning. As there are three vacancies and four nominations, a vote will be required. Mrs J Taylor, Mrs I Gatlen and Mrs E Geary volunteered to act as scrutineers.

### ***General Business***

Mr M Osborne said that there had been a problem with the garage compound padlock which had seized up. He had oiled it and it was now working.

Mrs D Bakker said that the gate on the backway used to have a hook that you could clip the gate to keep open, this is no longer there. With it being so windy the last few days it makes it hard to keep the gate open when you drive through. Mr Gee said that he didn't know that it was missing, and it will be looked at.

Mrs J Taylor thanked the committee for taking down the tree next door but one to her, as it was worrying her as it had really grown. Mr T Gee said that it was ridiculously high.

Mr M Cort asked if the estate would consider putting some trees on the grass verges where they are missing along Laburnum Road.

Mr T Gee said that the council were responsible for those, and they do come around now and again and check and replace them. He said that footpaths grass verges and roads are not our responsibility.

Mr M Osborne said that there was a place to plant trees in the area next to the hall.

Mr T Gee said that we have provincial plans for that area to make into a garden, but we are waiting for the money do it. He went on to say that if we get the grant through we can go ahead with it.

Mr M Osborne asked if it was likely that we would get it. Mr T Gee said that he had spoken to them and they had said that we are just the type of people that they award grants to. But you must fill out the forms in a particular way and if the information is not there that they want then it will not get through. Everything must be exactly right, and she gave us some hints and told us to apply again.

Mrs J Bradshaw asked if we had applied to the Co-op as they give out grants. Mr T Gee said that we had only applied to the lottery, but we did have a look at others, but most of them only give grants if they are in action areas. He went on to say that there is a phenomenal amount of money available up North. Mrs J Bradshaw said that the Council also give grants. Mr T Gee said that a lot of these are only for small amounts of a thousand pounds and we need considerably more than that. But we would look into it.

Mrs J Bradshaw thanked the committee for their hard work.

This concluded the business of the meeting and Mr T Gee thanked members for their attendance, before declaring the meeting closed at 7.15pm.

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

# ***Minutes of the Annual General Meeting held on Wednesday 28<sup>th</sup> March 2018***

## ***Members***

Mr T Gee took the chair, all committee members were present with a further 13 society members present.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mrs J Bradshaw and seconded by Mrs J Taylor.

## ***Matters Arising***

None

## ***Chairman's Report***

At the present time we have five empty houses. Three of these we are working on at the moment and our target is to have all of these properties tenanted in the current financial year. While the cost of renovating these houses is quite considerable, the properties, once tenanted, bring in a higher level of rent, and so help to increase our income.

Our intention is to renew all gutters, facias and downpipes and it is proceeding as expected and we have managed to complete part of Keyham Lane and most of Chestnut Avenue. The renewing of these features is beneficial in two ways, increased safety and reduced costs in the painting programme. As with all major new projects, we do tend to get some initial problems and it is fair to say that we have had a few with this one. Health and safety means that the houses must be scaffolded to renew the gutters and facias. Co-ordinating the scaffolding with the progress of work has been a problem, trying to get the work done during the winter with the appalling weather that we have had, hasn't helped and we must apologise to those tenants who have had scaffolding against their houses for longer periods than necessary. Whilst the contractors initial work was satisfactory, we are not too happy with progress and will be using another contractor in the future.

It is nice to report that we are still in a fairly good financial position and our auditor, Mr Mee will give you all the relevant information in due course.

At our last quarterly meeting, we asked if there was anybody who wished to take on the running of the Hall on behalf of Anchor Tenants, and we are happy to report that a person has been appointed and all the bookings and other relevant matters, will be handled by Sian Bateman. Sian lives on the estate and we welcome her as part of our team and hope that under her guidance the hall will prosper.

As you can see, we have started to work on the land at the side of the hall. This has been cleared and all the rubbish that had accumulated over the years has been removed. The next step is to import some topsoil and sow grass seed. We intend to make this into a garden and recreation space that can be used by people who rent the hall and also the rest of the community. We have, once more, submitted an application for a lottery grant to help with the costs. We have taken onboard all the advice given by the lottery people with regards to the application and hope that this time we will be successful. I can now report that since preparing my speech, we have been contacted by the Lottery Awards for All and they have confirmed that we have been awarded a grant of £10,000.00 to enable us to complete the work required. We already have a plan of what we intend to do, and we welcome your comments on it. We have trees, shrubs and flowers to plant. This is a community project, and anybody who wishes to volunteer their help will be most welcome.

Condensation is still causing problems in some of the houses. This is something that affects, not just our houses, but many homes throughout the country. In order to combat this, we have started to fit electric fans in some kitchens and bathrooms and have found them to be of great help. If fitted, they should not be removed, as they are an important part of the condensation control. It is impossible to completely prevent condensation in the home, but you should aim to reduce it to a level so that it doesn't cause problems. We have a leaflet that explains how this can be done and should you require one please let us know.

I would like to remind those shareholders who do not live on the estate, and also those that reside at home with their parents, how important it is that they notify us, should they change address. If they are on the housing list, how can we let you know that a house is available, if we don't know where you are. We also have to send out notices of meetings etc and we still get some returned with "not at this address" stamped on them.

I would also like to stress that the contractors that we use should not be contacted direct by the tenants. All repairs and any maintenance problems should be notified to the office where a job sheet will be completed, and the relevant contractor dispatched as soon as possible. If the office is closed and an emergency occurs, a member of the committee should be contacted, and they will deal with the problem. Our policy of using the same band of contractors has sometimes been criticised. They know how we work, are policies and what is expected of them. It certainly paid dividends this winter. The damage done by the high winds, mainly the loss of roof and ridge tiles, were speedily fixed by the roofing contractor and also the latest cold spell, which caused problems with many of our boilers, all of which were dealt with quickly and efficiently by the plumber either the same day we were notified, or the next day.

We have been asked, many times, whether we can do anything about people parking on the grass verges and making a mess of them. The grass verges, roads and pavements, are the responsibility of Leicester Council and whilst we have written to them with regards to the problem they have always pleaded poverty and lack of time to attend to this. I understand now that they have a small team going around and photographing the worst areas. They then do any repair work necessary and send the owners of the cars parked there a bill for the damage. You have been warned.

In conclusion, it would be very remiss of me if I didn't mention Janet Goodwin, who died earlier this year. We of course mourn all our members who pass away, but I think it is fair to say some will be missed more greatly than others. Janet will be one of these. She had been on the estate for most of her life and for a long time was a member and also chairman of this committee, until ill health caused her to retire. She

was a staunch supporter of the ethos of Anchor Tenants and all we try to do. A lady of strong views and who was never afraid to voice them. She helped to keep the committee on its toes and she never missed a quarterly meeting. It is strange to stand here and not to see her sitting on the front row. Those of us who knew her well, will understand when I say "if there are ash trees in heaven, they will be quaking in their roots ". We shall miss her.

This concluded the chairman's report.

### **Result of Ballot**

#### **The result was as follows**

Miss A Benning	196
Mr M Carter	73
Mrs L Osborne	165
Mrs P Smith	170

As there are three positions to fill, Miss A Benning, Mrs L Osborne and Mrs P Smith are elected to the committee. There were five void papers this year. Mr Gee thanked everyone that had voted and Mrs I Gatlen and Mrs J Taylor for acting as Scrutineers.

### **Auditor's Report**

Mr Mee began his report by saying that the previous year the society made quite a lot of money, but this year it was spent.

With regards to the income received, rents are actually lower this is because the previous year was a 53-week rent year and 2017 was a 52-week year. But there was added income from the empty properties which were let, and a full years rent was received from them.

The hall had just started to be rented out and £2,419.00 was taken, but this will increase now that there is someone in charge and promoting the use of the hall.

In terms of the expenses, the running costs shows a small increase in wages, but the majority is on par with the previous year.

The roofing and building expenses were up this was due to new guttering and fascias to 21 houses and also the re-roofing of 2 properties.

There were less empty properties in the year this meant that there was less spent on damp proofing and central heating installation.

More was spent on the electrics this was due to several occupied houses that required the wiring to be upgraded.

There was less spending on the hall apart from the new doors that were installed and the clearing of the compound.

Overall £40,000 more was spent in 2017 than the previous year which means that there was a small deficit of £1,522.

What has been generated in income has covered this year's costs and as shown on the balance sheet £95,000 is retained in the bank accounts. This shows that the society is in a very healthy position and is able to afford and carry on doing improvements to the estate.



This concluded Mr Mee's report.

Mrs R Newcombe asked what the wayleave was. Mr Mee said that it was the ground rent that the electricity company pay for the sub station at the top of Chestnut Avenue.

Mrs Newcombe also asked if it mattered not showing the true value of the estate on the accounts. Mr Mee said that as far as accounting standards go it is shown as an investment property, to get each property valued would come at an enormous cost, so the committee decision was that the cost of doing that would grossly out way the benefit.

Mr M Osborne proposed the accounts were accepted as a true record, seconded by Mrs J Bradshaw.

Mrs J Bradshaw proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mr R Parr.

### **Arbitrators**

Not required

### ***id="remuneration-of-committee">Remuneration of Committee***

Mr Pawson said that as you can see the cost of the committee's fees for last year were over a thousand pounds and he thought that this was vastly far too much. He went on to say that he didn't think that there should be any remuneration and five pounds was too much, but the rest of the committee didn't agree.

Mr Gee said that he didn't agree with him and it is open to any committee member not to accept it.

It was proposed by Mr C Newcombe that the fees remain the same as the previous year, seconded by Mr R Parr.

Mrs Osborne said that there are two people on the committee, Mr T Gee and Mr I Pawson who come into the office to help the secretary out. They both spend a lot of time over and above their duties to help this estate and thinks that this should be minuted.

### **General Business**

Mrs R Newcombe said that on the voting papers it gives a folio number this means the person who is voting can be traced. She went on to say that she understands that the folio number needs to be on the letter to allocate the number of votes that the person has got but, felt that it should not go on the voting paper.

Mr T Gee said that it is printed on to stop fraud because, if we have two papers in with the same number on the top we know that it is fraud. Also, nobody knows who the folio number belongs to, they would have to look at the share book and we would not allow that. It does stop fraud; the scrutineers do not know who the folio numbers belong to.

Mr I Pawson said that it does not have to be a secret ballot, nowhere in the rule book does it state that, we could print the shareholders full name, but we choose not to. By printing the folio number, it is no different to the card you receive with a number printed on it for voting in elections.

Mr T Gee assured the meeting that no one would know who a shareholder had voted for.

Mr M Osborne asked if the tenants are going to be notified that the council may be checking the grass verges.

Mr T Gee said that they would know if they read the minutes that will be sent out. He went on to say that they may come around.

Mrs Bakker said following on from the chairman's report regarding gas electricity and boilers. She said that her boiler had broken down just before Christmas and she would like to say a big thank you for it being dealt with so well. She said that they could have been in a real mess over the holidays, but they were brilliant.

Mr T Gee said that people who are a little bit dismissive of this sometimes should go onto the landlords and tenant's websites and see what other tenants have to put up with. Boilers breaking down, landlords not getting in touch for three weeks and people sitting freezing.

He said that he thinks that the service we give and try to give is probably the best in the country.

Mr C Newcombe said that they would like to second that as their boiler broke down over the holiday and D J B came out and did a temporary repair. Since that, they have now had a new boiler fitted. Mrs Newcombe said that they were brilliant and a pleasure to have in the house.

Mr T Gee said that it was nice to hear, and it would be passed on to them. He also said that they were fetched out at weekends over the holiday period and not once did they refuse to come out.

This concluded the business of the meeting and Mr T Gee thanked everyone for their attendance and hoped that more people would attend in the future before declaring the meeting closed at 7.30pm.

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

# ***Minutes of the General Meeting held on Wednesday 31<sup>st</sup> October 2018***

## ***Members***

Mr T Gee took the chair, all committee members were present with a further 21 society members in attendance.

## ***Minutes***

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

## ***Matters Arising***

None

## ***Chairman's Report***

As usual, the report will be fairly brief, as we are only partway through the year.

At the beginning of the year, we had 5 empty properties. Two of these have been completed and re let and we are well on the way to finishing the third one. We have also made a provisional start on property number four. In the meantime, another property has become vacant, and so the saga continues.

The houses are being renovated by an outside contractor. This is a new procedure for us and seems to be working very well. The houses are being renovated to a very good standard, and it releases our maintenance man to carry on with all the other jobs on the estate.

The committee have discussed the possibility of allowing those that are interested, to view the next completed house. This would give them an idea of the work involved and the quality of the finished project. We are divided on this suggestion and maybe, at the end of the meeting, over tea and mince pies, you could give us your views on this matter.

We have finished the replacement of gutters and down rights on Chestnut Avenue. This program has now been put on hold to conserve money for the restoration of the empty properties, and it will be continued when we see how the budget is working out.

The community garden, at the side of the hall, is nearing completion. The grant from the lottery fund enabled us to go ahead with the fencing and make the area secure. I wish to thank all those who contributed to the project. In particular, all those people, who attended and helped to plant the trees and shrubs. The wonderful summer weather we had caused us quite a few problems and at one stage, it was touch and go as to whether we would be able to do the planting this year. But the heatwave eventually broke allowing planting to go ahead. I would also like to acknowledge the donation of two of the picnic tables. They were very welcome. We have also been asked about benches and we will be happy to discuss this with any interested parties at the end of

the meeting. The opening day was very well attended and thanks to the Croft Silver Band and the hard work put in by the ladies of the committee and their helpers, a good time was had by all. The garden will be available for use from January next year and we hope it will help to promote the use of the hall.

In the past, it has been our policy to allow the installation of log burners and open fires by those tenants who requested permission to fit them. Unfortunately, we can no longer do this. Complicated legislation surrounding their fitting and use means we will not permit any new installations of these products. Our insurance company is none too happy with them either. We provide and maintain central heating systems and see no reason why we should get involved with all the problems that log burners can bring.

We have 143 houses to care for. As I have mentioned on previous reports, a lot of our work is controlled by legislation for instance, the gas safety check. We are obliged to do this on a yearly basis to conform with current laws. The penalties for not doing this are quite severe. In the majority of cases we have no problems. The logistics is quite straight forward. The contractor concerned makes an appointment and if it is not convenient, the tenant should contact the office, or the contractor and arrangements will be made to call another time.

Simple you might think. But too many times our contractors are calling to find nobody in or the door to open and be told it is not convenient. Apart from the costs in time and money, it is not fair on the contractor. With a little bit of care and thought this could all be avoided. I hope we will all take this onboard.

This concluded the chairman's report.

### ***Nominations for Committee***

Nominations are: Mrs J Benning and Mr W Gee. As there are two vacancies and two nominations, a vote will not be required.

### ***General Business***

Mrs Vernon said that she had always had admiration for the committee, but today she feels let down by them. Her son has now left the country and it appears that the committee want to take his shares from him.

Mr T Gee said that due to data protection it only allows us to discuss the affairs with the person concerned.

Mrs Vernon said why have the committee got this thing to grab back shares. Mr T Gee said that if Mr Ridgway wishes to appoint her as his representative and we would need it in writing she could come along to one of our fortnightly meetings and we will discuss this with her.

Mrs Vernon said that her son had sent an e-mail and asks that the committee read this and then invite her to a meeting. She said that basically is the taking back of shares that she objects to.

Mr T Gee said that we try to be fair with everyone concerned.

Mr Osborne brought up a point from the chairman's report in relation to viewing an empty property. He said that he thought it was a good idea for tenants to look at a house once it has been renovated. You see contractors taking things in and out of houses and wondered what it is like once finished.

Mr Cort asked what the relevance was in doing this. Is it to see a house before and after. Mr T Gee said that it would be difficult to show beforehand. After further discussion Mr T Gee asked for a show of hands who would be interested in seeing a property once completed. Twelve society members were in favour.

Mr Fraser said he has a problem with the hedge along side the jitty. He has been unable to cut it for a while and would be obliged if someone could help him with it. Mr Cort said next year he would help him out and do the outside of the hedge for him.

This concluded the business of the meeting and Mr T Gee thanked members for their attendance, before closing the meeting at 7.16pm.

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

# ***Minutes of the Annual General Meeting held on Thursday 28<sup>th</sup> March 2019***

## ***Members***

Mr T Gee took the chair, all committee members were present with a further 17 society members present.

## ***Minutes***

Minutes of the previous annual general meeting were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Bradshaw.

## ***Matters Arising***

None

## ***Chairman's Report***

I will begin, as usual, to put you in the picture regarding empty properties. At the beginning of the financial year, we had six vacant properties, some which were being renovated and others waiting for work to begin. At the present time we are working on the last two houses. We also have had one house vacated by the tenant because of eviction, I will say more about this later in my report. This property had already been brought up to standard and so could be reallocated, to the next eligible person, fairly quickly.

We did discuss, at the general meeting in October last, whether there would be any interest in letting tenants view a renovated property, this was in order to show the amount of work that has to be done to bring them in line with current legislation, and the quality of the finished project. There was a majority in favour of this at the meeting, and we intend to allow viewing of the next finished property and we will notify all those interested in the near future.

It is good to report that our finances are still in a fairly healthy state and our auditor Mr Mee will give all relevant details in his report. The accounts, for the hall, although they show on the balance sheet, were kept separately This was so we could see, at a glance, how the bookings were doing. The spread sheet that we used to do this didn't contain enough information for a full audit to be completed, and we have been "told off" by our auditor. A new style spreadsheet is now in operation and we hope to be back in his good books next year.

The bookings for the hall continue to grow and now that the garden is finished and available for users, we hope to see its use increase. The event that was organised to mark the opening of the community garden was a great success. The weather was kind to us, and the Croft Silver band were excellent. Many thanks, once again, to all those who helped to make it a great day. The other event that deserves a mention, was the Christmas/New year party. We could not hold it before Christmas because the hall was

fully booked, and so we held it in the new year. We had glowing reports from those who attended of how much they enjoyed it.

Thanks again must go to those wonderful ladies who put in so much hard work to make it a success. We definitely need more of these events.

We had some work done on the hall roof, at the end of last year. This was to replace the loose ridge and hip tiles and also to renew the gutters and fascias. You would not believe what we found whilst this was being tackled. Bees nests, squirrels' nests, rat runs were just some of the things that came to light. These have now been cleared away and all possible entrances and exits blocked and hopefully we shall have no more problems in the future. We intend to tackle the area on the other side of the hall this year. It is to be made into a car park for users of the hall. This will help to promote the use of the hall and relieve traffic congestion in front of the hall. The condition of the concrete road, which runs alongside the hall is so bad that it has become a health and safety concern, so this will be a priority.

We are awaiting quotations for the painting of the lower part of Lilac Avenue. The replacement of gutters and downpipes, which was put on hold last year, in order to concentrate on the empty properties, is to be reinstated, and the houses that are to be painted will also have their gutters and downpipes replaced.

I did mention, earlier, that we had to serve a section 21 notice on a tenant This was because of non-payment of rent. A section 21 notice is an eviction notice. This is done only as a last resort. We tried our very best to contact the person involved, but none of our letters were answered and all our efforts to secure a meeting, to discuss the situation, came to nought. We were left with no option but to take the action that we did. As I have said before, in situations like this, there are no winners. The tenant loses their home and we are financially out of pocket.

I will just mention gas and electric meters. A lot of people are having smart meters fitted. We have no problem with these. We do have a problem though, with prepayment meters. It is the devil's own job to get them removed should the tenant leave. Before one of these is installed it must be discussed with the committee.

It was a little disappointing, to have only two nominations for the committee this time and the two nominations were for retiring committee members. This estate will not function, in its present form, without a management committee. Anchor Tenants has been in existence for approx. 111 years and over that time the housing market has changed considerably. The latest English Housing survey has just been released analysing the U K private rental sector, and the report has uncovered some interesting statistics about today's tenants. A fifth, that is 20% of the U K population now lives in privately rented accommodation. This is a huge leap from previous surveys, and it is expected to rise to 25% by 2021. This changing trend to rent rather than buy is explained by many by the out of reach prices of buying a house. We have on our housing list some 71 people who are waiting for a house. Many of these are our children and grandchildren. Our estate is one of their best hopes of getting a home at a reasonable cost. Whilst it's true that an element of experience is needed on the committee, we also need the younger people with their ideas and energy to make sure that this estate continues to help those waiting for a house.

This concluded the chairman's report

## **Auditor's Report**

Mr Mee began his report by saying that the income from rents had slightly increased, this was solely due to the renovated properties being let.

There had been a full year income from the hall which brought in £6,000. There was also the Lottery Grant of £10,000 which covered some of the expenses on the hall.

In terms of running costs the wages go up each year due to a small wage rise. Most of the expenses are very similar, but as mentioned there was an eviction. This comes with legal costs, of approximately £1,300 which is covered under professional fees.

With the full year rental of the hall, this comes with expenses, namely caretaker/booking person and cleaner making up these costs.

The bad debt of £1,449.00 is the amount of rent not collected and the tenant was evicted.

The sundry expenses are higher as this included the cost of the open day event and the O.A.P party.

In terms of what was spent on the estate, there were four empty properties, the cost of renovating these, re-roofing etc, four lots of damp proofing. The electrical cost was not as high as the previous year when there were a lot of rewiring to properties that had to be done.

There was no painting programme this year, instead the guttering and fascias were replaced on Chestnut Avenue, this is included in the building repairs.

There was a big spend on the hall, the work on the roof cost £12,300 there was also the work on the fence, garden and plants etc. totalled £14,700 less the £10,000 received from the Lottery Grant the money spent on the hall was £4,700.

With the empty properties comes costs, as full Council Tax has to be paid on each property, plus the loss of rent.

Mr Mee said that there had been a small deficit of £1,000 which was planned as the idea is that what you take in then you spend on the estate and that is what has been done this year.

The balance sheet looks virtually the same as it was twelve months ago, the assets remain the same. The society is still in a strong position.

Mr Mee finished his report by saying that the hall records and income were not as detailed as they should have been and made it difficult for him to trace, but hopefully more details have now been put in place. This is mentioned in our Auditors Report.

Mrs I Gatlen proposed that the accounts were accepted as a true record, seconded by Mrs R Newcombe.

Mr M Cort proposed the re-election of Nixon Mee Limited as auditors for the coming year; this was seconded by Mrs J Bradshaw.

## **Result of Ballot**

There was no ballot for the election of committee members, as there were two vacancies and only two nominations, so a vote was not required.



## **Arbitrators**

Not required

## **Remuneration of Committee**

Mr T Gee said that at the moment the committee get £5.00 per meeting and it is fair to say that they would not seek an increase on that. As far as an increase is concerned Mr Pawson said he does not think there should be any remuneration, the committee fees were over a £1,000 last year.

Mrs J Bradshaw asked if he accepted his. Mr Pawson said that he donates his to Loros.

Mr Cort said he thought that was great, but he thinks that the committee are a guiding force within the society. There are a lot of people that haven't come to the meeting tonight and do not come to other meetings.

He went on to say that we need people like you on the committee and that you are well worth the £5.00.

It was proposed by Mr M Cort that the fees remain the same as the previous year, seconded by Mr G Baker.

## **General Business**

Mr G Baker thanked the committee for the promptness when his boiler broke down and the excellent work done by D J B Gas & Heating Services who went the extra mile, along with the maintenance man.

Mr T Gee thanked him for his comments and said that we would make sure that they go to the right people.

Mr M Osborne said that it was sad that there are only a few of our youngsters come to the meetings and don't know what happens and it is our job it is to get the message across to them and tell them how much work there is involved in the running of the estate.

And a vote of thanks to be put in writing in the minutes. It doesn't get any easier maintaining our aging properties because of the difficulties of organising the care and renovation of them. So, he would like to thank the committee for the work they have done this past year.

Mr M Cort said that he had been on the committee, but it is a different job now to what it was then.

Mr Pawson said that its all the laws and legislations that have come in and it seems that you are spending out money for nothing.

Mr T Gee said that people do not have to come on the committee for years and years, a couple of years would give a really good idea of how the estate works and what you have to do.

Mrs J Bradshaw said is there any reason why you have to rush off to have another meeting, could we not stay and talk to you after the meeting.

Mr Pawson said that we had tried that after the last meeting, and it made no difference.

Mrs R Newcombe asked does anyone know why the younger ones or even others do not come to the meetings. Mrs Bradshaw said that it is probably our job not just the committees to ask people why they are not coming to the meetings.

Mr T Gee said that times have changed, when they take on a house, we impress on them to come to the meetings, but it seems to fall on deaf ears. A discussion then followed regarding ways of getting the younger people on the committee.

Mrs J Benning said that parents work all hours now and we have found that youngsters who have come onto the committee are sometimes unable to come to a meeting because they have no one to look after the children. Their lifestyles are so different. She went on to say that she thinks people want to do it but find that their commitments at home doesn't allow them to.

Further discussions then took place on this subject, several society members gave their points of view.

Mr Doucet said that people now are on social media and this could be used to remind people about meetings and events and reporting problems, which you could immediately get onto.

Mr T Gee said it seems that this is maybe the way forward and we will certainly give this some thought and discuss it.

Mrs Newcombe said that one of the important things is that the young ones are part of the decision-making process. The estate is run by a working committee but equally when they come to a meeting, they can and are part of the decision making process about the houses that they live in.

Mr T Gee said that the shares give them a vote and a means of expressing their opinions and coming to the meetings and having their say.

Mrs Osborne said that if people came to the meetings, they would have more understanding of how everything works. When they are out chatting and getting the wrong end of the stick they call the committee all the names under the sun for making a decision, which actually they haven't made. If they came to the meetings more and understood how things work, we may not get quite so much of this. When people call you corrupt for something that you have not done, it's not nice.

This concluded the business of the meeting and Mr T Gee thanked members for their attendance, before declaring the meeting closed at 7.55pm.

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

# ***Minutes of the General Meeting held on Wednesday 23<sup>rd</sup> October 2019***

## ***Members***

Mr T Gee took the chair, apologies from Mrs L Osborne, Mr W Gee and Mr I Pawson, all other committee members were present with a further 13 society members in attendance.

## ***Minutes***

Minutes of the previous general meeting were confirmed and signed, proposed by Mr G Baker and seconded by Mrs J Bradshaw.

## ***Matters Arising***

None

## ***Chairman's Report***

As usual, because we are only partway through the year, the report will be brief.

First, I must apologise for the change of time for the meeting, but with the hall being booked most evenings, we have to fit in between bookings.

In my report in October last year, I said that we still had 3 properties to renovate and re let. These have now been completed and I can report, and I say this with a feeling of trepidation, that all houses are now occupied, and we have no empty houses at the moment. The last time I made this statement, before a week was out, we had two properties come in with more to follow later. But that is the nature of things.

The last house that was finished, on Keyham Lane, we opened to the tenants and their families, so that they could see the standard to which we bring empty properties up to, and the amount of work that has to be done. We need to carry out this work to make sure they comply with current legislation, but also to save us time and money in the future. The opening proved quite successful and we hope it gave the people who came a better idea of our work.

The painting programme included Chestnut Avenue and the lower part of Lilac Avenue, in order to make sure we get value for money; we always obtain more than one quote. Cheapest is not necessarily the best, as we found out. The problems we had on Chestnut Avenue, were not all the fault of the contractor, weather played a big part, as rain kept interrupting their work. But and it grieves me to say this, also the un-cooperative attitude of some of the tenants didn't help. When we asked them to make sure that access was made available, so that the rear of the house could be worked on, some of the tenants either forgot or couldn't be bothered to comply. We were not all that happy with the contractor and have engaged a different one to work on Lilac Avenue.

We are pressing ahead with the replacement of all cast iron gutters as fast as we can. This means, in most cases, that scaffolding has to be erected around the house. This is in order to comply with the Health and Safety Act. We appreciate that it can be a bit of a nuisance to have scaffolding all around the house and ask tenants to bear with us while this work is in progress. It is important that we remove all the cast iron guttering before any more problems occur.

Some of you may have noticed that the housing list is no longer displayed on the website. When we consulted the Data Protection people. We were told that displaying the list contravened the Data Protection Act, so it had to be taken off. Also, that information regarding a person's position on the list should not be given out over the phone. or by e-mail. If any person wishes to know their position on the list, they must now write in with their name and address and folio number if available. This will be checked with the name, address and folio number that we hold, and we will let them know their position by return of post. And so, another layer of red tape is added to the huge amount that we have to cope with already.

Winter will soon be with us again; the clocks go back this coming Sunday. This is the time of year that we tend to get the most problems with condensation. It is almost impossible to completely prevent condensation in the home, but it is possible to reduce it to a level so that it does not cause problems. If you are going to hang your damp washing on the radiators and keep all your windows tightly closed and not allow air to circulate around the house, you will get problems. A small change of lifestyle may be all that is needed to make a big difference. We do have a leaflet that explains how this can be achieved and should you require one please let us know.

The Government are in consultations with various interested parties on reform of the Landlord and Tenants Act, with particular emphasis on those parts that deal with tenancy terms and eviction. We as responsible landlords, welcome any improvements that stop rogue landlords from evicting tenants for no reason at all. The problem is that it tends to make things so much more complicated for all landlords and not just the few it is aimed at. The results of their consultations are to be published next year. It maybe that we shall have to change our rental agreement to include any new legislation, we will wait and see.

The government have also said that they are to introduce mandatory 5-year electrical installation checks. This will make it a legal requirement to carry out electrical safety checks every 5 years. Again, no date has been set for the legislation, but we need to prepare for this sooner than later.

At the moment it is our policy to only take down trees if they are dying or we consider them to be a danger to life or property. We are aware that some of the larger conifers, particularly where they form part of the boundaries between gardens, are now becoming a nuisance. It is our intention to tackle these trees as and when finances are available.

On the subject of trees, we are hoping that some of the tenants will take up our offer of having a tree planted in their garden. A small to medium ornamental tree can make such a difference. We now have a list of available trees for those that are interested.

We have places left in the Hall car park should you wish to take advantage of the situation. At the moment there is no charge for parking there, but we will have to charge a one-off fee for the key, this is £15-00. Please let Susan know if you are interested. Cars must be taxed and insured.

This concluded the chairman's report.

## ***Nominations for Committee***

Nominations are Mrs V Walker, Mrs K Creese, Mr I Pawson, Mr T Gee and Mrs C Smith. As there are three vacancies and five nominations, a vote will be required. Mrs J Bradshaw and Mr G Baker volunteered to act as scrutineers.

## ***General Business***

Mr Parr asked when the guttering was going to be replaced on the top half of Lilac Avenue. Mr Gee said that we were waiting for the quote to come in and hope that this is done before the painting programme, as Lilac Avenue is the next to be done. Mr Parr said that with all the heavy rain it is wetting the walls. Mr Gee said that there have been three houses where sections of cast guttering have fallen off these have to take priority and be done first.

Mrs V Walker said regarding the damp she likes to keep her windows open especially when the weather is o.k. she said that this is becoming extremely difficult with the bonfires that keep being lit. Mr Gee said that if they are becoming a nuisance then she should contact the City Council Environmental department. There is no law regarding lighting bonfires only if they become a nuisance and then they want times and names before they can take action. Mr Walker asked if a letter can be sent to tenants. Mr Gee said to send another letter out to everyone on the estate is a lot of work. Mrs Benning said it will be in the minutes and everyone will get a copy and be aware of it. Mr Cort said that you know people who live around so you can knock their door and ask them if they could be a bit more thoughtful when lighting their bonfire. Further discussions took place regarding bonfires.

Mrs Gaten asked where new trees are going to be put, as she used to look out her back and see the hall now, she can only see giant trees. Mr Gee said that there was an awful lot of houses now without a tree in the garden. He said that any trees that have to be taken down we consult with the tenant first. Mrs Gaten asked what sort of trees would be planted. Mr Gee said that we have a list it includes flowering cherry's and ornamental trees. He said having taken quite a few trees down, it would be nice if we could replace some as when you look around there are blank spaces.

Mrs Taylor suggested when sending out letters or flyers they could be sent by e-mail, a reminder for meetings could also to be sent out by e-mail. Mr Gee said that he would hope that people would read the letters that are sent out and not need a reminder. He went on to say that would it make a difference if they had a reminder and bearing in mind it would mean trying to collect peoples e-mails and not everyone has one. Mrs Taylor said that it would be a good idea, Mr Gee said that they would give it some thought. He went on to say that we had previously sent out a reminder regarding a meeting, but it made no difference, it was still only the same people who attend every meeting that came.

Mr Parr asked if there had been any feedback regarding the painting at the bottom of Lilac Avenue. Mr Gee said there had been comments regarding the colours, some like them some don't, but this is giving the tenants their choice.

Mrs C Smith said that the paths on the estate are in a dangerous condition. Mr Gee said that this was down to the council. He said that there is a website that you can report a complaint and put a photograph and details on. They are quick at acting on this.

Miss Branston said she would like to thank everyone for all their hard work.

This concluded the business of the meeting and Mr T Gee thanked members for their attendance, before declaring the meeting closed at 8.40pm.

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

# **Minutes of the Annual General Meeting (NOT) held on Wednesday 25<sup>th</sup> March 2020**

*Although the meeting was cancelled, the following reports would have been read out had it taken place.*

## **Chairman's Report**

The last year has been as busy as ever. Along with the renovation of vacant properties, we still have the usual list of repairs to contend with. Blocked drains, failed window seals, dripping taps, loose tiles, broken gutters etc. These are the everyday problems we face. Global warming is also beginning to affect us, as the increasing instances of high winds and rain, meant that we suffered many cases of roof, ridge and hip tiles being displaced.

In my report, in October 2019, I was able to say that we had no vacant properties and all houses were let. Since then we have had 2 more house become vacant. One, because the tenant passed away, and the second we were obliged to issue an eviction notice. Both sad occasions, firstly because we lost one of our long term tenants and secondly because we hope that people who take up the offer of a house will respect and look after it and pay the rent on a regular basis. This was not the case and we were left with no option but to take the action we did. I repeat what I have said before when this happens. In situations like this, there are no winners. The tenant loses a home and we are financially out of pocket.

## **Hall**

We took the opportunity, whilst funds were available, to complete, what we hope, is the last stage of our community hall renovation. The area, next to the hall, on which there used to be garages, was unusable in its present state. It was, in fact, becoming a health and safety risk. We had the area excavated and a compact layer of stone and gravel laid down. It is now available for users of the hall to park their cars and there are also some spaces for tenants to use if they wish to get their cars off the street. You will see, from the financial report, that the hall is now contributing to the income of the estate. There are still maintenance costs to consider but we hope that the capital spending on the hall is now at an end.

## **Painting and gutters**

The bottom half of Lilac Avenue was repainted and we continued our program of replacing the old cast iron gutters and pipework. This replacement, we consider to be very important, as most of the gutters and pipework is old and in some cases becoming quite dangerous. The increasing intensity of the wind and rain is putting quite a strain on them and we intend to replace them as quickly as possible.

## ***Electricity***

We are still awaiting information regarding the governments consultations on the Landlord and Tenants Act and whether new legislation is to be introduced. The Electrical Safety Standards Bill is now going through Parliament and we shall be obliged to have an electrical inspection and report on all the properties. We shall be proceeding with this as soon as possible. The date set by the government to have all houses checked, is April 2021, The current situation regarding the Corona virus, makes this almost impossible to achieve as each check will take approximately 4 hours and all breaches of the new electrical standards will have to be remedied. We expect that the majority of houses will need some work. We shall need the help and good will of all tenants in order to achieve this. We will keep you informed on how we intend to comply with the new legislation. With regard to the electricians, I did say in my report in March 2018, that if you have had any electrical work done recently, it must be by a qualified electrician and a completion certificate obtained for all work done. What I did not mention was that we need to have sight of that certificate for our records. If you are in possession of an electrical certificate, can you let us have sight of it so that we can keep our records up to date.

## ***Tree planting***

Because we thought that a few more trees would not go amiss on the estate, we asked tenants if they would like us to supply them with a tree for their garden. This was quite successful with some 16 people applying for a tree. We hope to repeat that scheme this year and if you missed out last year, we are compiling a list of people who wish to take up our offer later this year.

## ***Letting of properties***

Because of the costs we incur when renovating vacant properties, it is most important that prospective tenants can not only afford the house offered but that they will look after it and respect the ethos of Anchor Tenants. To this end we now interview all prospective new tenants and, with their permission, have a credit check carried out. This is standard practice throughout the industry. It is no good offering a house to someone who cannot afford it and will just put them into debt. It is important that people respect the property and appreciate the hard work that goes into making these houses available at the current rent.

The avalanche of new regulations over the passed few years have put quite a financial burden on landlords. Rents in Leicester have increased by 13.9% over the last 5 years and are predicted to increase by 2.5% in 2020. We have, by good housekeeping and hard work, managed to keep our rents at 2016 level. The increase in rental value from the renovated properties goes a long way in helping to achieve this. But it cant go on forever. I am not saying that we propose a rent increase at the moment, but we shall have to have a hard look at finances next year.

## ***Conclusion***

Today people talk about the importance of work/life balance. They understand the importance of a healthy diet, regular exercise, recreation and work, all contributing to a feeling of well being. Research also shows that contributing to society and the positive feelings experienced when people give back can be just as important to overall well being. Research suggests that people feel happier, safer, and more content when they live in connected communities and know their neighbours. It is important that we all



work hard to keep our community thriving. It was nice to see more people applying to serve on the committee, than there were vacancies. I thank those who applied and even if you were not successful your support is most appreciated.

This concluded the chairman's report.

### **Result of the committee Ballot**

The voting was as follows:

Mrs K Creese	99
Mr T Gee	185
Mr I Pawson	68
Mrs C Smith	55
Mrs V Walker	149

As there were three positions to fill, Mrs K Creese, Mr T Gee and Mrs V Walker are elected to the committee. There were three void papers.

### **Auditor's commentary on 2020 accounts**

In the absence of the AGM I have written out below what I would have said about the accounts.

The year saw rents received increase by almost £13,500 – with no rent increase again this year the additional rent is from the higher rents received on properties renovated and brought back into occupation both this year and last year.

This is now the third year in which the hall has been available for letting and with a number of regular users now established and plenty of addition bookings income has risen £4867 to £13270 this year. I would also point out that the issues I raised last year with regarding to the control and recording of hall rental income has been resolved.

The overall management expenses are nearly the same as last year. Annual pay rises have increased the wage cost, extra costs have been incurred on website and IT and the costs of running the hall have increased but there are no bad debts this year and other savings have been made.

The increased income has enabled more to be spent on the upkeep of the estate. In particular there have been some big costs in re-roofing 6 properties (£34,800) and replacing 12 fascias (£31,400). It was possible to recommence the painting programme with £17,062 being spent on work on Chestnut Road and Lilac Avenue. It was also necessary to carry out 5 lead pipe replacements this year and the area adjacent to the hall was cleared and tarmac laid at a cost of £28,756.

Compared to last year less empty properties meant less had to spent in this regard, saving on empty property rates and on central heating installations and remedial electrical work fell by almost £12,000 as the programme progressed.

Whilst there was investment in the hall with LED lights being installed as well as a CCTV and door entry system the amount spent on the hall was much less than last year.

Overall the Society had a deficit of £25,501 for the year but this is in line with budgets and the balance sheet remains strong despite this. There are plenty of funds available and even with no increase the effect of empty property renovations will see further growth in income for the current year.

Hopefully we will be able to meet again for the 2021 AGM but in the meantime I wish you all best during this very difficult times for us all.

Ross

This concluded the auditor's report.

## ***Committee Report March 2021***

At the present time it is not possible to hold the Annual General Meeting but as soon as regulations permit a date will be arranged. Meanwhile it is hoped this short report keeps tenants aware of how the estate is faring.

It is regrettable that Tony Gee, Chairman, cannot write this report but he has been very ill since October with pneumonia and has been unable to carry out his usual duties. We hope he soon begins to feel much better.

The last 12 months has been a difficult year due to Covid and staff retirements.

### ***Estate Maintenance***

Paul Sutton decided to retire just before Christmas. He has worked on estate maintenance and repairs for over 15 years. We wish him well in his retirement.

Over the last few years Mark Gaskin, a sub-contractor, has worked on renovating empty properties. Presently Mark has one empty property (12 Lilac Avenue) to work on and will also undertake any general repairs on tenants' properties. However it is hoped to recruit a part-time general maintenance person in the near future.

The programme for replacing cast iron guttering etc on all properties is progressing. All properties on Chestnut Avenue, Lilac Avenue and Keyham Lane (between Fern and Chestnut) are now complete and several on Fern Rise and Laburnum Road. The completion of Keyham Lane is now being processed.

### ***Estate Office***

Susan, Estate Secretary, for over 17 years, found it difficult to work doing the pandemic and decided she could no longer continue and retired at the end of October.

A new secretary, Rachel Pierce, began her employment in the office before-Christmas. The Committee are pleased to say she has settled in very well and proving to be an able administrator.

During the interim period the office was manned by Committee members.

### ***Electrical Inspections***

The Government has brought in legislation for all rented properties to have full inspections of all electrical wiring etc. in a property. This should be completed by 1<sup>st</sup> April 2021. Any work found to be necessary has to be completed within 28 days. This work is being processed as quickly as possible with 4 different contractors employed. (Inspection of electric appliances is not included). These inspections will need to be carried out every 5 years.

It is understandable that, due to Covid, some tenants do not wish to have contractors in their property.

The Committee would like to thank tenants for putting up with the disruption whilst the electricians carry out their work but it is necessary that everyone lives within a safe

household.

## ***Finances***

A profit has been recorded for 2020/21 (the paperwork is presently with the auditor and balance sheets etc. will be sent out as soon as available). The profit this year is more than the Management Committee would usually plan for as it entails paying corporation tax which we like to avoid!

However, the electrical inspections and necessary work will result in major expenditure during this current financial year. Unfortunately it was not easy to arrange for much of this work during 2020, again, due to Covid.

## ***Laburnum Hall***

Unfortunately the Hall has been out of use during the Covid restrictions but it is hoped it will soon be possible to open again and that some, or all, of the original groups will return. Bookings will be taken through the office/web site when the hall reopens.

## ***Rents Payments***

Unfortunately there are times when some tenants find it difficult to make their rent payments. The Committee wish to stress that they would rather a tenant discuss the situation. Ignoring the problem only makes it worse and eventually leads to legal action which is unpleasant and expensive.

The vast majority of tenants pay their rent by direct debit and we would urge all tenants to pay this way. Especially during this period of Covid, it is safer for the Secretary not to handle cash and to keep the number of visitors to the office at a minimum.

# Report and statement of accounts for the year ending 31<sup>st</sup> January 2021

## Current Committee of Management 2021/22 as of 31<sup>st</sup> July 2021

- Mrs J Benning
- Mrs K Creese - Acting Chairman
- Mr E Busko
- Mrs L Osborne
- Mr J Hollis
- Mr L Pierce
- Mr W Gee
- Mrs V Walker

## Previous Committee of Management 2020/21

- Mrs J Benning
- Mr T Gee - Chairman
- Mrs P Smith
- Mrs L Osborne
- Mr I Pawson
- Mr W Gee
- Mrs V Walker
- **Secretary** Mrs Rachel Pierce
- **Solicitors** Salusbury Harding & Barlow LLP
- **Bankers** Barclays Bank PLC
- **Auditors** Evolve

## Attendance for the year in 2020/21 (21 possible)

- J Benning - 21
- I Pawson - 3
- K Creese - 21
- L Osborne - 20
- T Gee - 16
- W Gee - 15
- P Smith - 18
- V Walker - 18

## Order of retirement

- J Benning - 2022
- W Gee - 2022
- K Creese - 2023
- V Walker - 2023
- E Busko - 2024
- J Hollis - 2024

- *L Osborne - 2024*
- *L Pierce - 2024*

## **Report of the Committee**

Fellow Members,

We present herewith the Statement of Accounts for the year ending 31<sup>st</sup> January 2021. After meeting all expenses including interest on the reserve fund, there is a balance of £52,779.

The Committee of Management recommends that no dividend be paid for the year ended 31<sup>st</sup> January 2021 and that all revenues received are used for the running, upkeep and maintenance of the Societies properties.

On behalf of the Committee

Mrs K Creese — Acting Chairman

# ***Minutes of the Annual General Meeting held on Tuesday 12<sup>th</sup> October 2021***

## ***Members***

Mrs K Creese took the chair, all committee members were present with a further 17 society members present.

## ***Minutes***

Minutes of the previous annual general meeting that was not held on 25<sup>th</sup> March 2020 were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Bradshaw. The Committee report of March 2021 were confirmed and signed, proposed by Mr G Baker and seconded by Mrs J Taylor.

## ***Matters Arising***

None

## ***Chairman's Report***

Good evening everybody, it's good to see you all again after what has been a very difficult time for everyone. We will now stand and take a minutes silence in memory of shareholders, friends and loved ones who passed away during this time, including our Chairman, Tony Gee.

Before I start my report I would just like to ask that you please refrain from asking questions until after the report has been read. Please be aware, any conversations minuted may be put on an unofficial website. However, names will not be mentioned in the minutes so please feel free to voice your thoughts.

You will all have received the procedure to becoming a new tenant information. The committee thought that it would be good for all tenants and shareholders to know the procedure that is taken and implemented prior to becoming a new tenant and how it works with guarantors where necessary and the timings.

Electrical inspections are still taking place and we are making good progress. We are now three quarters of the way through, working with one contractor and a team of electricians processing the inspections. As previously reported, this is a very costly process which unfortunately we have to comply with as this is a legal requirement. Upon completion of all inspections and work completed re-inspections will not be required for 5 years and should not be as costly.

The guttering and soffit work is also ongoing and we are working our way round the estate to replace old guttering and soffits as and when time allows. We have currently completed this years programme and will recommence in Spring 2022 with exceptions to emergencies.

Due to the feedback on previous painting contractors we are now using a small independent contractor. Although progress is slow his work is excellent. The remaining houses in Lilac Avenue will be completed in Spring 2022.

We have had a few empty properties over the last 18 months, three have been totally renovated and re-let and we are currently working on a fourth. I would like to introduce and welcome our new committee members; John Hollis, Lee Pierce and Ed Busko. I would like to say how pleasing it was to receive such a great response for nominations and voting for new members, it was very encouraging. It is most welcoming to have new members and hope they will come up with some new ideas.

Our auditor, Ross Mee has now retired from his position at Evolve and now James Nixon at Evolve is looking after Anchor Tenants in the future. I would like to say a big thank you to Rachel who has now been with us for nearly a year. It has been a very challenging time for her but I am sure you will agree she is doing a great job.

Due to Covid restrictions the hall was closed to all activities. However most of the clubs have now returned and party bookings are continuing. It has been necessary to install air conditioning to avoid windows being opened and residents having to listen to loud music. In future, no evening bookings will be taken for evening parties for outsiders, only Anchor Tenants residents.

This concluded the Chairman's report.

### **Result of the Committee Ballot**

The voting was as follows:

Name	Votes
Mr E Busko	155
Mr I M Carter	76
Mr J Hollis	172
Mrs L Osborne	167
Mr L Pierce	139
Miss D Smith	76
Mrs P Smith	95

### **Auditor's Report**

We have been informed that auditors do not need to attend our meetings to present accounts. The commentary provided by the accountants was contradictory and therefore of no use. Mrs Creese went on to present the balance sheet to the meeting and the accounts were approved, she then asked if there were any questions.

A tenant asked why the surplus funds were so high and pointed out the amount of corporation tax to be paid. Mrs Creese replied that due to the global pandemic little work was able to be carried out on the estate during 2020. There had also been problems purchasing materials. The tenant went on to say that if rents had not been collected for 2 months at the end of the year then no surplus would have been accrued. Mrs Osborne replied that the surplus had been useful given the costs of the estate's electric checks this year. If rents had not been collected then a rent increase would have been required to pay for the electric checks.

A tenant brought up what the debts were that totalled to £9000 and presumed it was for unpaid rents. Mrs Osborne replied that all previous rents due have since been collected.



## ***Election of auditors***

Mrs Creese informed the meeting that James Nixon of Evolve had contacted the office on the morning of 12<sup>th</sup> October 2021. Mr Nixon had stated that due to Ross Mee's retirement from the company, Evolve no longer had the required expertise to carry out the accounting work for the society. Therefore we will be looking for a new accountant as soon as possible.

## ***Arbitrators***

Not required

## ***Remuneration of Committee***

Mrs Creese said that the Committee now meet on a weekly basis. Fees will remain the same as in previous years at £2.50 per week.

## ***General Business***

A tenant made the comment that painting at the top of Lilac Avenue is very good. To which another tenant responded that there had not been many colours chosen. Mrs Osborne replied that colour choice of individual properties is the decision of the residents.

A tenant that attends a weekly keep fit class at the hall remarked that the newly installed air conditioning system is a great addition and good for exercise groups that use the hall.

A tenant raised the question about an old car that is rotting which is kept on the back way. Despite meetings with the council and the environmental health department nothing has been done about it. The tenant also brought up that they had erected a 6ft fence at their property but the neighbours hedge next to the fence was now approximately 14ft high. Mrs Creese replied that the car is SORNed so there is little that can be done about it. With regards to gardens, the committee plan to hold an estate walkabout soon.

Mrs Benning went on to say that the committee do sympathise with the problems but our hands are tied and the car does not belong to the neighbouring tenant. The tenant asked if the issue could be taken to court. Mrs Creese explained that legal advice had been taken on the issues but as it is classed as a neighbourly dispute the committee are unable to force any action. Another tenant asked if the neighbour could be billed for gardening work, Mrs Creese replied we can write again but it probably will get us nowhere. To which another tenant replied that then complaints are received about harassing an elderly tenant. Mrs Benning commented that we appreciate it's difficult and Mrs Osborne responded that the committee's biggest hope was that the environmental department would help. The tenant who asked the original question said that after 2 years of being in contact with them they are no help.

A tenant asked if the older residents New Year party would be taking place. Mrs Creese informed them that the children's Christmas party would be held before Christmas and the New Year party would take place on the first Saturday in 2022. Dates to be confirmed.

This concluded the business of the meeting and Mrs Creese thanked members for their attendance, before declaring the meeting closed at 7.25pm.

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

# ***Minutes of the Annual General Meeting held on Tuesday 14<sup>th</sup> June 2022***

## ***Members***

Mrs K Creese took the chair, all committee members were present with a further 14 society members present.

Minutes of the previous annual general meeting held on 12<sup>th</sup> October 2021 were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Bradshaw.

## ***Matters Arising***

None

## ***Chairman's Report***

Good evening everybody, we will now stand and take a minutes silence in memory of shareholders, friends and loved ones who have passed away during the last few months.

Before I start my report I would just like to ask that you please refrain from asking questions until after the report has been read.

As from 1<sup>st</sup> February 2023 rent day is going to change. Direct debits will be collected on the 1<sup>st</sup> February and will be collected thereafter on the 1<sup>st</sup> of each month. There will also possibly be a rent increase next year.

If pre-arranged appointments with contractors are missed by tenants then tenants will be invoiced with a missed appointment charge by the contractors. Any private work carried out by the contractors and unauthorised by Anchor Tenants is payable by the tenant.

We seem to be having a lot of blockages and these are mostly due to baby wipes/wet wipes. Please do not put these into the toilets to be flushed as they are not degradable. Drain companies charge £150 per call out.

As you know DJB Plumbing and Heating is no longer carrying out work on the estate. Unfortunately DJB now has to charge VAT, which we cannot claim back, as a result his prices were not competitive. N&B Plumbing and Heating won the contract for gas testing.

To avoid being a nuisance to neighbours we are considering limiting quantities of all animals to all new tenants to no more than 2 cats or 2 dogs per house. Tenants must keep their gardens securely fenced and take responsibility.

Due to recent burglaries on the backway it is necessary to always close and lock the backway gates no matter how long you are going to go out for. Please keep brambles under control at the rear of gardens to avoid vehicles being damaged.

To avoid damage to properties any climbing plants, i.e. ivy growing on houses all needs cutting back and removing.

Conservatories and lean-tos are causing us quite a lot of problems. They often cause access problems to carry out repairs and painting, i.e. perspex roof panels need to be easily removable to give access. If scaffolding has to be used it could involve a cost in excess of £1500 per set of scaffold.

The trees that are planted in our street, as you are aware, belong to the council. We have contacted them regarding having them cut back. The council say they have no funds but when funds do allow they may get done. If tenants could also follow up with some contact to the council then maybe we will get the trees cut back.

Spouses and children living at home after an original tenant passes will be 1<sup>st</sup> succession. 2<sup>nd</sup> succession spouses and children will be issued with new tenancies as per the current policy.

We need to talk about solar panels as these are becoming part of our lives. If tenants request to have solar panels fitted we have no objection to this on the proviso that they are bought outright by the tenant and this is approximately £10,000 with none going back to the providing companies. They are subject to electrical checks and the panels and equipment have to be insured at the tenants own cost.

We are persistently being asked to repair or replace private items within properties, i.e. showers. Unfortunately, if these have been fitted by the tenant it is their responsibility and they need to speak to the plumber, electrician or builder privately to arrange a repair and agree cost and payment.

We would like to give you the opportunity to give your thoughts on an ongoing problem we are having regarding persistent bad rent payers and we are very concerned. We are constantly looking into this ongoing problem. We are not being allowed access to properties, and some properties are not being looked after. We regularly seek legal advice as to what to do. We write to tenants to invite them to come and discuss the problems with the committee, but to no avail. We are not wanting to evict any tenants as this is a long and costly process.

I am sure that you will have noticed that we now have a defibrillator situated on the front of the hall. Hopefully, we will never have to use it, but if we do, the instructions are on it telling you what you have to do and how to use it. It is quite straightforward.

I would like to welcome Mr Graham Smith from Cunningtons & Co who is our new accountant.

I am sure you will agree that we had an amazing jubilee party on Saturday 4<sup>th</sup> June, and that a lot of hard work, hours and effort were given to make it a great success. I would like to thank Lesley and Mike Osborne and everyone of the jubilee committee for giving us such a memorable day. Here's to the next celebration which hopefully won't be too long.

This concluded the Chairman's report.

### **Result of the Committee Ballot**

The voting was as follows:

Name	Votes
Mrs J Benning	163

Name	Votes
Mr I M Carter	94
Mr W Gee	369
Miss D Smith	123

There were 3 void papers.

As there are two positions to fill, Mrs Benning and Mr Gee are elected to the committee.

### **Auditor's Report**

Mr Smith began his report by saying that the accounts for year ending 31<sup>st</sup> January 2022 basically showed that the society had a modest increase in income from £337,000 in 2021 to £340,000 for 2022. The scale of the increase is slightly masked by the covid related support payments received in 2021 of almost £16,000.

£328,000 had been spent on property improvements and maintenance which was an increase from £191,000 the previous year. Overheads and administration costs were a total £61,878 which is a reduction on the previous years cost of £87,000. Overall there was a deficit of £49,000 compared to the surplus the year before of £59,500. The deficit of course means that there is no corporation tax liability as you would expect and at the minimum, the tax that was paid the previous year should be recoverable.

Mr Smith is investigating the possibility that there may be more tax to be claimed back and also the possibility that the society may be able to escape paying tax altogether in the future but that is something that is still being worked on so he will report back in due course.

In terms of the balance sheet, the net assets of Anchor Tenants Limited have declined by the extent of the loss from the historical value of £196,500 in 2021 to £147,000 in the year ending 2022, however, given that that includes the value of the estate at the original cost for the properties of £72,000 the true value is infinitely higher.

The main figure that matters in the short term is the liquidity of the society, in other words the cash surplus that will remain when short term liabilities are paid off and that figure at 31<sup>st</sup> January 2022 was £74,158. A healthy balance by any measure and a satisfactory outcome especially given how much was spent on property improvements and maintenance.

Mr Smith ended his report by stating that in terms of his role as auditor and looking at the underlying records he is very happy with what he has seen and how the society keeps its records and accounts for everything. Overall, it is a clean audit report with Mrs Pierce keeping the accounts on behalf of the committee and that everything is in order and as it should be.

Mrs Creese then asked if shareholders had any questions for Mr Smith.

A tenant queried the debtors amount owed to the estate of £9,000. Mr Smith confirmed this figure included some rent arrears but also forecasted pre-payments such as insurance payments, i.e. expenses that were invoiced before 31<sup>st</sup> January 2022 but part of it relates to the year we are in now.

A tenant queried the increase in costs for gas testing and servicing from the previous year. Mrs Pierce confirmed that the figure of £56,576 included all gas testing and plumbing/heating work for the estate for the year.

Mr I Pawson proposed that the accounts were accepted as a true record, seconded by Mr G Baker.

Mrs J Bradshaw proposed the re-election of Cunningtons & Co. as auditors for the coming year; this was seconded by Mr I Pawson.

### **Arbitrators**

Not required

### **Remuneration of Committee**

It was agreed that members fees will remain the same as in the previous year at £2.50 per week.

### **General Business**

A tenant asked if the proposed changes to the rent direct debit date to the 1<sup>st</sup> of every month would mean that rent would be payable in advance or in arrears. Mrs Creese confirmed this would be payable in advance. The tenant went on to ask why change was needed from the current system of rent being paid 2 weeks in advance and 2 weeks in arrears. Mrs Creese replied that the change of date will aid tenants that are paid at the beginning or end of each month. To which the tenant replied that pensions are paid every 4 weeks.

Another tenant asked when the change to direct debits would take effect, Mrs Creese replied that it would be from 1<sup>st</sup> February 2023.

A tenant asked if the society is classed as a housing association in light of the Prime Minister's recent announcement that housing association tenants are to be given the right to buy their properties. Mr Pierce replied that Anchor Tenants is not a housing association and Mrs Creese confirmed that Anchor Tenants are not social landlords and therefore the announcement did not apply to us.

This concluded the business of the meeting and Mrs Creese thanked members for their attendance, before declaring the meeting closed at 7.17pm.

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

# ***Minutes of the General Meeting held on Tuesday 8<sup>th</sup> February 2022***

## ***Members***

Mrs K Creese took the chair. Apologies from Mr W Gee and Mr E Busko, all other committee members were present with a further 8 society members in attendance.

## ***Minutes***

Mr Pawson pointed out that the minutes supplied to be confirmed were the minutes of the previous Annual General Meeting and not the minutes of the previous General meeting (held prior to Covid). Both sets of minutes to be read at the next Annual General Meeting.

## ***Matters Arising***

None

## ***Chair's Report***

Mrs Creese began by explaining that permission will no longer be given to house swaps into empty properties or soon to be empty properties. House swaps into empty properties cost a lot of money. Each property cost £35,000+ to renovate and costs are rising. Anchor Tenants are not social landlords and the Committee's only involvement in a house exchange will be to authorise it after both properties have been inspected.

For shareholders succeeding a tenancy (with the exception of surviving spouses) will in future be treated as a new tenant and rent rises will be applicable, following a Committee inspection of the property. A credit check will be carried out by an independent company. Should this fail, the society may ask for a guarantor who will also be credit checked. This is in the interest of all shareholders and to save the estate money by not having to begin eviction proceedings in the future.

With the rising cost of materials it is looking increasingly certain that rents will have to rise in 2023. The last rent increase was 5 years ago and with ever increasing costs we will have to be extremely careful on expenditure this year. Electrical checks on the estate are continuing. The electricians have stated they have found many electrical additions, a lot of which were in a dangerous state. Please do not carry out any electrical work or add on's yourself. Please employ a suitably qualified electrician to carry out any additional work. Future checks on the electrical installation of each property will be carried out every 5 years.

Condensation and mould in properties is an ever increasing problem. We are currently fitting passive air vents into properties that are renovated. We will also fit these air vents into houses experiencing mould problems where necessary, when the house has been assessed by the maintenance contractor. Windows should be wiped down and opened every day. Laundry should not be dried on radiators. When new properties are let there is no sign of mould, condensation or damp. The problems some tenants are experiencing is mainly down to lifestyle. As a matter of interest, 1 load of washing dried

on radiators releases 4 pints of water into the air which is then distributed throughout the house.

We have a new maintenance contractor working with us. His name is Simon and he is self employed and sub contracted to us 2 days per week.

As you are aware, we were left in the lurch in 2021 by our previous accountants, Evolve. We have now instructed a new auditor and are pleased to announce that our new accountants are Cunningtons. The gentleman now looking after Anchor Tenants is Mr Graham Smith.

If any property has, or is having CCTV cameras installed there must be visible signs on the property stating that cameras are installed.

We have purchased a defibrillator, which is on a waiting list for delivery. This will be situated on the outside wall at the front of the hall. I am sure you will agree that this is a much needed piece of equipment and will benefit everyone in the area.

You will all have received information of our Jubilee party to be held on Saturday 4th June in the garden. We are hoping this will be a wonderful occasion with something for everyone and all ages. With entertainment activities for the children, treasure hunt, live band, brass band and much, much more. This should be a momentous occasion celebrating the Queen's 70 years on the throne. We are hoping to get partial closure of the roads. We are applying to the Council so will have to wait for their decision on this. We have a Jubilee party committee which currently meets once a month. If you would like to be a part of this, please speak to Mrs Osborne as I am sure she will be happy to give you the information.

It was unfortunate that we had to cancel the over 60's New Year party, but Covid took over on this. We hope to be able to host the party again in January 2023. The children's Christmas party was a great success. All who joined us had a great time and it is booked again for this year.

This concluded the chair's report.

### ***Nominations for Committee***

Nominations are Mrs J Benning, Mr W Gee, Miss D Smith and Mr I Carter. A nomination received for Mr E Busko was void as Mr Busko is already a Committee member. As there are two vacancies and four nominations, a vote will be required. Mrs J Bradshaw and Mr G Baker volunteered to act as scrutineers.

Mr Pawson asked the Chair why two committee members were standing down this year, two next year and four in 2024. Mrs Osborne stated that she was out of sync because she had been asked to stay on by the previous chair due to Covid. The chair asked shareholders their opinion and those present felt it was not a problem for it to stay as it is. Mr Hollis then went on to ask Mr Pawson if he was happy to leave it as a decision of the committee, to which Mr Pawson replied yes.

### ***General Business***

Mr Pawson asked the question if the estate is compensating tenants following electrical work in properties. For example if kitchen tiles need removing? Mrs Benning explained there is no current policy for this and Mrs Creese continued that no complaints have been received. If tenants have a problem following electrical work they should contact the office.



Mrs Smith asked that when a complaint is made why is nothing done about it. The tenants individual problem was discussed.

Mrs Allen asked whether there were any plans to open the housing list to step-children. Mrs Creese replied that the housing list is quite long and there were no plans at present to open it again.

Mrs Smith asked how many empty properties there are currently. Mrs Creese replied, officially none at the moment.

Mr Pawson asked if the committee had any plans to communicate more with shareholders and residents. Mrs Creese replied that all shareholders will receive a copy of the minutes but the question can be discussed further in a committee meeting.

Mrs Allen and Mrs Bradshaw expressed their thanks to the committee for their continued hard work.

This concluded the business of the meeting and Mrs Creese thanked members for their attendance before declaring the meeting closed at 7.42pm.

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

# ***Minutes of the General Meeting held on Tuesday 1<sup>st</sup> November 2022***

## ***Members***

Mrs K Creese took the chair, all other committee members were present with a further 20 society members in attendance.

## ***Minutes***

Minutes of the previous general meeting were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Bradshaw.

## ***Matters Arising***

None

## ***Chairman's Report***

The chairman commenced her report with a reminder that as of 1st February 2023 rent day will change. As of 1st February and will be collected thereafter on the 1st of each month. We hope that this move will help tenants who persistently do not pay their rent or are persistently late with payments. If you have any problems regarding your rent, please do not hesitate to contact the office and we will see how we can help you, rather than not informing us and not paying your rent at all.

It is nice to report that we currently have no empty houses and that the recently empty houses now have new tenants.

More and more tenants have asked if they can install log burners. Anchor Tenants has no objection to this on the proviso that tenants follow the estate's fitting directions. Anchor Tenants need the information of the fire to be fitted prior to the work starting. All installations will require a liner to the chimney and a copy of the certificate of compliance must be forwarded to the office on completion. If tenant's fireplaces are currently blocked up, no log burners will be allowed. Tenants must get their chimneys swept each year and can only burn beech, ash and oak wood. Waste must not be burnt.

Any alteration requests to properties must be put in writing to the committee in the first instance. The proposed alterations will be discussed with the tenant and agreed before any further progress can proceed and any plans are drawn up.

The electrical checks are now in the final stages, finishing the last of the houses along Keyham Lane, then the finishing of the remedial work on any outstanding jobs. The next check will be in 5 years time starting from the first house.

Tenants should have now received carbon monoxide alarms. These are to comply with current regulations. Alarms should not be tampered with. If you have a problem with your alarm or you do not yet have one please contact the office.

You will see that two committee members are up for retirement in 2023. Myself and Mrs Vanessa Walker. There is an additional position available this time due to the

resignation of Mr Busko earlier in the year.

We are currently holding coffee mornings every Tuesday in the hall at 10.30am, where you can find a selection of books and jigsaws that you can swap or borrow. The coffee mornings are being supported, but it would be lovely to see a few more people joining us.

We are not an estate or just a collection of houses, we are Anchor Tenants, a unique community and the committee wish to make sure that we continue. We can all step out of our houses and say hello and wave to our neighbours as we walk around the estate. It would be a shame if this disappeared, therefore we need to support the ethos of Anchor Tenants. Attending our meetings shows support and I thank you for coming this evening.

This concluded the chairman's report.

### ***Nominations for Committee***

Nominations are Mrs K Creese, Mrs E Allen, Mrs K Bagnall, Miss D Smith and Mr I M Carter. As there are three vacancies and five nominations, a vote will be required. Mrs J Bradshaw and Mr G Baker volunteered to act as scrutineers.

Proposed Rent Increase Due to rising costs in materials and labour the committee proposed a rent increase of £2.50 per week from February 2023. A shareholder asked if the increase would give the estate the funds it needed without having to pay corporation tax, to which they were informed it would.

A shareholder enquired why the increase was a fixed amount rather than a percentage rise as they did not feel it was fair on tenants on lower rents having to pay so much more. They were informed that over years, percentage rises make a larger gap between the higher and lower rent amounts than a fixed increase and tenants on higher rents would eventually see much larger increases than tenants on lower rents. The shareholder replied that tenants who pay the highest rents have properties that are well insulated and cost a lot less to heat than tenants on low rents and less insulation. They continued that a 10% rise would have been much better. Mrs Creese asked shareholders if they preferred a fixed amount increase or a percentage increase. The majority of shareholders in attendance agreed the increase should be set at £2.50 per week. Motion carried.

### ***General Business***

A shareholder enquired about the fitting of carbon monoxide alarms. Mr Pierce replied that alarms should be placed in the same room as the boiler, 1 metre away but not on a window sill where draughts can affect the alarm's performance.

A shareholder thanked the committee for clearing the rear garden of 28 Chestnut Avenue as this had made a lot of difference to the light and asked if the job was finished now.

Mr Gee replied that his work was now complete unless the committee tell him otherwise. The shareholder asked what would be happening with the remaining tree stumps. They were informed that these will be drilled out so the trees will not regrow. The shareholder then asked if the committee would be erecting a fence to which they were informed that fencing is normally up to the tenant. The shareholder continued that the fish pond is still gathering water and there were still pipes in the ground on the

border. The shareholder was informed that this was draining but would be looked at again.

A shareholder asked if the tanker that regularly parks on Laburnum Road poses a danger to residents and whether a HGV should be parked in a residential area. Mrs Benning replied she'd noticed that it slowed the traffic down as cars have to stop before overtaking the tanker. The shareholder was informed that they can make their own enquiries with the council if they wish.

A shareholder asked if the car at the rear of 28 Chestnut Avenue would now be removed as the trees have been felled. The shareholder was informed that the tenant had previously been asked to remove the vehicle but the committee's powers are limited due to the law and requests cannot always be enforced.

The shareholder continued that for a decade they had been trying to get the neighbour's garden sorted out and had been told numerous times by the committee that it is not the estate's responsibility. They stated that they had spent 18 months speaking to the environmental health department about the garden and that the department had put it back into the committee's hands. Mrs Osborne replied that the department had not been in contact. The shareholder continued that they'd done their part, that they might as well not bother and they could understand why people didn't attend meetings. Another shareholder replied that it was an unfair comment.

The shareholder then raised the issue of asbestos on their boundary. They had reported it to the estate and had received a reply stating that the asbestos was not dangerous. The shareholder was informed that if asbestos is dangerous it will be removed but it was understood that the mentioned asbestos, if left alone, is ok. The asbestos will be looked at again. Mr Hollis stated that no committee member is an expert on asbestos and can only take advice from the council, etc.

Another shareholder stated the committee are just tenants the same as everyone else and are representing estate, which is what shareholders voted for.

A shareholder asked if the Over 60's party would take place. Mrs Creese confirmed that the children's Christmas party would be held in December and the Over 60's party would take place in January 2023.

Mrs Creese informed the meeting that trees donated by the Woodland Trust would be planted in the spare ground on Lilac Avenue from 10am on Saturday 12th November. The committee are asking for residents and their children to attend and plant a tree. Please bring a spade/trowel.

Fridge magnets detailing the emergency telephone number will be circulated to tenants as soon as possible.

The committee has been approached by the council regarding the possible installation of a heritage board on the estate. The board would not give any current details about the estate except for the history. The majority of shareholders in attendance agreed with the installation.

This concluded the business of the meeting and Mrs Creese thanked members for their attendance, before declaring the meeting closed at 7.30pm.

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

# ***Minutes of the Annual General Meeting held on Tuesday 23<sup>rd</sup> May 2023***

## ***Members***

Mrs K Creese took the chair, all committee members were present with a further 20 society members present.

## ***Minutes***

Minutes of the previous annual general meeting held on 14<sup>th</sup> June 2022 were confirmed and signed, proposed by Mr M Cort and seconded by Mr G Baker.

## ***Matters Arising***

None

## ***Chairman's Report***

Good evening everyone.

Before we begin, I need to inform you that this meeting is being audio recorded for monitoring purposes. Please save any questions you may have until I have finished the report.

Please can I ask everyone to stand for 1 minute of silence in memory of members and friends who passed away during the last year.

Firstly, I'd like to begin by thanking tenants for their help with the rent payment date transition in February and ensuring that rent was paid on time.

We still have a few tenants persistently in arrears or regularly late with rent payments. These tenants are in the minority, but with ever-rising costs, and in order to protect the society and its shareholders, the committee has to and will take action if tenants repeatedly fail their obligations.

The 3 main things we ask tenants to do are pay rent on time and keep the house and garden in good order. If you are experiencing financial difficulties and struggling to pay rent, please get in touch with the office in the first instance. We prefer to discuss problems and find a solution to try and help. The issues cannot be solved if you bury your head in the sand, as they just multiply.

The last year has been busy with the usual maintenance and repairs, along with 2 properties completely renovated and re-let to new tenants. We hope they will be very happy on the estate.

Forthcoming work for this year includes the final phase of electrical work and boundary work next to the Netherhall allotments, where we are reclaiming and securing Anchor Tenants' land for the future.

A few notices for tenants -

### *Repairs/Emergencies*

If tenants need any repairs, please do not visit committee members at home, stop them in the street or ring their personal phone numbers. Please follow the correct procedure and send all requests in writing or email to the office to be discussed at the weekly Tuesday committee meetings. If not placed in writing, problems will not be addressed.

If you have an emergency outside of office hours that cannot wait until the next working day, please call the emergency mobile number. A committee member will be on call and will be able to help you. Tenants should not give out the emergency number to anyone. It is for our use only.

### *Grass verges*

Many of the estate's grass verges look messy and churned up. The recent gas works in the area haven't helped, but please can tenants be mindful when parking. Parking is available in the hall car park for tenants. Please speak to the secretary if you are interested. Gate keys are available for a refundable charge on the return of the key.

*Trees* A reminder to tenants that they have a duty to maintain the gardens as well as their property, and this includes trees. Large trees, particularly conifers, should be kept under control and trimmed regularly. As a matter of course, we remove large trees when properties are renovated and if trees are diseased or dangerous, but to do so costs thousands of pounds. If you are considering planting trees in your garden.

Please make sure these are native trees. The planting of conifers and Leylandii is forbidden. We ask that trees are not planted too close to properties as, in future years, the roots can do a great deal of damage.

### *Bonfires*

Please be mindful that bonfires should be lit at dusk and not earlier. Bonfires should not be lit in the daytime. Please respect your neighbours on pleasant evenings and weekends when they have windows open, washing out, or just sitting in the garden after being at work during the day.

The coronation get-together a few weeks ago was a big success. We hope you have all received your commemorative mugs; if you haven't, please visit the office to collect one per house. Extra mugs are available to purchase for £7 each.

We are still holding coffee mornings every Tuesday in the hall at 10.30. You can find a selection of books and jigsaws that you can swap or borrow or just come for a natter and catch up with neighbours and friends. The coffee mornings are being supported, and our numbers are increasing. It would be lovely to see a few more residents coming and joining us.

Attending meetings also shows support, and I thank you for coming this evening.

This concluded the Chairman's report.

## **Result of the Committee Ballot**

The voting was as follows:

Name	Votes
Mrs K Bagnall	216
Mrs E Allen	174
Mrs K Creese	152
Mr M Carter	82

There were 2 void papers.

As there are three positions to fill, Mrs Bagnall, Mrs Allen and Mrs Creese are elected to the committee. Mrs Walker was thanked for her time on the committee.

### **Auditor's Report**

Mr Smith began his report by saying that the accounts for the year ending 31st January 2023 showed a satisfactory outcome and a slight loss of £7,939. In terms of turnover, the overall rental income was £341,048, a very modest increase from the previous year at £340,370. The cost of running the properties, repairs and maintenance have fallen year on year by £54,000 from £328,205 in the year ending 2021/22 to £274,508 in the year to 31st January 2023.

Within the administrative expenses or overheads, there is a total cost of £74,479, an increase of £13,000 from the previous year. However, a significant part of that is due to an anomaly in the insurance figure. You cannot fail to notice an increase from £10,372 to £26,368, which is basically of the £26,000 in the current year £6005 prelates to the previous year, which was understated by that amount. So we should have £20,363 in 2022/23 and an increase from £16,377 the year before, which in turn is in line with the year before that. The other item flagged up in income is that there is no figure showing for church rent this year. Church rent of £200 was received, which has been included in the hall rent this year which is why that seems to have dropped off.

That shows the year as a whole a small loss of £7,939. In reality, with the £6,005 insurance adjustment, there was a very modest loss of less than £2,000. Last year's loss was £49,713.

Fixed assets stand at £72,293. £70,000 of that is the cost of the estate when it was originally built. So all of the houses are a total cost price on the balance sheet of a whisker over £70,000. The remaining £2,000 is furniture and computer equipment.

Current assets are items that are or are expected to become cash going through the bank account. Debtors are outstanding rents due by tenants at the year-end of £1336, and there was £78,355 cash in the bank. So we have current resources of £79,691, a drop of £10,500 from the previous year. Out of that, there were outstanding liabilities at that point of almost £13,000, which is a mixture of items. The largest item is £8,500 rent deposits. The balance comprises a mix of regular ongoing costs such as PAYE, pension contributions, and items to be paid in arrears principal upon which provision is the costs for preparing the accounts and audit.

The net current assets tell us what you would have left in the bank if the rent arrears had been paid and the outstanding liabilities had been paid. Leaving a figure of £66,776. We then add into the equation the property etc. We have net assets in the society of £139,069 compared to £147,038 the year before. The reality, of course, is that the figure is astronomically higher than that if you were to put the real value of the properties in, but there is no purpose in doing so unless you were to actually sell them, which is obviously not on the agenda at all.

Members have subscribed £16,973. That is shares held in Anchor Tenants, and we have accumulated profits from day one to 31st January after settling all taxes, etc., of £122,000. So we have shareholders' funds for this value that belongs to the members collectively of £139,069.

In terms of the systems, processes etc., they are the subject of our audit report, which is a standard clean audit report. When we carry out an audit, we test systems and procedures, we test transactions, and based on the testing we've done, we are happy and confident that the records of the organisation are accurate, the accounts are well kept, and you are complying with the financial regulations.

Mrs Creese then asked if shareholders had any questions for Mr Smith.

A shareholder asked what the amount of £1700 for rates listed were for. Mr Smith replied they were rates in relation to properties.

Mr M. Franklin proposed that the accounts were accepted as a true record, seconded by Mrs J. Taylor.

Mr M. Osborne proposed the re-election of Cunningtons & Co. as auditors for the coming year; this was seconded by Mrs E Geary.

### **Arbitrators**

Not required

### **Remuneration of Committee**

It was agreed that members fees will remain the same as in the previous year at £2.50 per week.

### **General Business**

A shareholder stated that due to the rent increase in February 2023, their rent had increased by 9.5%, whereas newer tenants' rent increase was only 2.5% which they thought was wrong. They continued that other bills, such as council tax and many others, are calculated in percentages, and Anchor Tenants do not do this. They felt this was wrong and punitive to the older tenants, especially when newer residents have insulated properties that cost considerably less to run than the older properties that have not been renovated.

Mrs Benning replied that a percentage increase was not brought up when the rent increase was proposed. The shareholder informed Mrs Benning that they had raised the topic. Mrs Benning replied that a percentage increase was not voted on.

The shareholder continued that the only reason rent amounts had been fixed was for ease of cash rent collection, which is now irrelevant.

Another shareholder stated that they thought rent had been increased as a percentage and was informed it was a fixed-amount rent increase.

Mrs Osborne explained that if a tenant is on a low rent and a percentage increase is used, that will not be as much as a percentage increase on a higher rent. She continued that the monetary gap between low and high rents would widen as the years passed.



The shareholder stated that due to the current cost of living crisis, tenants need to know the exact amounts due and pointed out that with a percentage increase, tenants on higher rents would pay more. They continued that the ethos of the estate is that tenants live in the best and cheapest way possible, but using percentage increases makes it punitive and unfair to newer tenants, which is not the ethos of Anchor Tenants.

A vote was taken. Members voted almost unanimously for further increases to be kept in pounds rather than percentages.

A shareholder stated that at the last general meeting, the committee had informed them that they had yet to receive any communication from the environmental health department. Mrs Creese replied that nothing has ever been received from environmental health to date. The shareholder continued that they had supplied the previous secretary with communication and believed that this had not been dealt with.

Mrs Benning assured the shareholder that she and Mrs Osborne had worked in the office in the interim period between secretaries. Communication from the shareholder or the environmental health department was never found. The shareholder then accused the committee members of hiding something, to which Mrs Benning replied that the committee do not do that.

The same shareholder then raised another point about flooding in their rear garden and that the committee had been informed about 12 months ago. The maintenance contractor had visited and said he would report to the committee, but the shareholder stated further communication had yet to be received. They continued that their garden is flooded for four months of the year, and nothing has been done about it.

Mrs Creese enquired if the query was concerning the shareholder's neighbour's garden. Mrs Creese suggested that the committee take another look at the concerns about the neighbour's garden, but ultimately the responsibility for the tenant's gardens lies with the tenant. Mrs Creese continued that the flooding problem in the shareholder's garden will be assessed again.

The same shareholder stated that the over 60's New Year party was very good but informed the meeting that they had later been accused of stealing wine from the party. They were unhappy and wanted to know who had made the accusations. Mrs Creese replied that she did not understand what the shareholder was discussing and asked other committee members if they knew. Mrs Osborne stated that, as far as she was concerned, people took home any wine left. The shareholder replied they would not be attending any future parties.

This concluded the business of the meeting, and Mrs Creese thanked members for their attendance before declaring the meeting closed at 7.33pm.

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

# ***Minutes of the General Meeting held on Tuesday, 7<sup>th</sup> November 2023***

## ***Members***

Mrs K Creese took the chair. Apologies received from Mrs J Benning. All other committee members were present, with a further 14 society members in attendance.

## ***Minutes***

Minutes of the previous General Meeting were confirmed and signed, proposed by Mrs V Walker and seconded by Mr M Cort.

## ***Matters Arising***

None.

## ***Chairman's Report***

I'll update you on the work undertaken so far this year and then move on to general housekeeping.

Aside from the usual maintenance and boiler call-outs, we have carried out much-needed roofing work to replace fascia and gutterings and repair leaking roofs at ten properties. Work will continue as there are still a number of properties that require replacement gutterings and fascias.

One property has recently been renovated and is due to be let shortly, with renovations underway in a second property, which we hope will be re-let early in the new year.

Boundary fencing works continue. Phases 1 & 2 on Lilac Avenue and Laburnum Road are complete, with phases 3 & 4 further along Laburnum Road to be carried out shortly.

We have reached that time of year again when dampness and mould are prevalent in the properties. It is essential that properties with suspended timber flooring, as many of our houses do have, have adequate airflow underneath the floor. Blocking external air vents creates damp problems in floors and walls; please can tenants ensure that all exterior air vents are not covered or blocked.

Please take time to read through the tackling damp and mould booklet that has been circulated. It contains helpful advice on how to manage moisture in the home. If tenants are facing excessive damp problems, please get in touch. In the event of an emergency repair that cannot wait until the next working day, please ring the emergency number. Every property was issued with a fridge magnet with the emergency number on. If you still need the emergency number or have misplaced your magnet, we have some available at the back of the hall this evening.

Alternatively, they are available from the office. The committee member on call will do their utmost to resolve the problem as soon as possible. Please do not abuse members if they need to visit your property; they are only there to help.

All repairs except for emergency calls must be put in writing to the office, in either a letter or email. These are required for audit purposes. Please do not approach Simon, the maintenance contractor, or committee members to discuss required repairs. Repairs will only be carried out if received in writing, as the committee discusses and approves all repairs. We are currently inundated with requests for tree felling. Anchor Tenants' policy is that trees will only be felled if deemed diseased, dangerous or too close to properties. Tenants have reported increased rodent activity around the estate. If poultry is kept, please ensure that food is stored securely, and any remaining feed should be cleared away at the end of each day. Please avoid feeding wild birds, as this can also attract vermin. Finally, we would like to remind tenants of the three main things imperative to the running of the estate.

- *Pay rent on time.*
- *Keep the house and garden in good order and*
- *Request timely repairs; if a job needs doing, please get in touch with the office immediately in writing.*

Unfortunately, if these obligations are not adhered to, the committee has no choice but to begin possession proceedings. It is not a process used for a first offence, and the committee does not make these decisions lightly and without thorough consideration of all the facts. This concluded the Chairman's report.

### ***Nominations for Committee***

Nominations are Mr J Hollis, Mrs L Osborne and Mr L Pierce. As there are three vacancies and three nominations, no vote will be required.

### ***General Business***

A shareholder had noticed in the order of members' retirement that only two members are listed to retire in 2025. Mrs Osborne replied that she had been due to retire from the committee at the height of the pandemic in 2020. The Chairman then asked her to stay because it was too difficult to organise meetings and nominations at that time.

This then put everything out of sync.

The shareholder suggested that rule 56 be read, which explains how you arrange the three members who should retire. Another shareholder added that with eight members, it would not be possible for 3 to retire each year. The shareholder continued that members are supposed to serve three years on the committee.

The shareholder who made the original comment stated that nowhere in the rule book says a three-year term, and Mrs Osborne replied that it had been three years for many years. Mr Hollis added that we should think about rewording the rule.

Mrs Osborne continued that if the committee consisted of 9 members, it would be possible for three members to retire each year. Mrs Creese said the committee would review the matter and report to the shareholders at the next General Meeting. This concluded the business of the meeting, and Mrs Creese thanked members for their attendance before declaring the meeting closed at 7.10 pm.

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

# ***Minutes of the Annual General Meeting held on Tuesday 25<sup>th</sup> June 2024***

## ***Members***

Mrs K Creese took the chair, all committee members were present with a further 36 society members present.

## ***Minutes***

Minutes of the previous annual general meeting held on 23<sup>rd</sup> May 2023 were confirmed and signed, proposed by Mr M Cort and seconded by Mrs J Bradshaw.

## ***Matters Arising***

None

## ***Chairman's Report***

Good evening,

Before we begin, I must inform you that this meeting will be audio-recorded for monitoring purposes. Please save any questions you may have until I have finished the report.

Please can I ask everyone to stand for one minute of silence in memory of members and friends who passed away during the last year.

Aside from the routine day-to-day maintenance of the properties, we have completed significant roofing work across several properties this year. The work included re-roofing six properties and replacing fascia and gutters in several other properties. We have experienced problems with some roofing contractors during the work, and we thank tenants for their patience while these essential improvements were carried out.

Two major property renovations were completed. These properties have already been re-let, and we hope the new tenants will be very happy on the estate. We currently have two empty properties, one of which we hope to re-let very soon.

In contrast, I must report two property repossessions that took place this financial year with a heavy heart. The committee do not make these decisions lightly and believes these actions were in the society's and its members' best interest.

It is important that all tenants and shareholders inform the office of any changes to their contact details, such as phone numbers and addresses, so that they are kept updated.

All repairs must be in writing (paper or email) and go through the office. If we do not receive the repair request in writing, no repairs will be carried out to your property. Please do not contact Committee Members, Simon, the maintenance man, or any other

contractors carrying out repair work on the estate for any problems you may be experiencing. Please call the EMERGENCY NUMBER if it is outside of office hours. The emergency phone is always held by a committee member on call who will do their utmost to solve the problem as soon as possible.

When the maintenance man or contractors need access to properties, it is essential that they can do so, as a lot of time is wasted making constant calls, writing and calling around. Please make sure someone is at the property when access is required, or if you are going to be unavailable, please arrange with family or friend to have a key or leave a key with the secretary at the office.

Contractors will always let the office know if they cannot gain access to properties, even if an appointment has been made before repair work. Contractors are hired in good faith to carry out the repairs. If tenants make appointments with contractors and no one is in, it wastes contractors' time and estate funds.

If work has been carried out at your property and something is wrong or you are unhappy, please do not stop the contractor in the middle of a job; contact the office in the first instance to report the problem.

We have seen an increase in repair requests for minor jobs, such as changing lightbulbs, unblocking toilets and sinks, and call-outs to boilers when no fault has been present. The cost of these small jobs adds up. Can tenants please be mindful of this before contacting the office? We hope a rent increase will not be necessary, but we will have to look at this again later in the year.

We are still getting tenants knocking on the doors of Committee members and Rachel, the secretary's home. This has got to stop; it is not fair. As previously mentioned, everything has to go through the office or the emergency phone when out of hours.

It has come to our attention that Rachel, our secretary, has received quite a bit of verbal abuse and bad language from tenants lately. This is not acceptable, and it has to stop. Anchor Tenants operate a nil tolerance policy to abuse towards anyone. I might add that Rachel carries out decisions and instructions made by the committee, so it is out of order to shout and swear at her when she is doing her job very efficiently. Rachel always tries to help tenants but doesn't deserve this sort of treatment while doing her job. Any tenant becoming abusive to Rachel in the future, committee members or contract workers will be written to.

The committee acknowledges the ongoing concerns regarding garden maintenance and thanks the many residents who take the time to maintain their gardens. However, due to government legislation, our hands are tied in some respects. We want to remind all tenants that the gardens form part of their property and should be kept tidy, i.e., lawns mowed, and hedges cut back.

Arbitrators could be used for neighbourly disputes if necessary. As Anchor Tenants do not get involved with neighbourly disputes, we would send any such matter straight to the Arbitrators to resolve. Arbitrators are outsiders and not residents of the estate.

We are still working on securing our boundaries to the council allotments. The next phase of work will be carried out as soon as funds allow.

We are still holding coffee mornings every Tuesday in the hall at 10.30. There, you can find a selection of books and jigsaws that you can swap or borrow or just come and have a natter and catch up with neighbours and friends. The coffee mornings are being

supported, and our numbers are increasing, but it would be lovely to see a few more people coming and joining us.

Attending our meetings shows support, and I thank you for coming this evening.

This concluded the chairman's report.

### ***Questions relating to Chairman's report***

A shareholder stated that they thought it was unacceptable that the secretary be subjected to abuse and think the committee should take stronger action than writing a letter. The Chair replied that the committee will write to shareholders and consider further action if the abuse continued.

### ***Auditor's Report***

Mr Smith began his report by saying that once again, they had audited the accounts according to the requirements of the Co-operative and Community Benefits Act 2014 and, in his opinion, comply with the appropriate legislation and give an accurate, fair view of the society's affairs as of 31<sup>st</sup> January 2024 and of the profit/ loss, a loss on this occasion, for the year then ended.

The auditor tested the transactions, processes and systems to ensure that the accounts were free from error as far as they could. The tests are designed to show anything untoward, and happily, there is nothing to report, and everything is exactly as it should be. In terms of what the accounts disclose, the society has made a loss this year of approximately £30,000 or thereabouts before a tax adjustment. The tax refund from 2 years ago of around £6000 has reduced the loss this year.

The reasons for the loss were reflected in the Chairman's statement due to refurbishment work. An extra £50,000 compared to the year before was spent on property maintenance, improvements and refurbishment. In addition to that, there was a one-off cost that was again reflected in the Chairman's report with two properties repossessed, which showed legal costs were £5000 more than the year before.

Despite the loss, the society's balance sheet remains in a satisfactory position, demonstrating sound financial standing. The overall liquidity, or cash reserves once all liabilities have been paid, has reduced by about £20000 on the previous year. However, the balance sheet remains robust. After discussion with the committee, it has been agreed that the society should be more cautious in spending to build on the reserves and keep repairs to the bare necessities going forward until those reserves have been replenished.

Mr I Pawson proposed accepting the accounts as a true record, seconded by Mr M Osborne.

A shareholder queried the figure of £70,150 for land and property freehold and asked how the figure be so low. Mr Smith confirmed that the figure was the original cost to build the properties and not the market value. If the figures were brought up to market value, we would have to depreciate them over a life expectancy of 50 years; then, we would return to a figure lower than the cost to build, which serves no purpose. The shareholder asked how this would affect us when it comes to insuring the properties. Mr Smith replied that the figure shown on the balance sheet as cost represents the original cost of building the estate 100 or more years ago. Cost is precisely that, and it has no relevance for building insurance. Insurance companies use an average rebuild cost per

square foot based on applying the RICS scale costs to an average property size based on the nature of the house and the original materials used in the building.

Another shareholder asked about the amount spent on gardening compared to last year. The main reason was the cost of removing large conifers around the estate. The figure also included general gardening around the estate and the hall gardens.

Another shareholder queried the creditors' amounts falling due within one year and asked the auditor to explain. Mr Smith replied that it is basically the timing of invoices. A plumbing invoice and roofing invoice were paid just after 31st January.

The Chair asked for the election of auditors for the forthcoming year, and a shareholder replied that they were not happy as it had taken over four months to audit the accounts, whereas they are supposed to be completed for an Annual General Meeting to be held at the end of March. Mrs Benning replied that previously, Annual General Meetings had been held in June, and another shareholder added that they had been held in May in the past.

The Chair asked members to bear in mind what the shareholder had said and asked for a show of hands for those in favour of re-electing Cunnington & Co. This was proposed by Mr C. Newcombe and seconded by Mrs J Taylor, the majority in favour, motion carried.

### **Arbitrators**

Not required at this time.

### **Remuneration of Committee**

It was agreed that members fees will remain the same as in the previous year at £2.50 per week.

### **General Business**

A shareholder reported that they had experienced problems with re-roofing work at their property and were concerned that building regulations were required. The Chair replied that the committee would review the records and the tenant's concerns.

The same shareholder added that they felt it important that the committee obtain contractor method statements before any significant work on the properties and stressed their potential value. The Chair clarified that method statements are not a legal requirement, but the committee would consider the concerns and discuss the matter further. Another shareholder asked what a method statement was.

The same shareholder then enquired about plastering work needed at their property. The Chair replied that the committee would discuss the work required at their meeting following the AGM.

A shareholder said she was satisfied with the committee's work and thanked them. The shareholder who had asked the original question agreed that the committee did a difficult job. They felt they had tried to pass on their experience to the committee, but their advice had been ignored.

The Chair replied that the committee employs contractors and has to be guided by their opinions as they are professionals. The shareholder suggested that the committee be more thorough when carrying out significant work in the future. Mrs Benning added

that the committee reviews many details before contractors are employed to ensure their reliability, but the committee cannot foresee problems until they commence the work.

The shareholder then spoke again about the problems they had experienced with re-roofing work and the contractors who had carried it out. Mrs Osborne added that, after a meeting with the tenant about the job, that particular contractor was laid off and replaced with other roofers. Mr Hollis stated that any outstanding work would be completed in September.

Another shareholder stated that they did not think people realise what a hard job committee members have and added that they are all tenants, the same as everyone else. The shareholder who asked the original question replied that they did not say the committee was not doing a good job and that they had previously suggested to the committee that they ask tenants who are tradespeople for advice and information. The Chair replied that the committee felt this would be time-consuming.

The shareholder then spoke about previous problems with their roof from 20 years ago. The Chair replied that professional advice had been taken at the time. The shareholder added that the building owner is responsible for building regulations, and that is yours. A few shareholders replied that all shareholders were the owners of the properties. The Chair stated that the shareholder's comments had been noted.

The Chair answered the previous question on method statements and stated that they are steps for how jobs are carried out. The shareholder asked if this is a new requirement, and committee members replied no, that it is not and that it is not a legal requirement. The shareholder continued to praise the maintenance contractor.

A shareholder stated that they had learned of a data protection breach. They continued that some things were general knowledge, and the committee knew what they were discussing. Another shareholder asked for the information to be shared with everyone. The Chair asked the shareholder if they had any proof of their allegations.

The shareholder explained that a relative was at the top of the housing list, and before they knew they would get an offer, another tenant had approached them for a house exchange. The other shareholder replied that it was their son and continued that the shareholder's relative had made it public knowledge, which the original shareholder denied. A heated exchange occurred between the two shareholders, and they were asked to calm down. Mr. Hollis asked again for proof of the suggested data breach. The shareholder replied that there was proof, but they did not have it, to which the other shareholder replied that if there was no evidence, then why were they raising this? The original shareholder added that the relative was not allowed to attend the meeting, and the Chair asked why. The Chair called on Mrs Bagnall, who was with the relative during a social evening at the hall when they mentioned that they were at the top of the housing list with other shareholders present. Mrs Bagnall stated that this is a small community, and when things are overheard, they get spread around so quickly and that things like this are said with no malice involved. The shareholder was concerned that other tenants' business could be discussed.

The shareholder who had asked about the house exchange asked to speak. They stated they had previously asked Mrs Creese about the house-swapping process.

They said they knew where the shareholder's relative lived and talked to their parent, who supplied a telephone number. The original shareholder then went into personal details about their relative, and the Chair stated that the committee was unable to discuss the matter further in the meeting.



Mrs Osborne explained how housing allocation works: When somebody gets to the top of the housing list, a property becomes vacant, which is how it's done for everyone.

Everybody needs to know the procedure and the procedure the committee has followed. A credit check on the prospective tenant is carried out, and if things are not quite right, a guarantor is requested. She continued that the committee has all the shareholders to look after, would not let a house to an individual who cannot afford it and works in everybody's best interests. A discussion took place about the costs of the recently renovated property and how much it would cost to run it.

The Chair then stopped the discussion as matters were being discussed without the shareholder. This concluded the business of the meeting, and the Chair thanked members for their attendance before declaring the meeting closed at 7.40 pm.

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