# 5tBenedicts

### St Benedicts (Tooting) Management Company Limited

# **Newsletter – June 2021**





# **Budget** 2021-22

The budget and property charges continue to be affected by the Covid-19 coronavirus pandemic and property insurance premium rises.

Contractors including the cleaner, gardener and managing agent are entitled to an index-linked increase of 4.4% this year, as service staff costs measured by the Office for National Statistics have increased significantly following Covid-19.

To control charges following large increases in 2020, variable costs will continue to be kept to a minimum, with no garden planting and quarterly removal of dumped waste.

By taking these measures, without the further increased insurance costs, flats charges would only have risen by around the rate of inflation.

Unfortunately, market insurance costs have risen by over 5% following Covid-19, when CPI inflation is 1.6%. With a large claim outstanding, costs for St Benedicts have risen even further, leading to premium increases around 10%. The effective action taken last year on plumbing and water leaks has thankfully prevented even larger increases, like the 132% increase last year.

As insurance premiums are annual costs and account for an increasing proportion of flats costs, rises cause noticeable charge increases.

The cost of periodic work is discussed in a separate article. It is not possible to carry out this work at the exorbitant cost tendered. Other options will be investigated and, in the meantime, contributions to reserves for periodic work will be kept similar to those last year to avoid increasing flats charges further.

Emergency roof repair was needed in 2021 at 73-87 St Benedicts Close where cracked tiles allowed water entry. Dampness at roof level has been reported on two staircases in block 1-71 St Benedicts Close, which will be investigated and repaired. The budget allows for these costs, causing charges to rise for these flat blocks.

Both houses and flats pay costs for Estate facilities, which are decreasing again following clock tower repairs last year. Flats additionally pay for services supplied only to them. No costs are borne only by houses.

Overall, house charges decrease by 5.4% and flats charges increase by 4.1% on average.



# Property insurance

The Estate insurance claims record has been very poor in recent years. While leak claims have been reduced following the effective policy changes in 2020, a large flat block movement claim remains outstanding. In common with other insurers, Axa continues to increase premiums by well over the inflation rate. The excess for subsidence is rising to £20,000 with cover for Japanese knotweed restricted to £2,500.

The Directors sought alternative cover through another broker but only two insurers would take on this risk with the large open claim, one at many times the cost and the other with unacceptable terms like withdrawal of unoccupied cover.



### **Periodic work**

Because of Covid-19, periodic work had to be split into parts carried out when permitted and possible safely. This also allows use of cheaper local contractors where possible. Alfred Bagnall carried out priority repair work in 2020.

Flats porch redecoration was tendered to local contractors, won by the Estate handyman, Rafal Wiatek. His turnover is below the level where VAT is charged and the cost is below the level requiring section 20 consultation. Work will be carried out between early July and September.

Hallas & Co carried out a tender for high-level flats external redecoration, covering gutter, eaves, oriels (projecting features) and windows. Unfortunately, following Covid-19, the tenders received were exorbitant, ranging from £226,000 to £423,000. This compares to £209,000 quoted last year for much more work, costs in 2010 and 2015 under £100,000 and average rises of 8%.

Work cannot be carried out at this cost, as only about £150,000 is being collected in reserves for it. This amount was increased last year and, with insurance, contributed to the flat charge increase averaging 26%. Unacceptable further rises of 25%-60% would be needed to pay such costs! Flats Section 20 consultation part 1 was carried out but part 2 will not now take place. Other options will be investigated and presented to the 2021 AGM. Only urgent work will be carried out in 2021, including investigation and repair of roof level dampness at 1-71 St Benedicts Close.



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### → Property managers

Tia Nicholson has joined Rendall and Rittner as Assistant Property Manager, replacing Yasmin Spence. You can now contact Tia or Angela Petts, our Senior Property Manager, as follows: Email: tia.nicholson@rendallandrittner.co.uk

Phone: 020 3761 3062

Email: angela.petts@rendallandrittner.co.uk Phone: 07800 628907 (weekdays 9am - 5:30pm)



### **Bin stores**

Fly tipping appears considerably reduced after signs were put on the bin stores in the centre of St Benedicts Close. Consequently, as a couple of people suggested, similar signs have now been put on other bin stores across the Estate.

A notice based on a draft provided by an owner was put on RRO and block noticeboards. Designs for store changes offered at the last two AGMs have not been received to be considered.



# Parking space marking

Approved Multi Services will re-mark spaces in July. If cars need to be moved, residents will be informed what day their space must be clear.



### **Tree work**

The Council granted consent so the insurer has felled the sycamore because of damage to 31-45 Church Lane. Two oak trees in Carlisle Way will also be reduced by 70% because of damage.

Trees on the bank between St Benedicts Close and Abbey Drive will be cut back in July as part of the 5-yearly maintenance plan. Some overgrown small trees will also be cut back.

### **→**

#### Flat communal areas

Residents of flats may not store anything in the communal areas because of the fire risk and the obstruction of emergency exits. Notes are left on items found, which may be removed. Solicitors will contact repeat offenders at the owner's cost.

### → Be green: go paperless

We are asking all remaining owners who have Internet access to sign up to Rendall and Rittner Online and landlords to ask their tenants to sign up as well. Documents can then be delivered electronically, reducing environmental impact: https://rendallandrittner-secure.dwellant.com



# Going green: Estate lights

The last old security lights have been replaced with LED ones, reducing electricity use and cost.

Later this year, upgrade of communal electrics and lights to the latest standards in a pilot block is planned. This will test if lights can switch on just when someone is nearby instead of all night to further cut electricity use and cost.



#### **Maintenance**

Updates on the website

Three flat block glass panes damaged by a catapult or air gun have been replaced and a machete was found in bushes. If you see youths on the Estate carrying weapons, please call the police on 999 immediately.

Following a tender and Section 20 consultation required by law, Snowik examined and repaired the leaking roof at 73-103 St Benedicts Close.

Insurer work to repair 21-26 Abbey drive was completed. The sycamore tree near 31-45 Church Lane has been felled and monitoring is continuing, so repair work has been delayed.

Minor work for flat blocks to repair a detached wooden panel, loose stair edgings and failed closers has also been carried out as needed.

### → Don't flush fat / solids

**R**ecently, three sewers have had to be flushed because of blockages.

Do not flush fat down drains, this solidifies and blocks them. Fat should be allowed to set then disposed of when solid in household waste.

Only use toilets as intended and do not flush solids like tampons, pads and nappies. These should also be disposed of in household waste.



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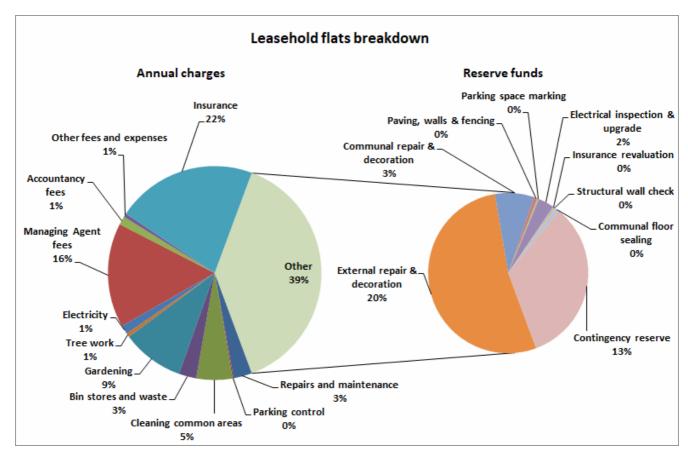


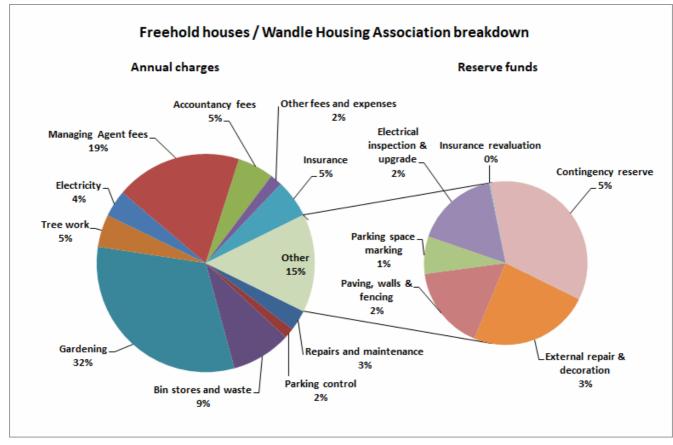
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The diagrams below show where your charges will be allocated in 2021-22, to the nearest percent (those shown as 0% are less than 0.5%). Annual expenditure is shown on the left, reserves on the right.







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