

RIVERMEAD COURT

NEWSLETTER



Photograph: Ella Pollitzer

Autumn 2020

Contributions to the Newsletter

Thank you to all who sent me photographs for the newsletter. I always welcome contributions, both written and pictorial, and in particular appreciate good photographs for the front cover.

Editor: Fiona Fowler, flat 69 fionafowler31@gmail.com.



From the Chairman, Tom Hackett

When the last edition of the Rivermead Court Newsletter was published six months ago, it was felt that life would return to “normal” before too long. As we all now realise, the old “normal” has been replaced by a new one and the likelihood of the old one returning seems ever more remote. As these lines are being drafted, new restrictions have been announced although their effectiveness in preserving the community in general from the harmful consequences of the virus compared to their undoubted adverse effects on well-being and economic welfare is as much a matter of faith as of fact.

You will have gathered from the updates issued by the Board that the Board and the Staff under Anne Isaacs’ leadership are aiming to maintain the vigilance that so far has kept the Rivermead Court Estate free from infection. We’ll try not to be complacent and allow the banality of routine to cause our guard to slip. While the measures that have been put in place can go some way in preventing or at least limiting contagion, residents themselves share in the responsibility by observing official guidelines on the number of households they meet and of visitors to their homes.

The recently introduced temperature checks on builders and delivery drivers have been well-accepted and until now no-one has been barred from working here because of a higher than normal temperature. Porters are also taking the test. Other visitors are welcome to take advantage of this opportunity before they enter the premises.

As this Newsletter is being issued, the Board is finalising the Service Charge budget for 2021. It will probably show an increase of approximately £50,000 or 4% compared to the budget of £1.2m for the current year. Carol Ferguson reminded you in her remarks at the AGM (see page 4), the execution of the 2020 budget has been adversely affected by two factors, very probably continuing into next year: a significant increase in the buildings insurance and the costs of dealing with the Pandemic (chiefly personnel costs). The Board believes that residents should be prepared to accept an increase in the 2021 budget, if justified by the costs of dealing with the continuing Pandemic. We will try to identify savings elsewhere if possible.

These coming months will be challenging for residents and Staff; I hope that when the next Newsletter is written in the Spring, it will be to look forward to a Summer without an over-hanging Pandemic and to a return to a real “normal”.

Some four years ago in response to a Newsletter appeal for candidates for the Finance Committee, Carol replied offering her experience as a chartered accountant, a financial journalist, invaluable in communicating complex concepts in terms understandable to the layperson, and as a director on the boards of several publicly listed investment companies. Rivermead Court has been fortunate in being able to rely upon Carol’s professional skills, her balanced judgement and her sympathetic understanding. Alas, Carol has decided to step down from her Chairmanship of the Finance Committee and the Board as she feels that she cannot devote the time needed as the Estate takes on the impending measures arising from the Pipework project and the lease extension while dealing with the personal claims on her time and energy. Residents will join with the Board in expressing appreciation for Carol’s achievements in wisely steering Rivermead’s finances and for her contribution to the work of the Board as a whole.

Carol’s departure prompts the Board to renew its call for suitably qualified and motivated volunteers to follow her example four years ago and to join the Finance Committee. The Board is planning to put in place the measures referred to above and the experience and advice that an outsider moving to the inside can bring to that process would be invaluable.

From the Finance Committee

In her report to residents at the September AGM the Chairman of the Finance Committee, Carol Ferguson, updated residents on two recent developments:

“In 2020, there have been two significant unbudgeted overspends. The first of these is the financial cost of the range of measures needed to alleviate the impact of coronavirus on the staff and residents of Rivermead Court. (...) The second relates to the insurance premium. When setting the budget, we were aware that the insurance premium would rise significantly as a consequence of increasing numbers of claims for water damage during the year from overflows and leaks from adjacent flats above. To keep the premium as low as possible, we are carrying more of the excess and it is all the more important that residents are careful about overflowing basins and mindful of leaks from all causes.

Carol also brought us up to date on the lease extensions:

“Since the original announcement of our intention to offer lease extensions at the AGM two years ago, we have made steady progress on the Heating Project which ultimately will be funded by the Lease Premium receipts. Inevitably, there will be some mismatch as to timing of income and expenditure, but we will be able to realise part of the share portfolio to bridge any temporary shortfall. If all goes according to schedule, we expect to be able to instruct the valuers during 2021.

By then, the leases will have between 85 and 84 years left to run. We gave an indication of the level of premium leaseholders could expect to pay at the time of the original announcement. Since then, the premium multiplier has risen slightly as there are fewer years remaining on the leases. However, property prices have shown some weakness and it is likely that on balance premiums will be more or less unchanged from two years ago.

Our informal survey of leaseholders asking whether they would be interested in taking up an offer to extend their lease demonstrated that there was considerable appetite for this. We plan to make the offer as attractive as possible, and intend to proceed as soon as we are able.”

From the Pipework Committee

Our application to the First Tier Tribunal is working its way through the system and we are on track for a ruling in early December. Leaseholders will receive the ruling direct from the Tribunal shortly thereafter. Meanwhile Ramboll, our design engineers, have completed the RIBA3 design work, a 3D survey has been undertaken and work on the more detailed RIBA4 designs is progressing well. This phase should be complete at the turn of the year. With these two pieces of the jigsaw in place, we can start tendering for the physical work early in 2021, hoping to start installing in the final quarter of that year.

Tim Soane
Chairman, Pipework Committee

From the House Committee

Christmas Carols

Sadly it does not look as if it will be possible to hold the Christmas carols this year.

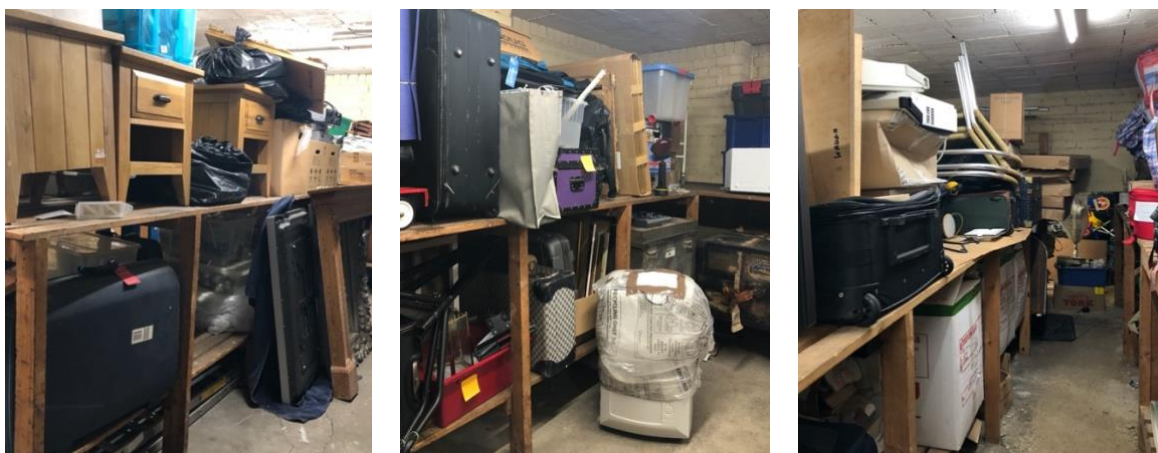
Defibrillator

A suggestion was made at the AGM that we should have a defibrillator in the Porters Lodge. The House Committee support this idea although before it can be purchased, there are questions about liability and insurance to be considered. There are a range of devices on the market and advice will be taken on the best one for the needs of Rivermead Court.

Committee members

We welcome Lizzie Wombwell as a new member of the House Committee.

Have you labelled your goods?



There are about 18 communal stores in the basement where residents can store goods. Originally called Luggage Rooms for those large trunks residents had in the 1930s, they now house a variety of possessions. The porters are gradually going through all the stores and removing anything that is not labelled with a flat number.

Please do not leave it too late to name your belongings!



There are also 4 bike rooms in the basement, various works rooms for electrical and plumbing purposes and a rest room for Rivermead Court builders working on the estate. There is also a table tennis room which anyone is welcome to use.



Garden Report

We have all suffered from huge inconveniences during this cruel pandemic but one of the few advantages has been that residents of Rivermead Court (and, to a certain extent, our neighbours in Hurlingham Court) have become much more accustomed to using and enjoying our remarkable garden. The glorious summer weather brought people out, to sit, to picnic and to spend time, socially distanced of course, meeting and chatting with friends over cups of coffee and drinks in the Secret Garden. We are very fortunate in that James Sheen, our contract gardener, managed to keep all his team together; this was a considerable effort on his part, as it meant his collecting and delivering them home every day but it certainly paid off in that the garden went on receiving its usual care all through the summer.



The border nearest to the Hurlingham Club has now been given a complete makeover and is planted largely as a herbaceous border in hot colours of red, orange and yellow. Next spring, James is going to concentrate on the border next to it and continue with the herbaceous theme but in soft colours of pink, blue and white. These borders have had and will continue to need a lot of effort, as they were full of ground elder and other horrors. He has replanted a shrub border in front of the East Block, facing the Hurlingham Club, and will continue to plant a large collection of spring bulbs throughout the garden. His team has made great efforts with the topiary and the riverside path has been tidied up. He is starting a programme of reseeding the lawns which suffered during the drought and from their increased usage. We would like to thank him and his team for all they have managed to do in these difficult times.

Thanks also go to Margaret Flory and Belinda Haig for their work in the Secret Garden. Not only have they worked continuously on planting and weeding, but they have managed to inspire a devoted group of extra helpers who have, among other things, coped with the constant need for watering. We are installing a watering system in the Secret Garden but it is due to all these efforts that it has been kept looking so pretty throughout the summer.

We are hoping that some structural renovations will take place in the Secret Garden during the autumn, with a limited renovation of the potting shed, the walls and the flooring. These are still matters for consideration by the Board.

We had a detailed examination of all the trees on the Estate last year and our tree contractor will be coming again in the next few months. We experienced a tidal wave on the Thames one day in the summer, which flooded the Secret Garden and sent tubs and chairs flying: this was due to a remarkable combination of very strong winds, a high tide and the Thames Barrier not being operated properly. We very much hope it will not happen again!



Catherine Nunneley

In Brief

The fatberg

It was noticed that the drain from the kitchens was overflowing in the basement. A plumber was called who cleared the blockage and found the most enormous fatberg. As a result, all the kitchen down pipes have been cleaned at a cost of £1800.

The blockages in the waste pipes and the horizontal runs that remove waste water are caused by residents pouring fat and grease down their kitchen sinks. Please do not do this.

The House Committee has suggested some ways to dispose of fat safely – put in an old jam jar or any disposable container with a top, use a disposable coffee cup, stuff in some newspaper and replace the lid. And no coffee grounds either, please.

For Sale



Brass Lanterns and glass shades that were removed when the Emergency Lighting was replaced are sitting in storage under the Centre Block. They are very large but the

plan is to try to sell them on ebay. A picture has been put in the Noticeboard opposite the porters if anyone is interested in buying one.

Decoration

Les and his crew have almost finished the annual programme of touching up the paintwork in the common parts. This has to be done every year as a result of the scratches and marks caused by builders, removal men and other careless users.

Parcels left at the Porters Lodge

Anything left in the porters' lodge is done so at the owner's risk. You may leave something for a friend to collect or ask the dry cleaning to be left there but remember you are doing so at your own risk.

Friends using your garage

If you pay for a garage or space, you can allow others to park there, whether it be friends, family or contractors but you will not then be able to park your own car in the precincts.

Guidelines & Alterations

The Rivermead Court leases were first drafted in 1980 and a number of guidelines and regulations have since been made. The collected guidelines were updated this year and distributed to all flats in July. Please keep it in your flat for ease of reference and pass it on to the new occupant if you sell your flat. If the flat is sub-let, you as leaseholder, remain responsible for compliance with these guidelines and it is important therefore that you bring these regulations and guidelines to the attention of your tenant.

Guidelines to Alterations to Flats

New guidance has also been issued to those planning alterations to their flat. A licence is required for all major and some minor alterations to a flat or modifications to the existing plumbing. The process for obtaining a licence can be complicated as there are a number of steps and documents involved. In order to help the process, the Estates Committee has created a single sheet, *Licence for Alteration Process Checklist* and ask that you consult this in order to see how you should proceed. This is available from the Estate Manager or the Managing Agent and is on the RCL website

The Flood Defences of Rivermead Court

We all appreciate that Rivermead Court fronts onto the River Thames and watch with fascination as the river fills and empties twice a day due to being in the tidal stretch. However, at 6pm on Sunday 10th May 2020 a number of residents who were in the area were horrified to see the river overwhelm our river wall as the photos below show. We had had no warning that this might happen as the weather did not seem extreme, the river was not running very fast and as the amount of rain during late Spring had been exceptionally low.



This is the first time we have had a flood for as long as most of us can remember and we were saved from substantial damage to our basement areas as we still have the original flood defence embankment which was in place before Rivermead Court was built in 1931. We have not spent much money in recent years maintaining this old flood defence embankment as we have not experienced a flood like this before.

We understand this event was caused by:

- the Thames Barrier at Woolwich not being closed
- an unseasonable strong northerly wind
- a very high (and unexpected) tide (original forecast of 7.2m in the tide table).

We immediately contacted the Environmental Agency who are in charge of the Thames Barrier. They apologised profusely about the incident and owned up that they had miscalculated how this tide might affect the Fulham area but they maintained that the high tide level as measured at London Bridge in the morning was not exceptional. What is worrying is that I still don't think they fully understand what happened that day and why Fulham was inundated.

The Environmental Agency inspects our flood defences twice a year and recently Anne Isaacs and I met their inspector for this area. She confirmed that our river wall (see right) is not our main flood defence but is mainly designed to stop residents falling in the river! The responsibility for repairing the wall is that of Rivermead Court and we spent some



money maintaining it some years ago. The inspector who checked it from the river side feels it is in good condition.

She confirmed, however, that our main defence against a flood is the original 1931 flood defence embankment. It is the correct height and is at a consistent level with the surrounding properties, such as Hurlingham Court. However, the sleepers at the top are getting very old and she advised that we budget in our capital expenditure to replace them in the next few years.



On the basis of this you will see expenditure against the Reserve Fund but not immediately. We have also put Anne Isaacs and the Porters Lodge on the Environmental Agency Flood Alert scheme so that they will be contacted by email and phone in the event of a potential flood.

Mike Cave
Chairman, Estates Committee

London Floods

The present embankment on the northern side of the Thames was primarily designed by Sir Joseph Bazalgette, also the designer of Putney and Hammersmith Bridges. Started in 1862 and finished in 1874, it incorporates the main low level interceptor sewer from west London, an underground railway, a wide road and riverside walkway as well as a retaining wall along the north side of the River Thames. However, it only went as far as the Cadogan Pier at Chelsea, close by Battersea Bridge.

Both Fulham and Hammersmith riverside areas were at risk of flooding as the ground was low-lying and they were unprotected by an embankment wall. During the 1870s, high tides caused serious flooding in Fulham Town, an exceptionally high tide inundated Fulham High Street in January 1877.

The last serious flood along this section of the river was in 1928, before Rivermead Court was built. A swollen Thames overflowed between the City and Southwark to the east and Putney and Hammersmith to the west. The river burst its banks in the Hurlingham Club, flooding the grounds of the club to a height of six feet and then running into Broomhouse Lane and west to Ranelagh Gardens. Two people died in Fulham, cousins Dorothy and Irene Watson, both 23 who were sleeping in a basement flat in Hurlingham Court and were trapped.

Following this, the height of the embankments was raised and the river wall was strengthened along substantial parts of the river. Proposals were made for the construction of a Thames flood barrier, but these came to nothing due to concerns that such a barrier would impede shipping access to the London docks.

The North Sea flood of 1953 resulted in one London death and flooding at Silvertown in the east and prompted further calls for a mechanism to protect the capital. Another flood

affected the lower Thames in 1959. In response to the threat of such floods happening again, plans were made in the mid 1960s to build a flood barrier. By then, much of London's shipping had moved to Tilbury further downriver, greatly reducing the navigational difficulties that a barrier would present. The Thames Barrier project finally got under way in 1974, with the barrier officially opening in 1984. The barrier was originally designed to last to the year 2030. Recent analysis apparently suggests that even with sea level rise from anticipated climate change the barrier will be sufficient protection until 2060-70.

The problem at Rivermead Court nowadays, as in many areas in Fulham, is not the river coming over its banks but water coming up through drains that cannot cope (hopefully dealt with by the Tideway Tunnel). Some of you will remember that the basement flooded about 7 or 8 years ago and water entered some of the store rooms. Hence the 'steps' that now exist at the entrance to each of the basement rooms including the boiler room. The boilers themselves and the electrics governing them are also just off the ground, on legs or platforms.

Signs of life during lockdown

We reported in the Spring Newsletter that those of us facing Hurlingham Court were sad that the poplar trees separating the two mansion blocks had been either pollard or removed if diseased. This was the view in March 2020:



We are pleased to report that nature recovers very fast and this is the view in October 2020.

Hopefully Hurlingham Court will soon disappear behind a green screen.

Mike Cave



Rivermead Court flats 91 & 38.

The freehold of Rivermead Court was bought from the Prudential Insurance Company on 25 March 1980. On the same day, most tenants bought 125 year leases from RCL. A few belonged to people who chose to remain as tenants of the company and as these flats have become empty, they have gradually been sold until only two remained. These both became vacant recently and the Board decided to refurbish and let them on shorthold tenancies.

In making the decision, the Board considered many factors – property prices, the tax position and our current and potential future capital expenditure liabilities. It was decided that, as there was no immediate requirement for the money from selling them, we could afford to wait until property prices improved. Furthermore, the refurbishment costs would be recouped within two years and there would be the side benefit of making the flats potentially more attractive to a buyer in a future disposal. There were also tax advantages. Although the pipework project will be largely funded by premiums from the lease extension offer, there will be future major works expenditures necessary over and above the regular cycle of maintenance. For example, both the passenger lifts and the service lifts are well beyond their design life and increasingly liable to break down. The Board views the two flats as an important store of value to help fund these major expenses. Indeed, they will be the company's last remaining marketable freehold assets once the leases are extended.

The flats have been refurbished, quite simply but tastefully and the plumbing updated (see photos below). One of the flats has just been let and the other is now available to rent.



If you want to sublet your flat

To sublet your flat, you need the consent of Rivermead Court Ltd (RCL) in writing under section 19 of your lease. This is provided by the issue of a Licence to Sublet and the process has been taken in-house. If you want to sublet, please contact the estate manager, Anne Isaacs, who will guide you through the process.

To obtain a Licence to Sublet, you need to show a financial/employer reference and a personal reference for your proposed tenants for approval by the Company Secretary. In addition, RCL now checks the tenancy agreement and insists on the inclusion of certain clauses. The Licence is written as a simple contract rather than a deed and the whole process is done by email. A charge of £150 is made for the administration.

We would remind you that until you have the Licence, your tenants may not move in.

Thank you

We write by courtesy of the Newsletter to express our thanks to the Members of the Board for all they do on our behalf to make Rivermead Court such a pleasant place to be. Much of what they achieve goes unrecognised but we hope this goes some way to show our appreciation for their labour and the responsibility they hold.

Their time consuming work on our behalf, unremunerated, in their own time and ably supported by the Manager, Anne Isaacs, concerns a complex administration where the problems, financial and otherwise, are as great as they have ever been. Much of this has been exacerbated by ever new legislation from the Government and the need to deal with the demands of HMRC.

In particular, those who are managing the major pipework operation and running the finances of this establishment deserve our special thanks.

Thank you!

Bobby and Sue Baddeley
David and Penny Buik
Mike and Gilly Dudgeon
Bridget Frost

Andrew Hayes
Jen Tatham
Julian and Jane Thompson
Anthony Walker

Annual General Meeting

A successful AGM was held on Thursday 3rd September 2020 via Webex. All the resolutions were passed:

- The Accounts for 2019 were approved
- Deborah Richards, Michael Stevens and Tim Soane were re-elected to serve another three years as Directors.
- Keith Bedell-Pearce was elected as a Director.
- Wellden Turnbull Limited were reappointed as auditors

The accounts, the reports of the Chairman and the Minutes of the AGM are on the Rivermead Court website. A recording of the whole AGM is also there if you missed it and wish to catch up. Log in details are available for Anne Isaacs if you have forgotten them.

Keith Bedell-Pearce has agreed to take on the chairmanship of the Finance Committee following Carol Ferguson's resignation.



He was asked to provide a few words about himself:

I have over 50 years' management and board experience, including 10 years as an executive director of Prudential plc. More recently I have been the chairman of a number of businesses in the private and public sectors. I am currently an honorary professor at the University of Warwick, where I am a member of Council and until the end of last month, was the University's Treasurer.

We should add that in 2009, he was awarded a CBE for public service in the Queen's Birthday Honours.

Freehold of Land & Buildings

A question asked at the AGM was whether Rivermead Court owns the freehold of all the land and buildings of the Estate and what are the rights of Hurlingham Court residents to enter Rivermead Court. The reply was interesting and worth reproducing here.

RCL acquired the freehold of the Rivermead Estate from the Prudential Assurance in 1980. The Rivermead Estate is all the land, buildings and roadways and garden which all of us would commonly recognise as Rivermead Court with one important proviso relating to the garden. RCL owns the freehold of the semi-circle in front of the Centre Block and the rectangular plot between the South elevation of the East Block and the pathway running through the garden, that is all of the garden held freehold by RCL.

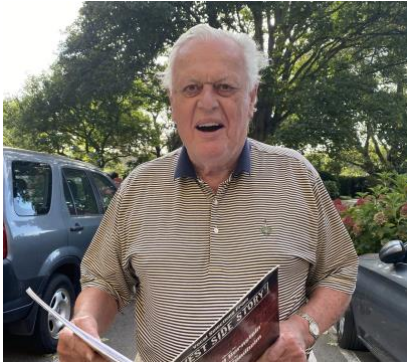
The long strip of garden comprising the pathway, the lawns, the sloping embankment, the river path, the Secret Garden and the return part of the garden between the East elevation of the East Block and the Hurlingham Club are held on a lease from Hurlingham Court as the successor freeholder from the property company (the London and County Freehold and Leasehold Properties Ltd which held the land from the Church Commissioners) which in 1931 leased it to the Prudential on a 966 year lease against an annual ground rent of £238 and reserving the right for the residents of Hurlingham Court *"to have the right of access to and the user and enjoyment of the land coloured green (which is the area described above) on the said plan as a promenade and pleasure ground"*, to use the quaint language of the lease written on vellum and with seals and ribbons like Magna Carta. 89 years later the lease has another 877 years to run until 2897 which is the ultimate year to which the Rivermead Court flat leases will be extended.

The Board considers that Hurlingham Court users are subject to the same rules as Rivermead Court residents, which means among other things "no dogs". When Hurlingham Court residents have been seen exercising their dogs in the garden, the Board has remonstrated and complained to the HC Board. It appears that some residents of New Hurlingham Court which we believe aren't entitled to this right of access have somehow procured keys. The CCTV cameras are being adjusted to be able to view the gate and there's an alarm buzzer running from the gate, if not closed, to the Porters' Lodge.

The Board has considered acquiring the freehold and although the purchase cost itself might be modest, the legal costs would probably be very high to buy out a right which so far has not proved burdensome on Rivermead residents.

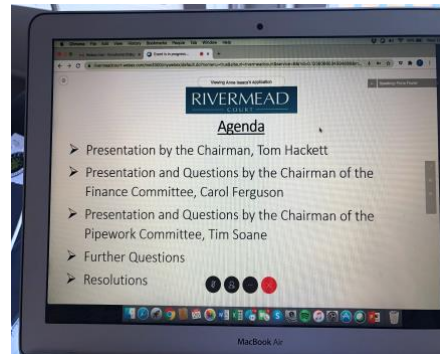
Some Memories of Lockdown

The London Air Ambulance using the Hurlingham cricket pitch



Clapping for the NHS and being serenaded by John Chiene

Meetings on Zoom, Webex, Teams et al



Contact details

If you have a problem and need to contact someone, please first contact the Porters' Lodge on 020 7736 3993. The Estate Manager, Anne Isaacs, can be contacted on tel 07852 518 345 or email info@rivermeadcourt.co.uk. If you wish to contact a board member, please leave a note at the Porters' Lodge.

Board of Directors

Thomas Hackett (Chairman)
Keith Bedell-Pearce (Legal)
Mike Cave (Estates Committee)
Carol Ferguson (Finance Committee)
Fiona Fowler (Company Secretary; Newsletter)
Peter Green (Estates Committee; Pipework Committee)
Deborah Richards (House Committee; Health and Safety)
Tim Soane (Pipework Committee)
Michael Stevens (Pipework Committee)

Staff Complement

Estate Manager – Anne Isaacs
Deputy House Managers – Berhane Dejenie Terry Fowler
Porters – Keith Moody, Nicholas Odei, Rony Pereira, Abel Abebe, Dylan Fowler, Ferenc Bartha, Georgi Lazarov
Cleaners – Jaime Villapa, Malinda Fowler, Roy Moody, Robert Baxter

Contract Gardener – James Sheen Ltd