

RIVERMEAD COURT

NEWSLETTER



AUTUMN 2024



Contributions to the Newsletter

I always welcome contributions for the Newsletter, both written and pictorial, and particularly appreciate photographs for the front cover.

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

Useful contacts

The Estate Manager, Anne Isaacs: email info@rivermeadcourt.co.uk; mobile 07852 518 345. Anne's assistant, Sylwia Raji, is in Rivermead Court Wednesday to Friday: email s.raj@rivermeadcourt.co.uk.

Porters' Lodge: email porters@rivermeadcourt.co.uk; telephone 020 7736 3993; mobile 07384 641 606.

JCF Property Management - Marcus Dixon: mobile 07767 165 150; email marcus.dixon@jcfpropertymanagement.com. If there is no reply, the main office number is 020 8788 9700 and the JCF reception team will be able to assist.

Website: <https://rivermeadcourt.com/>

From the Chairman

We have enjoyed access to ultrafast broadband at Rivermead Court since we persuaded Community Fibre to install fibre optic broadband here in 2018. Now Openreach is installing an alternative full fibre infrastructure so there will soon be a choice of suppliers. In a related development, the switch-off of the fixed wire analogue network has been postponed. It was to have been next year but is now planned for January 2027. Nevertheless, might I suggest it is not too soon to be thinking about your telecoms needs. Some, like me, will already have ended their POTS (Plain Old Telephone Service). I have Community Fibre for the needs of the flat (TV, internet, email, etc) and a smartphone each for calls (and all the other things as well of course).

The General Election on 4 July resulted in more than a change of government; our local Member of Parliament also changed. By a margin of 152 votes, Greg Hands (Conservative) lost to Ben Coleman (Labour). Ben can be contacted at: Ben Coleman MP, House of Commons, London, SW1A 0AA or you can email him at ben.coleman.mp@parliament.uk. Some residents have already contacted him and he responded very efficiently, within 24 hours.



My thanks again to all the contributors to this newsletter and especially to Fiona Fowler for editing it. I know it is avidly read by many of you, so please keep up the good work. And my thanks to all those who make suggestions for improvements to the running of our community at Rivermead Court. In the words of one of my favourite podcasts - we listen to everyone. We may not be able to adopt every suggestion, but you can be assured they are all considered carefully.

Tim Soane

Rivermead Court Christmas Carols

The House Committee invite you to
Christmas Carols around the Christmas Tree
Monday 2nd December 2024
at 6.30pm



Conducted by Alexander Tatham, organist Carol Ferguson
Mulled Wine, Soft Drinks, Sausages and Mince Pies will be served

There will be a collection for the Royal Trinity Hospice

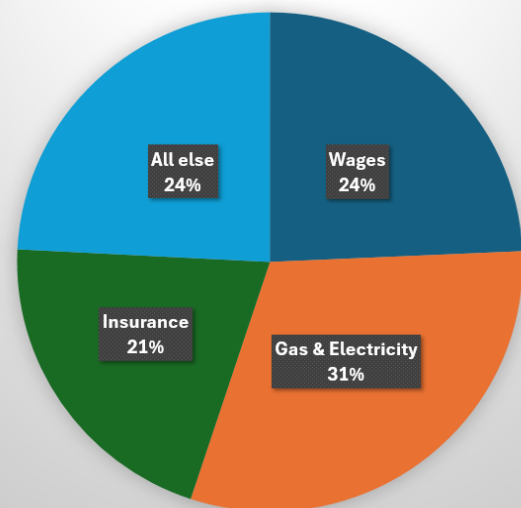
Finance Committee

The Board has commissioned a review of the whole program of major works required to maintain the Rivermead estate. Final conclusions have not yet been finalised, but it does look as if we will not need to alter the historic 5% annual uplift of the reserve fund contribution for the coming year.

The Finance Committee is very aware that we do not want to find ourselves in a position where we have to make a very substantial demand in a future year, so is keeping a close eye on future costs. It is important that we maintain reserves in a position where, albeit with fluctuations year to year, they are able to absorb any large expenses as they arise.

Nick Green, the chairman of the Finance Committee, showed this diagram (right) at the AGM as part of the presentation on the accounts. It shows the major service charge expenses and does relate to 2023 but the proportions of the main costs will not have changed much this year. It shows very clearly and simply the major costs of wages, insurance and energy.

Top 3 Contributions to Service Charge Costs



Managing Agents - JCF

JCF took over from Faraday as Rivermead Court's managing agent at the beginning of the year. The company is based in Putney and covers central and south west London. They manage a variety of properties from single flats and houses to commercial properties, through to large blocks that contain over 2000 units. The company was co-founded by David Graves BSc FRICS in the mid 1980s. He is now managing director and Stewart White, also a chartered surveyor, is chairman. If you are interested in property matters, you may like to look at the JCF website where they have various blogs on topics such as electric vehicle charging and front doors under the fire regulations. <https://jcfpropertymanagement.com/>

Rivermead Court's direct link with the company is Marcus Dixon and you may see him around the estate. He joined JCF's property management team this year and has taken over responsibility for Rivermead Court from Tania Armstrong. He has had 19 years of varied property management experience. In his spare time, Marcus enjoys scrambling up mountains, travel, reading, cooking and family time.



Marcus' email is marcus.dixon@jcfpropertymanagement.com and his mobile is: 07767 165 150. If there is no reply, the main office number is 020 8788 9700 and the JCF reception team will be able to assist.

Security

The work to improve our security infrastructure is almost complete.

Vehicle Access

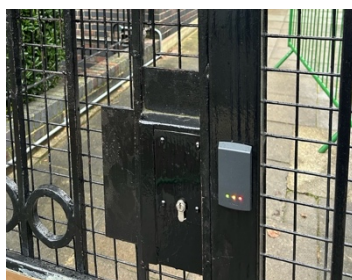
The vehicle entrance has been replaced with a new skirted double-barrier. Coupled to it is a radio identifier that will recognise a vehicle with an appropriate tag in its windscreen and open the barrier.

- Each car, motorcycle or mobility scooter will be issued a tag. This will be unique to the vehicle and is not transferable. There are still some to collect. Please speak to the porters if you have not collected yours.
- If you change your vehicle, you will need a new tag and there will be a £10 charge.
- Cars of visitors and deliveries will be allowed in by the porters as now. The visitor just needs to say whom they are visiting. If the porters are not in the lodge, a video intercom near the barrier will link to the porters' mobiles and they will be able to allow entry remotely.
- The gate for the west garages and the exit barrier will remain as now.

Pedestrian gates

The **pedestrian gates** at the vehicle entry barrier and at the vehicle exit barrier have electronic access control. The main entry gate will have a video intercom for visitors and, once most residents have their electronic fobs, will always be locked.

- All residents are being issued with an electronic entry fob unique to them (about the size of a 50p piece, with key ring). The fobs will remain the property of Rivermead Court Ltd and must be returned on leaving Rivermead Court. Lost fobs will be replaced at a cost of £5 each.
- Touching the fob to the intercom (or to the simple reader on the exit gate) will release the lock. We are investigating fitting powered gate openers, but this is proving complex, mainly for health and safety reasons, and is not certain.
- On leaving, a push-plate on the adjacent wall will unlock the gates (rather like the present red button does on the gate by the exit barrier).
- Visitors and anyone coming to the main gate without their fob can use the intercom to ask the porters to release the gate.
- Ordinary locks will remain on the gates so that our present keys can also be used but the mechanism performs better if we all use the fob.
- The gate by the Hurlingham Club will remain as it is now, to be opened with a key.
- The gate by the garages will continue to respond to its present fob.



CCTV

The previous camera setup was unreliable, poorly positioned, and could not read vehicle numbers. It has been replaced with smaller, digital cameras positioned to give better cover of the exits and entrances. Electronic privacy screening ensures cameras cannot see into flats. The porters will be trained in its correct operation, but already it has provided excellent imagery of a suspected conman who entered the complex.

Porter Protection

Besides making the lodge a more efficient area to work with the new equipment, new systems are being added to ensure porter safety, including attack and 'man down' alarms. The lodge door has been changed to a 'stable' door with secure access control. Our porters will remain safe when dealing with fractious visitors (it does happen!) through the open upper half of the door.

Fraudsters and scammers can be very convincing

If you are not expecting an email or a call or a letter, view it suspiciously. The danger signs are: if you are contacted out of the blue; if you are asked to provide personal or financial information; if you are asked to act quickly; or if you are required to send money upfront for some reason.

Some scams may take the form of an incoming text or email appearing to have been sent from a legitimate source, such as your bank. The sender may claim that your account has been compromised. They may ask you to click on a link to confirm your details. Alternatively, they will claim a certain person from the bank will contact you to change your account details. Such a message is a scam.

Do not respond to it or click any links provided. Your bank (or any other official source) will **never** ask you to supply personal information via email or call and ask you to confirm your bank account details. If you suspect someone is not who they claim to be, hang up and contact the organisation directly. Don't use the numbers or address in the message – use one you have used before or comes from their official website.

Legal matters

The Board decided in the new year that it was time to change the Rivermead Court solicitor and William Sturges has been appointed to replace Russell Cooke. The mandate is not exclusive and the Board reserves the right to seek specialist advice elsewhere if needs be.

William Sturges demonstrated an in-depth knowledge of the legal issues arising in residential mansion blocks, including water escapes, dealing with compliance with fire regulations and employment issues. Indicative fee rates per hour were largely the same for the two firms shortlisted, as were charges for Licences to Assign and the tenancy agreements for the Rivermead Court owned flats. Licences to Sublet will continue to be dealt with inhouse.

Estates Committee

The committee looks at minimising Rivermead Court's carbon footprint. This includes topics such as installing cabling for charging electric vehicles, insulating the attic spaces, and installing solar panels on the roofs. These are all options under consideration but we need to decide how much we value the modernising of the block and whether we are prepared to evaluate them over a longer time scale. All these projects may fail on narrow financial criteria but they represent improvements to the estate which should have long term value.

The answer is not straightforward, and we would like to hear your views. Even more, we would like anyone with knowledge or expertise in these areas, to come and join us. Do get in touch with the committee chairman, Michael Kightley (michael.j.kightley@gmail.com) or the Rivermead chairman, Tim Soane, if you can help.

BT Openreach

Any recent building noise you may have heard was probably BT Openreach running their fibre cables. We already have Community Fibre in the building and the objective is to give you, as the customer, a choice of supplier when it comes to the internet. Openreach will terminate their cables at each back door, as Community Fibre have done.

Resident Engagement Strategy

Following Grenfell, the *Fire Safety Act 2023* requires all large blocks of flats to have a Resident Engagement Strategy. While Rivermead is fortunate in having a relatively high degree of resident engagement and a relatively low fire risk, Rivermead Court must nevertheless document its strategy. It will be distributed shortly for consultation to all residents and owners. It will be kept under review and updated as necessary.

Redecoration

The redecoration of the central block facades and the south facing facades of east and west blocks and is due to take place in Spring 2025.

Do you know where your stopcock is?



In Rivermead Court, most flats still have multiple stopcocks.



If there was a leak, a burst pipe or a broken connection would everyone in the flat be able to turn off the relevant water source?

One resident has had the excellent idea of sticking a list of the whereabouts of all the flat's stopcocks to their back door.

House Committee

Christmas tree

The Christmas tree will be erected early this year, on the 2 December, so we can meet in front of it to sing carols. We are very grateful to Vanessa Lowndes for donating the tree. She has given Rivermead Court a Christmas tree every year since she moved in – and her kind parents did so before her. Thank you, Vanessa, we do appreciate it!

Wayfinding signage

Good progress has been made completing all the new rules required under the *Fire Safety Regulations*. Only the new wayfinding signage still has to be put in place. You may be a little taken aback when you see the signs. They have been designed exactly as required by the law and we have no choice as to their size or their message. We have tried our best to make them fit with the décor by framing them in a dark wood but at first viewing you may find them large and obtrusive.



Rubbish collection

We are fortunate to have our rubbish, both black bags and recycling, collected 6 days a week from our back door but this does depend on residents disposing of their rubbish responsibly. The porters have to pick up the bags and load them on to the trolley before wheeling them to the rear of the garages. Do please ensure that:

1. All bags are tied at the top and not left open.
2. All bags including recycling are not overloaded.

Black bags are available free at the Porters' Lodge. These bags are strong and do not leak and specially made for Rivermead Court. However, many residents find they do not fit the bins in their new kitchen units and they want ties so the House Committee is looking at changing them. The see through recycling bags are also available free from the Porters' Lodge or residents can place recycling straight into the green bins at the rear of the centre block.

To rent

There are 5 garages, 1 paid parking and one storeroom available to rent. If you want to give up – or rent – a garage or storeroom, please speak to Anne Isaacs. She makes the arrangements and will then pass your details to JCF who will collect the rent.

Contractor parking

Please would you ensure that any contractor you may employ is aware of the parking rules. They may only unload and load within the estate perimeter, but they may not park within the grounds. Once they have unloaded, they need to move their van and park in Ranelagh Gardens. There are usually plenty of parking bays there.

Friends staying

If you are away and have friends or relations staying in your flat, it would be helpful if you let the porters know. For safety reasons it is a good idea in case of an emergency.



**Another
very
enjoyable
Summer
party**



Building Insurance

Insurance is an ongoing concern and I make no apology for coming back to the subject in this Newsletter. Keith Bedell-Pearce gave a presentation on the subject at the AGM. Following his speech various matters were raised and two – the potential liability of leaseholders for the £25,000 excess in the case of leaks and the coverage of public liability insurance - are referred to below.

First, however, it is worth reiterating the general position.

The Lease

The lease states the cost of building insurance is to be covered by Rivermead Court Ltd (RCL) and they are to insure the building with an 'office of repute'. The definition of 'buildings' makes it clear that this is only to the extent that they are the landlord's responsibility. Clause 1(D) provides that the internal plumbing (which includes appliances etc) exclusively servicing the flat is part of the flat's demised premises. Clause 2(5)(b) makes it clear that it is the leaseholder's responsibility to keep the internal plumbing in good order and repair.

The insurance solicitors, Edwin Coe LLP, were consulted about the interpretation of the lease and concluded: "Usually, a freeholder's building insurance policy will cover all parts of the building that fall within the freeholder's demise, which does not include the flats demised to the leaseholders. For example, it will cover the common parts, structure and roof of the building. But it would not cover the internal parts of a leaseholder's flat or any other part of the property demised to the leaseholder. From my review, the insurance policy covers RCL's demise and does not cover anything that forms part of the leaseholder's demise, which is standard practice."

Rivermead Court currently uses Ecclesiastical Insurance. Premiums for flats have increased very significantly over the past three years and reinstatement values also reflect building costs inflation. In addition, there is the perceived increase in risk following the Grenfell Tower tragedy. There is now a very limited market for insuring high value blocks of flats.

The Excess

Rivermead Court had a good history with only 19 claims in 8 years up to 2017 with a total yearly average of £3,300. However, in 2017 there were 3 claims of £50k each. Then in 2021 there was one large claim for over £250,000. Unsurprisingly this affected the premium and the claims excess increased from £5k to £25k which is where it is now. We looked to place the building insurance with other companies, but Ecclesiastical was the only one willing to keep RCL on full cover. RCL has a new broker, Insurety, who is trying to secure a lower excess for 2025 at renewal.

The Leaks

Why are there so many leaks? There is no single cause but some of the reasons are: plastic pipes with re-circulating hot water; bad workmanship; shower pumps; poor appliance connections; defective sealant in showers and bathrooms. Prevention is vital and is why RCL will make it mandatory to change any plastic pipework because of the high risk of it leaking.

The Liability

The lease is clear. It is the leaking flat owner's liability if there is a water escape from their flat. Pre 2020 there was some inconsistency in the treatment of smaller value claims and some were paid from the service charge. This is not fair and is no longer the practice. In 2020 the Board decided in line with the terms of the lease that 3rd party damage claims were a matter to be settled between the affected parties (flat to flat). This was notified to leaseholders in the 2020 Guidelines and in the Newsletter. The Newsletter also included a piece on the advisability of having public liability cover in leaseholders' home contents insurance cover.

The Present Position

Although the terms of Ecclesiastical's Buildings Insurance policy cover only parts of the building that fall within the freeholder's demise, they recently said, as a concession, that they would cover third party damage for water escapes from the internal plumbing after deducting the excess. For example, if the total claim were to be £40,000 and there is an excess of £25,000, Ecclesiastical pay £15,000 of the claim.

This still leaves the leaseholder potentially liable for the excess of £25k. The Finance Committee is looking at a possible group 'self-insurance' cover to deal with the problem and there was certainly some interest in this idea expressed at the AGM but at this stage, it is only a work in progress.

The flat owner responsible for the leak should look to claim against their public liability cover although, until recently, no flat owner has recorded making a successful claim under their public liability cover for third party damage caused by a water escape from their flat. However, a Rivermead leaseholder who had their public liability claim declined made a complaint to the Financial Ombudsman and after their mediation, the insurer reconsidered the merits of the claim and paid the third party damage costs in full.

It helped that when taking out the Home Contents policy, the flat owner had required written confirmation from the broker/insurer that the insurer's public liability cover would pay-out for third-party water escape damage from the flat's interior plumbing whatever the cause. It also helped that the flat owners asked for a transcript of the telephone conversation. Such calls have to be recorded and the transcript kept for at least 12 months.

There are a number of lessons to be learned from this successful outcome and these have been set out in a note that is available from the Estate Manager to any resident who is interested. It should, however, be clear: the note is provided by way of information and not advice. The settlement of cases where third party flats are damaged by a water escape from the internal plumbing of another flat is a private matter to be settled by the parties between themselves. Neither Rivermead Court Limited nor its directors can advise about making a specific public liability claim and the paper by no means covers the full range of circumstances of damage caused by water escapes.

The Pipework Project – an update

The pipework project was completed on schedule and paid for by the lease extensions done previously. The total cost was £4.1m, the net income from the lease extensions was £4.5m so there was a surplus of circa £400k, some of which will be used in future years. The main contract was for £2.7m and included £30k for variations. Rivermead Court are buying the HIUs and have also paid consulting engineers and quantity surveyors who kept a tight handle on the projects and funds. All but two Leaseholders extended their leases and this provided the funds to carry out the works.

Leaseholders now have 9.5 years to connect. We currently have 59 flats connected to HIUs, 11 flats with HIUs but for various reasons connected to the old system, 6 flats future proofed but not wanting to connect yet, 7 HIUs have been installed in readiness for flats commencing internal works. Hopefully we are on track to get all completed by 2034.

If you would like to connect, it does need to be planned but is not technically difficult to do. John Wells is the Rivermead consultant (john.wells@jrmassociates.co.uk) and he can guide you. The best time to do the work is when you are looking to install a new kitchen or bathroom as it will normally mean lifting floors.

Payment Calculation

The calculation of the bills for flats with meters already fitted was explained in the previous Newsletter. For those on the existing system, the heat charge will still be charged per lease percentage of the total cost as now, but those on the new system will be charged a fixed charge and then some variable costs. The calculation for each flat is complicated. The variable heating charge will be adjusted retrospectively and will only commence when you have had a full half year metered. So, if you connected in March 2024, you would have been charged as usual in July 2024 but the next bill, in January 2025, will be based on real data. So far those metered have quite a wide variation of charges, some paying more and others less.

The Future

At the AGM the Board was asked why, if we are going to have to stop using gas, we were investing in the HIUs. This is to misunderstand the system. The central boilers (which are not being replaced) are fed by gas and at some point in the future it is likely that we will have to change from gas. The HIUs, however, are connected to the boiler by water. So they will not change. It will only be the energy source of the boilers under the Centre Block that has to be changed. This was a major factor in the decision to keep the localised/central system that we have now.

It is too early to know what will replace gas. Directors are aware that in the future there may be district heating network locally in the borough and we could then use that system. An alternative may be to take heat out of the Thames, but that is a long way off for now or it could be something like hydrogen.

Leases

Of the leases being registered with the Land Registry by Bishop & Sewell, only two flats are still outstanding. Leases of another five flats registered by other firms (probably residents' own solicitor) are still to be completed. A few leases are still held by Bishop & Sewell awaiting confirmation of the leaseholder's correspondence address. Everyone else should have received their new lease. Please remember that only the hard copy of the lease (signed by the landlord) is sent to the leaseholder, the leaseholder counterpart goes to the landlord.

The Annual General Meeting

The 2024 AGM was held at the Hurlingham Club on Tuesday 4th June 2024. About 90 people attended representing 60 flats and the meeting was followed by drinks. All the resolutions were passed:

- The accounts for 2023 were approved;
- Fiona Fowler, Keith Bedell-Pearce and Peter Green were re-elected to serve another three years as directors;
- Wellden Turnbull Limited was reappointed as auditor.

The minutes, the accounts, the presentations on the accounts, insurance and the pipework can be read on the Rivermead Court website.

The 2025 Annual General Meeting will be later than usual as Hurlingham is undertaking some major work and the room is not available. It will take place at 6.30 pm on **Monday 1 September 2025 at the Hurlingham Club.**

Local News

Uber drivers. The Council have signed an agreement with Uber on a technical solution that allows its drivers to go through the South Fulham cameras without penalty to pick up and drop off residents.

Putney Bridge Road Works. The current road works on the south side of Putney Bridge are scheduled to end on 20 December. The project involves installing upgraded traffic lights at the junction of Putney High Street, Putney Bridge and Lower Richmond Road; removing some pedestrian islands.

414 bus. TfL launched a public consultation last month over its proposals to cancel bus route 414 and many residents responded to TfL. For most of its journey it duplicates bus route 14 but the 414 was invaluable to those in Rivermead Court who found it difficult to walk to the bridge and then up the steps or who used it to travel to Fulham Broadway station to avoid the stairs at Putney Bridge. There are a number of services going south over the bridge from the bus terminal at the station but the 414 was the only one going west. One suggestion is that bus 14 could make a detour into the station. This would meet most of the concerns of local residents.

Hammersmith Bridge.

Progress has stalled with the government yet to approve a business case submitted by the local authority last year. There are hopes that the new Labour government might seek to accelerate progress on reopening the bridge. The new Minister for Local Transport has at least agreed to reconvene the Hammersmith Bridge Taskforce.

Recycling suggestions:

TRAID collects and sorts **second-hand clothes** for resale in their London charity shops. They accept clothes, shoes, jewellery & household linens such as curtains. They will collect. 119 King Street, W6 9JG, tel 020 8748 5946, [website here](#).

LBHF has arranged for TRAIID also to collect **small household appliances** like irons, phones, audio-visual entertainment, tools, sewing machines, hairdryers etc.

Use the **Library of Things**, Livat, King St, London W6 9HW, to rent equipment for a few pounds a day rather than buying it.

The **Repair Café** is at St Mary's Church, Putney Bridge on the second Saturday of every month, 10 to 12 noon. They will repair clothing, electrical and electronic appliances and they sharpen blunt kitchen knives. For full details, see [here](#).

Contact details

If you have a problem and need to contact someone, please first contact the Porters' Lodge on 020 7736 3993 or 07384641606. The Estate Manager, Anne Isaacs, can be contacted on 07852 518 345 or email info@rivermeadcourt.co.uk. If it relates to billing or alterations, contact Marcus Dixon at JCF on 0208 785 1926; 07767 165 150 or email marcus.dixon@jcfpropertymanagement.com.

If you wish to contact a Board member, please leave a note at the Porters' Lodge.

Board of Directors

Tim Soane (Chairman)

Patricia Babbie (Company Secretary)

Keith Bedell-Pearce (Legal)

Fiona Fowler (Newsletter)

Nicholas Green (Finance)

Peter Green (Finance)

Michael Kightley (Estates)

Deborah Richards (House; Health and Safety)

Michael Stevens (Pipework)

Staff Complement

Estate Manager Anne Isaacs

Deputy House Managers Berhane Dejenie, Terry Fowler

Porters Keith Moody, Rony Pereira, Abel Abebe, Dylan Fowler, Ferenc Bartha, Faraz Rana

Housekeepers Malinda Fowler, Cathleen Gerald

General Assistants Roy Moody, Jaime Villapa

Contract gardener – James Sheen Ltd