

MAUNSEL (FOURTH CO OWNERSHIP) HOUSING SOCIETY LTD

Minutes of the Committee meeting on Monday 22nd June 2026 at 7.30pm @ 31 Wesley Square

Present: Bob Larkins (BL), Dom Van Roey (DVR), Hilary Arnold (HA), Murray John (MJ), Philippa Collie-Cousins (PCC)

Guests: Marie Travers (MT), Olivia Cox - Minute Taker (by recording), Gillie Evans

		ACTION
1	Apologies: Basia Kapp, Bella Murray, Rich Fisher, Jen Jeffrey, GeorgeTormod Little, Cerys Matthews, Denise Heyward	
2	Minutes of the last meeting - BL has feedback, he will email MT	BL, MT
3	Update reserve bank account	
4	Boundary wall update	MT
5	AOB (i) Update Bartle Road sub committee (ii) Insurance cover - trace and access (iii) Drainage - non-return valve quotation (iv) Common parts carpets (clean) / internal decoration (v) Proposed date for the summer party	MT, DVR

3. Update reserve bank account - HA explained that she has been investigating a reserve bank account that would provide a better interest rate than WS currently has. HA told the committee that unfortunately no bank will give WS an instant access account, or even an account with 35 days notice. There are a few reasons for this, but it is largely because WS is not a company registered with Company's House, which excludes the major banks.

There are a few specialised banks which HA approached - Cambridge offered 1.1%, Redwood were offering 3.55% but subsequently declined. HA spoke to a financial advisor who specialises in not-for-profit housing associations. He explained that it is considered an enormous risk since there are 49 shareholders, any of which could become a signatory. HA mentioned the previous attempted fraud issue with Metro Bank.

BL suggested seeking out an alternative financial advisor.

HA explained that WS still has a reserve account with Barclays. The Metro Bank account was previously closed down.

4. Boundary wall update - MT told the committee that she got an update from Steven Way, and updated Michael Lynas with the questions he'd had with Stephen's answers. MT circulated this to all co-owners, for transparency. Stephen wants to inspect the rear gardens from 1-24 from around 1pm on Monday afternoon. MT to facilitate this as far as possible. MT has not had response from Michael. Steven has confirmed that he has spoken to RBK&C.

The quantity surveyor had previously inspected all gardens bar one (Michael Lynas) property.

MJ suggested he talk to Michael to help him understand that this is just the early stage.

MT explained that Steven will be liaising with the quantity surveyor at various stages, and during the project he will make visits to WS.

MJ explained that this is about the lean. Numbers 4 and 5 are the worst impacted. PCC raised that the properties had the lean pretty soon after being built. She isn't convinced that this has got worse. MJ referenced the different paint marks where people have replaced doors as evidence that the lean is infact getting worse. Also the gate mechanisms not closing properly due to the movement. MT confirmed the MJ raised the issue and a structural surveyor was appointed to inspect and report.

Once the surveyor has visited, he will be finalising the specification before going out tender and liaising with the quantity surveyors who did the initial measurements.

MJ explained that there was a concern that if there was a party wall between residents and Maunsel, there is the issue of the costs - these need to be either shared, covered by Maunsel, or shared with RBK&C.

MT noted there has to be a 1.5m clearway of the pavement on the other side. There is also the issue of hoarding for protection of people walking that way, as well as potentially the suspension of the parking bays.

PCC suggested offering people a zoom to talk about the issues. MT feels this may be a bit premature at this stage and this would make sense when the specification is finalised and tenders received.

PCC raised that RBK & C are being approached in respect of the wall failing. MT confirmed this is in the specification for the surveyor.

5. AOB

(i) Update Bartle Road sub committee - Not discussed

(ii) Insurance cover - trace and access - HA read the committee a letter from BK, who has had to spend a large amount of money on a leak from an un-clad pipe in her living room. Zurich responded that they couldn't pay out for the claim, as there was no visible damage. The leak was underneath a concrete floor beneath her extension, between two radiators.

BK's accumulated costs are for trace and access. This is covered under the policy, but for this to be covered for this claim there has to be visible evidence of a leak. As there was no decorative damage or visible water damage, the loss adjuster acting for Zurich refused to settle.

HA explained that BK knew there was a leak because her boiler kept dropping in pressure. BK feels that WS should query with Zurich whether there is any way to get around this. BK has already submitted a complaint.

MT explained that unfortunately all the major insurers have this clause.

There is a concern that many other properties may start to experience this problem. DVR asked whether it is necessary to wait for big problems to emerge in order to be covered by insurance.

BK is suggesting WS look for an alternative insurance company, but MT told the committee that all insurance companies have this visible damage clause. MT further explained that there are multiple different parties involved - broker, insurer, loss adjuster.

PCC suggested this is a good lesson to pass on to everyone that is essential to shop around a bit. HA suggested writing a letter to all co-owners.

(iii) Drainage - non-return valve quotation - MT told the committee that SC raised what the potential costs

would be for a non-return valve.

MT explained that Drain Patrol quoted and said that after an assessment of the underground communal drainage system was carried out during the annual clean, they confirm that waste from all 50 properties discharges to the authority sewer via the intercept chamber located in the rear garden of no. 34. To prevent future flooding in torrential rainfall, they advise the installation of a Forge or Eureka non-return, anti-flood valve. This is due to the size of the drain and the number of households connected. MT explained that this is why the cost is higher. These are heavy duty, flow-operated valves designed to prevent sewage and waste water from backing up into properties during surcharge sewer conditions. Depending on the pipe size and valve selected, they advise allowing a budget of between £10,000 - £12,000 plus VAT to complete the major works. The price includes all labour costs, materials, specialist removal, vernacular charges and purchase of the valve itself.

MT explained that SC suggested getting non-return valves only on maisonettes. Drain Patrol came back saying it's likely that more than 22 would be required. These would have to be checked, maintained and serviced regularly. They suggest that the cost for multiple smaller valves would therefore exceed the cost of one main valve.

HA told the committee that when the drain company came to do the drains, they couldn't get into no. 34 as the owners were away. They will need to return when Dave is back, and at that point will be able to explain to Dave what is going on.

MT told the committee that RBK&C fitted a non-return valve on the public sewer on Kingsdown Close / Lancaster Road two years ago.

MJ flagged that any shared drain is a public sewer, which makes it the water board's responsibility.

PCC recalled that this was previously looked into, and it seemed that as soon as it leaves the main sewer and enters someone's property, it becomes a private drain. MJ doesn't believe this is accurate.

(iv) Common parts carpets (clean) / internal decoration - MT confirmed that the last carpet deep clean was August 2025. A couple of co-owners have approached MT to ask when the next one is. MT suggested arranging this for July. DVR believes this should be actioned more frequently. MT suggested the alternative might be still having a spring clean also annually, as well as a regular deep carpet clean annually. This would mean a clean of some description would happen every six months. MT to get a quotation for this.

Carlos and Denise approached MT to ask when the last decoration was carried out. MT confirmed that this was October 2018. Last time, this cost £10,500. Quotes were gathered but a consultation was not necessary. This time it will be potentially a lot more, which may require a consultation. MT explained that the committee decides when to do internal or external re-decs, but that it is usually around every seven years.

MJ suggested alternating these with the big maintenance jobs.

HA suggested costing it and then bringing it back for proper discussion by the committee. DVR would like to source a quote.

BL noted that the carpet in 40-41 is coming unfixed from the bottom tread. MT to get that fixed.

(v) Proposed date for the summer party - It was explained that this is usually the first or second Saturday after schools go back from summer holidays. This would be the 5th or 12th September. The bank holiday is the 31st this year.

MT to email the whole of the committee to ascertain availability. Agreed that this will be on 5th or 6th September.

Hilary was thanked for her kind hospitality.