

Subject: Fairbourne Property Values, Insurance & Planning Task Group Meeting

Present: Cefin Edwards (GC)
 Huw Davies (GC)
 Nia Davies (GC)
 Lisa Marshall (GC)
 Richard Weston (NRW)
 Peter Cole (FFC)
 Julian Kirkham (ACC)

Author:

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Location: Gwynedd Council Offices, Dolgellau

Copy: Fairbourne Project Board

Comments, issues raised and actions	By who	Date
Cefin Edwards (CE) welcomed all to the inaugural Task Group meeting and all individuals introduced themselves, outlining their links and/ or expectations of the Project.		
<p>Peter Cole (PC) identified a series of issues that need to be tackled:</p> <ul style="list-style-type: none"> • Clarity about how the SMP informs land use planning; • The need for evidence in relation to property values, especially since Estate Agents continue to state that properties have no saleable value despite a letter from Gwynedd Council; • Buy and lease back scheme – is this a viable option? • Land charge searches – no reference to the SMP <p>It was agreed that the letter to the Estate Agents referred to above be circulated to the Sub Group.</p> <p>PC understood that contracts for works such as extensions, conservatories were being cancelled as householders no longer wanted to invest in improving their properties.</p> <p>PC suggested that some residents had moved to Fairbourne to retire – the property would be their ‘forever’ home. More and more properties could, therefore, become vacant and perceptions about the village could mean that they remain vacant and deteriorate.</p> <p>PC also enquired when the Council would be in a position to respond to the set of 41 questions asked by FFC. CE</p>	LM	asap
	CE	asap

<p>indicated that responses from individual services had been obtained and were being collated.</p>		
<p>JK referred to a planning application for 4 new houses in Fairbourne. It could be taken as an indication that some developers continue to consider that development in Fairbourne is a viable option. Nonetheless, questioned to how this would align with the SMP.</p> <p>(RW) noted that NRW had been consulted by the Planning Service about the planning application as a statutory consultee. Having examined the evidence submitted by the applicant to support the planning application, NRW consider that the proposal doesn't conform to national planning policy and guidance that are set out in Planning Policy Wales and TAN 15, respectively. The response will be considered by the decision maker before making a decision. Welsh Government has the power to 'call in' planning applications.</p>		
<p>RW outlined the NRW's role in responding to consultations about planning applications; providing information about flood risk to, e.g. prospective developers, insurance companies.</p>		
<p>Election of Chairperson</p> <p>CE stated that it would prudent and good practice to elect a chairperson for the group. RW was put forward as being a suitable candidate and this was accepted by RW.</p> <p>CE confirmed that Gwynedd Council would provide the administrative support, e.g. provide minutes, arrange venue.</p>		
<p>Insurance</p> <p>Concerns had been expressed about the lack of availability of household insurances. RW explained that insurance companies classify areas according to the level of risk, based on information provided by NRW. There may have been problems in getting an insurance to cover flood risk in areas of 'significant risk'. Discussions with the ABI has resulted in a statement whereby insurance companies 'sign up' to continuing to provide insurance to existing customers in areas of significant risk. Nonetheless, based on the current situation Fairbourne isn't in an area of significant risk. Therefore, obtaining</p>		

<p>insurance shouldn't be an issue. The Group agreed to keep the matter on the agenda in case circumstances change.</p>		
<p>Property values</p> <p>Lisa Marshall (LM) stated that the letter sent to Estate Agents was being reviewed with a view of re-issuing it to try to avoid future misinterpretation of the facts.</p> <p>PC provided some headline figures to demonstrate the need to explore the 'buy and lease back' option. Not only could it provide an opportunity for households to stay in their own properties if they wanted to without affecting their 'purse', properties could provide an alternative source of social rented accommodation should existing owners decide to relocate. The headline figures didn't allow for maintenance costs, etc.</p> <p>The Group agreed that it is important to gather relevant data relating to property values. It was essential if a 'buy and lease back' option is pursued. It was suggested that data about rateable value, sold property prices, rentable value was required in order to start putting a paper together to present initially to the Project Group, commissioning additional work and/ or before pursuing with other stakeholders. The Council's Property Service, Council Tax Unit and the Council's Research and Information Unit could hold or have access to the relevant information.</p> <p>The Group also agreed that it would be useful to identify whether there are existing examples of 'buy and lease back' projects, and if there were any, are there any lessons to be learnt.</p> <p>PC referred to incidences where households had been unable to obtain a mortgage for properties in Fairbourne because mortgage providers required evidence to show 60 years residual value. The Group agreed that a mortgage broker should be contacted to obtain confirmation and improve the Group's understanding of this requirement.</p>	<p>CE/ LM</p> <p>LM</p> <p>ND</p>	<p>30/6/14</p> <p>30/6/14</p> <p>30/6/14</p>
<p>The Group discussed different development scenarios, e.g. new build, demolition and new build, refurbishment, extensions to houses, and how these types of development would be dealt with under the current planning system. It was agreed that a short question and answer paper would be useful. NRW's input would be</p>	<p>ND</p>	<p>30/6/15</p>

<p>useful.</p> <p>Looking to the future, ND explained that the Joint Planning Policy Unit is exploring the option of identifying a Coastal Change Management Area in the emerging Joint Local Development Plan. The Area's boundaries would be informed by the SMP. Policies would then be drafted for inclusion in the Deposit JLDP, which would deal with new residential properties, extensions and alterations to existing residential properties, demolition and new build residential units, proposals for commercial or community properties. The Deposit JLDP would be subject to public consultation (estimated January/February 2015).</p>		
<p>Sensitive assets</p> <p>PC referred to the following assets that may be affected in the future:</p> <ul style="list-style-type: none"> • SSSI • Historic Monument • Black Poplar tree <p>The Group was unclear about the boundaries of the SSSI. It was agreed that a map would be useful.</p> <p>Huw Davies (HD) explained that CADW was aware of possible future threats to the Historic Monument, and were pragmatic about the matter: it may not be possible to preserve it. The matter would be considered at the appropriate time.</p> <p>The Black Poplar tree may be covered by a TPO and it is likely that a similar approach would be taken by the Council.</p>	RW	30/6/14
<p>Date of next meeting: 2/3/4 July, at Dolgellau offices. CE would check availability of a room. The Group agreed that a 10 am start would be preferable.</p>	CE	asap