

Subject: Working Group Meeting

Author: Lisa Marshall

Date: 19th January 2015

Location: Dolgellau Offices

Present: Louise Hughes (GC)
 Sylvia Stephenson (FFC)
 Peter Cole (FFC)
 Phil Parker (FFC)
 Richard Weston (NRW)
 Dyfrig Siencyn (RICS)
 Margaret Jones (GC)
 Nia Haf Davies (GC)

Copy: Fairbourne Project Board

Item No	Action	By who	Date
1	Apologies were received from Louise Pennington (NRW)		
2.	LM explained the reason for the Working Group arrangement as some of those present had not attended the Project Board. All were in agreement that this remained the most productive way forward.		
3.	Communication: Annual Report: LM explained she was working on this and FFC have agreed to provide quotes and anecdotes from the community to support the report. The aim is that this report will be available to the public from mid-March. LM committed to have a first draft available by the end of February 2015. (This draft will now be available by mid-April 2015).	LM/FFC	asap
4	Frequently Asked Questions: LM explained there was a delay in getting these out due to co-ordinating responses. They will be published towards the end of January/early February. (These have now been published).		
5	Flood Leaflet: GC have put together a leaflet for Pwllheli (which is due to be replicated for all SMP2 areas) outlining the risks of flooding, what support is available and what you can do to help yourself. FFC had expressed a wish in participating in this leaflet drop and LM has subsequently sent a copy of the Pwllheli leaflet to FFC for their consideration. FFC to inform LM whether they would like to go ahead and have this leaflet produced and distributed to owners of properties in Fairbourne.	FFC	asap
6	FFC Newsletter: PP referred to the next newsletter	All	asap

	<p>which was due to be published imminently. He had requested feedback/update on several points which at that time had not been provided but have been since. They have asked to bear in mind that if you are making commitments for tasks/work to be undertaken/commenced by a certain date, please ensure this happens wherever possible, in order to avoid challenge and frustrations within the community. If you are unsure as to a specific date, please ensure you communicate this accordingly.</p>		
7	<p>Next Public Event: LM stated that the next public event had been provisionally booked for 24th April 2015. As this conversation developed, it became apparent that a good idea for the next event would be to launch the Flood Warden Scheme. LM to approach NRW to ascertain the current status of the Flood Warden Scheme and ask NRW if they would like to lead on this event.</p>	LM	asap
8	<p>Socio-Economic:</p> <p>The cost of care: Citizens Advice Bureau had proven very popular at the last event in relation to the above query. SS requested LM write formally to CAB to thank them for attending. (This has subsequently been done).</p> <p>However, some answers remained unclear, namely relating to: if the cost of your care exceeded the value of your estate upon your death, would the outstanding amount be sought from your family members? Response: No, the amount would be written-off. The same would apply if someone died in probate – the cost of your care would be taken from your estate and any outstanding amount would be written-off. Margaret was requested to put this in writing which she has subsequently done.</p>		
9	<p>Impact the SMP2 has had on local businesses: FFC have previously requested that a clarification letter be sent out to all businesses in the area stating clearly the facts relating to SMP2 and referring to the Planning Advice Note produced by Nia Davies. LM reiterated that this task would now be carried out as part of the <i>Research into the effect the SMP2 has had and will have on the economy and people of Fairbourne</i>. The group discussed the likely willingness of local businesses to be involved with this exercise and to be open about the effect the SMP2 has had on their business. LM to produce dates when this can take place, although is unable to do this until we have had approval of the funding to undertake</p>		

	this project.		
10	Transportation Infrastructure: Nothing new to report from the last minutes. LM advised that Huw Williams had made continued efforts to meet with Network Rail but at that time had been unable to do so. His efforts to continue.	HW	On-going
11	Buy to Let Scheme: This continues to be a popular topic of discussion within the community who are eagerly anticipating further news. FFC will raise the matter of funding for this project when meeting with Karl Sargeant.		
12	Property Values, Insurance & Planning: There is a plot of land for sale in Fairbourne with planning permission for upto 5 houses – how is this allowed? Nia explained that planning permission can be sought years in advance and this is clearly what seems to have happened in this instance.		
13	Searches on properties by prospective buyers: Currently there seems to be no reference to the SMP2 on searches, yet there are planning restrictions. Nia advised that the Law Society is advising that in future, there will be specific information in searches relating to SMP2 and risk of flooding generally.		
14	House Insurance: Whilst FFC had previously been informed a few individuals had experienced problems with obtaining housing insurance, upon requesting information from individuals, no information had been forthcoming and no further incidents had been reported. Richard explained that 70% of insurance companies actually have their own database which may/may not be updated accordingly, despite being able to use the EA/NRW database, which is more current. He went on to state that if a list of companies who were unwilling to insure, could be drawn-up, then NRW would contact them to provide the correct information. Sylvia stated that in her experience, she didn't have a problem as she hadn't made a claim for flood damage.		
15	Availability of mortgages for Fairbourne Properties: RICS have offered to produce and distribute a questionnaire to all their members with a view to each member approaching their respective lenders to try and obtain	RICS	asap

	<p>information relating to the 60 year rule.</p> <p>RICS to undertake this task.</p>		
16	<p>Property Values: RICS have stated it would be necessary to have actual evidence of property prices changing across Fairbourne as opposed to anecdotal evidence. With this in mind, LM stated that she would undertake a pieces of work to identify a property value baseline prior to the storm of January 2014 and then analyse property trends upto the current date (or latest dataset available). The outcome of this piece of work would be used to support the above task.</p>	LM	asap
17	<p>Council tax: Currently, if a property is unoccupied, the owner is entitled to 6 months when they don't have to pay council tax. If properties remain unsold as a consequence of the SMP2, would the council make any further exceptions?</p>	LM	Next meeting
13	<p>Date of next meeting: Thursday 23rd April 2015, 10am in Dolgellau.</p>		