

ANNUAL REPORT TO LITTLE GLEHAM PARISH COUNCIL

The Debney Cottages

May 2021



The Debney Cottages - a very brief history.

The Debney Cottages charitable trust was established in August 1968 at the bequest of the late Miss Dorothy Debney, who had died in 1964. Solicitors prepared a Declaration that the cottages of 1-4 The Knoll Little Glemham were to be used for the residence of:

"... one married couple and three single residents (or 4 single residents). These residents be needy persons, of good character, should if male be over 60 and if female over 55 years old and have been resident in the parish of Little Glemham or Great Glemham for a minimum of 5 years or the trustees may permit in the case that no person is eligible, applicants otherwise qualified who have been resident in the county of East Suffolk for the same period."

Trustees were to be appointed from members of differing responsibilities within the local community, and have included the late Lady Blanche Cobbold, the late Mr Peter Clark, Rev. Barrie Slatter, Mr "Dixie" Dean, and of course Mrs Beverley Russell, who gave many years service to the Charity. The primary responsibility of the Trustees is to use the cottages to provide housing for senior citizens of the Glemham parishes, who are considered in need. Where there are no eligible residents in need the declaration instructs:-

"The trustees shall have the power from time to time at their discretion to let and manage all and any of the cottages not required or occupied as stated above at such rents and terms as the trustees shall in their discretion deem fit."

Over recent years, when there have been fewer local residents over the age of 55 or 60 who have sought residence in the cottages, the Trustees have tried to adhere to the general principles, when seeking new tenants to fill vacancies; individuals in need who have resided in the parish or have family who have resided in the parish for 5 or more years. The terms of residence of each determined by how closely they are aligned to the eligibility criteria and thus charitable support being offered proportionately.

The Trustees are required to apply, at their discretion, rents and any other monies received by way of donations to:-

- all management expenses,
- repair and extraordinary repair of cottages,
- setting up and maintaining a contingencies fund,
- the use and benefit of all or any of the residents.

Management expenses include the annual professional inspection of accounts, membership of the Almshouse Association for guidance and advice to the Trustees, management liability and building insurances, together with general sundries such as stationery, printing etc. Trustees are not paid for the time they devote to dealing with the substantial volume of secretarial and administrative work involved in the maintenance, repair, periodic refurbishment and, where possible, improvement of the cottages; this work is entirely voluntary.

Expenses also include the routine emptying of the septic tank, regular electrical safety inspections, routine exterior decoration, and the maintenance of the communal garden areas.

The contingency fund is maintained, as far as possible, at about £20,000. Whilst this may seem a large sum, it only amounts to £5,000 per cottage. Given that refurbishing two of the cottages, in the last 6 years, has cost in excess of £30,000 for each, this then appears a reasonable sum. Other major works then have to be prioritised according to urgency and finances.

2019-2020

As there was no request to report to the Parish Council in 2020 due to the suspension of meetings, and cancellation of the annual Parish Meeting, the Trustees will in this report endeavour to update Councillors and residents on the actions and outcomes of the last two years.

The 2019-20 period provided its own challenges, long before Covid 19 entered the picture.

Both Mr and Mrs Taylor-Balls had to step away from the Trust as their family circumstances changed, and so a search for new Trustees was undertaken. Adverts were placed in local publications and social media, and advice was sought from the Almshouse Association. Some responses were received, but after discussion with two prospective Trustees, both felt unable to commit. Mr David Cutting was then approached directly, and kindly agreed to join the Trustees and act as treasurer.

At the start of the year, the Trustees were struggling to find a new tenant for one cottage, which had been empty for several months. An empty property not only reduces total income, as the only money

coming to the Charity is from rents, but it also incurs some costs, such as standing charges for electricity, so can quickly impact plans. As there was no one in the parish identified as needing the property, the decision was made to use the discretion provided for in the clause above, and seek a new tenant via a commercial letting agency, so as to ensure sufficient income to cover necessary works, and maintain a reasonable contingency fund.

As the properties are grade II listed, any extensive work has to be guided by the conditions imposed by the listing, which restrict options, limit access to grants and funding, and often significantly increase costs. The major works that were the priority for the Charity at this time were replacement and upgrading of the septic tank, re-pointing of several areas at the rear and side of the cottages, and the substantial repairs needed to windows and doors on all of the cottages and outbuildings. Due to the significant sums involved in two of these, both being in the tens of thousands of pounds, the repairs to the buildings were prioritised, as these had the greatest direct impact on the tenants. In order to progress these repairs, quotes were invited from several builders. The relatively minor work of re-pointing was completed in the Summer, however the window repairs and redecoration turned into a labour of Hercules: of the six companies that were willing to come and look at the cottages, only two felt able to quote for the works. Identifying and chasing up each company took an inordinate amount of time, and caused considerable difficulties. Once the required two quotations were finally received, one of the builders was engaged, and work was planned to begin within a few weeks. Unfortunately this was delayed further, by both the Covid pandemic and the builder. Work did not begin until late Summer of 2020, and progress was impacted both by the builder's suffering a period of ill-health, and by the changing conditions resulting from the virus. As a result, the necessary redecoration could not be completed before the weather made it impossible. The woodwork was made waterproof, and the full redecoration was postponed until the following Spring. This delay, which caused inconvenience, and impacted on the tenants' lives, was taken into account when reviewing rents. These were not increased. Rents are reviewed annually, and any decision to increase rents takes into account the individual circumstances of each tenant. In the main, rents have remained unchanged, in some cases since 2014.

One issue, which on inspection in 2017 had appeared relatively minor, became more of a problem during the year. High levels of condensation, coupled with poor ventilation, in one of the cottages had led to damp walls, and mould growth. Initial inspection by a builder was arranged swiftly and carried out, but the builder was unwilling to quote. A second builder was approached a few months later and again, despite promises to the contrary, withdrew. Plans to retry in the spring were overtaken by the Covid pandemic and it was not then possible to get a further builder in until late in 2020. This builder provided a report, proposing remedial work to address the condensation problem, and advice was given about actively ventilating the property, to reduce the moisture level as far as possible until the Spring of 2021, when dry lining of all affected areas could be undertaken. This work was booked to be completed in April this year, in order to ensure plastering was able to fully dry. An offer will be made to the tenant to provide material for redecoration.

Following new guidance, as soon as the lock-down restrictions allowed, an Energy Performance assessment was undertaken for three of the cottages in mid 2020. The resulting reports and certificates provided information on potential ways to improve energy efficiency. The recommendations, whilst they did not take full account of the listed building constraints, were all

considered to be achievable to some extent. These recommendations were therefore prioritised, and added to the improvements to the windows already underway.

A number of minor repairs were effected as normal, with no impact from the Covid lock-down.

The pandemic did provide some challenges to the Charity as landlord, as there is some communal space. Fortunately, because this space is outside, requests to observe the guidance on social distancing were sufficient.

2020-2021

Repair, and in some cases complete remaking, of windows and doors was carried out in the Summer of 2020, alongside additional work which, it became apparent, was needed on the roof. However, as already stated, exterior decoration was not completed. This work is booked for completion in May 2021. When complete, all of this work will have cost in the region of £20,000.

Some minor repairs have been carried out, including capping a chimney, plumbing problems rectified, and electrical inspections carried out, as required any time there is a change of tenant. Considerable time and effort had to be spent dealing with an energy supplier, as a result of confusion over a meter reading. One cottage became vacant in October 2020, and was re-let in February 2021.

It is hoped that additional insulation of the communal roof space will be completed during this year, and priority will also be given to the other recommended improvements in energy efficiency, such as secondary glazing of those windows not already done, and updating storage heaters. The cost of these improvements to energy efficiency is likely to be in the region of £3,000 for each cottage.

The replacement of the septic tank must feature in any list of future priorities, and this will involve substantial additional expenditure, with current quotations in the region of £15,000. Over time, the current installation has become less and less efficient, and needs emptying increasingly frequently.

Accounts have been prepared for the year ended 30 September 2020, and sent to Turner and Ellerby, Chartered Certified Accountants in Framlingham, for a full independent inspection. The Trustees are committed to setting up online banking for the Charity, with dual authorisation of all payments, as soon as current restrictions on the opening of new business accounts (Covid 19 again) are relaxed. This facility becomes progressively more desirable, as fewer and fewer of the businesses the Charity deals with want to be bothered with cheques.

This last year, with lock-down, and the need for some of the Trustees to shield, all meetings have had to be virtual. Additionally, responding in a timely fashion to problems reported by tenants, and issues recently raised by others in the village, has required rather frequent meetings.

Mr Peter Chaloner has been a Trustee for thirty-nine years, and Mrs Cresswell for fifteen. As a group, the current Trustees have given a total of sixty combined years of support to the Charity; time not given in return for recognition or reward, but in order to make a contribution to the village in which they have made their homes. Three of the four Trustees are themselves senior citizens and the fourth soon to be so. The future of the Charity is dependent on others being willing to contribute, so that a small but not insignificant number of people, resident in, or with family connections with, Little Glemham, may be able to benefit from the generous bequest of Miss Dorothy Debney, in the coming years. The Trustees have so far identified no-one willing to fill the vacant position of Secretary, so if there are any potential volunteers, please do get in touch (thedebneytrust@gmail.com).