

# St Stephens Pavilion Management Company Ltd

(Company Number: 05053547)

St Stephens Pavilion Management Company Ltd  
c/o Norwich Residential Management Limited, Wherry Road, Norwich. NR1 1WS.

## AGM Minutes 26<sup>th</sup> November 2025 1900hrs

Venue: Held online via Zoom Video Conferencing

### 1. Introductions

Clayton Hudson (CH) Chairman of St Stephens Pavilion Management Company Ltd welcomed everyone and thanked them for their attendance. The other Directors present introduced themselves to the room.

### 2. Attendance

#### Directors

C Hudson – 1 Alexandra House & 14 Leicester House  
D Griffith - 27 Benjamin Gooch Way

J Atkinson - 71 The Pavilion  
V Mackay - 263 The Pavilion

J Rollinson - 9 Leicester House

#### Members

L Hillman - 78 The Pavilion  
G & A Farmer - 224 The Pavilion  
L & N Bocking - 254 The Pavilion  
A Douglas - 274 The Pavilion  
C & P Dearmun - 288 The Pavilion

E Rueger - 201 The Pavilion  
T & K Batchelor - 244 The Pavilion  
P Faulkner - 266 The Pavilion  
P & K Varney – 280 The Pavilion  
J Beecham 15 Benjamin Gooch Way

J Hunt - 208 The Pavilion  
D Power - 245 The Pavilion  
M Day - 272 The Pavilion  
J Willcox - 287 The Pavilion

#### Apologies

J Chappel - 40 The Pavilion

P Durke - 188 The Pavilion

L Mannatt - 267 The Pavilion

#### Proxies (notified in writing 48hrs in advance of the meeting)

None

### 3. Approval of Previous Minutes

The minutes of the previous meeting held on 27<sup>th</sup> November 2024 were approved (available on SSPMCL website).

**Proposer:** C & P Dearmun - 288 The Pavilion

**Seconder:** M Day - 272 The Pavilion

**Agreed**

### 4. Appointment / Composition of the Board of Directors

CH explained to those present that 1/3 Directors must retire and seek re-election to the Board as per the Memorandum and Articles of Association of the Company. Clayton Hudson has resigned and is seeking re-election this year.

**Proposer:** J Atkinson - 71 The Pavilion

**Seconder:** D Griffith - 27 Benjamin Gooch Way

**Agreed**

The Directors encourage anyone interested in becoming a Director to attend at least two Director meetings so that they may understand the nature of the work being done. If anybody is interested in being a Director, then in the first instance speak to a current Director or email the Managing Agent [sspmcl@nrmltd.co.uk](mailto:sspmcl@nrmltd.co.uk)

### 5. To approve the Directors' remuneration (£nil) as proposed by the Directors

CH explained that all the Directors are volunteers and therefore receive £nil remuneration.

**Proposer:** A Douglas - 274 The Pavilion

**Seconder:** M Day - 272 The Pavilion

**Agreed**

### 6. To receive and adopt the reports and accounts of the Company for the year ending 31.12.24

CH explained that St Stephens Pavilion Management Company Ltd files dormant micro company accounts to Companies House as Service Charge income is outside the remit of company turnover. The Company accounts for 2024 were submitted and accepted by Companies House on 24<sup>th</sup> March 2025

Management Accounts for the Service Charges were produced by Sixty & Co and the accounts for this period were sent to all members within 6 months of the financial year end and will be discussed separately under item 8.1.

**Proposer:** V Mackay - 263 The Pavilion

**Seconder:** A Douglas - 274 The Pavilion

**Agreed**

## **7. To appoint Accountants for the 2025 Service Charge year and to authorise Directors to agree their remuneration**

The Directors wish to continue to use Sexty & Co, a local accountancy firm based in Norwich which has been used since we moved into residential control in 2017.

**Proposer:** C & P Dearmun - 288 The Pavilion

**Secunder:** V Mackay - 263 The Pavilion

**All in favour (unanimous)**

## **8. To transact any other business**

### **8.1. Service Charge Accounts for the year ending 31.12.24** – accounts online at <https://www.nrmportal.com>

CH explained that for the period ending December 2024 there was a surplus of £8,059

In Summary in 2024:

Total Income (including Ground Rent) from members was £669,282

Total Expenditure (including Ground Rent) was £661,223

CH explained that those members who may have scrutinised the accounts may have observed that as of 31<sup>st</sup> December 2024, the Reserve Fund account balance was £84,014 down from £110,112 on 31<sup>st</sup> December 2023 & £138,677 on 31<sup>st</sup> December 2022.

Reserve works in 2024 included Roof & Balcony Repairs, Electrical Inspection, Fire Alarm works to the Car Park and Inspection & Repairs to communal doors in the Pavilion.

### **8.2. 2026 Service Charge Update**

As background:

2017 Budget (RMG agreed budget) was £539,713.00 which was a 21.6% increase from 2016.

2018 Budget of £479,742 which is a £59,971 decrease of ~11%

2019 Budget of £471,157 which is an £8,585 decrease of ~1.8%

2020 Budget of £479,702 which is an £8,545 increase of ~1.8%

2021 Budget of £523,105 which is an £43,403 increase of ~9%

2022 Budget of £548,353 which is an £25,248 increase of ~5%

2023 Budget of £594,388 which is an £46,035 increase of ~8%

2024 Budget of £640,258 which is an £45,870 increase of ~7.7%

2025 Budget of £657,461 which is an £17,204 increase of ~2.69%

2026 Budget of £707,984 which is an £50,523 increase of ~7.68%

### **Fiscal Health**

The Directors discussed and agreed the 2026 budget at their September meeting. Although the effect of inflation has eased, the additional legislation because of the Building Safety Act has increased costs particularly in relation to H&S and inspections of the building. As a result, there were several increases outside of NRM or the Directors' control. The biggest increase is in contributions to the reserves by £24k. Reserves works over the past 3 service charge years have decreased the balance held (as reported in Para 8.1). The previous level of reserving had allowed the Company to complete works without additional invoices for many years (apart from the fire alarm works to the car park in 2024 as this is a different service charge schedule and the reserve expectations for this schedule were never set to this level and hence the in-year recharge). However it became apparent with additional upcoming reserve expenditure, including having to commission a Fire Risk Appraisal of External Walls (FRAEW) to ensure the EWS1 can be reissued in 2026, that the reserve fund contributions for 2026 needed to be increased.

### **8.3. Update on major activities of SSPMCL over the past 12 months (since the last AGM)**

#### **Fire Door Safety**

The Fire Safety (England) Regulations 2022 require regular checks to ensure that self-closing devices are working and the fire doors, including flat entrance doors, are in efficient working order and in good repair.

Regulation 10 requires that, if the top storey of the building is above 11m in height (typically, a building of more than four storeys) the Responsible Person must use best endeavours to check all flat entrance fire doors at least every 12 months; and carry out checks of any fire doors in communal areas at least every 3 months.

<https://www.gov.uk/government/publications/fire-safety-england-regulations-2022-fire-door-guidance>

Repairs to all the communal doors & individual flat doors were completed in September 2025, with Persimmon Homes making a significant contribution towards the cost of the works. NRM did an excellent job in arranging access for the fire door works to be completed and liaising with Persimmon and sub-contractors completing the works.

Further remedial works to communal riser fire doors and fire stopping is currently being completed by RG Carter following Building Safety Case investigations.

#### **EV Charging**

The Directors' position has not changed, SSPMCL is not being a pioneer in this area, technology is ever-changing (24-36months) and we are not in a position to sign off 20yr contracts on fully funded solutions. With a new Government in place we will wait to see how the sector evolves. Norfolk County Council in August 2024 installed 8 EV chargers in nearby Grove Road in conjunction with Blink - more details here <https://www.norfolk.gov.uk/article/55136/Norwich-City-on-street-chargepoint-project>

EV charging was discussed at the Fellowes Plain Estate AGM (on 12<sup>th</sup> November 2025) and the position of both management companies is the same and it's summarised in their meeting notes <https://www.fpemcl.co.uk/downloads/>

#### **External Decoration Administration Building**

The 4-yearly repairs and redecoration to the Administration Building as well as the 4 pepper pots that form part of the main building were completed this summer and whilst access equipment (Cherry Pickers) were onsite the balcony metalwork was repainted.

## Internal Decoration

Last completed in 2021 (and due every 7yrs) the Directors had agreed in 2024 that the well trafficked areas should get a refresh (painting) this includes the atrium, wing corridors, section corridors. The carpet in the atrium that is heavily trafficked is also on the refresh list. Due to the financial pressures on the reserves for the unplanned expenditure mentioned above - Fire Risk Appraisal of External Walls (FRAEW) and AOV repairs and greater than expected roof repairs - these works have been postponed.

## Water Ingress

This continues to be our largest expenditure We continue to find issues with the building fabric, particularly during the recent Storms Amy & Claudia, again these cause inconvenience to residents for which we apologise. Throughout the year scaffold and works have been necessary to resolve water ingress issues particularly in the newer sections of the building.

## Leaks from Ensuites / Bathrooms

Please check the condition of all your seals, grout, dripping taps, plumbing (including flexible hoses) etc. etc. Such leaks impact the buildings' insurance, so it's in everybody's interest to minimise leaks and subsequent insurance claims. Leaseholders were reminded of their responsibility to prevent water leaks.

## Increase to Insurance Excess

The building insurer, Allianz, has required an increase to the excess for escape of water claims. **The excess increased from £750 to £2,500 with effect from 14/11/25.**

This change has been implemented due to the claims history of the building. Over the past five years, there have been 11 water escape claims, averaging £9,000 per claim. One claim in 2024 settled at £59,628, significantly higher than average, and there has been an additional claim in 2025 for £4,000. The insurer initially requested an excess of £5,000, but our broker successfully negotiated this down to £2,500. The insurer will review this excess level at the next renewal in 2026 based on claims experience over the coming year.

Moving forward the excess is the amount paid before the insurance coverage begins. This increase means that for any escape of water claims (such as leaks, burst pipes, or flooding), the first £2,500 of any claim will need to be covered by individual leaseholders responsible for the damage.

As a result we would encourage all leaseholders to regularly check and maintain plumbing and appliances, report any signs of leaks or water damage immediately, ensure they have their own contents insurance with liability cover (and landlord cover where property is rented out).

On a positive note, our broker has successfully negotiated favourable terms for the overall renewal, limiting the premium increase to 5% (including statutory index-linking) rather than the 8.4% initially proposed.

## Washing on Balconies

The leases for The Pavilion do not restrict washing on clothes horse(s)/dryer(s) from being used on balconies. The lease only prohibits hanging items out of windows, over balcony railings or washing lines secured to the building which the Managing Agent does enforce. The previous Managing Agent (RMG) did attempt to prohibit washing on balconies, but this would not have been in accordance with the lease terms. As Directors of the management company and NRM as our managing agents we must administer the development in line with the lease provisions rather than imposing additional restrictions that are not contained within them, as these leaseholders/occupants could make claims against the management company for quiet enjoyment. Quiet enjoyment as background is the right to occupy your leasehold property without constant interruption or disturbance from the freeholder / management company and/or managing agent.

5. Not to place or fix outside the windows of the Flat any sun blinds window boxes flower pots or other articles without the written consent of the Company and not to hang or permit to be hung any clothing or other articles on the outside of the Flat or the Block

## Other Lease Restrictions

Your lease contains covenants that prevent the property from being used for business purposes and/or subletting without prior consent. Operating short-term holiday lets through platforms such as Airbnb constitutes a breach of these lease terms and has insurance implications. Operating an Airbnb or similar short-term letting arrangement **invalidates the building's block insurance policy**. You must also only rent your property to professional persons under a formal AST agreement (minimum of 6 months). No DSS or long-term letting with Norwich City Council or other social housing providers is permitted. If you notice any breaches of this condition, items over railings, window boxes or flower pots please report them to NRM as soon as possible via email, ideally with a picture, to [sspmcl@nrmltd.co.uk](mailto:sspmcl@nrmltd.co.uk)

## Monthly Coffee Mornings

The monthly coffee mornings continue in the Boardroom and have run for nearly 3 years now. The next coffee mornings are Saturday 29<sup>th</sup> November & Saturday 27<sup>th</sup> December 2025 - the dates will be advertised in due course for 2026. Attendance is around 25 residents. A request has been made for additional volunteers to assist in the setting up / hosting (i.e. making tea/coffee).

## Office Opening Hours

Steve Ryan, the onsite cleaner / caretaker, has dedicated times when he is available to arrange meter readings, discuss parcel collection lockers / visitor parking or to have a chat. The opening hours of the office (at the front of Administration Building) are as follows: Tuesdays and Thursdays: 8:30am to 9:00am Saturdays: 10.30am to 11.30am You can also leave a note asking questions in the post box outside the office door or email: [office@sspmcl.co.uk](mailto:office@sspmcl.co.uk) and/or: [sspmcl@nrmltd.co.uk](mailto:sspmcl@nrmltd.co.uk)

## Steve Ryan

The current Directors and those present agreed that Steve makes a wonderful contribution to the day-to-day running of St Stephens Pavilion MCL and the residents who live there.

## **Pets (Consent)**

As per the article on the SSPMCL website, residents need to seek formal consent for animals. For the avoidance of doubt the Company (St Stephens Pavilion MCL) will not provide consent without Leaseholder-submitted consent documentation via NRM (as Managing Agent). More information online here <https://www.sspmcl.co.uk/pets/>

CH explained that the main building entry points are covered by CCTV and if residents take a note of the date and time when they observe a dog in the communal areas then NRM/Steve can investigate.

## **Operational Day to Day Issues**

If you notice any problems in the communal areas, please report them to us as soon as possible via email, ideally with a picture, to [sspmcl@nrmltd.co.uk](mailto:sspmcl@nrmltd.co.uk) or their website [www.nrmltd.co.uk](http://www.nrmltd.co.uk)

## **Living in harmony and respecting one's neighbours (Low Level ASB)**

CH explained that NRM take resolving ASB behaviour / noise very seriously and work with Leaseholders, tenants, Lettings Agents and, in some cases, the local authority to resolve such issues. CH stated the need to log and raise an enquiry directly with Norwich City Council as the statutory body involved. They have a dedicated team to resolve issues such as noise nuisance. More information here <https://new.norwich.gov.uk/housing-and-community-safety/keeping-norwich-safer/residential-noise>

## **Christmas / Festive Drinks**

CH confirmed there will be a Christmas Drinks / Snacks evening on Thursday 11th December 2025 from 1830hrs in the large Board Room in the Administration Building. Why not come and meet your neighbours, celebrate the start of the festive season, and enjoy a few drinks and snacks. RSVP by 5th December 2025.

CH put on record his thanks on behalf of the Directors and residents to L & N Bocking for their help in purchasing and preparing the food for the festive drinks

## **9. AOB**

### **J Willcox - 287 The Pavilion raised 3 points**

1. Flat roof on the chapel extension / link above 12 Pavilion and could it be cleaned occasionally. CH to discuss with NRM and resolve.
2. Asked if a notices/signage could be erected by the bin stores reminding people not to dispose of large items to deter people from dumping unwanted bits of furniture. Directors/NRM to discuss and then action.
3. Planting / bushes that have died to the left of the underground car park as you leave (on Thomas Wyatt Close near Leicester House) can these be replaced? CH to confirm location following meeting and then check with NRM/FPEMCL.

### **L & N Bocking - 254 The Pavilion raised 4 points**

1. During the external Decoration the exit doors by the car park (section 2) were not painted but they do really need painting. CH to confirm location following meeting and then check with NRM. If necessary action works to be completed in 2026.
2. Could you put a notice in individual post boxes to remind people to check their plumbing (reference to insurance excess changes). NRM have already written to leaseholders in Oct25, however additional notices will be sent to reinforce the message in early 2026.
3. Since the Directors' surgery in August, she had contacted the Leasehold Advisory Board concerning the washing on balconies and they were of a different opinion. Asked Laura to send email to Director(s)/NRM for review.
4. Concerned that the reserve is still insufficient if we are not sure if the building interior can be decorated next year or the carpet replaced surely we need to increase the monthly charges now as a refund could always be arranged later. She also feels that £6,000 per annum for the lifts reserve is not enough particularly given the age they are now. The Directors noted the comments.

### **T & K Batchelor - 244 The Pavilion**

Asked a question regarding ongoing issues they are experiencing with the Intratone Door Entry system.

A similar point was raised at last year's AGM, this was actioned with NRM instructing investigations regarding the comments raised, mainly in Sections 4 and 5, about the app not working (although it did work at the front door). Having discussed the matter with Intratone Technical, additional high-gain aerials were installed and they switched the network upon which it was operating. The same works were completed for Sections 1 and 2 and Section 3. The front door was not affected. At the time NRM received positive comments from residents who had reported issues.

In August 2025, 3G was disconnected in Norwich by the majority of operators, and this affected the front door panel, as the network it was on came under more strain on 4G. Again, NRM worked with Intratone Technical and they switched the network. We also installed high-gain aerials. Signal strengths were improved.

From the statistics available on the Intratone portal, there are hundreds of activities every day where residents are talking to visitors and opening the door at every location.

If residents are still having issues, then contact Intratone Support directly via email to [support@intratone.uk.com](mailto:support@intratone.uk.com).

### **J Hunt - 208 The Pavilion**

Raised a point about the corridor from Section 2 to the exit pedestrian door (near Car Park gates) this section has a concrete floor and needs a Spring clean - CH to discuss with Steve Ryan (Cleaner/Caretaker) and ensure it is actioned (and added to schedule).

Several members in-person and online (via chat and reactions) extended a thank you to the volunteer Directors of SSPMCL for their continued work during 2025.

CH concluded the meeting by thanking all for their attendance and confirmed that the next AGM will be held on Wednesday 25<sup>th</sup> November 2026 and by reminding members that the Directors are keen to hear your views on the direction of the development and how you feel our community can be improved. You can continue to contact them directly via email [enquiries@sspmcl.co.uk](mailto:enquiries@sspmcl.co.uk) or our website [www.sspmcl.co.uk](http://www.sspmcl.co.uk)

**Meeting closed at 2005hrs**

**Post Meeting Note - Ground Rent**

The Chairman forgot to mention in the meeting that the Persimmon Group (the building freeholder) have decided to cap ground rent at £250 per annum from the 1<sup>st</sup> January 2026. This has been reflected in the ground rent demands sent to leaseholders in November 2025 (with service charges). Leaseholder in the Pavilion will see reductions of £50-£100 and Benjamin Gooch Way £150-£200. Persimmon won't be repaying any previous payments (for prior years) and they will not be proactively offering customers variations to their leases. If a leaseholder is selling their property and the solicitor enquires why the rent is being paid at a lower level than contractually due, Persimmon will confirm in writing that they intend on charging no more and we will offer a deed of variation.