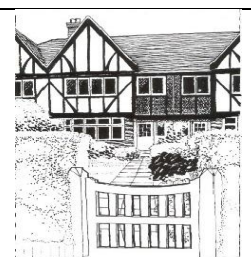


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## **HOUSES MANAGEMENT BOARD REPORT ON ACTIVITIES IN 2025**

**GARDENS** - John Stone will present the Gardens Report at the AGM.

### **GATES**

2025 was a relatively quiet year for the service road gates. Maintaining the locking system is becoming increasingly difficult because Mul-T-Lock stopped producing the key blanks and lock cylinders about eight years ago. To ensure continuity, we previously purchased 250 key blanks and 8 lock cylinders, which should allow us to maintain the current system for approximately five more years. However, there are now very few locksmiths with the specialist pinning equipment required to configure these cylinders. At some point it will therefore be necessary to replace the entire locking system, which will require issuing new keys to all residents.

**SERVICE CHARGE COLLECTIONS** – Gavin Anderson will present the Service Charge Collections report at the AGM.

### **DEEDS OF EASEMENT UPDATE**

HHGER Ltd. first introduced Deeds of Easement in 1993. These give house purchasers the legal right to use the gated service roads in return for paying the annual service charge. Until 2021 the deeds were prepared by the estate solicitor, who by that time was charging £300 per deed. In 2021 we brought this process in-house. Between 1993 and 2021 only 49 deeds were registered. Since bringing the process in-house, and despite a relatively flat housing market, the number of registered deeds has increased to around 116.

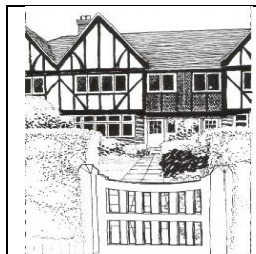
Last year we updated the Deed of Easement (with help from ChatGPT). It was re-written in plain English, has been reduced from 6 to 4 pages in length and has made registration of the deed with the Land Registry by the purchaser's conveyancer mandatory rather than optional. The increase in the number of deeds gives us greater certainty of income, and since we no longer charge for the deeds, house purchasers on the estate have saved over £20k since the process was brought in house.

### **UPDATE ON PRINCES GARDENS OUTER LOOP SERVICE ROAD REPAIRS AND LINKS MONKS QUEENS SERVICE ROAD**

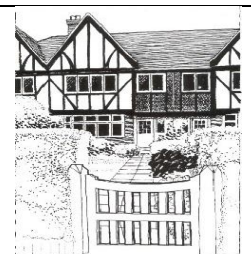
Both of these projects remain on hold.

### **PRESENTATION OF 2025 ACCOUNTS & BUDGET FOR 2026 and 2027**

2025 FINANCIAL SUMMARY - income and expenditure in 2025 were largely in line with the approved budget. The annual service charge collections raised £22.4k and our



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total income was £24.2k. The gardens costs increased in line with inflation as planned. Our total expenditure was £24.1k so overall we broke even.

**BUDGET FOR 2026** - The budget for 2026 shows a predicted income of around £24k. The Annual Service Charge for 2026 was kept at £70pa at last year's AGM and this should bring in around £21.5k. Other sources of income include interest on our reserves which is capped at £1k (after which we would have to submit tax returns), monies recovered from unpaid annual service charges and monies from skips and gate keys.

Expenditure on the gardens in 2026 is expected to rise by 3.5% in line with inflation to around £21.6k. This includes for capital improvements of around £2k and tree works of around £2k. We are maintaining the allocation to the gate replacement fund at £2kpa. We are allowing a further £1k for the LMQ service road legal costs, £700 for insurance and £350 for skip hire.

We are proposing to donate £2k to the Flats Management Board for the pond restoration project – this is carried over from last year. We are allocating £2k for the Rose Gardens project for surveys, design and scoping works. The Cherry Tree Project is underway - we pay for half of the cost of supplying and planting cherry trees in residents front gardens, and have allocated £2.5k for this

The total budgeted expenditure for 2025 is approximately £32.8k.

Overall, in 2026 we expect a loss of around £8k to be funded from reserves.

In 2027 we propose to increase the annual service charge from £70pa to £80pa which will raise our predicted income to around £27k. The gardens and most other costs will increase in line with inflation which we have estimated at 3%. However we are allocating a provisional £20k for Centenary Projects including the Rose Gardens restoration project, to be funded from our reserves. We expect the total cost to be significantly higher than this, and we will be looking for funding from other sources such as crowd funding and grants. Overall, in 2027 we expect to make a loss of around £16k which will be funded from our reserves.

### **SERVICE CHARGE FOR 2027**

The Annual Service Charge for houses has been £70pa since 2024 and it is anticipated that the overall inflation rate from Jan 2024 to Jan 2027 will be of the order of 11% - 12%. As the centenary of the estate approaches the various proposed improvement projects will start to deplete our reserves. It is proposed to increase the Annual Service Charge for houses in 2027 from £70pa to £80pa