



# **HANGER HILL GARDEN ESTATE RESIDENTS ASSOCIATION**

## **Houses Management Board**



### **Covid-19 risk assessment**

#### **Service charge collection 2021**

Version 3 – September 2021

#### **Activity**

Every year, the HHGERA Houses Management Board collects a service charge from all houses on the Hanger Hill Garden Estate. In 2020 this service charge accounted for 97% of HHGERA income. The money is used to pay for:

- 3<sup>rd</sup> party liability insurance for anyone using the gardens and service roads. This is a legal requirement.
- Maintenance of the ornamental gardens: mowing, cutting hedges, pruning, planting and clearing.
- Service roads upkeep, collection of rubbish and cleaning drains.
- Repairs and maintenance of boundary fences, security gates and locks on the service roads.

In normal times, the service charge is collected by a team of volunteer collectors who help put the invoices into envelopes, hand deliver them and then collect payment in person from each house. Sometimes several visits are necessary. Payments are made in cash, by cheque or, increasingly during recent years, by bank transfer. Paper receipts are issued for cash and cheque payments. Cash and cheques are passed by collectors to the Service Charge Co-ordinator and by him to the HHGERA Treasurer, to be paid into the Association's bank account.

#### **Risks**

During the Covid-19 pandemic, this way of doing things could involve a number of risks:

1. Risk of collectors transmitting the virus to residents on the invoice and envelope, and/or during visits to collect / chase payment
2. Risk of causing anxiety to residents who feel vulnerable to Covid and are not receiving visitors
3. Risk of residents transmitting the virus to collectors when paying or discussing payment
4. Risk of virus on cash or cheques infecting collectors, Service Charge Co-ordinator and/or Treasurer
5. Risk of HHGERA running out of money and being unable to maintain the Estate, deterioration of which would impact adversely on the community, residents' wellbeing and property values.

It is extremely difficult to assess the degree of risk without knowing Covid-19 infection rates on our Estate. [Government guidance](#) is that Covid-19 is spread by airborne transmission, close contact via droplets, and via surfaces. Airborne transmission is a very significant way that the virus circulates, so the risk of catching or passing on COVID-19 is higher in crowded and enclosed spaces. Anyone who feels unwell or tests positive for Covid-19 must self-isolate immediately even if their symptoms are mild, while face coverings are recommended in crowded and enclosed spaces.

For the purposes of this exercise, it is assumed that service charge collection is work, albeit for a voluntary association, and that it cannot be done from home given the absence of a reliable database of residents' names, email addresses or phone numbers. It is therefore a requirement on the Association to carry out a risk assessment and to take reasonable steps to mitigate the risks identified.

**Hanger Hill Garden Estate Residents Association is the Managing Agent for  
Hanger Hill Garden Estate Residents Ltd**  
**Company No: 01757836. Registered Office: 112 Princes Gardens, London W3 0LJ**



## **HANGER HILL GARDEN ESTATE RESIDENTS ASSOCIATION Houses Management Board**



The Houses Management Board has reviewed the balance of risks and agreed that service charge collection should go ahead. The procedure for 2021 is to deliver paper invoices and where necessary reminders, followed by personal visits if the charge is still unpaid. Collectors will only carry out door-to-door visits with the following mitigations:

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**1. Risk of collectors transmitting the virus to residents during visits:**

- Invoices and reminders initially to be posted through letter boxes without attempting to speak to residents, allowing a reasonable interval before follow-up visits, to give residents every chance of paying without personal interaction
- Collectors to be directed to the [Government guidance](#) and instructed in no circumstances to deliver documents or attempt to speak to residents if they feel unwell or have tested positive for Covid-19
- Online payment to be encouraged, to avoid handling cash and cheques
- Collectors recommended to wear face coverings during visits unless they are unable to do so
- Collectors to stand at least 1m back from front doors after ringing the bell, maintain a respectful distance when talking with residents, and in no circumstances to enter residents' homes
- Collectors to check residents' names and collect email addresses where possible during visits, to ensure the service charge database is up to date and minimise the number of invoices that are wrongly addressed in future and/or need to be followed up in person
- Only provide paper receipts when requested to do so.

**2. Risk of causing anxiety to residents who feel vulnerable to Covid-19 and are not receiving visitors:**

- Offer sufficient time and options to pay (as above) so visits do not need to be undertaken
- Publish this risk assessment on the hhgera.com website and use any other means of communication the Houses Management Board feels are appropriate to reassure residents that risks have been minimised as far as possible
- HHGERA Committee and Houses Management Board members and collectors to provide verbal reassurance if asked.

**3. Risk of residents transmitting virus to collectors when paying or discussing payment:**

- Same mitigations as Risk 1.

**4. Risk of virus on cash or cheques infecting collectors, Service Charge Co-ordinator and/or Treasurer**

- Collectors to be reminded of hygienic good practice, such as regular hand washing and covering coughs and sneezes
- Offer the option to deliver or post cash / cheques directly to the HHGERA Treasurer, Levon Agulian, at 112 Princes Gardens, W3 0LJ, to minimise handling.

**5. Risk of HHGERA running out of money and being unable to maintain the Estate, deterioration of which would impact adversely on the community, residents' wellbeing and property values:**

- Go ahead with service charge collection, while taking the steps above to mitigate the risks of Covid-19 transmission by and to those involved.

This risk assessment will be reviewed and updated if necessary no later than 31 March 2022.