

GREENWICH COMMUNITY ASSOCIATION INC

MINUTES OF GENERAL MEETING  
Held at Greenwich Community Hall  
46 Greenwich Road, Greenwich  
On Wednesday 5 December 2018

The meeting opened at 7.45pm

**Present** as per the attendance sheet

**1 WELCOME** by Merri Southwood, President

Opened the meeting with an apology that it had been necessary to bring this meeting forward from the previous scheduled date of 12 December, as it clashed with Council's facilitated workshop on the same day.

Merri Southwood thanked Councillors Pam Palmer, Andrew Zbik and Frances Vissel for their attendance.

Thanks were also expressed to Liz Walton for the production of excellent newsletters, to members of the community that deliver the newsletter, with particular acknowledgement of the support over many years by Bill Fox, who died during the year. To Dion Weston, GCA webmaster, for a lot of last minute work he has had to do during the year.

Thanks also to MaryEd Hartnell for the work she does in co-ordinating the distribution of the newsletter.

**2 APOLOGIES**

Peter Deane, Liz Walton.

**3 CONFIRMATION OF MINUTES OF GENERAL MEETING 17 AUGUST 2018**

Minutes available to be viewed online GCA website.

Moved that minutes be confirmed, Gary Draffin, seconded by John Southwood, accepted.

**4 MATTERS ARISING FROM THE PREVIOUS GENERAL MEETING OF 17 AUGUST 2018**

To be dealt with in other items.

**5 CORRESPONDENCE**

Refer to **ATTACHMENT A** for both in/out correspondence.

Merri Southwood thanked Liz Gill for the work undertaken as email secretary.

Merri noted the request received from Baytree Retirement Resort for GCA to meet with residents and to update them on the St Leonards South development.  
Peter Deane and Merri made a presentation to the Baytree community on 1/2/2018.  
Approximately 35 residents attended and there was a lot of interest.  
We agreed to letterbox all residents for future newsletters.

## **6 REPORTS ON ACTIVITIES OF THE ASSOCIATION**

### **(a) President's Report**

The president thanked members of the GCA Committee for their support and commitment addressing the many issues that have arisen during 2018.

Thanks also to Peter Deane and Alan Winney for attending many of the meetings during the year

Other matters covered in the following minutes.

### **(b) Treasurer's Report**

- Refer to the attached report marked **ATTACHMENT B**
- GCA have made a donation of \$330 in support of the North Sydney Group's work being undertaken to address over development in St Leonards/Crows Nest/St Leonards South and Crowns Nest Metro re-zoning.
- Appreciation of the donation of \$2000 by a Greenwich family
- GCA membership, 200 paid up members.
- GCA household membership of \$20, entitles household to have one vote at GCA meetings.

Moved that the Treasurer's Report be adopted.

Moved Patricia Quealey, seconded Garry Draffin

## **7 REPORT OF SUBCOMMITTEES**

### **(a) Greenwich Baths presented by Suzanne Carr**

Suzanne Carr updated the meeting on the status of Greenwich Baths.

As previously reported, Lane Cove Council entered into a new lease with Bluefit for operating the Baths, commencing 1 July 2018.

GCA made submissions to Council regarding the operating hours which have gradually contracted since the 2009 lease. Unfortunately our request was not successful.

When the current operator took over management in 2009 the Baths opened on September 1. This year the Baths opened on 29 September. Opening and closing times are likewise reduced.

Council refused GCA access to the general terms of the lease, despite the Baths being on Crown Land, which has provisions requiring community consultation, transparency and access.

In September, Council approved an application for a night time private event and an application for a liquor licence, despite it being a family event. Council is of the view that

a previous determination of the IHAP refusing a liquor licence on the grounds of safety and loss of amenity, does not apply.

**(b) Gore Bay Terminal** presented by Garry Draffin

Minutes of Safe Work Community Forum for June and September, not yet available on GCA website. Note of thanks from GCA to Safework for organising these beneficial Community Forums.

**AS – 1940-17**

September forum discussed the applicability of the above Australian standard for storage and handling of petroleum. EPA considers the measures they have in place cover what is required.

**Emergency Management Plan**

The LEMC for Willoughby/Lane Cove, updated and on Council website and they will update community via rate notices.

**EPA**

Response received from the Chair and CEO of EPA, advising they have no responsibility for maritime operation of Gore Bay.

**Boundary Emission Monitoring**

Sydney Ports did not attend last two community forums and have not responded to subsequent communication from GCA, regarding differentiate between emissions by source at the boundary of Gore Bay. Matter escalated to Minister responsible for Maritime Operations.

**Works at Gore Bay**

Maritime maintenance near Wharf 1 during December, involve levelling the sea- bed.

Full report attached marked **ATTACHMENT D**

**(c) Active Transport (Bicycle)**

Update that committee have had input into the St Leonards and Crows Nest draft 2036 Plan.

**8 COUNCILLORS REPORTS**

**(a) Councillor Pam Palmer**

**Planning Matters**

Restriction on Planning Proposals

Councillor Palmer proposed Council write to Minister of Planning requesting he introduce changes that prevent developers or landowners initiated planning proposals being lodged for a site while there are existing State and/or Local Govt planning studies and/or planning proposals being developed and/or considered.

Minister has responded to GSC requesting feedback on Lane Cove's ability to provide the necessary infrastructure to keep pace with development.

#### St Leonards and Crows Nest Draft 2036 Plan

Council obtained an extension of time for the exhibition period and two extra consultations in Lane Cove, on 11 December and a facilitated workshop on 12 December.

#### Medium Density Housing

Council is seeking an exemption to the Code for R2 low density zones.

GCA on Council's email list for updates and members of the community can also register via Council's website

#### **Environment**

Council with Ausgrid has drafted a plan for Vegetation Management Around Powerlines for Lane Cove, particularly trimming street trees around powerlines.

Council has developed a plastic straw reduction program to reduce single use plastics.

The North Sydney Community Recycling Centre near Bunnings, during August had approx. 355 Lane Cove residents use the free drop off centre for problem waste.

Council is campaigning State Govt. to use the waste levy it collects to invest in recycling initiatives.

#### **Strategic Projects**

##### St Leonards Plaza

The 2006 St Leonards Strategy established a public domain vision with a new community focal point for St Leonards, a new Bus Rail interchange and Plaza over the rail corridor. Council engaged an urban design expert to develop a buildable idea, then entered into negotiations with numerous State Dept. to gain support for the idea.

In 2017 TFNSW agreed Council should prepare a formal proposal for the project. Funding is via Voluntary Planning Agreements and Developer Contribution, of which \$36m has been collected against a total estimate of \$86.9m.

Council has engaged TSA as Project Management Consultant to define if the plan was viable.

John Southwood from the floor raised the question as to where the additional funding is coming from for the development of the Plaza. Pam Palmer responded that monies coming from developers JQZ/Mirvac and Landmark, with Council to put in an application for additional State funding.

Annette Jubian questioned if this was the best use for the funds generated?

Merri Southwood asked if the Bus interchange was still included in the plan and Pam Palmer confirmed that it was no longer as RTA would not permit it to be included in the proposal.

Penny Mabbutt suggested Council should follow up with RTA for them to review their policy for the Bus interchange.

### **Future Building Projects.**

Expressions of interest being sought for the development of a new Recreation Precinct at 180 River Rd, Northwood, currently comprising the Lane Cove Golf Course and Tennis Centre.

#### Rosenthal Project

Proceeding on time and construction well under way. Issues with the parking station exit have been addressed with 2 exits.

#### Lane Cove Pool

Council looking at the need to close the outdoor pool and rebuild sometime after the end of the summer season.

#### Social

Festival by the River in November, included Greenwich Village Art Trail and Food and Wine by the River, attended by over 5,000 people.

Council provided a grant of \$5,000 to Gunnedah for drought relief. Community also raised \$10,000 for Gunnedah.

New basketball court at Kingsford Smith Oval.

Library has introduced automatic renewal process.

Full report attached as **ATTACHMENT E**

### **(b) Councillor Vissell**

Development application for 10 Bellview Ave for a multi development is to be rejected as overdevelopment for the site.

Current development application for 33 Greenwich Road now to be considered as a new development, rejected by Council. Developer has withdrawn application and will maintain the previous application.

Christie Street development JCZ has been approved. Pam Palmer to respond re the question raised re issues pertaining to parking.

Question raised re problems for vehicles travelling south on the Pacific Highway having to turn left, travel around the roundabout before being able access west part of Christie St. Suggested alternative was to be able to turn right off the Pacific Highway at Oxley St Crows Nest.

**Notified Business.**

St Leonards and Crows Nest 2036 Plan

Merri Southwood informed the meeting that submissions for the plan have been put back to the 8<sup>th</sup> February deadline.

Council will be conducting facilitated workshop on 12 December for the community and this information has gone out to all those on Council's mailing list.

Merri Southwood emphasised to the meeting, residents should participate in the facilitated workshop

Council will be having a meeting on 4 February to discuss the information coming out of the facilitated workshop.

Merri Southwood questioned if Council will provide feedback to the community?

Update by Merri Southwood on the St Leonards/Crows Nest 2036 plan re Metro re Zoning Proposal for 2 x 27 storey Towers of 350 apartments, a 17 storey hotel and a 8 Storey building.

The Metro re zoning proposal submissions date is 3 December and the State Significant Development application submissions date is 12 December

Regarding St Leonards South, Merri Southwood expressed concern that the terms of reference from the Department of Planning as per the 2036 draft plan for the Independent Planning Commission were too narrow

- Consider accessibility to St Leonards and Crows Nest stations.
- Minimise overshadowing of public open space and streets with significant public domain functions.
- Minimise overshadowing of heritage conservation areas and residential areas outside of the Plan boundary.
- Locate new open spaces so that they improve connections to other open spaces.
- Plan for improved active transport connections.
- Consider traffic impacts.
- Ensure appropriate transitions to lower scale buildings.

Michael Ryland indicated that it would appear Lane Cove Council would have input re the 7 points with the Minister, Anthony Roberts.

As the Independent Planning Commission role will be to advise the Minister as to its finding, Merri Southwood stressed it is important that SLS should be part of the whole review of the 2036 plan and not just specifically SLS. No indication as to when the IPC meeting will be held.

Merri Southwood highlighted the inconsistencies with regard to Lane Cove's housing targets and that she had been made aware, there would be an additional 15,000 residents to be accommodated in the Lane Cove area.

The indication being given is that SLS proposal is necessary to meet Lane Cove Council's housing target.

The question raised as to an option to reduce the necessity for excessive high rise in SLS by utilising the 2 significant sites in St Leonards East, included in the Department of Planning's draft 2036 plan.

Pam Palmer said the 2 significant sites were to be retained for commercial. Regarding SLS, it was originally intended that development would be along the lines of Duntroon, however

the need to include childcare, library, open space necessitated it being developed to its current proposed heights.

#### River Road Cycle Path.

Don Murchison told the meeting of his presentation to Council of a video he produced, highlighting the safety issues of the cliff face in River Road that seriously impacts on the width of the foot path. He has been asking Council over a number of years to submit an application for a grant to address this problem, currently without success.

GCA have agreed to support his application as the cliff face does present a hazard to pedestrians and cyclists.

#### Greenwich Road Closure New Year's Eve

Access to Greenwich point should be open to residents only.

Merri Southwood finished by asking those attending the meeting to participate in the 12 December Lane Cove workshop.

Meeting Closed 10.20pm

**ATTACHMENT A****CORRESPONDENCE 5/12/2018****SENT**

<b>Date</b>	<b>To</b>	<b>Subject</b>
08/08/18	MS GCA to Councillors LCC	Motion moratorium Planning Proposals/Metro per North Sydney
30/08/18	MS to B Dalton UTS	Greenwich Baths event
31/08/18	MS to B Dalton UTS	Greenwich Baths event liquor licence
05/09/18	GCA to J Gornall LCC	Greenwich Baths event
05/09/18	Hon A Roberts	Support moratorium Planning Proposals
05/09/18	LCC Councillors	Copy letter Hon A Roberts as above
12/09/18	Office of Liquor and Gaming	Objection licence application UTS and covering email
12/09/18	A Roberts	Request ack letter 050918
19.09/18	GCA website subscribers/email contacts	Notification of Zbik motion Council 20/09/18 Planning proposals
21/09/18	MS GCA to J Gornall, LCC	Greenwich Baths existing use
21/09/18	MS GCA to A Ryall GSC	Meeting housing targets
23/09/18	Email MS GCA to OLG	Submission receipt enquiry
23/09/18	MS to Office A Roberts	Advice of MS absence – PD and AW to be cc'd
23/09/18	MS GCA to A Ryall GSC	Meeting form details
24/09/18	MS GCA to LCC H Burnett	Submission date 33 Greenwich Road
24/09/18	MS GCA to A Ryall GSC	Contact form
25/09/18	GCA to LCC	Objection 33 Greenwich Road
26/09/18	GCA	M Stromquist/A Battye SafeWork thank you
29/09/18	GCA to A Ryall GSC	Reps at meeting 10 Oct
23/10/18	MS to M Mason LCC	33 Greenwich Road process
23/10/18	MS to M Mason	88 Christie Street amended plans



29/10/18	GCA to M Mc Donald	Extension of time 2036 deadline
1/11/18	GCA to M Mc Donald	Follow up ext of time 2036
31/10/18	MS to Jacky Barker	Thank you Planning forum
5/11/18	GCA to M Mc Donald	Follow up ext of time 2036
12/11/18	GCA to LCC Councillors	Ext of time 2036
15/11/18	MS to Syd North Planning	Hearing date 88 Christie St
22/11/18	GCA to DoP	Meeting request SLS IPC
22/11/18	GCA to Melinda Pavey MP	Viva Sydney Ports
22/11/18	GCA to A Roberts	Copy letter Melinda Pavey Viva
22/11/2018	GCA to M McDonald DoP	IPC Terms of Reference
24/11/18	GCA to E Klaic DoP	IPC clarification
26/11/18	MS to Syd North Planning	Register for hearing
26/11/18	MS to M McDonald	IPC review
28/11/18		GCA submission JQZ Panel Hearing
1/12/18	MS to B Rathborne Baytree	Attach email 2036 Plan
1/12/18	MS to B Rathborne Baytree	Thank you letter
1/12/18	MS to B Rathborne Baytree	Attach PP
2/12/18	MS GCA to A Panich LCC	J Southwood Panel attendee
2/12/2018	GCA submission	DoP CN Metro re-zoning
1/12/18	G Draffin to SafeWork	Minutes Forum

## RECEIVED

Date	From	Subject
20/08/18	BPN	Membership renewal
29/08/18	B Dalton UTS	Ruff Sleepers event Greenwich Baths
30/08/18	B Dalton UTS	Ruff Sleepers event Greenwich Baths
30/08/18	Lane Cove Planning Alliance	Copy letter to GSC requesting meeting re housing targets
31/08/18	B Dalton UTS	Greenwich Baths event liquor licence
06/09/18	Cllr Vissel LCC	Receipt letter to Hon A Roberts 050918

06/09/18	Cllr Zbik LCC	Receipt letter to Hon A Roberts 050918
06/09/18	Cllr Palmer LCC	Receipt letter to Hon A Roberts 050918
07/09/18	D Stevens LCC to A Winney	Greenwich Baths event
07/09/18	EPA	Ack receipt of GCA letter to A Levy
07/09/18	K McKenzie-Wilson EPA	Ack receipt letter to A Levy
07/09/18	A Cochrane EPA	Ack receipt letter to A Levy
07/09/18	K McKenzie-Wilson EPA	Ack receipt letter to A Levy
12/09/18	Hon A Roberts	Ack receipt letter 050918
12/09/18	A Ryall GSC	Copy email to LCPA re meeting re housing targets
13/09/18	Office Hon A Roberts	Ack receipt letter 050918
14/09/18	K McKenzie-Wilson EPA	Status response from A Levy EPA
18/09/18	A Cochrane EPA	email and letter A Levy EPA 180918
21/09/18	T Zimmerman MP	Invitation North Sydney Community Awards
21/09/18	J Gornall LCC	Greenwich Baths event
23/09/18	OLG	Greenwich Baths acknowledgement submission
24/09/18	T Katsadas OLG	Approval licence Greenwich Baths
24/09/18	G Draffin GCA	P Phranchanh Sydney Ports
16/10/18	A Battye SafeWork	Thank you Forum
23/10/18	M Mason LCC to MS	33 Greenwich Rd Panel
2/11/18	Syd North Planning Panel	GPS Building works hearing
5/11/18	M McDonald DoP	Ext of time 2036
16/11/18	P Papadopoulos Viva	Dredging
16/11/18	Syd North PP Secretariat	Panel date 88 Christie St
19/11/18	Syd North PP Secretariat	Panel date 88 Christie St
20/11/18	Syd North PP Secretariat	Error in NST notice 88 Christie St
28/11/18	LCC	Advice of consent and conditions GPS Infants
26/11/18	A Panich LCC	Panel hearing 33 Greenwich Road
26/11/18	B Rathborne Baytree	Presentation 2036 Plan
ATTACHMENT B26/11/18	E Klaic DoP	IPC review

26/11/18	M McDonald DoP	IPC review
26/11/18	A Roberts	Referral Viva Props letter to M Pavey
30/11/18	LCC	Advice of consent and conditions GPC Primary
29/11/18	B Rathborne Baytree	Presentation 2036 Plan
2/12/18	DoP to GCA	Ack receipt Metro Submission
4/12/18	A Battye Safe Work	Sept minutes forum
	LCC to GCA	Multiple DAs 12 Wallace Street, 33 Greenwich Rd, 38 Carlotta Street, 3 Vista Street, 10 Bellevue Ave, 172-174 Pacific Highway, 5 Allawah Pl, 10 Bay St, 496-520 Pacific Highway, 99 Greenwich Rd, 30 St Vincents Rd, 15 Wilona Ave, 34 Greenwich Rd, 15 Ronald Ave, 2 Edwin St, 22 Bent St, 496 – 498 500, 504-520 Pacific Highway, 155 Greenwich Rd, 6 Greenwich Rd, 12 St Vincents Rd, 5601/1-8 Nield Ave, 165 Greenwich Rd

**ATTACHMENT B**

**GREENWICH COMMUNITY ASSOCIATION INC**

**TREASURER'S REPORT**

**Committee Meeting 17 January 2019**

**Accounts as at 31 December 2018**

Membership 200 individuals or families registered

234 at 31<sup>st</sup> December 2017

183 at 31<sup>st</sup> December 2016

276 at 31<sup>st</sup> December 2015

**Trading for Financial Year to Date**

1 January 2018 to 31 December 2018

(Profit and loss attached)

Gross Income: \$6,419.36

Total Expense \$5,182.73

**Net Income (Loss) \$1,236.63**

**Cash Book balance 26th July \$4,471.96**

**Bank Statement balance \$4,511.96**

**Less Cheques not yet presented**

Lane Cove Council \$40.00

**Revised Bank Balance \$4,471.96**

(Copy a/c statement attached)

**Term Deposit \$12,779.12**

(Copy of statement attached)

**Comments**

Known expenses outstanding – Web Hosting costs

John Southwood

Hon Treasurer

## ATTACHMENT D

### **Report to the Greenwich Community Association General Meeting - 5 December 2018 - Gore Bay Sub-Committee**

The minutes of the Safe Work Community Forum for June and September are not yet finalised and, therefore, not available on the GCA website. It is expected that these will be agreed amongst participants shortly. The Community Forums have been excellent and a note of thanks has gone from the GCA to SAFEWORK for organising these and they have opened up communication between the various regulators, Viva and the community.

#### AS - 1940-17

The September forum discussed the applicability of the above Australian standard for the storage and handling of petroleum products at Gore Bay. The EPA has confirmed that it is not included in the relevant Legislation and regards the measures that they have in place to audit and licence the operations of Viva as encompassing everything that the standard would require.

#### Emergency Management Plan

The LEMC for Willoughby/Lane Cove has been updated and a copy of the LEMC is on the Council website. Council have committed to communicating information on the emergency plan to the community via rate notices.

#### EPA

A response has been received (subsequent to the September Community Forum) from the Chair and CEO of the EPA - Anissa Levy. A copy is included in correspondence. The letter provided no further detail to that raised in the community forum and noted that EPA does not have any responsibility for maritime operations at Gore Bay and, in particular, any associated marine emissions. They are aware of our approach to Sydney Ports in this regard.

#### Boundary Emission Monitoring

Sydney Ports were unavailable at the last two community forums when site emissions were discussed. Consequently, a detailed letter has been sent to Grant Gilfillan, CEO NSW Port Authority. The NSW Port Authority monitors the emissions at the Cruise Terminal at White Bay and the results are published for the community to review on line. The case was made to Mr Gilfillan that it is impossible to differentiate between emissions by source at the boundary of Gore Bay and marine operations are more frequent at Gore Bay than White Bay.

Despite emails and phone follow up, the letter has not been answered or acknowledged. The matter has been escalated to the Minister responsible for Maritime Operations (Hon. Melinda Pavey) in an effort to ensure that the Port Authority engages with our concerns.

#### Works at Gore Bay

Boundary residents have been advised that there will be maritime maintenance in Gore Bay near Wharf 1. The work is expected to take place in December and will involve levelling the sea-bed. NSW Fisheries and the Port Authority as well as Lane Cove Council have been advised.

## **ATTACHMENT E**

### **Councillor Palmer's Report**

#### **Planning Matters**

- Restriction on Planning Proposals

I proposed that Council write to the Minister of Planning and request that he introduce changes that prevent developer or landowner initiated planning proposals being lodged for a site while there are existing State and/or Local Government planning studies and/or planning proposals being developed and/or considered.

The Minister has responded by writing to the GSC requesting feedback on Lane Cove's ability to provide the necessary infrastructure to keep pace with development.

- St Leonards and Crows Nest Draft 2036 Plan

Council was successful in obtaining an extension of time for the exhibition period and two extra consultations, these to be held in Lane Cove. The last one will be on 11<sup>th</sup> December followed by a facilitated workshop on 12<sup>th</sup> December where Council will work with residents to gain direct feedback on the proposals.

- Medium Density Housing Code

Council is seeking an exemption to the Code for R2 low density zones. Currently on exhibition.

#### **Environment**

Council in collaboration with Ausgrid has drafted a Plan for Vegetation Management Around Powerlines for Lane Cove, in particular regarding the trimming of street trees around powerlines. The Plan has been exhibited for public comment.

Council has developed a plastic straw reduction program to assist local businesses in reducing the use of single use plastics. Council also resolved to phase out single use plastics at Council run events.

The Northern Sydney Community Recycling Centre has proven to be extremely popular with local residents. During August 2018, approximately 355 residents from the Lane Cove Council area used the free drop off centre to safely dispose of problem waste such as paints and electronic goods.

Council is campaigning for State Government to use the waste levy it collects to invest in recycling initiatives (rather than simply putting the levy into consolidated revenue). This initiative is necessary especially after the China Sword Policy reduced the amount of plastics and containers we can recycle.

#### **Strategic Projects**

- St Leonards Plaza

The 2006 St Leonards Strategy established a public domain vision for the St Leonards Commercial Core precinct that would create an identifiable 'sense of place'. This included the development of a new community focal point for St Leonards, a new Bus Rail Interchange and Plaza to be constructed

over the rail corridor. Council engaged an urban design expert to develop the vision into a buildable idea, and Council commenced along a pathway of consultation and negotiation with numerous State departments to gain support and approval for the idea.

Council between 2012 and 2015 had high level discussions and negotiations with senior officers from Transport for NSW (TfNSW) and politicians, seeking approval to undertake the necessary investigations and prepare detailed designs to deliver the project.

In 2015 Council engaged contractors to undertake the preliminary design for the St Leonards Plaza.

In 2017, TfNSW agreed that Council should prepare a formal proposal for the project for consideration. Funding for this project is via Voluntary Planning Agreements and Developer Contributions, of which \$36M has been collected against a total estimate of \$86.9M. Council has now engaged TSA as the Project Management Consultants.

- Design, Construct, Management and Operation of the Lane Cove Recreation Precinct

Expressions of Interest were sought from organisations who wish to be involved in the development of a new Recreation Precinct at 180 River Road, Northwood NSW currently comprising the Lane Cove Golf Course and tennis centre.

- Rosenthal Project

Is proceeding on time with excavation completed and construction well under way. Meanwhile, improvements have been made to the Market Square carpark to improve traffic flow.

- Lane Cove Pool

Built in 1961 is nearing the end of its life and at this stage we are looking to close it some time after the end of the summer season and commence a re-build.

## **Social**

Festival by the River in November was popular and included signature events the Greenwich Village Arts Trail as well as Food and Wine by the River, attended by over 5,000 people.

Council provided a grant of \$5,000 to Gunnedah, our Sister City, for drought relief. Separately, the Lane Cove community has raised over \$10,000 under the Gold for Gunnedah campaign.

New basketball court at Kingsford Smith Oval.

Library has introduced automatic renewals. Automatic renewals reduce borrower fines and complaints as well as simplifying the renewal process