Feature: A 2024 Recap and Predictions for 2025

FlatLiving Magazine

Information, Advice and Guidance for Those Who Live in, Own, or Manage Blocks of Flats

December 2024

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Welcome

Welcome to our December issue of Flat Living Magazine!

As this year comes to an end, our contributors provide a summary of 2024 and share their insights into what our industry might anticipate in the coming year.

Property Management Recruitment and Flat Living are proud to share this years Property Management 50 Award winners which can be found on page 5.

Flat Living Lifestyle is now live! Visit page 7 to find out more or to feature your article on Flat Living Lifestyle please email priya@flat-living.co.uk.

In news - you can find recent comments from Richard Goodman on The Ministry of Housing, Communities and Local Government Remediation Acceleration Plan. You can also read more from The Property Institute on recent comments from Housing Minister Matthew Pennycook MP.

As always, we have included training opportunities from TPI and job vacancies from Block Recruit to help you upskill or move on to new pastures.

If you have any questions you would like us to organise an article on, or if you have any interesting articles to add – please send them directly to the team via info@flat-living.co.uk.

We would like to wish you all a very happy Christmas and a fantastic New Year! And for the last time this year, happy reading!

Belinda Bagnall and The Flat Living Team

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Guidance Note Updated - Revamped Section B

Since the Grenfell tragedy over seven years ago, building safety has been at the forefront of change in our sector. To keep you informed and aligned with the latest health & safety standards, we're proud to introduce our new and improved Guidance Notes: Section B— your trusted, expert-curated resource for up-to-date advice and best practices.

Introducing: B01 Managing Health and Safety – A Guide for Residential Property Managers

This new document merges the guidance from:

- Health and Safety Risk Assessment
- Manual Handling
- Working at Height and Access Equipment
- Lone working
- Working Safely with Hazardous Substances
- Water Safety – Legionella
- Asbestos Management

Section B also includes the following Guidance Notes:

- B02 Fire Safety
- B03 Building Regulations
- B04 Managing Building Safety: Higher Risk Buildings
- B11 Driving for Work
- B12 Powered Gates
- B13 Examination of Lifts
- B14 Environmental Management
- B15 Decoration
- B16 Managing the Risk from Ice and Snow
- B17 Window Cleaning
- B18 Mobile Phone Base Stations
- B19 Radon

Access the Section B Guidance Notes Here

MHCLG Publishes Remediation Acceleration Plan

Comment from Richard Goodman, Director General, Safer Greener Buildings Group.



All residential buildings over 11m in England already have a pathway to fix unsafe cladding which also protects residents from these costs. But, seven years after the Grenfell tragedy, it is clear that action to fix unsafe buildings has been too slow. Without decisive steps now, the risks and hardship could be with us for more than another decade. This cannot go on.

This plan sets out how we will fix buildings faster, identify remaining buildings still at risk and ensure that residents are supported through the remediation process. Through this plan, we aim that, by the end of 2029, all 18m+ (high-rise) buildings with unsafe cladding in a government-funded scheme will have been remediated. Furthermore, by the end of 2029, every 11m+ building with unsafe cladding will either have been remediated, have a date for completion, or those responsible will be liable for severe penalties.

These targets represent a significant acceleration and provide much greater certainty around when cladding remediation will be resolved.

Key measures included in the plan are:

- action to identify buildings needing remediation through a review of 175,000 building records by the end of March 2025
- the intention to introduce new legal duties on those responsible to take action and make their buildings safe
- metro mayors convening regulators and preparing joined-up local plans to drive remediation in their areas
- additional funding and guidance for regulators to intensify enforcement activity
- new enforcement measures to hold those responsible to account
- a joint plan with developers, published today, to fix buildings faster covering over 95% of buildings to be remediated by developers
- action to begin accelerating remediation of social housing while working with the sector to announce a long-term strategy in Spring 2025
- supply chain support to facilitate delivery as remediation pace increases
- information on how we will hold those responsible for the building safety crisis to account
- the extension of the Waking Watch Replacement Fund until the end of March 2026, and
- further measures to ensure that residents are supported and protected throughout the remediation process.

It is only right that the construction industry contributes to making homes safe. That is why we are confirming the introduction of a Building Safety Levy on new residential developments which will raise around £3.4 billion for remediation. We intend that the levy will come into force in autumn 2025.

We also today launch a dialogue with the building insurance industry on whether and how a possible government intervention could bring down the high bills some have experienced which can be over £3,000 per annum.

A further consultation starts today on how we can ensure that leaseholders are only charged a fair and transparent insurance fee for work done in arranging insurance, rather than opaque commissions being charged to leaseholders.

Finally, we are taking several actions that address criticisms the Grenfell Inquiry Report made of the manufacturers of cladding and insulation products. This includes action towards preventing the most egregious companies, found to be part of the horrific failings that led to the Grenfell Tower tragedy, from being awarded government contracts. It also commits to system-wide construction products reform, including proposals on liabilities, robust sanctions and penalties against manufacturers.

The Remediation Acceleration Plan marks a pivotal moment in addressing the building safety crisis in England. We will work tirelessly to this end with resident groups and industry.

Housing Minister Commits to Strengthening Regulation and Driving Up Standards

Ahead of the BBC's 'Leasehold Day' tomorrow, Housing Minister Matthew Pennycook MP has issued a statement on leasehold reform, including 'at minimum' mandating qualifications for property managers and likely regulation of managing agent firms. TPI urges every member to read the entire statement in detail.

The statement is generous and detailed, here is a high-level summary:

The 2024 Leasehold and Freehold Reform Act (LAFRA) has faults and needs fixing with further legislation. Also, it does not go far enough, for example ignoring some key Law Commission recommendations. Government can bring forward some bits of LAFRA in regulations and will do so next year. Otherwise, reform campaigners are asked to be patient while further reforms are delivered thoughtfully and carefully, not rushed through like LAFRA. Further primary legislation will be brought forward next year to extend right to manage provisions, reform the management of freehold estates, and much more. The BIG NEWS though, is mandating qualifications for professionals and likely regulation of property management firms.

Mr Pennycook said:

"Managing agents play a key role in the maintenance of multi-occupancy buildings and freehold estates, and their importance will only increase as we transition toward a commonhold future, and so we are looking again at Lord Best's 2019 report on regulating the property agent sector, particularly in light of the recommendations in the final Grenfell Inquiry report. As part of our response to that report I can confirm that we will strengthen regulation of managing agents to drive up the standard of their service. As a minimum, this should include mandatory professional qualifications which set a new basic standard that managing agents will be required to meet. We will consult on this matter next year."

Today's announcement is the result of many years of TPI's efforts to raise awareness and elevate standards within the professional building management sector and the Government's commitment is in large part thanks to the hard work and campaigning of the Institute and the invaluable support of our members to ensure competence and protect residents.

Andrew Bulmer, TPI CEO said:

"Housing Minister Matthew Pennycook MP has today delivered a long-awaited and very positive statement. He has set out a realistic timeline to deliver strong reforms for leaseholders and freeholders with managed estates. Rightly critical of the shortcomings of the rushed and botched Leasehold and Freehold Reform Act 2024, he makes a sensible case to bring forward some reforms in 2025, but seeks patience from campaigners for further reforms to be delivered in good time while allowing for due rigour and care. A sensible approach.

For property managers, the statement is very welcome indeed. The importance of professional building management is recognised. 'At minimum', qualifications for building managers will be made mandatory, while Lord Best's recommended regulation of property agents will be high on his agenda.

It seems this government agrees with leaseholders, landlords and the profession itself: property management is not a job for amateurs."

Read Housing Minister Matthew Pennycook MP's full statement here.

The Draft Leasehold and Commonhold Reform Bill – Content and Clarification

Comment from the Association of Leasehold Enfranchisement Practitioners (ALEP)



By Shabnam Ali-Khan – Partner, Russell-Cooke

Following the rushed Royal Assent of the Leasehold and Freehold Reform Act 2024, further controversy has arisen. In the King's Speech on 17th July, the new Leasehold and Commonhold Reform Bill was announced, but the full details of the Bill have yet to be released. We can expect more information on this in the near future. The current guidance highlights five key areas the Bill will address. We explore each of these in detail below.

1. Enact remaining Law Commission recommendations to strengthen leaseholders' rights to extend their lease, buy their freehold, and take over management of their building.

The 2024 Act addresses most of the Law Commission's recommendations on lease extensions and freehold purchases. These include offering a 990-year lease instead of the current 90 years, removing the two-year ownership requirement for flat lease extensions, and extending the right to acquire freeholds in buildings where the commercial area makes up to 50%. Additionally, landlords will now be responsible for their own costs in these processes, except in limited circumstances. The Act also introduces prescribed rates for premiums and eliminates marriage value for leases under 80 years.

So, what remains for the new Bill to address? Could these provisions be revised? It's important to note that none of the leasehold reform sections of the Act which gained Royal Assent in June are currently in force.

Given the backlash by landlords concerning the removal of marriage value, it is likely that this will be revisited along with the other valuation provisions. The current human rights challenge mounted by Annington Properties last month may have prompted Labour to take another look at this. The Bill may outline provisions for an online calculator to assist parties in calculation of premiums, although this would hinge on whether the rates mentioned previously are prescribed. Currently the notices leaseholders and landlords need to serve in relation to flats are not prescribed. The Bill may provide an opportunity to consider this.

2. Reinvigorate the commonhold tenure by modernising the legal framework. Commonhold was introduced in 2002 as a way of enabling the freehold ownership of flats and avoiding the shortcomings of leasehold ownership. However, fewer than 20 commonhold developments have been established since the commonhold legislation came into force. The Law Commission put forward proposals for improving commonhold in 2020. The government intends to consult on options to restrict the sale of new leasehold flats so commonhold becomes the default tenure.

The 2024 Act did not address commonhold. It will be tackled by the new Bill. We may see some clear guidelines and provisions which make the process easier for leaseholders. Currently a building needs 100% agreement of its leaseholders to convert to commonhold. This may be reduced under the new Bill. However, if leaseholders are going to be forced to be part of a commonhold arrangement the Bill will need to improve lenders' confidence in this form of ownership as well as providing owners with greater input in the process and how commonholds are run. Whether a ban on new leasehold flats will be introduced remains to be seen.

3. Regulate ground rents for existing leaseholders.

Despite government promises to cap ground rents this has yet to materialise. The ground rent scandal highlighted the onerous ground rents many leaseholders were facing with escalating, unaffordable rents making it difficult to sell or remortgage. The Bill may introduce caps to ground rent and potentially ban certain practices for new leases.

4. Strengthen the rights of freehold homeowners on private or mixed-tenure residential estates. The government will consult on the best way to achieve this.

The new Bill will aim to provide better protection for freehold homeowners against unfair charges and provide greater rights to challenge and more transparency. The Government has said it will consult on this to ensure freehold homeowners are better protected.

5. Remove the threat of forfeiture as a means of ensuring compliance with a lease agreement.

This means leaseholders will not risk losing their homes for breaching their lease agreements. Instead, the government plans to introduce fairer ways to resolve disputes and ensure compliance without such severe consequences. However, it is crucial this is balanced with protection for landlords against those leaseholders who persistently are in breach of their leases.

Where does this leave solicitors and other legal professionals? What advice should we be giving our clients?

Practitioners are experiencing challenging conversations with clients regarding the reforms and are feeling pressure to assist clients and prospective clients in making decisions, which is not within our remit. The main concerns are with lease extension and freehold purchase reforms, as we lack clarity on when and which provisions will take effect. However, it's reasonable to expect that the non-controversial provisions, such as the introduction of 990-year leases and the removal of the two-year ownership requirement, will come into force. A few key tips below may help:

- Encourage clients to keep updated with the reforms
- Assist them in weighing up their options carefully and considering the commercial picture. For example if you are in the process of selling a flat and a short lease is causing difficulties in doing so, it may be preferable to bite the bullet and extend now
- Advise clients to seek valuation advice to help make a decision – valuers may be able to provide advice on various scenarios
- Be clear with clients that we can only set out the current position and what may come in, we cannot be certain what changes will be made and when – the ultimate decision rests with them
- The landscape is uncertain and people are frustrated, so it is important we remain understand and empathetic as well as clear in our advice.

Ringley Group Launches New Service Charge Platform

The Ringley Group has launched a new platform, Service Charge Sorted, created to shake up the market and offer an alternative to hefty block or estate management fees.

Service Charge Sorted is the latest addition to the residential group, which manages a £12bn portfolio of apartments and properties for homeowners across the UK. Ringley has 30 years' experience in residential real estate, advising major investors including Patrizia and Europa.

The new platform is designed for leaseholders in small blocks of flats and owners on private housing estates. It removes managing agent fees which, due to minimum fee thresholds, are often unfairly expensive for small blocks and estates.

Service Charge Sorted runs the service charge cycle from start to finish, from demanding the budget and preparing year-end accounts through to supporting owners selling their properties. It was created for small blocks and housing estates who own their freehold, have claimed 'Right to manage" or have a management company as well as freehold investors.

Mary-Anne Bowring, Group MD of Ringley Group, said: "The process of managing service charges requires the right things to happen at the right time – Service Charge Sorted is an alternative to a managing agents' minimum fee and will keep things running to protect against the numerous legal pitfalls that can leave the service charge void and uncollectable.

"It's positive to be able to offer another solution, particularly as living costs continue to rise. Because new leasehold legislation is likely to be some way off, we expect to see an increase in the number of people claiming 'Right to Manage' – Service Charge Sorted puts some control back in homeowners' hands and makes the process easier and fairer, while remaining compliant with leasehold laws."

The Ringley Group is a RICS Tech Partner and Service Charge Sorted is regulated by the Royal Institution of Chartered Surveyors, the Solicitors Regulation Authority and the Financial Conduct Authority.

The Service Charge Sorted platform is as easy to use as online banking and provides a failsafe process to ensure service charge budgets get done, with additional legal and administrative support and advice for management issues. There are options to upgrade should major works be due or house meetings required, but it offers a low cost solution to take care of the legal and financial administration associated with service charges.

Property Management Recruitment (PMR) and Flat Living are proud to announce the 2024 Property Management 50 Awards Winners!

We are proud to celebrate the incredible individuals who make the residential property market so special, dedicating their all to this ever-evolving and demanding sector.

Flat Living and Property Management Recruitment would also like to extend a special thank you to this year's judges Colin Horton, Claire Bates, and Joseph Mallon!

And to this years PM50 team making all of this possible Mark Allen, Annie McGrandles, Ray Hunwicks, Nadia Yasmin and Priya Sandhu.

2024 Winners



Recognising & Celebrating Excellence in Residential Property Management

The Property Management 50 is brought to you in 2023 by the teams at Property Management Recruitment and Flat Living.

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Everything you need to know about living in a flat or apartment!

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Whether you're an industry professional or someone seeking a vibrant urban lifestyle, we've got you covered. From innovative design concepts to inspiring interior ideas, we're here to redefine the way you perceive apartment living.

Design Excellence: At Flat Living Lifestyle, we believe that great design is at the heart of every exceptional living space. With designs that cater to diverse tastes and preferences, you can find sleek minimalist aesthetics to cosy and inviting atmospheres.

Interior Inspiration: Our curated collection of interior design ideas showcases the latest trends in furniture, decor, and colour palettes.

Balcony Bliss: Experience the joy of outdoor living with our expert tips and tricks for maximising your balcony space.

Flats and Apartments for Sale: From trendy loft conversions to luxury high-rise developments, we handpick properties that offer the perfect blend of style, convenience, and community.

Join us as we embark on a journey to redefine the art of flat living. Stay tuned for the launch of Flat Living Lifestyle – where inspiration meets innovation, and apartment living reaches new heights.

Keeping Your Home Safe While You're Away for Christmas

www.blockinabox.co.uk

As many of us make our way across the country to join family and friends this festive season, thousands of homes will be left unattended.

While the risk remains low, this does leave them open to fires, burst pipes and burglary.

Luckily there are many easy steps you can take before heading out the door that will reduce your risk and give you greater peace of mind; allowing you to focus on the task of celebrating and making happy memories.



Security

While some of the below may be seem obvious, going away from home for any length of time can send many of us into a tailspin. There are bags to pack (including for children and babies which can seem like a monumental task!) as well as presents to wrap and sneak into cars, dogs to pack off to pet-sitters, medicine to remember... enough to keep anyone's mind occupied!

So, here's a handy checklist to make sure your home security is as it should be before you hit the road:

Lock doors and windows

An obvious one but a good place to start! Check all windows and doors systematically before you leave. If any locks are faulty or hinges seem weak, it's best to upgrade these before the festive season if you can.

Don't forget the garage door- this is often an entry point for thieves, and it slips many people's minds. This is especially important if you hold valuable items there or if the garage affords access to the house.

Lights

If you can, set your lights on a timer to come on and turn off at appropriate times. If you don't have a system that allows this, ask a trusted neighbour to pop in in the evenings to turn the front-facing lights on and to turn them off in the mornings.

Keep valuables out of sight and away from doors

It can be tempting to set the tree up in the bay window, surrounded by beautifully wrapped gifts, but this serves as an advertisement to thieves. Keep the tree away from windows and don't keep anything valuable close to exit/entry points. You don't want to make it easy for them.

When it comes to smaller, valuable items, hide these in separate, non-obvious hiding places. Avoid the sock drawer!



Remove packaging from outside

If you're going away after the big day, it can be easy to leave the packaging for valuable gifts visible outside as the recycling bin overflows. Make sure you move obvious packaging out of sight to avoid advertising your possessions.

Tools, ladders and garden equipment

Lock all of the above away in the shed. If your shed isn't secure, lock them in the house. Not only are the items valuable in their own right, they can also be used to gain access to the house.

Hide keys

Resist this temptation at all costs! Never leave a spare key behind the flower pot, under the mat or in a shoe in the porch. Burglars know all the tricks and will always search for a key before trying to break in.

Instead, leave a key with a trusted neighbour in case of emergency.

Christmas lights

Your house may be beautifully decorated, and you may want to keep the display lit at night to make it less obvious that you're gone. An excellent point, but make sure your lights are battery powered. Leads running through windows or doors afford a burglar the perfect opportunity to gain entry.

Alarms and video doorbells

If you have an alarm, make sure it's set! If you don't, consider getting one if you can. Even a dummy alarm can scare off potential thieves. Many of us now have video doorbells which alert us to visitors and can record video of events if we want them to- consider this option and use all available functionality while you're away, including speaking to anyone at the door. You can simply tell a stranger at the door that you're in the back garden or bathroom and can't get to the door.

Security lights

A well-lit driveway will deter most thieves. They don't want to be caught on your doorbell camera or anyone else's- and they don't want to be confronted by neighbours. Make sure the sensors and any solar panels are clean.



Keep it to yourself

Tempting as it is to post a status about your exciting holiday plans, or to check in at restaurants and events... don't. You never know who may see your posts and it could act as an announcement that your house is empty.

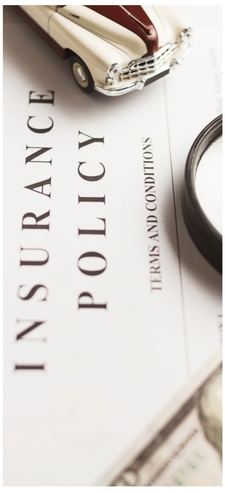
The same goes for posting photos of your adventures- save them for when you get home.

For lengthy holidays

Add these to your trusty neighbour's list if you're going away for an extended period of time: ask them to park on your driveway if they can, to pick up your post and to pop your wheely bins in and out at the right time, even if they're empty.

You should also cancel any regular deliveries such as milk or newspapers but allow any regular maintenance to continue (such as cleaners or gardeners). They can continue to let themselves in as usual and make the house seem lived in. Consider booking a gardener if you don't already have one. They can keep on top of any visible lawns while you're gone too.

If you don't have a neighbour who can pick up your post, the Royal Mail provide a 'Keepsafe' service whereby they hold onto your posts for up to 100 days and deliver it to you once you're home.



Insurance

Before you go away, take the time to check your current policies against the circumstances you're planning. You may need to pay a small amount for a slight upgrade to make sure you're covered- a small price to pay versus the cost of a rejected claim.

Check your level of cover for contents and possessions is accurate and up to date. Also check for any exclusions in the policy which could render a claim void if you're away for over a certain amount of days etc. Giving someone access to the house (pet sitters, that friendly neighbour we keep mentioning, or your cleaner etc), may also influence your policy.

Safety

The usual threats of winter temperatures continue while you're away- preparing your house for anything that could occur while you're gone could save you're a lots of time, money and heartache.

Plugs

This is a quick, easy preventative measure. Turn off all plugs apart from your fridge/freezer. Doing so reduces your fire risk and the risk to your appliances should your home experience any flooding.

Frozen pipe prevention

Temperatures may plummet in your absence. Reduce your risk of burst pipes and flooding by making sure pipes are well insulated and checked pipes for any obvious signs of damage before you leave. Ask whoever will be keeping an eye on things to let you know if they see any signs of damage while you're away. Make them aware of where the stop cock is too!

You should also replace any faulty washers (as dripping taps can freeze and block pipes) and set your boiler to keep a suitable temperature throughout your home while you're gone. This will keep water flowing freely and prevent any damp setting in.

Hopefully that's given you some food for thought. We also hope you have a fantastic holiday season whether you're at home or away.

For more information from Block in a Box, then please click here. For more from Flat Living, then alternatively click here.

Block in a Box has been created to assist self-managed Residents' Management Companies, Right to Manage Companies and Residents' Associations, their blocks of flats and the leaseholders that live in them by providing a mix-and-match toolbox supplying all the services you need.

We designed it with a steering committee of directors and association members to provide something that would truly help.

Blockinabox.co.uk | info@blockinabox.co.uk | 0333 015 4145

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Meet Our Client Engagement Team!

www.4siteconsulting.co.uk

We're always looking to improve the services we offer, and our Client Engagement Team is poised and ready to do just that. Our dedicated team are on hand for any and all queries and will also be scheduling regular in-person catch ups to make sure everything's on track.

Read on to find out more about our newly formed team; who they are and what they will be doing to ensure you receive the very best service from 4site.

The Role of our Client Engagement Team

Everyone at 4site prioritises client relationships and enjoys making genuine connections- our client engagement team will be an extension of that ethos.

They will play a crucial role in fostering strong relationships with our clients; providing a point of contact and visiting regularly to make sure you're happy with our work.

Our on-site visits will provide the face to face contact that we know our clients prefer, giving plenty of opportunity for sharing feedback. Hearing from you is essential for the service-improvement we're committed to.

Early meetings have already proven useful both to clients and our team, providing reassurance and solidifying trust, which has led to additional contracts. We're fully committed to your success, and our client engagement team will ensure that you're happy to work with us for the long term.

Meet the Team

Find out a little more about the team, including their direct contact details.

Andrew Bull | Head of Client Engagement | LinkedIn | Email

Andrew has been supporting our clients with the ever changing demands of the industry since he joined us in early 2016. As part of our original Client Service Team, Andrew has always been focussed on client satisfaction and is looking forward to taking this up a gear as Head of our Client Engagement Team.

"The team will be focussed on building and maintaining client relationships, ensuring the delivery of a professional service to the very best standard. We'll be advocating for each client individually, taking the time to fully understand the intricacies of their needs and encouraging feedback."

Andrew has also achieved his Level 4 Diploma in Fire Risk Assessing, enabling him to offer a practical perspective and technical advice.

"We also provide technical workshops and lead discussions for our clients at events across the UK. This has added a welcome facet to the role and created some diverse relationships."



Daniel Bull | Client Engagement Executive | LinkedIn | Email

Daniel has been with us since 2020 and is one of our executives in the newly-formed team. He will be actively engaging with clients and passing their feedback on to our in-house teams.

Client satisfaction is important to Daniel and he's looking forward to capitalising on his skills to ensure our compliance and our clients' happiness.

As well as being a qualified & tested Fire Door Inspector, Daniel also holds a Level 6 Certificate in Applied Health & Safety. This practical knowledge can be passed onto clients who need some guidance. He look forward to meeting with you soon!



Rachael Whitlock | Client Engagement Administrator | LinkedIn | Email

Rachael is our administrator- an essential component of the team. She joined 4site just over a year ago and is now instrumental in supporting the Client Engagement Team.

Rachael will be organising onsite meetings, managing communications and ensuring that all enquiries are handled efficiently. She also plays a vital role in collecting feedback from clients to help continuously enhance our services.



Stuart Bonnet | Client Engagement Executive | LinkedIn | Email

Stuart comes from a Property Management background. Having overseen a diverse portfolio including conversions listed buildings and high-rise developments, his knowledge of working in the field is already coming in handy when working closely with our clients.

Stuart plays a vital role in building and maintaining strong client relationships. He really enjoys the face to face visits and talking through the feedback our clients have to offer.



What to Expect From a Client Meeting

As a client of 4site Consulting, you will now be offered regular "catch up" meetings with our Client Engagement Team. During your face to face meeting we will discuss your portfolio, provide updates on any changing legislation and offer support and guidance to keep you compliant.

The team will encourage you to ask any questions you may have regarding rule changes, compliance, or anything else for that matter. They will also encourage you to provide honest feedback on our services, including the 4site Client Portal.

Any requests will be put forward and our in-house teams will take your comments onboard. Prompt communication with the relevant departments will follow and your Client Engagement contact will keep you informed of progress.

These meetings are not just about checking in. They're about ensuring you feel supported and confident in our partnership- helping us to succeed, together.

Next Steps for New and Existing Clients

At 4site, we believe in maintaining strong, long term relationships with our clients, and our Client Engagement Team is here to ensure that happens.

Whether you've worked with us in the past, are with us currently or have never engaged with us before, get in touch to book your first meeting and allow us to support you in a way that works for you and your portfolio.

4site Consulting provide independent residential and commercial assessments and surveys for owners and managers of property.

A family run company at its core, 4site Consulting completes in excess of 9,000 property visits each year for property professionals across the UK. They employ all advisors directly, never sub-contracting, to control and maintain consistency and quality of reporting, providing the best service and keeping prices realistic and stable.

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Feature: A 2024 Recap and Predictions for 2025

The Importance of Correct Insurance Valuation for Flats

BARRETT CORP HARRINGTON

www.bch.uk.com

Throughout 2024, BCH Ltd has observed continued pressure on the flats market, with leaseholders facing rising costs in most areas.



Rising costs over the last few years have been very well published, and the reasons for it are unsurprising to us all, but the reality is, even into 2024, the cost of materials and labour have continued to be an issue. Whilst some of the dizzying % increases during the pandemic period have settled to more “reasonable” levels, there hasn’t been a decrease in costs, there wasn’t a reset. So, the costs of materials and labour in the construction space are continuing to rise and are building on those earlier high increases. This inflation has of course increased the cost of routine maintenance activities such as landscaping, decoration or minor repairs which has impacted service charges, but also the property insurance costs. Data shows insurance premiums have risen significantly due to increased reinstatement values and a lack of capacity. The impact to leaseholders and property managers throughout 2024 has been increased service charges, with insurance being a significant proportion of this.

So, it’s understandable that Property Managers are under pressure to minimise expense for their leaseholders wherever possible. It’s a tricky position, and one in which we empathise with as the cost-of-living crises really took hold throughout 2024. But with insurance premiums for flats based on rebuild costs rather than market value, this is certainly not an area to cut corners. Accurate rebuild valuations are critical, as underinsurance can result in devastating financial implications during a loss, but over insurance could be costing leaseholders more than it needs to. What cannot be forgotten is that proper insurance delivers peace of mind and ensures full financial protection for all stakeholders.

The risks of underinsurance are vast. If the insured value is set too low, claims may be proportionately reduced under the policy’s “average” clause. For example, insuring at 80% of the rebuild value means claims will be reduced to 80%, leaving leaseholders responsible for the shortfall; a potentially devastating outcome.

Over insurance, on the other hand, unnecessarily inflates premiums without providing additional benefits at the time of a claim. BCH has identified instances of valuations being significantly incorrect, leading to excessive costs for leaseholders.

Brokers work to secure the best value for clients, considering the market and tailoring policies to match their needs. They may suggest alternate options to manage premium costs such as offering higher excesses or limited peril cover. However, they should never suggest lowering the insured value purely to reduce premiums, as the risks of underinsurance far outweigh any immediate savings.

As the year closes, those responsible for property management are reminded to revisit a crucial but often overlooked aspect of their budget: insurance. Whilst insurance has become referred to as a “grudge” purchase due to relentless increases, reducing insurance values to save on premiums can lead to significant financial consequences.

With the industry under the spotlight, we predict a similar trend in 2025. It is essential to stress that insurance and professional valuations should not be areas to cut corners on.

With rising costs and industry pressures likely to persist in 2025, insurance remains a critical investment in security. Accurate valuations and robust policies are essential to protecting financial interests and protecting properties that are people’s homes.

There are however some green shoots in the industry. Brokers are reporting an increase in capacity and appetite by insurers which will inevitably increase competition, no doubt helping premiums.

Working with experts like BCH to establish correct rebuild values and partnering with reputable brokers ensure that properties—and the people who rely on them—are well protected for the right amount of cover and therefore a fair premium. Furthermore, regular reviews to insurance values will ensure that insurance remains adequate as circumstances evolve.

In the end, the peace of mind that comes from being properly insured is worth every penny.

The final item on this list is an area we are particularly passionate about at Ardent Lift Consultancy, where we advocate modernisation over full replacement wherever practicable to do so. The Flat Living edition from August identified the benefits of this approach.

For more from BCH, click here.

If you’re looking for a practice that focuses exclusively on buildings insurance valuations, you’ve come to the right place. That’s all we do and we do it very well. We survey all types of property from private homes and blocks of flats to commercial and industrial premises. And that includes historical and Grade II* Listed buildings.

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Feature: A 2024 Recap and Predictions for 2025

Preparing for Essential Planned Maintenance and Building Assessments in 2025

Fixflo

www.fixflo.com

As 2025 approaches, one of the best ways that property managers can prepare for the year ahead is by taking stock of all the assessments, certifications and other statutory tasks that must be done for the buildings they are responsible for, and making a plan to proactively handle them before deadlines creep up.

These are the biggest recurring tasks that you need to be aware of that might be due for your building this year, and that you need to prepare for to stay on the right side of the law—and your residents.



1. Fire Risk Assessments (FRAs)

Fire Risk Assessments don't have a legally mandated deadline for when they must be reviewed, so property managers must proactively check to make sure that buildings they're responsible for aren't subject to dangerous fire risk.

Legally, FRAs must be done if there's a reason to think the previous one is no longer valid, or if there have been significant changes to the building (from structural changes to cosmetic, fitting-related changes) since the assessment was done. Government guidance suggests that FRAs should be reviewed on an annual basis for high-risk buildings and every two years for lower-risk buildings. Take some time this month to check when your last FRAs were completed to see if a review or renewal is needed in 2025.

2. Electrical Installation Condition Reports (EICRs)

Electrical safety is another critical area for your attention. EICRs get highlighted most for letting agents, but property managers in charge of communal areas in buildings need to keep an eye on EICRs as well. EICRs assess the condition of electrical installations, identifying deficiencies that could pose a risk to residents.

EICRs must be renewed every five years, but watch out—legislation affecting the due dates of EICRs was altered in 2020, so 2025 is going to be the year in which the highest proportion of the UK's buildings will need one. Book yours in early in 2025 to get ahead of the crowd and avoid shortages of certified assessors who can complete the reports which will undoubtedly come later on in the year.

3. Legionella Risk Assessments

Legionella bacteria thrive in water systems, posing serious health risks to anyone who uses them. This will be something that property managers in charge of high-risk systems will be well aware of, as they may have to do Legionella Risk Assessments every few months. However, for property managers in charge of low-risk systems, this kind of risk assessment is one that can easily fly under the radar.

Legally, Legionella Risk Assessments must be done at least every two years, or as soon as there is a significant change in the water system. Double-check the due dates for your buildings to ensure that you won't miss the the required deadline for this crucial assessment in 2025.

4. Reinstatement Cost Assessments (RCAs)

Buildings insurance has been a hot topic in the residential block sector in 2024, as insurance rates have climbed steadily since a higher awareness has been placed on building safety and the number of unsafe buildings across the country. Guard against under- or over-insuring your buildings by getting an accurate Reinstatement Cost Assessment.

An in-person RCA completed by a trained professional can tell you accurately about the value of the insurance coverage you need for your assets, which can dramatically lower the costs you will need to recover from occupiers via the service charge. The Royal Institution of Chartered Surveyors (RICS) advises that RCAs be completed every three years, so make sure you get yours done in a timely manner to deliver savings to your occupiers—and customer satisfaction to your business.

5. Planned Preventative Maintenance (PPM) Schedules

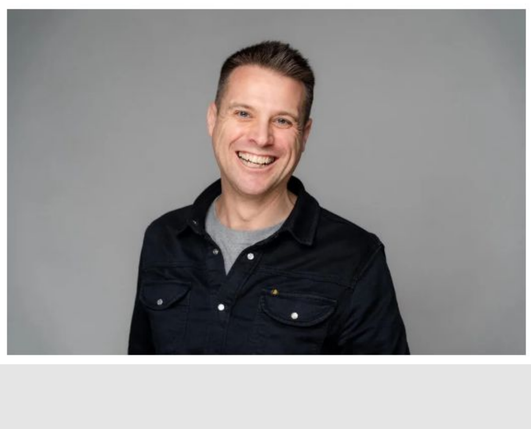
Scheduling regular maintenance for every part of a building—from gutter clearance and gardening to boiler maintenance—can eat up a big chunk of a property manager's working week. Take the time to see if you can automate any of these tasks ahead of the new year. Whether that's setting up automatic reminders before tasks are due, or even finding ways to automatically schedule appointments with your contractors, this can be a big time saver for you in 2025.

How to take action for 2025

- Schedule your assessments early: In the UK, contractors are increasingly in demand due to skill shortages. Book appointments well in advance of your building's due dates to avoid last-minute delays from causing non-compliance.
- Maintain comprehensive records: Keep a detailed audit trail of all assessments, certifications, maintenance and remedial actions taken in your building. If your current audit trails are not already organised, take some time over the winter season to make sure they're up to scratch to future-proof your work.
- Stay informed on regulatory changes: Key legislative changes in housing and block management are expected in 2025. The Government has committed to enacting the Regulation of Property Agents (RoPA), and secondary legislation supplementing the Leasehold and Freehold Reform Act (LFRA) is certainly on the way in the coming months. Staying on top of legislative news will prepare you for changes to come.
- Communicate with your stakeholders: Keep residents, leaseholders, and other stakeholders informed about upcoming assessments and maintenance activities. Having a solid Resident Engagement Strategy (RES) is the first step in managing expectations and fostering cooperation.

Proactively address key recurring assessment tasks to make sure your properties remain safe, compliant, and well-maintained as we move into 2025. Prioritise these assessments and maintenance activities to not only fulfill legal obligations but also enhance the quality of living for all residents in your buildings.

Discover how Fixflo can support you with planned maintenance, building safety and other recurring assessments and certifications.



Author:

Joe Goss MTPI, Business Development Director at Fixflo.

For more from Fixflo, click here.

What is Fixflo? We provide specialist property repairs & maintenance software. Our system streamlines complex repairs processes and keeps all your communications in one place. The result? Happy customers, satisfied stakeholders, reduced costs, and enough time to grow your business.

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A Flat Owner's Winter Preparedness Checklist

Residentsline Flats Insurance

www.residentsline.co.uk

As we approach the colder months, it's time for flat owners to shift their focus to winter preparations. Concerns about heating, potential leaks, and dampness become top priorities. To ensure you're ready, here's a reminder of proactive steps you can take to safeguard your flat during the winter season.

Heating

The temperature may not have dropped into the minuses quite yet, but those cold nights are coming. Now is a great time to take a close look at your existing heating system, and maybe to consider an upgrade if finances allow.

- Test your heating system

Let your fellow residents know that a test is planned and then fire up the boiler for a few hours. Hopefully, everything will kick into gear as expected, but better to assess that assumption now than when the cold snap hits. You should also reacquaint yourself with any timers you can make use of, so you are ready when the time comes.

- Service your boiler

Book in for an autumn boiler service. This way, you can have the peace of mind that everything meets the required standards, and you won't find yourself waiting in line when a surge of people inevitably schedules their services as the weather gets colder.

- Bleed radiators

An often overlooked, straightforward action. Ensure that you attend to the communal areas and request your residents to attend to their own.

- Consider system upgrade

If your system is outdated or inefficient, consider upgrading before December rolls around. If it cannot be done now, make sure it is part of your planned maintenance program for summer 2024.



Leak Prevention

Leaks are more prevalent in winter due to active heating systems, frozen pipes, and wet weather.

- Protect your pipes

Insulating, or lagging, your pipes can help retain warmth and prevent them from freezing. You should also keep heating on at a consistently low level during very chilly weather. It is always worth a visual inspection of the outside of the property too- small cracks in brickwork can allow the cold to set into your pipes.

- Locate stopcock

We're certain you know the location, but if you don't, it's time to discover it! It's also a great idea to make sure any staff members are aware and inform your residents as well.

- Roof check

A roof inspection is a great idea at this time of year. Any weak areas can be addressed before the wind picks up and the rain thunders down. Check to see if one has recently been completed.

Damp Prevention

The blissful summer weather may have dried the building out nicely, but damp, freezing air is coming. Drying clothes inside becomes unavoidable, cold walls produce condensation at the speed of light and expensive bills can discourage people from using their heating as much as they should. Do what you can to prevent damp now and keep winter as stress-free as possible.



- Guttering

Always have the guttering cleared and consider installing protectors that stop leaves from gathering in the first place. This will stop water overflowing and rolling down the walls, causing ingress.

- Check windows and doors for venting and loose seals

Through summer the windows may have been vented and forgotten about- check the communal areas and ask your residents to do the same in their units, closing all windows. Checking the seals around windows and doors can also prevent draughts- replace any faulty ones as soon as possible.

- Upgrade windows and doors

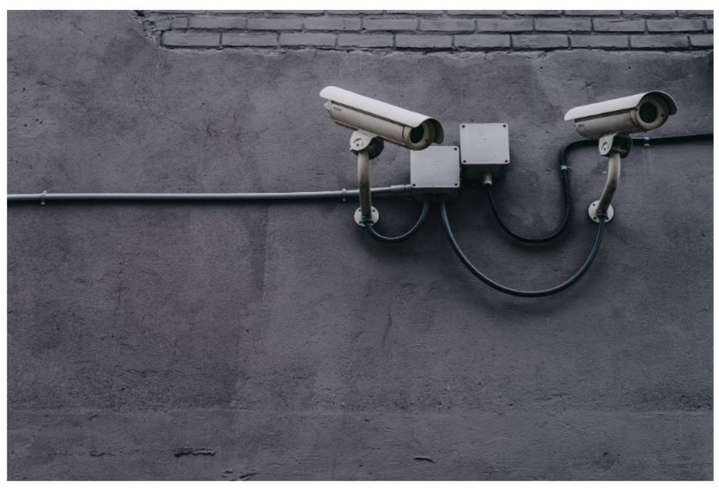
If the block could do with a windows and doors upgrade and the budget allows, see if this can be done asap. If not, ask to add it to the plans for 2024 to make next winter cosier and more energy efficient.

- Educate residents re drying clothes indoors

Using dryers, radiators and airers to dry clothes indoors is unavoidable during the winter. The only option available is to instruct fellow residents to run an additional spin cycle before drying their clothes, encourage the use of dehumidifiers if possible, and consider investing in heated clothes airers. Keeping tumble dryers in top-notch condition also helps e.g., cleaning filters regularly, as does adding a dry towel to the load.

- Ventilate

Encourage ventilation throughout the block. On cold but dry days, windows should be opened for a short amount of time to help air circulate. When cooking or showering, steam should be kept in the kitchen or bathroom and windows should be open or extractor fans used to clear the moisture. Furniture should not be touching the walls- leave at least an inch gap so air can move freely.



Outdoors

If your block has grounds attached, checking off some maintenance tasks can also apply out there too.

- Check trees

Look at any trees on the property to check for weak or loose branches that could easily come away in high winds. Remove them and consider mentioning removing entire trees if they don't seem sturdy.

- Check fences

Give your fences a good shake- any weak panels or supports should be replaced before the next storm rolls in.

- Check lights

Make sure external lighting is all in working order. The long dark nights and slippery pathways mean that accidents are more likely to occur. Decent, motion-activated lighting is necessary.

- Tighten security

It is a sad fact that crime rates tend to climb in winter. Early darkness providing some cover may the cause. Double check your windows, doors, locks, and gates to make sure you are prioritising the safety of yourself and fellow residents.

For more from Residentsline please click here.

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Feature: A 2024 Recap and Predictions for 2025

Human Rights Challenges Against Leasehold and Freehold Reform Act 2024 to Be Heard in January

Bishop & Sewell
Monro Wright & Wasbrough
www.bishopandsewell.co.uk

Mark Chick is Partner and Head of the Landlord & Tenant team at law firm Bishop & Sewell, and a Director of ALEP, the Association of Leasehold Enfranchisement Practitioners



Following the ministerial statement by Matthew Pennycook on Thursday 21 November, we now have more of an idea of the timelines for the implementation of the Leasehold and Freehold Reform Act ('LFRA'), the need for secondary legislation and the Government's plans for further consultations. We also know that the Government is committed to "finally bring[ing] the feudal leasehold system to an end" and making commonhold a viable alternative. The fact that leasehold is not strictly 'feudal' in its origins seems to have passed most commentators by.

It is also perhaps no surprise that the ministerial statement doesn't mention the Human Rights issues that have been raised in relation to LFRA, and the legal challenges that have been lodged against the 2024 Act on the basis that the Act is incompatible with the right to 'peaceful enjoyment' of property under the Human Rights Act 1988. In total, seven freeholders have commenced legal proceedings to try to sue the Government through the High Court to stop, or delay, the changes taking effect.

On 17th October, the High Court ruled that it would allow the applications brought by a number of freeholders (The John Lyons Charity, The Portal Trust, Wallace Group, Annington Homes, the ARC Time Freehold Income Fund, Long Harbour, and Cadogan Estates) to proceed to a hearing in January 2025, which will determine whether the claimants should have permission to apply for judicial review.

Whilst the full details of each of these cases are not yet in the public domain, we do know that they are concerned with the impact of the valuation reforms, including the proposal to remove marriage value from the calculation, as well as the changes to the valuation methodology and the removal of the ability of the landlord to recover its costs. The claimants say that even though the provisions of LFRA are not yet in force, they are already having an adverse impact on the value of their interests.

The relation between the Human Rights Act and property rights is set out in Protocol 1, Article 1 of the European Convention on Human Rights, this provides that: "Every natural or legal person is entitled to the peaceful enjoyment of his possessions. No one shall be deprived of his possessions except in the public interest and subject to the conditions provided for by law and by the general principles of international law."

These principles are enshrined in UK law by the Human Rights Act 1988. As such, the challenge for the Government in bringing into force legislation like this is to strike a fair balance between the interests of the two sets of property owners. Ultimately, the extent to which the state can intervene to change the value of one party's assets or to regulate the use of them is only likely to be legitimate where this sits appropriately with the wider interests of society as a whole. In other words, it is acceptable in certain cases for the state to intervene to regulate and control the use of private property rights where this strikes the right balance between the rights of the parties involved.

The question of whether this balance has been correctly struck will depend on the extent to which the legislation seeks to 'control the use' of these property assets (freeholds) balanced with a consideration of whether these measures go so far as to 'deprive' the owner of the use of them altogether.

It is certainly clear that LFRA seeks to 'shift the dial' considerably from freeholders to leaseholders, and indeed gives force to the stated aim to make enfranchisement 'cheaper and easier.' The Act itself contains a declaration of compatibility with the Human Rights Act and the Law Commission considered this aspect when setting out the options for reform in this area, obtaining an opinion on this aspect in its report stage, but even this said that the matter was 'finely balanced' and as the Law Commission acknowledged, these are ultimately political choices.

Ultimately, the outcome will depend on whether the Government can show that the interference with property rights is justifiable – if not then the Court may rule that the freeholders have a viable case to proceed to judicial review.

The Residential Freehold Association has previously said plans to cap ground rent and regulate ground rent could leave the Government open to compensation claims in the region of £30 billion. There is nothing about ground rent and the control of this in LFRA and this is something that Matthew Pennycook promises will be something to be looked at in the new Leasehold and Commonhold Reform Bill that the Government proposes. However, the potential scope for compensation to be payable if the legislation's changes are too extreme once implemented must be in the back of the Government's (and particularly the Treasury's) mind.

This may well be another reason (aside from the complexity of the legislation itself and the recognised errors requiring primary legislation to fix) that the Ministerial Statement indicates that the earliest changes will begin to happen on the valuation side of things is in the summer of 2025. This is when the Government plans to consult on the proposed capitalisation and deferment rates as the first part of 'fixing the act's serious flaws' before approving secondary legislation. Reading between the lines, all of this indicates a much longer timescale for valuation reform, maybe a further year or two from the initial review next summer.

Whilst we don't know all the details, it is highly likely that these challenges, the need to consult and also to make changes to LFRA with primary legislation will considerably delay the implementation of the valuation provisions in the 2024 Act. We will know more about the Human Rights side of things in January when the next hearing in these cases takes place.

If you have a query concerning leasehold property, then please contact Bishop & Sewell's expert Landlord & Tenant team by emailing leasehold@bishopandsewell.co.uk or call on +44(0)20 7631 4141.

The above is accurate as of 25 November 2024. The information above may be subject to change. The content of this note should not be considered legal advice, and each matter should be considered on a case-by-case basis.

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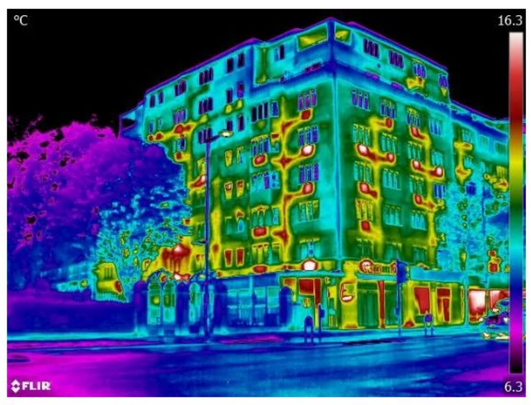
Feature: A 2024 Recap and Predictions for 2025

2024 Recap and Predictions for 2025

www.earlkendrick.com

While the Building Safety Act was passed in 2022 and largely came into effect the following year, it has taken time for its full implications to become clear. Over the course of 2024, we've seen it become a primary focus for our clients.



Specifically, we've been helping clients put together building safety case reports for high-risk residential buildings. These identify building safety risks – primarily fire or structural failure – and explain how they are being managed. So, we work with clients to ensure they have comprehensive safety management systems in place, including procedures for testing and maintaining safety measures. That in turn means having protocols to make sure any contractors are fully competent and materials are of a suitable standard, as well as getting adequate emergency plans in place.

Another major development this year is that we now offer both structural engineering and MEP services through our specialist divisions. Structural Engineer is highly relevant to building safety, as it means we have been able to provide specialist assessments of the building structures, a vital input to the overall assessment of the building.

On a separate note, we have also launched a brand new service line in EK Country & Coastal to serve the growing needs of our client base for the prime property market of the south west. This is a reminder that there is continuing demand for 'bread and butter' surveying services at all levels.

Looking ahead, though, we expect 2025 to be another year dominated by the need to help clients ensure compliance with the Building Safety Act. In particular, we anticipate growing demand for the following services.

Fire upgrade works

We are regularly appointed to work on fire upgrade schemes, including both passive measures, which prevent the spread of fire, and active measures to detect and extinguish fires, as well as facilitating escape. We expect to see a significant increase in the number of schemes we are appointed on in 2025.

CDM Principal Designer

The Principal Designer role is fundamental to the safety of a project where there is more than one contractor, which is a significant amount when you consider scaffolders and specialist trades.

The Principal Designer liaises with all parties and predominantly facilitates information sharing, collaborating and evaluating risk throughout the lifecycle of a building. The role considers the end use and occupation of a building, not just during the works, and so is far more valuable than is often realised.

License to alter applications

In leasehold buildings, any alterations proposed by leaseholders now have to be considered with specific reference to the Building Safety Act. This means we may well see an uptick in license applications as landlords look to ensure they comply with the Act and building regulations. This is one more good reason to get the process right first time, rather than allowing leaseholders to carry out works and dealing retrospectively with any issues. The implications of alterations and any "House Rules" can be readily communicated within resident engagement strategies.

Cladding remediation

Even seven years on from the Grenfell Tower disaster, recent figures from Homes England have highlighted that large numbers of blocks still have cladding to be remediated. We expect to be asked to supporting more clients in the project management of these replacement schemes.

Ahead of the curve, with Sustainability and decarbonisation in the minds of Property managers and Leaseholders alike, our teams have been undertaking building assessments and an emerging trend is the identification of communal heating systems as keystones for improvement. This mirrors the new Labour government who have set out its agenda and awareness around the decarbonisation of our energy systems. The government has expressed particular concern about the advancing age of the country's communal heating systems with low carbon alternatives such as heat networks likely to be at least part of the solution.

Also emerging from the political sphere is the Leasehold and Freehold Reform Act 2024, a new Leasehold and Commonhold Reform Bill was announced in the King's Speech. We expect more details on this in the near future, but it's likely that it will include further measures to improve leaseholders' rights and perhaps take steps to extend the uptake of the new commonhold tenure.

Whatever happens, it's safe to say we expect to be busy in 2025! We look forward to helping our clients ensure the safety of their buildings and everyone who uses them. And, as ever, we'll look to stay ahead of the latest trends in the sector so we can provide timely and up-to-date advice to clients and peers alike.



About the Author:

Zoë Walheim MRICS,
EK Group Operations Director.

With a decade's experience as a Chartered Surveyor, Zoe brings an enduring love of the built environment into her operational role. She leads the team in implementing a variety of working practices, while her positive, practical approach to problem solving is infectious. Previously, Zoë spearheaded the launch of Earl Kendrick's Brighton office in 2016 and has cemented the company's presence across the South. Since establishing our regional presence on the South Coast, Zoe has supported fellow Directors on the regional expansion of Earl Kendrick Nationwide.

Earl Kendrick Group are a multi-disciplinary firm of chartered engineers, surveyors and designers, providing national services from our offices in London, North, Midlands, West and South Coast.

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Feature: A 2024 Recap and Predictions for 2025

UK Lift Industry Predictions for 2025

ARDENT LIFT CONSULTANCY

www.ardentlc.co.uk

Again, the year has come to a rushing conclusion, as people seem in disbelief that it is December "already"; despite Christmas being advertised for several months now.

We have once again been asked for our predictions for 2025 for this month's article in Flat Living magazine. However, before we do so, it is useful to reflect on 2024 and the challenges/successes faced by the lift industry.

There have been significant changes in the focus on fire and rescue in the past 12 months, primarily led by the Grenfell Enquiry; but the focus on Evacuation Lifts was already on the London Plan prior to the tragedy that befell the residents of Grenfell.

Evacuation Lifts are now being considered for every new development, whether over 18m tall and considered "high-risk" or not. Buildings over 18m are equipped with Firefighting Lifts as standard, with the Firefighting Lift doubling as the Evacuation Lift in emergency (as the lifts share common traits, such as secondary power supplies and communication devices); however the new rules dictate these should be two separate lifts (to ensure the evacuation can take place even after the Fire Service have arrived and commandeered the Firefighting Lift).

These rules (and rules on existing Fireman's/Firefighting Lifts) have been under scrutiny following the disaster, as the lifts in the high rise tower were not designed to be firefighting units and whilst they played no active part in the events in West London; all building services are being seen with fresh eyes in a case of lessons learned (hopefully meaning future disasters can be averted and the tragic circumstances are not in vein).

Property Managers, building owners and responsible persons now have more onus than ever to ensure their buildings (and by proxy, their lifts) are compliant; regularly tested and any shortfalls are reported to local fire authorities. This extends to the Building Safety Regulator (BSR), a body to review projects in "High Risk" buildings (i.e. those over 18m tall) – whether new or existing.

Our comments in the April Edition of Flat Living should direct you to more information, but this subject evolves constantly, as all parties get to grips with the ramifications, as the focus from 2024 on this subject will only increase into 2025.

At Ardent Lift Consultancy the team has grown once again with more administrative support added to our head office team. This, coupled to our strong field-based team has seen another record year for Ardent in terms of surveys undertaken, projects overseen and satisfied customers. We cannot wait to get up and running in January, as we have 15 lift modernisation projects commencing in the first two weeks of the year, which will help us work off any festive fug!

The following points are some potential changes we will see over the coming year (or longer) …

- **Lifts as Smart Devices:** The rise of "smart" lifts in the UK will be accelerated. These lifts will be integrated with building management systems (BMS) to optimise traffic flow, monitor energy consumption, and adjust performance in real time.
- **Carbon-Neutral Lifts:** As the UK pushes toward its net-zero carbon goals, lifts and escalators will evolve to become more energy-efficient. Regenerative drive systems, which capture and return energy to the grid, will become standard across new installations and seen in major modernisation schemes.
- **Green Certifications:** The demand for environmentally conscious buildings will continue to grow, especially with the increasing adoption of green building certifications like BREEAM and LEED. Lift companies in the UK will need to offer products that help developers achieve these certifications, including energy-efficient solutions, low-emission designs, and systems that contribute to overall building sustainability.
- **Security Features and Touchless Systems:** The demand for contactless technology will remain high, and lifts will increasingly feature touchless interfaces, such as motion sensors or smartphone-based controls. Additionally, the integration of more advanced security features, such as biometric access (fingerprint or face recognition) for secure buildings, will potentially become more common, particularly in secure offices, and high-end residential developments.
- **Remote Monitoring and Control:** Lift systems in the UK will increasingly be equipped with remote monitoring capabilities, enabling service providers to track performance, detect faults, and carry out diagnostics without physically visiting the site. This will enhance maintenance efficiency and reduce response times for repairs.
- **Sustainable Materials and Circular Economy:** The use of sustainable materials will increase, with more lifts made from recycled, recyclable, or low-impact materials. Manufacturers will also adopt circular economy principles, offering take-back schemes and ensuring that old lifts and components are responsibly recycled or repurposed.

The final item on this list is an area we are particularly passionate about at Ardent Lift Consultancy, where we advocate modernisation over full replacement wherever practicable to do so. The Flat Living edition from August identified the benefits of this approach.

As always, we welcome emails and phone calls from the readers of Flat Living to reach out with their questions or comments, as we are always happy to offer advice and guidance whenever possible.

All that is left is for me and all the team at Ardent Lift Consultancy would like to wish you all a happy festive period and best wishes for 2025.

If you would like any advice, please get in touch where one of our dedicated team will be happy to help.

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Christmas Tree Safety

www.londonflatsinsurance.co.uk

Christmas is a wonderful time of year, but safety must stay front of mind when decorating your home. Christmas trees, lights and extensions leads can all pose serious risks if not handled correctly.

Here we'll be outlining some of the dangers and reminding readers of the ways you can reduce risk to your residents and staff this year.

First Things First

Before we even go into the potential hazards Christmas decorations can pose, the first reminder is to check your fire alarms.

Residents should set themselves a reminder to change the batteries in the alarms in their units one a year. You should also check they're working every couple of months while giving them a quick dust to avoid the sensors becoming blocked.

Property Managers will of course be up to date with Fire Safety checks, but it's worth a double check of the alarm system at this time of year. With each unit most-likely playing host to a Christmas tree, lights and decorations, the risk is far higher during the holiday season.



Christmas Trees

Trees are the number one hazard at Christmas time; from fires, to falls, to the lights and decorations draped over them. If you need a reminder of the kind of danger they pose from a fire safety perspective, this famous video could serve as a stark reminder.

As a property manager, you can remind your residents of the key points:

Choosing a real tree

If you're going for a live tree, it's important to check it's well hydrated at purchase. Needles should be hard to pull back and full of colour. They shouldn't break off easily and the trunk should be damp and sticky to the touch. Give your tree of choice a thump against the ground- if many needles fall off it's unlikely to be freshly cut and has probably dried out, posing more of a fire risk.

Real trees must be watered

Keeping your tree well-hydrated makes for a longer-lasting tree that looks healthier and holds onto its needles for longer, while also reducing your fire risk. Dry wood burns faster.

Placement is important

Beautiful trees next to cosy, roaring fires may look picturesque, but this combo is not a wise choice. Trees (real or fake) should be placed at least 3 feet away from fireplaces, candles and heat sources such as radiators to avoid drying out and/or catching light.

Outside for outside, inside for inside

Outdoor lights are designed to handle the elements. Indoor lights are not. Make sure you follow the guidelines on the packaging. You should also avoid running wires or extension cords through doors/windows. This can damage the wires, stop fire doors from closing and create more air flow to fires should they occur.

Tree-Related Decorations

Of course with trees come tinsel, baubles and lights- complete with extension leads. You can also remind your residents of the following:

Electric lights and metal don't mix

For the sake of reducing your fire risk as well as the chance of any nasty electric shocks, don't combine electric lights with metal objects or decorations. If you have a metal tree or metal decorations, use ornaments, tinsel, garlands etc alongside them. Don't be tempted to use anything that plugs in! On this same point, avoid using staples, nails or pins to hang your lights- always stick to plastic hooks/fixings that won't pose a shock risk.

Turn lights off overnight/when you're away

I think most of us will be in this habit anyway due to the horror stories we hear every year about house fires, but also because it's an energy-saving tactic. Reduce your fire risk and save money by turning things off at the plug, even if they are LEDs that don't produce heat.

Check the ratings

We all love a bargain, but discount Christmas lights should be approached with caution. All lights should have a product safety testing logo on them, either from the Underwriter's Laboratory (UI) or Intertek (ETL Semko). So, check the packaging carefully.

Watch out for frayed wires

When the time comes to dig them out of storage, check your lights over very carefully. Age or mice may have got the better of them, and frayed wires can cause shocks or fires. It's worth giving them a good once-over to make sure they're still in great condition.

Extension lead safety

Extension leads may not seem too dangerous but they can be. If they're damaged, overloaded or create tripping hazards, they can cause big problems. Check them over before use and make sure you're not overloading them. Also be aware of the maximum current rating for your particular lead. You can also avoid a trip to A&E and a dramatic tree-felling by not placing them over walkways.



Resident safety reminders should be at the top of your list this December. Hopefully this handy list will prevent any avoidable accidents occurring in your building.

For more information from London Flats Insurance, please click here.

At London Flats Insurance, we only provide policies for blocks of flats and apartments, which means that we are specialists in this field. We know that each block of flats is different, which is why every flats insurance policy we offer is tailor-made to suit you, your block and its residents. Plus, we always work with A-rated insurance companies, so you can be sure that our insurance policies are a great solution when insuring your block of flats.

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Feature: A 2024 Recap and Predictions for 2024

A Year of Change

www.jbleitch.co.uk

Technical & Complex Litigation team at JB Leitch.

The team at specialist property solicitors JB Leitch reflect on 2024 and indicate key points to note for 2025...



As we look back at 2024, it has proven to be another eventful year for the property management sector. Below we provide an overview of some notable activity.

Spring

At the beginning of the year the industry was still awaiting the outcome of the Ground Rent consultation which closed in January, alongside the ongoing and complex amendments to the (then) Leasehold & Reform Bill. The Renters (Reform) Bill had been introduced as a promise to deliver on the Government's commitment to "bring in a better deal for renters" and set out proposed changes to the private residential sector in England, and through the spring awaited further consideration by both houses. In regard to building safety, on the 13th of January 2024, new regulations (the sixth commencement regulations made under the Building Safety Act 2022) brought into force various sections in Part 4 of the Building Safety Act – including the much-anticipated requirements in relation the resident engagement strategy, part of the "golden thread" of information. Amidst this, discussion in Westminster – and in wider national debate – began to focus on when the Conservative Government would call a general election.

Summer

With the election called for the 4th of July, there was considerable rush from the previous government to decide whether to try and rush through their remaining bills or hold for the electoral outcome. Those that fell in the "wash-up" included the Renters (Reform) Bill, while the Leasehold & Freehold Bill was subject to last minute debate and passed on the evening of parliamentary closure in a form which one MP addressed as "suboptimal".

Following the election, Wednesday17th July saw King Charles III give The King's Speech – written by the new government. A total of 40 bills were included in the King's Speech, including several holdovers from the previous government.

Of note, the speech introduced the intention to develop a new Draft Leasehold and Commonhold Reform Bill, the intention for which is to enact the remaining Law Commission recommendations relating to leasehold enfranchisement and the Right to Manage, and also to reinvigorate interest for commonhold. The King's speech also introduced a new Renters' Rights Bill aiming to provide greater rights and protections to people renting their homes, including ending no fault evictions and reforming grounds for possession.

At the end of July, we saw the first elements of the Leasehold & Freehold Reform Act come into force – specifically, from the 24th July the remedies that could be applied to regulated and unregulated charges and in building safety, while secton117 amended Schedule 8 to the Building Safety Act (BSA 2022) introducing an exception on leaseholder protection from legal and professional services costs relating to the liability of any person incurred as a result of a relevant defect, along with sections 118 repealing section 125 of the BSA 2022 and section 119 pertaining to notifications in connection with insolvency.

Autumn & Winter

Wednesday the 30th of October saw Chancellor Rachel Reeves introduce the first Labour Budget in 14 years. As widely trailed, this budget introduced measures to raise £40billion in tax revenues, principally aimed at reducing what Labour stated is a £20billion black hole in public finances inherited from the previous government.

With regard to the impact of the Budget on the property sector, some of the key points include:

Stamp Duty: The announcement that the surcharge on purchases of second homes and buy-to-let properties is to increase from three to five per cent effective straight away. For first-time buyers, there was no mention of freezing stamp duty thresholds in the Budget which means thresholds will increase for homebuyers from the end of March 2025 as previously announced. Capital Gains Tax for residential homes is to be held at current rates: 18 per cent and 24 per cent. On other assets, the lower rate of capital gains tax is to be increased from 10 per cent to 18 per cent, and the higher rate from 20 per cent to 24 percent. The Government also announced plans to make the mortgage guarantee scheme "permanently available" but will release more details in Phase 2 of the Spending Review which will conclude in spring 2025. On building safety, the chancellor has promised another £1bn to remove dangerous cladding over the next year.

What to expect in 2025?

As we approach the end of the year, and turn our attention to 2025, we can consider the statement issued on the 21st of November by Matthew Pennycook, the Minister for Housing, Communities and Local Government regarding the government's intentions and trajectory for leasehold and freehold reform. The government acknowledges that commencement of the remaining provisions of the Leasehold & Freehold Reform Act 2024 will require "an extensive programme of detailed secondary legislation" and addressing some of the "serious flaws" in the 2024 Act through primary legislation. Switching on the Act in full will therefore take time". The statement also highlights that intention to commence the Act's provision to remove the '2-year rule' in January next year with consultation next year on the Act's further provisions.

On the draft Leasehold and Commonhold Reform Bill, the subject ofcommonhold will be subject to further consultation next year as will new reforms to the section 20 'major works' procedure "legislative and policy options to reduce the prevalence of private estate management arrangements".

As a footnote, the last year has also provided significant case decisions with notable implications for Landlords and Property Managers. Although this article cannot afford space to discuss these more fully, please visit the Legal News section of our website to find a comprehensive range of articles on these: News & Insights – JB Leitch

In closing, we wish all of you a very happy and restful Christmas.

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Feature: A 2024 Recap and Predictions for 2025

Property Predictions for 2025

www.firstport.co.uk

Martin King, Managing Director of The FirstPort Group, looks at the top property trends set to influence the industry in 2025.

The Rise of Resident Management Companies (RMCs)

We are likely to see a continued rise in the formation of RMCs, which are placing residents at the heart of the decision-making process. At FirstPort, we welcome this trend. The growing number of resident-managed developments empower residents to take greater control over the management of their developments. As managing agents, we see our role as one of trusted partner to RMCs, playing an integral role in supporting them to navigate complex and rapidly evolving regulations and requirements.



Earlier this year we launched a dedicated London Residential Real Estate team to address the needs of the capital's RMC market, which accounts for nearly 20% of the UK's RMC sector. Whilst FirstPort manages 1,700 RMCs across the country, this new team reflects our commitment to supporting resident-led management in one of the nation's most dynamic property markets.

Leading a rapidly evolving industry

The Leasehold and Freehold Reform Act will demand higher and more uniform standards of professional service across our industry. This is something which FirstPort welcomes, and we are determined to set an example for and to lead the industry as it evolves. We see a growing demand for consumer-centric property management, with residents rightly demanding ever greater transparency and real time access to information which can inform their decision-making processes. We are on a journey toward achieving greater transparency in all aspects of resident communications, and we are committed to continually refining our services to ensure that our approach aligns with both regulatory requirements and our customers' needs. A key milestone is our refreshed, online customer portal, which enables self-service and access to real-time information for residents.

It is our responsibility as property managers to uphold the highest standards, ensuring the safety and wellbeing of all residents in our care. The property sector in 2025 will be shaped by its responsiveness to legislative changes and we fully support initiatives to establish consistent standards and ensure professionalism across the whole property management sector.

We continue to support our industry body, The Property Institute (TPI), in asking the Government to create a robust regulatory framework for property managers, which we believe will lead to uniformity of standards across the industry. As the UK's largest property manager, we are always looking at ways to improve the service offered to our customers. This year we introduced an industry-accredited training programme for our colleagues, and we've invested in senior teams to navigate the evolving building and fire safety agenda.

A continued focus on building safety

The health and safety of residents is paramount and will continue to be a priority for FirstPort. In particular, our dedicated Building Safety team will continue to support the remediation of higher-risk buildings whilst making sure robust safety measures are in place for all the properties we manage.

By leveraging our specialised knowledge, we are addressing the intricate challenges of modern property management while setting a benchmark for safety in the property management industry.

Changing expectations in later living

The later living market is changing, with retirees looking for dynamic, integrated retirement communities that promote active and socially connected lifestyles. To that end, FirstPort has this year embarked on some exciting new partnerships, such as working with luxury retirement living provider Platinum Skies, which is part of the Affordable Housing & Healthcare Group (AHH) to provide a bespoke service offer to later living customers.

2025 is likely to see a new generation of retirees redefining the traditional notions of retirement. This shift challenges conventional retirement models and calls for innovative approaches to community living. We are monitoring these trends closely, ensuring that we provide services and solutions tailored to the evolving expectations of later living residents.

Adapting to change

Finally, in an evolving industry, responsiveness and agility will be key traits which stakeholders will demand from property managers like FirstPort. Over the past year, we have strengthened our management team and conducted a thorough review of our systems and processes to improve customer communication, and uphold greater accountability, transparency, and value for money.I have no doubt that the new year will present new challenges and opportunities shaped by legislative reforms, consumer expectations, and societal trends. We at FirstPort are embracing these changes, by championing industry best practices with a uniquely data-driven, professional, customer focused approach for a transformative 2025.

FirstPort is the UK's leading residential property services provider. With more than 40 years' experience, we work with over 1,000 resident managed developments, helping RTM and RMC Directors meet their management and legal obligations, all while delivering a great service for residents too.

firstport.co.uk | rmc@firstport.co.uk | 01582 393756

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- Advice on how to enhance resident communication and community engagement
- Insights into possible management issues or risks and solutions for overcoming them

To arrange a development assessment visit:
www.firstport.co.uk/resident-directors

BRITISH SAFETY COUNCIL
Five Star Occupational Health and Safety Audit 2023

FIRST PORT

LED Lighting in Your Property at Christmas

www.blockinabox.co.uk

Halloween is done and Christmas is on the horizon. Decorating your home is exciting, but safety needs to remain the focus - especially if you're managing a property and will be decorating common areas.

Out of date electrical items, especially in combination with certain other decorations or under-protected homes, can present serious fire risks. They can also add unnecessary pressure to already inflated energy bills.

Here we'll be outlining some good options to avoid dangerous situations and to make sure you're looking after your building's finances too.

LED Lighting in Your Property at Christmas



LED Lights

This is our number one top tip. Switching your traditional, incandescent lights for LEDs is a huge cost saver due to their longevity and their efficiency.

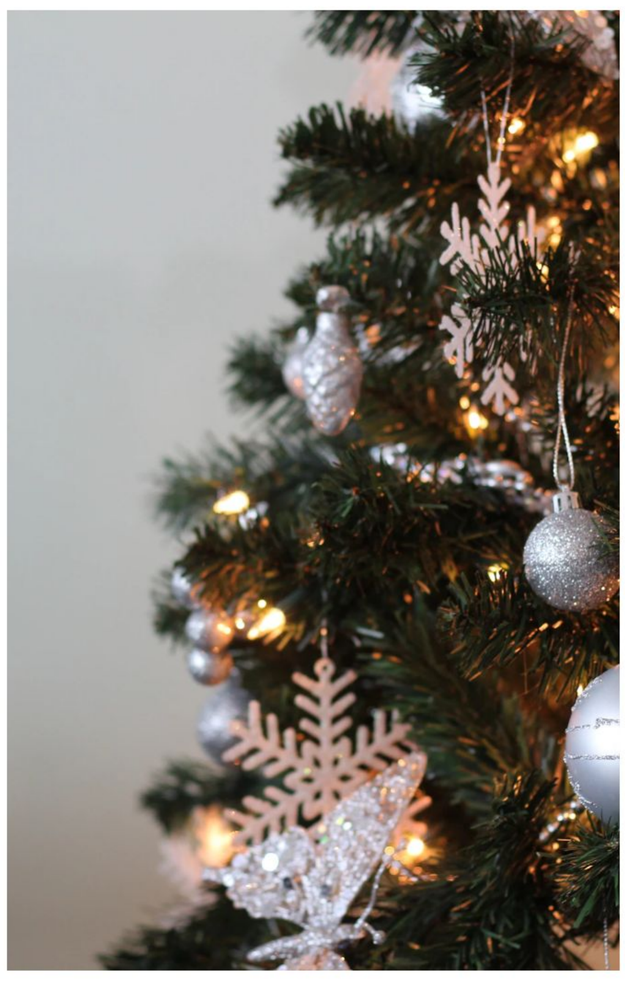
Admittedly, your initial outlay for LED Christmas lights is likely to be around twice the cost of incandescent sets, but they more than make up for that when it comes to your energy bill. You can save as much as they cost within just four seasons of use. If you plan to use them all year round, you could save as much as they cost within one year of use.

This is because incandescent bulbs work using filaments which release up to 90% of their energy as heat, creating a fire hazard and wasting precious energy. LED bulbs use around 75% less energy due to their lower wattage and last 25 times as long as their incandescent counterparts (for around 20 years), while giving out no heat whatsoever.

Some top tips when choosing your LED lights include:

- Look for the hue of white you prefer. There are cool white and warm white options available. Cool white have a blue hue to it while warm white provides a more golden effect that mimics the look of incandescent lights.
- LED diodes (the light-emitting chip inside an LED bulb) are produced in 'bins' (batches) that match in colour. Each 'bin' will carry a slight variation in hue, so buying multiple strings in one go is the best way to ensure that all your lights will have the same hue.

Note: If you're using a mixture of incandescent lights and LEDs, please know that you can't replace incandescent bulbs with LED bulbs. The wiring is completely different in terms of wattage and resistors.



Celebrating Safely

So, you've got your new energy-saving, long-lasting LED lights and you're ready to get decorating. Here are a few common mistakes to avoid for the sake of safety:

Electric lights and metal don't mix

- For the sake of reducing your fire risks and any nasty electric shocks, don't combine electric lights with metal objects or decorations. If you have a metal tree or want to decorate a space that contains metal, use ornaments, tinsel, garland etc. Don't be tempted to use anything that plugs in!
- On this- avoid using staples, nails or pins to hang your lights- always stick to plastic hooks/fixings that won't pose a shock risk.

Turn lights off overnight/when you're away

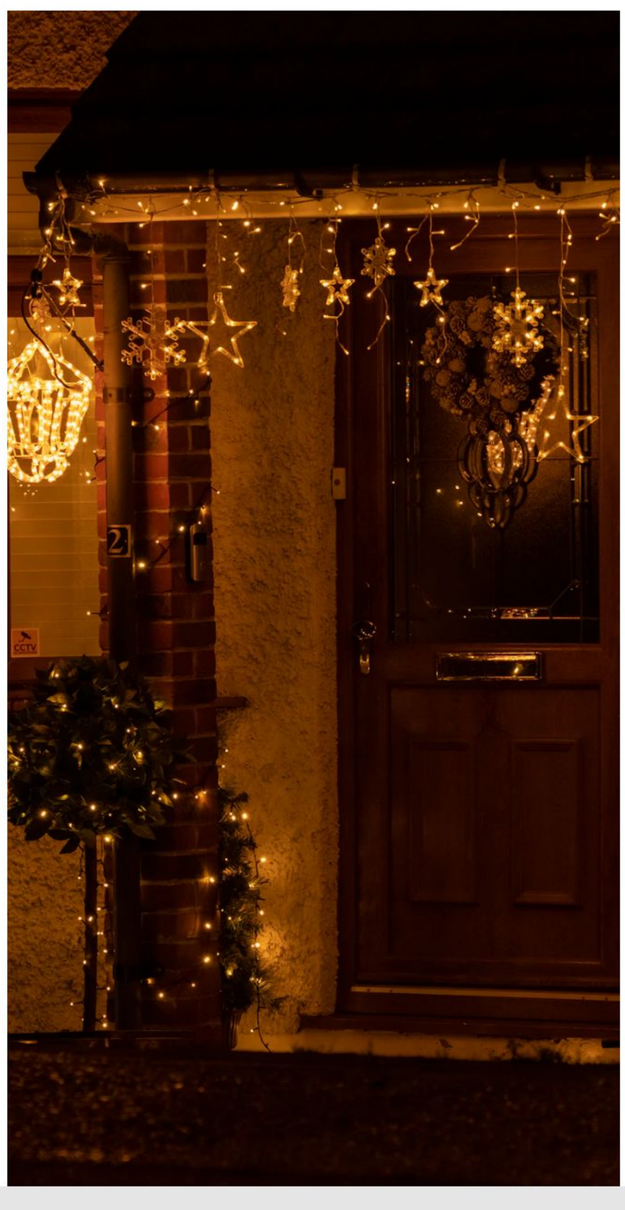
- I think most of us will be in this habit anyway due to the horror stories we hear every year about house fires, but also because it's an energy-saving tactic. Reduce your fire risk and save money by turning things off at the plug.

Think about tree placement and hydration

- Beautiful trees next to cosy, roaring fires may look picturesque, but this combo is not a wise choice in reality. Keep trees at least 3 feet away from fireplaces and any candles.
- Keeping your tree well-hydrated makes for a longer-lasting tree that looks much healthier and holds onto its needles for longer, while also reducing your fire risk. Dry wood burns faster.

Check the ratings

- We all love a bargain, but discount Christmas lights should be approached with caution. All lights should have a product safety testing logo on them, either from the Underwriter's Laboratory (UI) or Intertek (ETL Semko) so check the packaging carefully.



Watch out for frayed wires

- When the time comes to dig them out of storage, check your lights over very carefully. Age or mice may have got the better of them and frayed wires can cause shocks or fires. It's worth giving them a good once-over to make sure they're still in great condition.

Outside for outside, inside for inside

- Outdoor lights are designed to handle the elements. Indoor lights are not. Make sure you follow the guidelines on the packaging. You should also avoid running wires or extension cords through doors/windows. This can damage the wires, stop fire doors from closing and create more air flow to fires should they occur.

Extension lead safety

- These may not seem too dangerous but if they're damaged, overloaded or create tripping hazards, they can cause big problems. Check them over before use and make sure you're not overloading them by being aware of the maximum current rating for that particular lead. You can also avoid a trip to A&E and a dramatic tree-felling by not placing them over walkways.

We hope we've reminded you of a few common-sense rules for the season as well as pointing out some lesser-known hazards you can now avoid. Happy decorating!

Block in a Box has been created to assist self-managed Residents' Management Companies, Right to Manage Companies and Residents' Associations, their blocks of flats and the leaseholders that live in them by providing a mix-and-match toolbox supplying all the services you need.

We designed it with a steering committee of directors and association members to provide something that would truly help.

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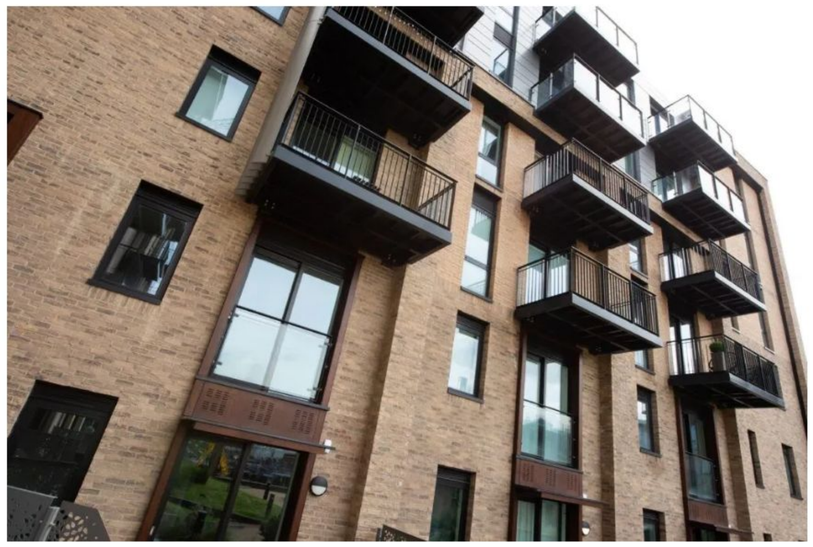
Feature: A 2024 Recap and Predictions for 2025

The Psychological Impact of Leasehold Reform

Fraser Allen
— Estate Management —

www.fraserallenem.co.uk

As we approach the end of the year, it's a perfect time to reflect on the developments and insights surrounding block management, particularly in light of recent discussions about leasehold reforms.



The BBC's leasehold day on November 22, 2024, brought crucial attention to the ongoing issues within the leasehold system in England and Wales. This special coverage emphasised the government's commitment to reforming what many describe as a "feudal" system, aiming to transition towards commonhold ownership and address unfair practices that have long troubled leaseholders.

The psychology of block management, plays a significant role in shaping the experiences of both agents and leaseholders. Understanding the psychological dynamics is crucial for effective management and positive relationships.

Agents need to navigate complex emotional landscapes, balancing empathy with professionalism to ensure that leaseholders feel respected and heard.

Leaseholders often face challenges such as unexpected service charge increases—some reported by the BBC have surged over 400% in recent years—adding stress and financial strain.

It's essential for block managers to communicate transparently and work collaboratively with leaseholders to mitigate these pressures.

The recent reforms proposed in the Leasehold and Freehold Reform Bill promise to alleviate some of these burdens by reducing ground rents and service charges, providing a more equitable and sustainable framework for property ownership.

As agents, acknowledging the psychological impact of these changes and actively engaging with the concerns of leaseholders can lead to more harmonious and effective management practices.

For more from Fraser Allen, click here.

Fraser Allen Estate Management specialise in Residential Block Management and are committed to ensuring your needs are put first. We bring an innovative, organised and reputable approach to the industry with a friendly team who are on hand to assist you.

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Fraser Allen
— Estate Management —

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Feature: A 2024 Recap and Predictions for 2025

Building Safety and Insurance: How New Regulations Shaped the Insurance Landscape in 2024

Residentsline Flats Insurance

www.residentsline.co.uk

The block management industry has been through huge swathes of change in recent years. These regulations and legal changes have, in turn, had a significant impact on the insurance sector.



Here we will be recapping how the new landscape has shaped the insurance market, covering the Building Safety Act, EWS1 forms, fire safety and remediation works, as well as the effects of the "Golden Thread".

A Reminder of Where This All Began

Building safety has been a hot topic in the UK since the horrendous Grenfell Tower fire in 2017. With so many lives lost, the government was forced to focus on cladding issues, general fire safety and with whom the responsibility lies to complete remedial work across the country.

Their investigations have resulted in various new regulations coming into effect. In 2024, these changes continue to reshape insurance policies, premiums and requirements – especially for blocks of flats and high-rise buildings.

The Building Safety Act and Insurability of High-Rise Buildings

The Building Safety Act, introduced to improve safety standards, has brought stringent regulations into effect. These regulations are aimed at preventing tragedies, like Grenfell, from recurring.

A key impact of the Act has been its effect on the insurability of high-rise residential buildings. New rules require building owners and managers to meet specific safety standards, with a primary focus on the design, construction and occupation stages of a building's life. For insurers, this legislation means evaluating properties more stringently than was previously required, before offering coverage.

High-rise buildings that do not meet the new standards face higher premiums or may even struggle to secure insurance at all. Some insurers require comprehensive safety documentation before issuing policies, which has pushed many building owners to prioritise updates and remedial works.

By improving the overall risk profile of high-rise buildings, the Act has helped reduce the likelihood of severe incidents. But while this is overwhelmingly positive, it has also resulted in increased insurance costs for leaseholders during a cost-of-living crisis.

Fire Safety and the Impact of EWS1 Forms on Premiums

The External Wall System 1 (EWS1) form (introduced in response to concerns over cladding and external fire risks) has become central to the insurance assessment process.

The form provides a safety evaluation of a building's exterior walls and cladding materials which are crucial for insurers assessing fire risk. Buildings without a valid EWS1 form often face steeply increased premiums. Some are deemed uninsurable.

Properties that pass the EWS1 assessment can generally secure more affordable insurance. For many building owners, obtaining a clean EWS1 form has become a priority, although the cost and availability of the required assessments can be challenging.

Insurance Requirements for Building Safety Remediation Works

In line with the Building Safety Act, insurers now often demand evidence of ongoing or completed remediation works before issuing policies for high-risk buildings. These remediation efforts, usually focused on cladding removal, fire safety systems and structural improvements, are costly and time consuming. However, without proof of these improvements, securing insurance is increasingly difficult.

Buildings under remediation may be eligible for conditional insurance coverage, though at a premium rate. Some insurers offer incentives for completed works such as discounted premiums or broader coverage.

This push for remediation work aligns with government goals to make high-rise buildings safer, but has led to significant financial burdens for leaseholders and building owners, who often shoulder the cost of these improvements.

The "Golden Thread" and Its Influence on Risk Management

The "Golden Thread" principle, introduced as part of building safety reforms, is a concept that aims to create a continuous, transparent record of all decisions, designs and changes made to a building throughout its lifecycle. This record-keeping approach ensures that everyone involved in the building's maintenance and operation has access to critical safety information.

For insurers, the Golden Thread offers a clearer understanding of a building's risk profile, allowing for more accurate assessments and potentially lower premiums if risk management is proven to be strong.

The comprehensive documentation of safety measures, from construction to occupancy, enables insurers to tailor policies more precisely. By reducing uncertainty, the Golden Thread fosters trust between building managers, owners and insurers, resulting in more predictable and stable insurance costs for compliant properties.

Conclusion

As 2024 draws to an end, the insurance landscape for high-rise residential blocks is heavily shaped by new safety regulations. The Building Safety Act and other safety requirements have led to heightened scrutiny for insurers and increased premiums for buildings that fall short of new standards.

Additionally, the insistence on remediation works and the Golden Thread's role in improving transparency have pushed the industry towards a more informed and risk-managed approach.

While these changes contribute to safer, more resilient buildings, they have also placed financial and logistical pressures on building owners and leaseholders. As regulations continue to evolve, the insurance sector will need to balance affordability with safety, ensuring that coverage remains accessible without compromising the high safety standards the public expects.

The impact of these regulations, though challenging, marks a significant step toward a safer built environment across the UK.

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Feature: A 2024 Recap and Predictions for 2025

Leaseholders and Insurance Transparency: Did 2024 Bring Greater Clarity on Premiums and Commissions?

London Flats Insurance
www.londonflatsinsurance.co.uk
020 7993 3034

2024 has been a big year for the insurance industry. With so many regulatory and legal updates affecting the leasehold sector, insurers for residential blocks have been kept on their toes.

Many of the changes made this year have put great emphasis on fairness, transparency and clarity for leaseholders. Insurance premiums and commissions have long been a contentious issue for leaseholders, with many at the mercy of building owners and brokers who lacked integrity.

Here we will discuss the progress made this year and whether things have improved for leaseholders collectively paying for buildings insurance via their service charges.

The Financial Conduct Authority's Regulation Update



The first change to come about in 2024 was the Financial Conduct Authority's regulation update which came into effect on 31st December 2023:

"From the new year, insurance firms will be forced to act in leaseholders' best interests, treat leaseholders as customers when designing products and will be banned from recommending an insurance policy based on commission or remuneration levels. Insurers will also be required to ensure that their insurance policies provide fair value to leaseholders and provide important information about their policy and its pricing, including the detail of any commission paid for leaseholders." FCA

In summary, the guidance ensured that insurers treated leaseholders as stakeholders during the purchase of buildings insurance. They were now expected to consider leaseholders throughout their processes and in their policy design, to ensure fair value and consideration to those footing the bill.

The changes also restricted remuneration to parties in the distribution chain to ensure if premiums paid by leaseholders included remuneration (for example to a managing agent or freeholder) that the premium continues to offer fair value. Disclosure documents are also now a requirement which are provided to the policy arranger with the expectation that the document will be passed to the leaseholders.

Commission Changes

The FCA found during their 2022 review into the market that almost a third of the cost of insurance premiums being paid for by leaseholder could be made up of commission and fees. In some cases, premiums were inflated by unscrupulous freeholders agreeing to higher premiums in return for a share of the brokers' commission.

"Following a review into broker remuneration practices, the FCA expects brokers to immediately stop paying commissions to third parties (including property managing agents and freeholders) where they do not have appropriate justification and evidence for doing so in line with our rules on fair value." FCA

The Disclosure Document

The FCA's rules also stated that firms must now provide detailed information re the product and their services once a policy is purchased. It must be compiled and provided to the policy buyer, with clear instructions that it must also be passed on to all leaseholders. If it is not passed along as instructed, leaseholders are able to contact the firm to request their assistance.

The details must include:

- A summary of the features of the policy, including main benefits, coverage and exclusions of the policy, duration and sum insured
- The policy premium (where the policy covers a portfolio of buildings, firms must disclose the premium at building or dwelling level)
- The remuneration that any authorised intermediaries receive for arranging the insurance, as well as remuneration they pay to other parties (including unregulated Property Managing Agents and freeholders)
- Information about potential conflicts of interests, such as ownership links between the intermediary and the insurer, and about the insurers with whom the intermediary may place the policy
- The number of alternative quotes they have obtained (with further details of these to be provided on request) and a brief explanation of why they have proposed or recommended that the policy is in the interests of both the freeholder and leaseholders

The Leasehold and Freehold Reform Bill

The Government's "Leasehold and Freehold Reform Bill" focuses on bolstering the rights of leaseholders when it comes to collective enfranchisement and lease extensions, but also affects the insurance industry due to three components:

- Requiring transparency over leaseholders' service charges including a standardised, comparable format
- Replacing buildings insurance commissions for managing agents, landlords and freeholders with transparent administration fees
- Requiring freeholders who manage their property to belong to a redress scheme, so leaseholders can challenge them if needed and scrapping the presumption for leaseholders to pay their freeholders' legal costs when challenging poor practice

A Summary of the Effects



For insurers, the changes have required an industry-wide adjustment. As well as always considering leaseholders as equal stakeholders, insurers must ensure that administration fees are standardised and clearly communicated and provide the disclosure document required at the point of sale.

Buildings insurance is a necessity, and freeholders and property managers are right to seek a comprehensive coverage policy that suits the needs of the building, but they will now need to actively consider the cost of the policy to get the best deal for their leaseholders.

Looking Ahead to 2025

Further regulatory measures are expected in the coming year. Following the initial transparency reforms, the government is likely to examine whether current measures have gone far enough to have a meaningful impact on premiums.

Potential next steps could include mandating independent reviews of insurance policies or even fostering a more competitive insurance marketplace to drive down premiums. There is also talk of establishing a dedicated watchdog or ombudsman for leaseholder insurance disputes, providing leaseholders with a clearer path for challenging unfair charges.

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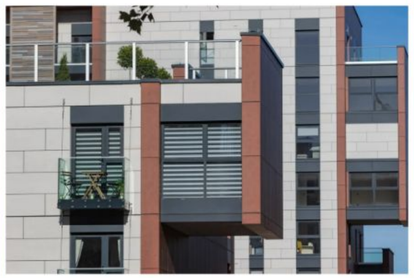

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Feature: A 2024 Recap and Predictions for 2025

Summary of Leasehold Reform in 2024

ManageYourBlock™

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Leasehold reform has taken centre stage in recent years and 2024 has been no exception. At the top of the list have been regulatory and legal updates aimed at addressing issues such as building safety, reducing ground rent costs, encouraging enfranchisement and smoothing the route for lease extensions.

The Leasehold Reform (Ground Rent) Act 2022 came into force in June 2022 and has been pivotal to these changes, setting the stage for a broader shift in leasehold rights and policies. In this article, we will cover the Act and the reforms that followed, also touching on significant 2024 court cases that have impacted leasehold disputes.



The Leasehold Reform (Ground Rent) Act 2022

The Leasehold Reform (Ground Rent) Act 2022 was a milestone in UK property reform, primarily targeting unfair ground rent practices. The Act effectively prohibits landlords from charging ground rents on new leasehold properties. Ground rent for most new leases is now capped at a nominal amount, effectively set at zero for many.

This change has saved prospective buyers from a significant financial burden that did not provide them with anything in return. Buyers also now have clearer and fairer ground rent expectations on new leases.

However, the new rules only apply to new leases; older leases with archaic ground rent terms continue to be governed by their original agreements. In these cases, leaseholders can pursue lease extensions as a potential method to reduce or eliminate ground rent charges.

Progress for Leasehold Enfranchisement

The Leasehold Reform (Ground Rent) Act 2022 was a milestone in UK property reform, primarily targeting unfair ground rent practices. The Act effectively prohibits landlords from charging ground rents on new leasehold properties. Ground rent for most new leases is now capped at a nominal amount, effectively set at zero for many.

The Act will make it easier and cheaper for leaseholders to buy their freehold and extend their lease, reducing the associated costs and providing leaseholders with greater security and routes for redress.

When the Act comes into full effect, leaseholders will have the option to extend their lease by up to 990 years at zero ground rent. Although this change has not yet been fully implemented, it represents a shift toward a more equitable arrangement, reducing the financial and administrative barriers historically associated with leasehold extensions.

Commonhold Reform

Another significant area of reform is the promotion of commonhold ownership as an alternative to traditional leasehold ownership. Commonhold allows individuals to own their flat or unit outright, while collectively managing shared spaces such as common rooms, gardens and hallways.

The uptake of commonhold is still low, partly due to the complexity of transitioning existing leasehold properties to commonhold and the need for widespread adoption among property developers.

As mentioned in the 2024 King's Speech, the UK Government is continuing to explore ways to encourage uptake, including legislative changes and financial incentives. A leasehold and Commonhold Reform Bill is expected following a consultation in the coming months.

Building Safety Reforms

In response to the Grenfell Tower tragedy, building safety reform has been a significant area of focus, especially for leasehold properties in high-rise buildings. The Building Safety Act 2022 introduced a range of new requirements for building safety, placing more responsibility on landlords and property managers to ensure that buildings meet high safety standards.

For leaseholders, these reforms have brought some relief, particularly through the introduction of the Building Safety Fund, which aims to address cladding and other safety issues in affected buildings without passing costs on to leaseholders.

However, the implementation of these reforms has faced challenges, with many leaseholders still waiting for remedial work and bearing the emotional and financial burden of living in unsafe buildings. Ensuring building safety in the leasehold sector remains an ongoing priority with additional support and accountability measures expected in 2025.

Notable Court Cases and Their Impact

There have been some important developments in 2024 with several court cases shaping the rights and responsibilities of leaseholders and freeholders. Cases addressing disputes over service charges, ground rents and enfranchisement costs have set new precedents, clarifying the application of leasehold laws and providing additional protections for leaseholders.

One significant 2024 case ('Tower Hamlets Community Housing Ltd v Leaseholders of Painter House') involved a dispute over unreasonable service charges. The court ruled in favour of the leaseholders, citing the importance of service charge transparency and fairness in their calculations.

Another case from 2023 ("Aviva Investors Ground Rent GP Ltd v Williams") reinforced leaseholders' rights to challenge excessive ground rent terms in existing leases. The case emphasised the need for fair and reasonable lease agreements.

In Summary

The sheer volume of reform in recent years demonstrates the Government's commitment to addressing longstanding issues in the leasehold sector. The reforms in place and the laws to come are certainly improving the situation for many leaseholders, but there is still some improvement to be made.

Eventually (most likely before the 2029 general election), it is expected that the leasehold sector will be abolished completely. But until then, there is much to be done.

Full leasehold reform remains a work in progress, with many changes still in the process of being fully implemented.

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Manage your Block has been created to assist Residents' Management Companies, Right to Manage Companies and Residents Associations to self-manage their block.

It's a secure, easy-to-use portal that offers access to your block's details at the touch of a button. Designed to make your life easier, it saves you time and offers a fast and efficient interface to connect you, your residents, and your block.

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OUR FEATURES

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Set diary reminders to ensure you don't forget anything.

Documents

Securely hold all your block's documents in one place. Examples of what you may want to store include: copy leases, financial records, fire evacuation procedures, along with other day-to-day procedural documents.

Notes

Make sure you have an audit trail by adding notes for anything important.

Quotes

Request quotes from your preferred contractors or use one of our recommended specialists. You can also issue work orders to accept quotes.

Save

Our trustworthy online space lets you keep your most important documents safe, and you will have access day and night, wherever you are.

Contractors

Keep a list of your key contractors, for example, plumbers, decorators, gardeners, window cleaners in one place.

Contacts

All the owners and residents in your block can be added to your contact list, so you can keep track and update it. You'll always have all of this contact info at your fingertips.

Calendar

Record key dates and reminders, for example insurance renewal date, health & safety risk assessment due date, date to send out service charges.

Alerts

Broken down lift? Power shortage? Local crime issues? Provide instant alerts out to all residents with one simple alert.

Feature: A 2024 Recap and Predictions for 2025

How Rising Premiums Affected Leaseholders in Blocks of Flats

www.blockinabox.co.uk

In 2024, UK leaseholders faced sharp increases in building insurance premiums, adding significant financial strain to their annual service charges. Rising premiums have affected many, particularly those living in residential blocks with unresolved safety concerns.

Here we will explore the factors driving the increases and how these changes are affecting leaseholders' finances during a cost-of-living crisis.



Why Insurance Premiums Have Increased

Multiple factors have come into play during 2024, all leading to increased premiums for leaseholders. Top of the list are the building safety concerns still prevalent since the 2017 Grenfell Tower fire.

The Grenfell tragedy highlighted the fire risks associated with certain cladding materials, and while many buildings have undergone remedial work to address fire safety, those with remaining concerns continue to see an increase in premiums.

As of 2024, flats with certain types of cladding or other fire risks are labelled as "high-risk" by insurers and can see premiums that are two to three times higher than average, making this a primary driver behind rising costs.

Next on the list is inflation. Inflationary pressures have increased the cost of materials and labour, affecting rebuilding estimates. Since insurance premiums are based partly on the estimated cost to rebuild a property from the ground up, rising construction costs have directly impacted premium prices.

Finally, premiums are being increased due to changing risk assessments carried out by insurers for high-rise buildings. Insurers are increasingly cautious with high-rise properties, especially if they lack fire suppression systems, have limited escape routes, or are older buildings with structural weaknesses.

High-rise blocks (particularly those over 18 metres) now undergo more stringent risk assessments, which often reveal vulnerabilities that drive up premiums. Even buildings without cladding issues have seen increases due to perceived risks associated with their height.

How Leaseholders Are Absorbing the Rising Costs

For leaseholders, rising insurance premiums have added substantially to their service charges. As building insurance is a communal expense, each leaseholder in a block of flats must contribute to the increased premium through their service charge. For some, this has meant a sharp rise in annual charges, with increases ranging from hundreds to thousands of pounds, depending on the building's risk factors and location.

For those already facing financial pressures, the added premium costs have created hardship, particularly where higher service charges have coincided with increased energy bills and cost-of-living expenses. Some leaseholders have reported difficulty keeping up with payments, putting them at risk of arrears or even legal action.

The rise in insurance premiums has triggered questions about the fairness of service charges. Many leaseholders feel they are paying for high premiums that reflect risks they cannot personally mitigate. For instance, leaseholders in buildings with unresolved cladding issues are bearing the costs for problems they have no power to address.

The Long-Term Outlook for Leaseholders

While rising premiums have had an immediate impact, they may also affect the long-term affordability and value of leasehold properties. Potential buyers may be deterred by high service charges, leading to concerns about the value and saleability of affected flats. Some leaseholders have expressed fears that they may struggle to sell their properties or even face reduced valuations if high premiums persist.

2024's regulatory and legal updates have bolstered the protection of leaseholders through new requirements around clarity and redress regarding insurance costs. But many will continue to face high premiums that can't be disputed, as the risks faced by insurers are palpable. The ideal resolution would be for the cladding crisis to be brought to a close through speedy and effective remediation works, with general fire safety also a paramount concern.

For services to help you manage your block of flats, click here.

Block in a Box has been created to assist self-managed Residents' Management Companies, Right to Manage Companies and Residents' Associations, their blocks of flats and the leaseholders that live in them by providing a mix-and-match toolbox supplying all the services you need.

We designed it with a steering committee of directors and association members to provide something that would truly help.

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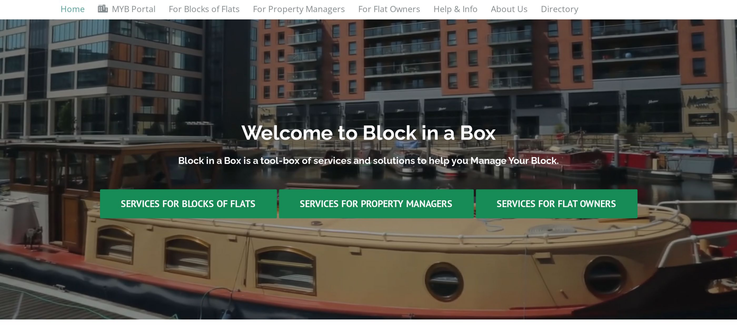

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Legal Solutions



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Feature: A 2024 Recap and Predictions for 2025

The Challenges of Insuring Cladded Buildings in 2024: Progress and Predictions

www.flatlivinginsurance.co.uk

The UK's cladding crisis began in 2017, with the tragic fire at Grenfell Tower. The external cladding was unsafe and massively escalated the fire, which killed 72 people. The incident exposed the dangers of unsafe cladding and led to years of scrutiny, policy changes, and remediation efforts.

Here in 2024, owners and residents of buildings finished with hazardous cladding continue to face significant challenges in making their properties safe, but also with securing appropriate insurance.

Rising premiums, limited options for coverage, and complex regulations all create obstacles for property owners and leaseholders. Here we'll be exploring the current difficulties, the progress made so far regarding cladding remediation and government-backed interventions, and the outlook for 2025.

The Struggle to Insure Cladded Buildings in 2024

In 2024, the insurance market for cladded buildings remains restrictive and costly. Buildings with dangerous cladding materials, such as ACM (Aluminium Composite Material) and HPL (High-Pressure Laminate), are classified as high-risk by insurers.



This classification has led to substantial premium increases and, in some cases, a complete refusal to provide coverage. Insurers assess these properties as highly vulnerable, often demanding expensive remediation work before even considering a policy.

Many property owners and leaseholders have been forced into a corner, faced with either paying higher premiums, or living in uninsured buildings. This scenario is especially challenging for leaseholders, who often have little control over the remediation process and its costs.

Consequently, the demand for insurance for cladded buildings far outweighs the supply, making it a sellers' market for insurers.

Cladding Remediation: Progress and Hopes for Change

Remediation efforts have been a priority in the years following Grenfell, with government funding schemes such as the Building Safety Fund aiming to support affected buildings.

Unfortunately, many buildings are still awaiting these essential upgrades. Despite substantial investments, the progress of cladding removal and replacement has been slower than anticipated, with construction costs and timelines and the availability of skilled labour often contributing to delays.

The Government have now pledged that all cladded properties will be completed by 2029 and industry analysts hope that a quicker pace of remediation in the coming years will improve insurability. As more buildings are brought up to the latest safety standards, insurers may become more willing to offer affordable policies. However, this depends heavily on how efficiently the remediation projects can be completed.

The Ongoing Challenge of Affordable Coverage

The high cost of insurance for cladded buildings is an ongoing concern. Premiums have reached levels that are difficult for many owners to bear, and for those who can obtain coverage, the policy terms are often restrictive.

Buildings awaiting cladding removal or replacement face specific challenges, as insurers often see them as liabilities. This situation has left some properties in a kind of limbo where they are insured, but only at a high rate that adds financial strain to residents.

Even with cladding remediation, many buildings still face high premiums due to the perceived risk. Insurers argue that until all safety risks are addressed, premiums will continue to reflect these heightened hazards. With leaseholders often expected to pay towards remediation costs, many residents feel trapped, caught between paying for both safety upgrades and higher premiums.

Cladding Remediation Funding and Its Impact on Insurability

Government funding has been a lifeline for many buildings undergoing remediation. The Building Safety Fund, alongside other financial initiatives, aims to cover some or all of the costs associated with cladding removal and replacement. These funds have allowed many buildings to start their remediation work, improving their safety and, potentially, their insurability. However, there is still a long way to go.

One issue is that some buildings don't qualify for these funds, leaving owners responsible for high remediation costs. This lack of funding slows down the remediation process and keeps such buildings in the "high-risk" category. As a result, their insurability remains limited, with few insurers willing to offer affordable coverage.

The availability and efficient allocation of funding will play a crucial role in determining whether more buildings can complete the necessary upgrades, potentially making insurance more accessible in the future.

Government-Backed Insurance Schemes and Intervention

Recognising the challenges faced by cladded buildings, the UK government has explored several intervention strategies. Some advocates call for government-backed insurance schemes specifically designed for high-risk buildings that are waiting for remediation. This concept could provide a safety net for those struggling to secure coverage.

A government-backed insurance scheme would help stabilise premiums and offer more affordable coverage for buildings with unsafe cladding. In the current landscape, this could alleviate the financial burden on residents, especially in cases where remediation efforts are delayed.

However, while the idea is gaining traction, implementing it requires significant planning, collaboration with the insurance industry, and an understanding of long-term sustainability.

Predictions for Insurance Accessibility in 2025

As the pace of cladding remediation increases, 2025 may well see improvements in insurance accessibility for cladded buildings. Insurers may become more open to offering standardised, affordable policies for buildings that have completed safety upgrades. Additionally, if a government-backed insurance scheme is introduced, it could provide immediate relief to those in high-risk properties.

Much depends on the rate of remediation, the Government's commitment to their 2029 goal, and insurers' willingness to adjust their criteria as safety standards improve. For buildings still undergoing remediation, insurance options may remain limited, but as more properties meet updated safety standards, the pressure on insurers to provide affordable coverage will likely increase.

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Directors and Officers Liability Insurance

Katrina Jones from Residentsline, investigates the importance of Directors' and Officers' Liability Insurance for your Residents' Management Company and outlines possible claim examples.

The Importance of Directors and Officers Liability Insurance



As a member of a Residents' Management Company, you bear a multitude of responsibilities aimed at ensuring the seamless operation of your block of flats.

These responsibilities encompass finance and accounting, service charges, insurance needs, maintenance, inspections, and overseeing major works and reparations. Managing such a comprehensive list demands meticulous planning and experience, making it susceptible to occasional errors.

It is crucial to acknowledge that, although mistakes are an inherent part of any management role, errors leading to incidents such as damage or personal injury can result in legal actions being taken against the Residents' Management Company. This liability falls on the directors and officers of the Residents' Management Company, who are held accountable for decisions made in their official capacity.

This may seem unfair. After all, being a director or an officer of a Residents' Management Company is a voluntary role which requires a lot of time and effort on behalf of the residents in the block. As such, it can be difficult to understand how directors and officers can be penalised so heavily. Regardless, the fact remains that directors and officers require suitable protection in case of legal action being taken against them. Nevertheless, the reality is that directors and officers necessitate adequate protection in the event of legal actions.

Claim Examples

- Tenants of a block of flats brought legal action against the Residents' Management Company for failing to appoint a building company in a timely fashion. The external brickwork of the building needed reparation, as damage had been caused following a heavy rainstorm. This had been reported to the committee, however, repair work had not been commenced several months later when a subsequent rainstorm caused further damage.
- A Residents' Management Company faced an allegation of wrongful termination after it fired an employee for gross misconduct.
- A Residents' Management Company Director faced being sued as a result of a property being devalued following their decision to paint the exterior of the building an unusual colour.
- At a party in one of the flats, an over-crowded balcony collapsed, seriously injuring several people. A claim against the Insurance Company is incepted with a potential cost of £7.25 million, however the RMC only has £5 million Property Owners Liability cover in place. The individual flat owners are distressed as this amount is well below the potential cost of the claim. The flat owners believe that the RMC was wrong to reduce the cover and they bring legal action against the responsible director to make up the shortfall.
- An officer pays a contractor to fix their roof with RMC funds before the works have started. Subsequently, the contractor absconds with the money, never to be seen again. There is an exposure to potential legal action being brought by the individual flat owners following the loss of RMC funds due to a mistake made by an RMC member.



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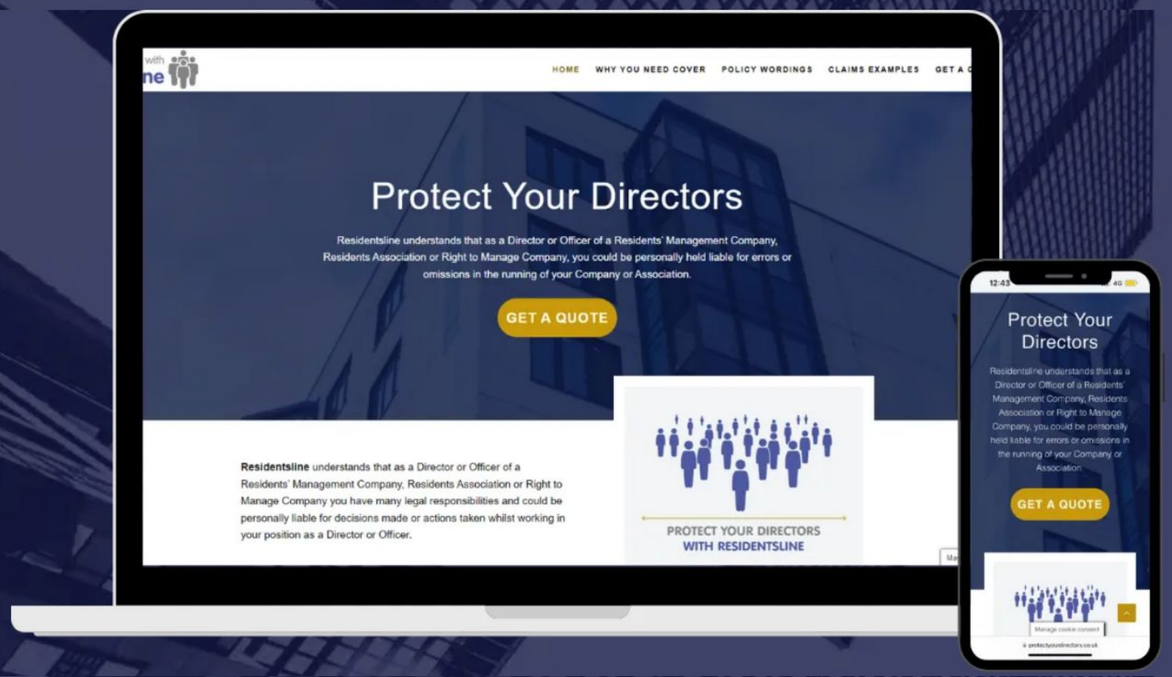

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Home Emergency Insurance for Homeowners



Home Emergency Insurance for Landlords

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- Melissa Bagot

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- Max Braun

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Salary: £11,500

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Location: Central London

Salary: £20,000 - £50,000

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Block Manager Hybrid / Remote

Location: Central London

Salary: £35,000 – £38,000 + £3,600 Car Allowance

Tell me more

Block Recruit

Block Recruit specialise in providing property professionals to all areas of the block management industry in the UK.

Visit the Block Recruit website to find out about other vacancies they have and how they can support you in finding the perfect new role.

BLOCK RECRUIT

Upcoming TPI Training Courses

W22: The Electronic Communications Code for Managing Agents



Dates

12 February 2025

Residential blocks and estates, due to their good elevation and often high population, tend to be good site apparatus areas and as such are popular with operators. This two hour webinar will focus on the Electronic Communications Code for Managing Agents; the legal implications of these changes and the emerging case law.

Who should attend?

All, in particular, those dealing with Telecommunications on their estates.

Book your place

TC1: Introduction to Residential Property Management



Dates

29 - 30 January 2025

24 - 25 February 2025

24 - 25 March 2025

Who should attend?

This introductory course is ideal for those new to the sector with less than six month's experience in residential property management and those moving from letting to residential leasehold management.

Book your place

W12: Flat Front Doors – Conducting Basic Fire Door Checks



Dates

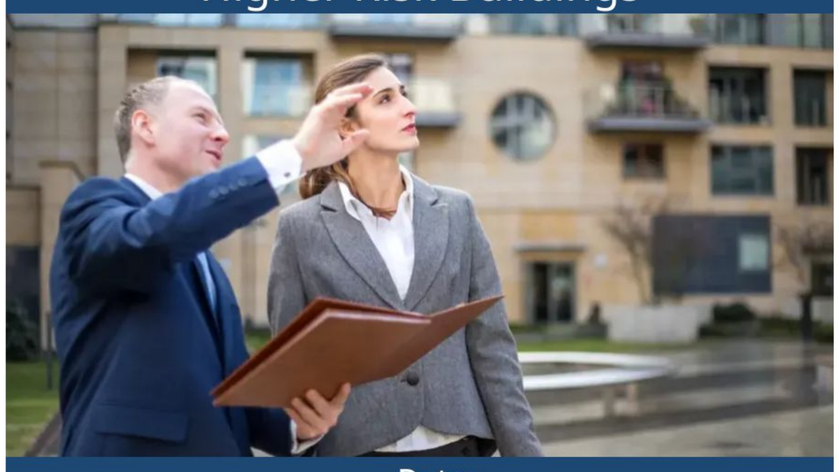
28 January 2025

13 March 2025

This online 2 hour training course delivers instruction on how to conduct basic fire door checks under Regulation 10 of the Fire Safety (England) Regulations 2022. It will aim to enable those with the responsibility for conducting routine fire door checks to appreciate the purpose and role of a fire door and how to identify common faults in fire doors for remediation.

Book your place

TC107: The Building Safety Act And Higher Risk Buildings



Dates

10 - 11 March 2025

This online course (3 hours a day over 3 consecutive days) will cover the practicalities and details of the new building safety regime providing a more focused and forensic look at what the new Building Safety Act means for company directors and senior property managers who will be involved in preparing their companies for the new regime.

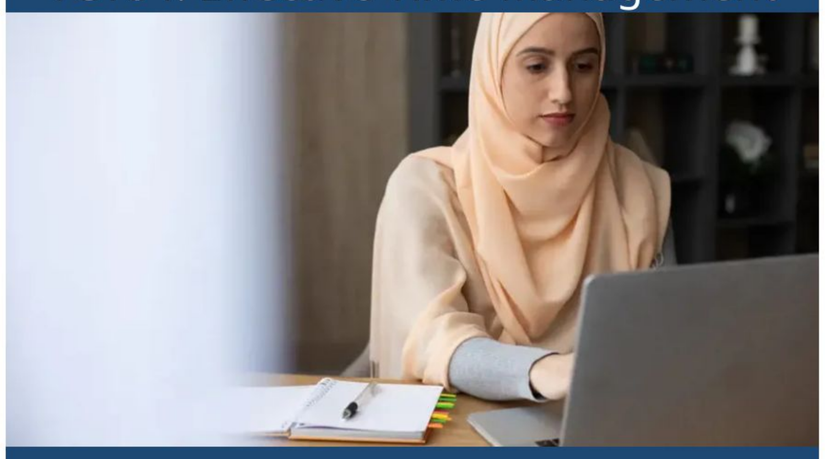
Who should attend?

Company directors and senior property managers who will be involved in preparing their companies for the new regime

Those who have attended TC108: Introduction To The Building Safety Act For RPM and wish to have a deeper understanding of the act and it's directives

Book your place

TC104: Effective Time Management



Dates

14 March 2025

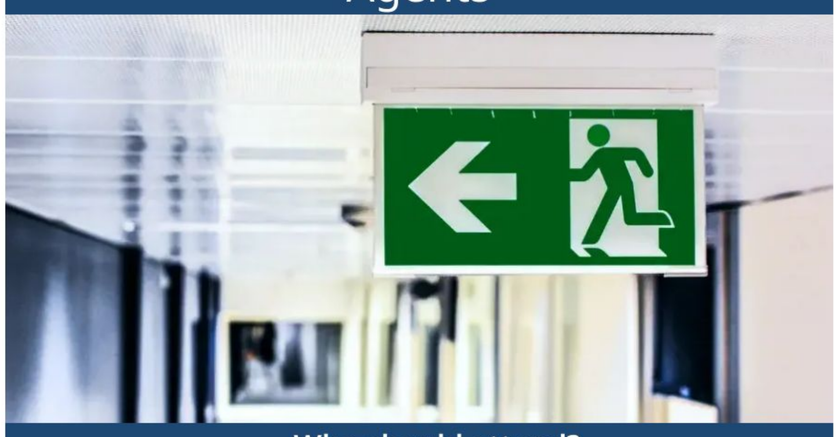
Time management is a term that we often use but, we can't actually 'manage' time. We can't slow it down or speed it up. However, what we can do is understand how to use our time more effectively to be more productive and get more 'stuff' done. This 3 hour online webinar will give you a variety of tool and information to help you do that.

Who Should Attend?

This half day course is suitable for anyone at any level who wants to develop their time management.

Book your place

TC80: Advanced Health and Safety Management for Residential Managing Agents



Who should attend?

This advanced course is suitable for senior property managers/business heads who manage health and safety within their organisation, or are able to influence the way health and safety is managed within their organisation and on behalf of their clients.

Course Contents

An advanced Online Webinar, (3 hours a day over 2 consecutive days), for directors and senior managers who are responsible for undertaking the management of health and safety risk within their own organisation and on behalf of their clients to ensure that they comply with current health and safety law.

Submit interest of this course here

To view TPI's full list of training courses, **click here**.

Get in touch

Website: https://www.tpi.org.uk/

The Property Institute

Upcoming Events

Leasehold London 2025



Date: 19th March 2025

Our London conference will be back on 19 March 2025 at etc Venues County Hall, London.

We are looking forward to bringing you a brand new programme with workshops hosted by some fantastic industry expert speakers to bring you a day packed with knowledge and information.

Our Leasehold conferences are where you will find everything you need to know about the leasehold sector.

If you are interested in sponsorship opportunities then please get in touch with Nik Trevillion - nikt@newsontheblock.com

Book now!

Oxford Weekender 2025

PROPERTYMANAGEMENT
LEGAL SERVICES

BOOKINGS NOW OPEN
The Oxford Weekender is BACK!

Taking place over the weekend of 4th to 6th April 2025, our residential conference will once again be held in the splendid surroundings of St. Hugh's College, Oxford.

Our three-day conference runs from Friday to Sunday.

Over the weekend, there'll be a plethora of keynote and break-out sessions, designed to let property managers plug any gaps in their knowledge and expand their skills in all the areas that now impact our sector.

Book your place here!

ACE Awards 2025



The 2025 ACE Awards will cast a dazzling spotlight on TPI's brightest stars and their outstanding achievements, including the remarkable contributions of the suppliers, all working to enhance the lives of millions of leaseholders.

We're thrilled to return to Old Billingsgate, located on the banks of the Thames, for this spectacular event. After this year's incredible turnout, the competition for every trophy promises to be fiercer than ever!

Next year, attendees can look forward to experiencing the magic of the unforgettable Disco Glam era! It's your chance to turn back the clock and celebrate in true 80s style with power ballads, dance hits, and all the glitz and glamour of the disco floor.

If you're interested in Sponsorship Opportunities for 2025, please email: Yen Ly Nguyen



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Alternative Accommodation

ICAB Insurance Claims Accommodation Bureau

Find out more

Asbestos Surveying and Management, Fire Risk Assessments and many more

4site®

Find out more

Broadband Services

4thUtility

Find out more

Cladding Consultancy, Commercial Property Surveying

EarlKendrick Project & Building Consultancy

Find out more

Cyber Security Training

intelectGroup eLearning

Find out more

Neighbourly Advice: Daylight, Sunlight and Overshadowing

McQuade Neighbourly Matters

Find out more

Directors and Officers Liability

Find out more

Drone Surveys

MIRU

Find out more

Electric charging points

ESTD 1859 BRITISH ENGINEERING SERVICES

Find out more

Emergency Assistance

R&M Facilities Management

Find out more

Enfranchisement

BRADY SOLICITORS

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Future Group

FUTURE GROUP

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Fire Risk Appraisal of External Walls, Higher-Risk Building Registration and Representative for Cladding Remediation Funding

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FPRA

FPRA FEDERATION OF PRIVATE RESIDENTS' ASSOCIATIONS

Find out more

Historic Building Repair, Housing Assoiations, Party Walls, Planned Maintenance Programs and License to Alter

EarlKendrick Building Surveyors

Find out more

Insurance

FlatLiving Insurance

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Insurance

London Flats Insurance

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Insurance

Residentsline Flats Insurance

Find out more

Lease Extensions and Lease Variation

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LicenceToAlter™

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Party Walls

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Quantity Surveying

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BARRETT CORP HARRINGTON

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Retrofit and Green Updates

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Find out more

Smartlink45 Prepayment Meters

SmartLink45®

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Utilities

RMC utilities specialists in resident management energy

Find out more

Water leak detection and solutions

Waterguard

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ALEP ASSOCIATION OF LEASEHOLD ENFRANCHISEMENT PRACTITIONERS

ALEP - the voice of the enfranchisement sector promoting best practice

Leasehold enfranchisement includes the processes of lease extension, freehold acquisition and correction of management problems within leasehold properties.

The Association of Leasehold Enfranchisement Practitioners (ALEP) serves as the leading organisation representing professionals working in this sector.

Established in 2007, ALEP was formed to bring together firms working within leasehold enfranchisement under one, all-encompassing membership organisation. Barristers, managing agents, project managers, solicitors and valuers all form part of the ALEP community.

Our Work

One of ALEP's key aims is to work with member firms within this sector to raise and maintain standards across the board. The Association holds regular seminars and networking sessions, as well as its popular annual Conference and Lecture events, all with the objective of bringing the sector together to share ideas, discuss key issues and encourage best practice.

ALEP also acts as the 'voice of the sector' and represents its members' views to the wider industry, the media and to the general public. More recently, ALEP is proud to have been invited by the government to contribute to several consultations concerning the future of leasehold enfranchisement.

Our Members

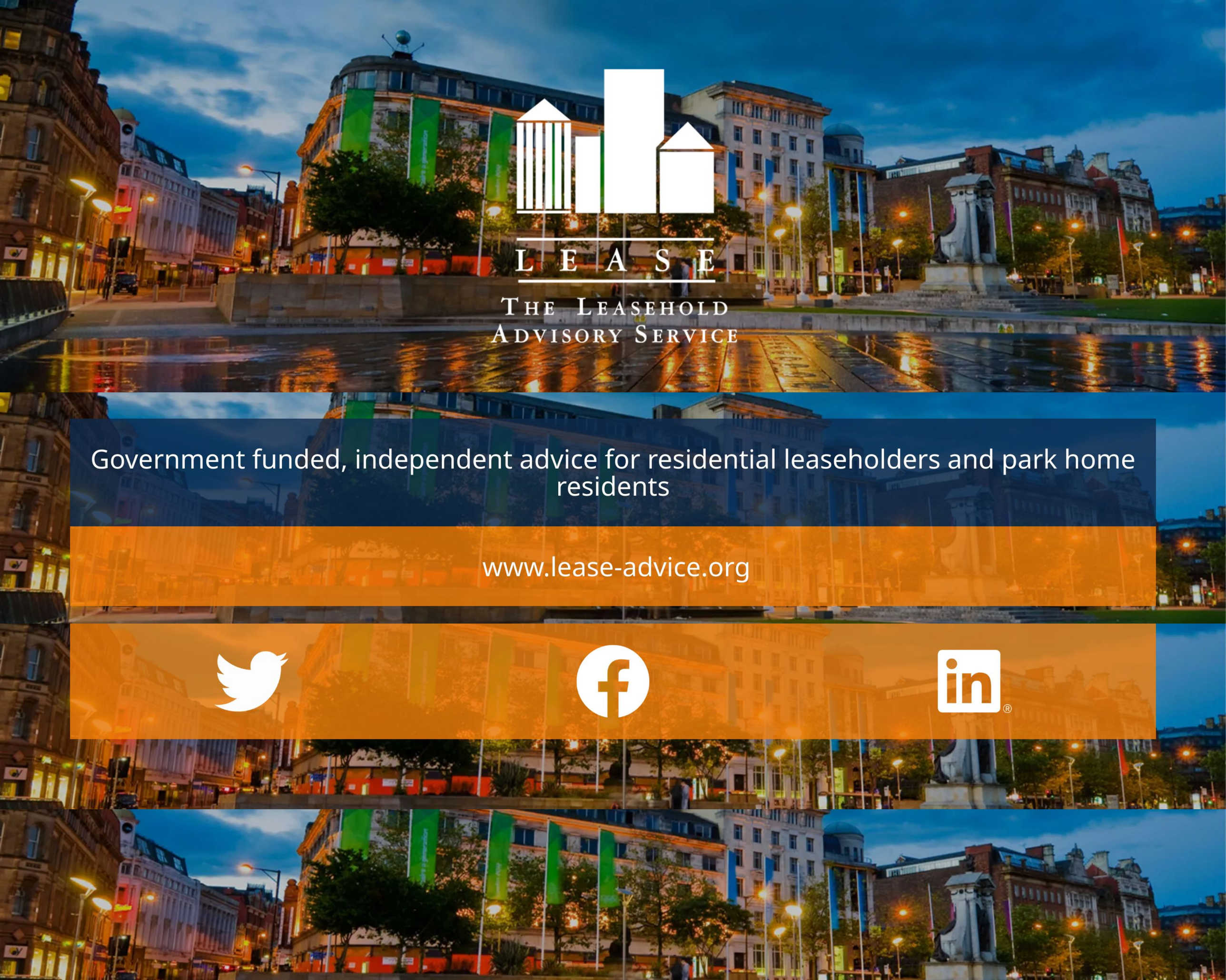
ALEP has 260 highly respected member companies and individual barristers – this equates to just under a total of 1,000 professionals – all of whom operate within the enfranchisement sector and who regularly come together to network, compare notes and agree best practice.

ALEP accreditation acts as a badge of assurance for leaseholders and freeholders alike when looking for professionals to handle their enfranchisement transactions. All members are vetted to ensure they are experienced in dealing with the various and complicated issues surrounding leasehold enfranchisement.

Areas ALEP members can help with include:

- Extending a lease
- Leaseholder vs. freeholder disputes and resolutions
- Informal lease extension implications
- Marriage value
- Collective enfranchisement
- First-tier Tribunals
- Leasehold Valuation Tribunals
- Over-inflated ground rent, service charges and insurance

For more information and to find an ALEP member in your area please visit: www.alep.org.uk



Government funded, independent advice for residential leaseholders and park home residents

www.lease-advice.org

We hope you enjoyed this issue of Flat Living Magazine

You can read more on the Flat Living website which has over 1,500 articles for Residents Management Companies, Directors and Managing Agents.

Flat Living Website

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Help, Information, Advice and Guidance for Those that Live in, Own or Manage Blocks of Flats.

FlatLiving®

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Last name

Email address

example@yourdomain.com

Send me the latest Flat Living Magazine issue each month!

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