Feature: Buying Your Freehold

Information, advice & guidance
for RMCs and Property Managers

FlatLiving Magazine

August 2023

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Welcome

Welcome to our August issue of Flat Living Magazine!

In this month's issue, our contributors have centred their features around the topic of Buying Your Freehold. They have covered everything from freeholder duties, to freehold enfranchisement.

Make sure you check out page 6 for additional insights from FRC about the cladding safety scheme and the latest on mid-ride buildings.

In news – you can find noteworthy comments on the latest DLUHC announcements from RICS and ALEP.

As always, we have included training opportunities from ARMA 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.

Happy reading!

Belinda Bagnall and The Flat Living Team

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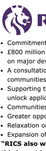
Survey of Attitudes to Commonhold: A Sign of Government's Intent

The Association of Leasehold Enfranchisement Practitioners (ALEP) has said a government report into homeowners' attitudes to commonhold clearly shows the intended direction of travel for leasehold reform.

The report – [Survey of attitudes towards leasehold, commonhold, enfranchisement, and the Right to Manage: England](#) – was published by the Department for Levelling Up, Housing and Communities on 20 July 2023. It explores consumer attitudes towards leasehold, commonhold, enfranchisement, and the Right to Manage (RTM) to improve understanding about people's feelings towards living in flats, and to gather views about people's appetite for running a block themselves as commonholders.



Mark Chick, Director at ALEP and Senior Partner at law firm Bishop & Sewell LLP, said:

"This report is a clear indication of the Government's intentions for leasehold reform and the likely direction of travel when it comes to future policy. It is evident from the report that the Government is keen to pursue opportunities to broaden commonhold ownership as an alternative to leasehold, and the research is helpful in benchmarking homeowners' attitudes.

"ALEP welcomes this report, which highlights a number of key areas for further consideration, such as the widespread lack of understanding about the different types of home ownership tenure, as well as a lack of awareness of other ways flat owners can take control through mechanisms already available to them, such as RTM."

The report found that most participants had "no awareness" of the 'Right to Manage' in leasehold, nor that commonhold is an alternative to leasehold, and acknowledges that "More could be done to promote the available options, including commonhold, to the public."

Under commonhold, owners own the freehold to their flat, and jointly own the freehold to the communal parts of the building with the other residents, through a commonhold company known as a commonhold association.

Mark continued:

"The report shows that although awareness of commonhold is low, when participants were provided with more information about commonhold ownership, they generally viewed it positively in theory. I see this report as being a step by government (through market research) to show the possibility of generating wider interest in commonhold.

"Some potential drawbacks have been highlighted by participants in the survey, and it will be interesting to see how the Government now responds to the findings and what, if any, impact the report will have on the development of leasehold reform policies moving forwards."

For more from ALEP, please click here.

RICS Responds to Latest DLUHC Announcement on Housing

The Department for Levelling Up, Housing and Communities (DLUHC) have announced a series of initiatives aimed at providing a much-needed boost to the housing market, centred around increasing supply.

Among the announcements:

- Commitment to creating 1 million new homes during the current government – building on RICS calls to reinstate house-building targets.
- £800 million is being spent to unlock 56,000 new homes on brownfield sites while strengthening the importance of placemaking and infrastructure on major developments.
- A consultation on reforming local plans, to make them simpler, shorter and more visual, showing clearly what is planned in local areas so communities can engage.
- Supporting the backlog of planning applications by creating 'super-squad' planning teams who will be deployed across the planning system to unlock applications – echoing a long-term call from RICS.
- Communities having a greater say on local needs and contributions from developers, with the Office for Place driving forward the change.
- Greater opportunity to convert non-domestic properties into residential by reforming the planning system.
- Relaxation on planning rules for domestic extensions and building upwards.
- Expansion of building safety measures by introducing new regulations on second staircases for high-rise residential blocks.

"RICS also welcomes the announcement of the opening of the Cladding Safety Scheme, and again urges this be put in place quickly. Six years is too long for any resident to have to wait for Government to act when it comes to fire safety and cost alleviation."

Sam Rees, Senior Public Affairs Office at RICS, said:

"RICS welcomes the UK Government's announcement on boosting the supply of homes, which is essential to creating a vibrant and affordable housing market.

"We have repeatedly stressed the importance of setting new homes targets, and the commitment from Michael Gove to building 1 million homes during this government is a step in the right direction. However, this figure is lower than the government's original 300,000 new build annual target, which it never met.

"Investment in additional planning resources is welcome, as is the greater importance and consideration of community infrastructure, which is critical to sustainable placemaking.

"Plans to cut red tape to encourage extensions and conversions won't deliver a significant increase in new homes at scale, but it can help to repurpose high streets and bring shops and offices back into use. It is noticeable the government made a specific reference to the conversion of warehouses when such building types are not often in the centre of communities and the RICS UK Commercial Property Monitor regularly shows demand outstripping supply.

"RICS stresses that any cut in red tape must not come at the detriment of quality, safety, and sustainability, that we have seen with prior planning reforms."

Gary Strong, Global Building Standards Director at RICS, said:

"England has long been an international outlier with regards to fire safety means of escape staircases, and despite the Grenfell Tower fire six years ago, we are still allowing new single-staircase buildings of any height.

"RICS is pleased the UK Government announcement today shows they have taken heed of what other countries including Scotland have already done, what expert bodies such as the RICS has been saying, and ensure there is resilience against a single point of failure when it comes to fire safety. We urge the Government to now deliver on this announcement and legislate second staircases in new residential buildings over 18m as soon as possible.

"RICS also welcomes the announcement of the opening of the Cladding Safety Scheme, and again urges this be put in place quickly. Six years is too long for any resident to have to wait for Government to act when it comes to fire safety and cost alleviation."

ARMA: Freehold Houses in Estates

Some private estates have both freehold houses and blocks of leasehold flats. All homeowners will be expected to pay for the upkeep of the communal areas on the estate.

The communal areas may simply be private roads; but they can also include landscaped gardens, electric gates, street lighting, refuse areas, sewage pumps and TV aerial systems.

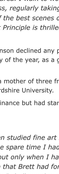
This Advice Note looks at the rights of freeholders who pay service charges and rentcharges on private estates. Unfortunately, they do not share the same protections as leaseholders.

Click here to access guide.

Irwin Mitchell Boosts Real Estate Disputes Team with New Partner Appointment in London

National law firm's property division now has 29 partners and over 150 qualified lawyers

National law firm Irwin Mitchell is expanding its Real Estate Disputes Team with the recruitment of a new partner, William Scott, who will be based in the firm's London office.



The appointment takes the specialist disputes team to 25, including four partners and four senior associates, based in offices across the UK. The team is jointly led by partners Danny Revitt and Tim Rayner and sits within Irwin Mitchell's Property Division which will now number 29 partners and over 150 qualified lawyers.

William will be working with London Head of Real Estate Disputes, partner Paul Henson in a team of seven specialist real estate disputes lawyers in London.

He joins Irwin Mitchell from Bates Wells where he was Head of Real Estate Disputes since April 2019, having joined the firm as a solicitor in 2008.

William has extensive experience of working for both landlords and tenants advising on all aspects of disputes relating to commercial landlord and tenant relationships. He has particular expertise in acting for corporate occupiers, charities, retailers, unions, educational establishments and also individuals. Day to day work includes advising on service charge disputes, dilapidations claims, all aspects of exits from property, lease renewals, forfeitures and possession claims. He has also built up a reputation amongst clients and led on ESG property related matters, business rates, telecoms issues and the Real Estate aspects of the impact economy.

He is a member of the Property Litigation Association.

Danny Revitt, Joint Head of Real Estate Disputes at Irwin Mitchell said, "Will's arrival will be a real boost to our national Real Estate Disputes practice, particularly in London, where we are already highly regarded but are keen to develop and grow the team further. His expertise in ESG, business rates and telecoms will further strengthen our offer as these are key issues our clients are concerned about and wish us to help address."

Tim Rayner, Joint Head of Real Estate Disputes at Irwin Mitchell added, "Our national Real Estates Disputes Team has more than doubled in size in the last five years, reflecting the challenges investors, developers and occupiers face in the modern real estate industry. We have a strong and sizeable practice already but look forward to working with Will to further strengthen our offer to clients. We wish him a warm welcome."

Irwin Mitchell has continued to invest heavily in its team focused on the corporate, property and institutions audience.

Earlier this year it announced the arrival of construction partner Robert Tunningley, banking partner Jeremy Ladyman, two corporate/property tax partners, Kate Featherstone and Jennie Newton and most recently corporate partner Geraint Lloyd.

The firm is committed to the ESG agenda and has developed its own service for clients.

Transitioning to Net Zero: Future Fuel Installed EV Chargers at Trinity Estates' Head Office

Trinity Estates, a leading property management company, demonstrated its forward-thinking approach by contacting us at Future Fuel to carry out the installation of 5 active EV charging points, enabling employees to charge the electric vehicles provided by Trinity Estates themselves.

The project was completed within the scheduled timeframe of approximately five days, empowering Trinity Estates on its path to achieving Net Zero emissions. Additionally, a manual billing system was integrated to facilitate monitoring and management of EV charger usage.

Trinity Estates is one of the largest residential property management companies in the UK. Trinity Estates recognised the need to adopt cleaner and greener transportation options for its employees. By installing EV chargers at its head office, the company aimed to provide convenient and accessible charging facilities while reducing its carbon footprint.

Name of site: Trinity Estates HQ

Location: Hemel Hempstead

Number of bays: 5 Active bays

System installed: Manual billing system

Credit Controller Revives Artistic Skills to Decorate Walls at Principle's Headquarters

A credit controller at Principle Estate Management has fulfilled what were her original artistic ambitions by painting a total of five pictures for the company's headquarters in Birmingham.

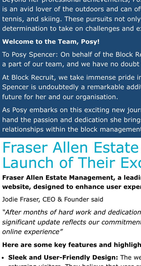
Jodie Johnson's works are based on nearby waterside scenes of the Gas Street basin, picturing bridges, barges and neighbouring buildings along the canals that meet in the city centre.

Principle founder and joint managing director Brett Williams commissioned the acrylic paint on canvas pictures, which each measure 1m x 1.2m, after regularly seeing how well she could paint.

Mr Williams said:

"Jodie's obviously an important member of our team as the credit control manager, but I was always impressed when I saw some examples of her artistic talents. We now have additional office space at our headquarters on Newhall Street in Birmingham's Jewellery Quarter and I was keen to commission some unique artwork that reflected the local area. I walk to work on many days along canalside paths and just love some of the scenes I pass, regularly taking photographs. I asked Jodie if I could commission her talents to capture some of the best scenes on canvas to decorate the extra wall space in our offices, and everyone here at Principle is thrilled with the wonderful results."

Although Principle bought all the paint and materials needed, Mrs Johnson declined any payment for her art, and so the company donated £250 to British Red Cross, its charity of the year, as a gesture of appreciation.



Mrs Johnson, who has worked at Principle for the last three years, is a mother of three from Cannock, and was once a student of Fine Art and Figurative Sculpture at Staffordshire University.

She explained how she had left art behind for her career in property finance but had started to paint again after having her young family.

Mrs Johnson, aged 38, said:

"I had all sorts of artistic aspirations when I was younger and even studied fine art for a while before developing my career. I then started to paint again in some spare time I had while on maternity leave and have continued to occasionally produce art, but only when I had specific reasons to motivate myself. The space in the office and the vision that Brett had for filling it with art based on his photos of local scenes was really inspiring, and so I challenged myself to produce the new paintings. I experimented with a technique using a simple bank card for applying most of the paint, resulting in almost carved images that really stand out, and I'm really happy with the results."

Mrs Johnson added:

"We all work together here at Principle so I didn't want any payment for my works, but it's great seeing them on the walls every day and I'm so glad that British Red Cross has now benefitted from the company's donation."

Launched in 2018, Principle has since grown into what is now more than 60 staff looking after a portfolio of more than 11,000 units at around 300 developments across the UK.

Welcoming Posy Spencer: A Valuable Addition to the Block Recruit Team!

The Block Recruit is delighted to introduce you all to our newest team member, Posy Spencer! Since joining us in June, Posy has already proven to be an exceptional asset, making a remarkable start in her role. With her previous experience in recruitment within block management and a successful track record as a top Lettings Negotiator, we are excited to see her excel and achieve new heights with us!

A Background in Recruitment and Property

Posy comes to us with a strong background in the recruitment industry, particularly in block management. This expertise allows her to understand the unique challenges and requirements of the field, making her an ideal fit for our team.

A Star in the Making

At Block Recruit, we believe in recognising and nurturing talent, and we are confident that Posy is destined for great success with us. Her dedication, enthusiasm, and commitment to excellence make her a true rising star within our organisation. We are certain that she will continue to shine and earn numerous accolades as she progresses in her career with us.

Passions Beyond the Workplace

Beyond her professional achievements, Posy is a multi-talented individual with a zest for life. She is an avid lover of the outdoors and can often be found engaging in activities like horse riding, tennis, and skiing. These pursuits not only demonstrate her adventurous spirit but also reflect her determination to take on challenges and excel in everything she does.

Welcome to the Team, Posy!

To Posy Spencer: On behalf of the Block Recruit team, we extend a warm and enthusiastic welcome to you! We are thrilled to have you as a part of our team, and we have no doubt that your presence will contribute significantly to our collective success.

At Block Recruit, we take immense pride in our team and its dynamic members who continuously bring their best to the table. Posy Spencer is undoubtedly a remarkable addition, and her unique blend of recruitment expertise and property prowess promises a bright future for her and our organisation.

As Posy embarks on this exciting new journey with us, we encourage our clients and candidates to get to know her and experience first-hand the passion and dedication she brings to her role. Together, we look forward to achieving new milestones and creating lasting relationships within the block management industry. Here's to a prosperous and fulfilling journey with Posy Spencer on our team!

Fraser Allen Estate Management Proudly Announces the Launch of Their Exciting New Website

Fraser Allen Estate Management, a leading innovator in Block Management, is thrilled to announce the launch of their brand-new website, designed to enhance user experience, and provide valuable resources for their valued customers.

Jodie Fraser, CEO & Founder said

"After months of hard work and dedication, our team is excited to unveil the new and improved website – www.fraserallenem.co.uk. This significant update reflects our commitment to staying at the forefront of legislation and ensuring our customers have the best possible online experience"

Here are some key features and highlights of the new website:

- **Sleek and User-Friendly Design:** The website now boasts a modern and intuitive design, making navigation a breeze for both new and returning visitors. They believe that user experience is paramount, and the fresh layout ensures that information is easily accessible.
- Responsive Across All Devices: In this mobile-centric era, they understand the importance of a fully responsive website. Whether you're browsing on a desktop, tablet, or smartphone, the website will adapt seamlessly to provide a consistent and enjoyable experience.
- **Repairs Portal:** The repairs portal is designed to quickly report a problem, with in-built self-help instructions and high level communication to residents and staff.
- **Insightful News Section:** You can stay informed and up to date with the latest industry trends and tips through our news section.

Fraser Allen Estate Management has always been dedicated to delivering the highest level of customer satisfaction, and their new website is another step towards that goal.

"We believe this update will make it easier for our customers to interact with us, access information, and find the solutions they need. We extend our heartfelt thanks to Black Nova Designs (www.blacknovadesigns.co.uk), whose hard work and creative efforts have made this website redesign possible." - Jodie Fraser.

Visit www.fraserallenem.co.uk today to explore the new features and let them know what you think.

Cladding Safety Scheme Opens New Opportunities for Mid-Rise Buildings

www.frconsultants.co.uk

tel: 01794 332 456

The long overdue opportunity to access funding for remediation projects targeting unsafe cladding in buildings ranging from 11 to 18 meters in height has finally arrived. On Monday, 24th July 2023, applications to the newly launched Cladding Safety Scheme were officially opened.

What is the Cladding Safety Scheme?

The Cladding Safety Scheme is an initiative launched by the UK government to provide funding for the remediation or mitigation of fire safety risks associated with unsafe external wall systems on buildings of 11 metres and over in height.

Formerly known as the Mid-Rise Scheme, it offers long-awaited relief for building owners in the 11-18m height range previously ineligible for funding to remedy unsafe cladding. The scheme aims to alleviate the financial burden on leaseholders and ensure that fire safety risks posed by unsafe cladding are addressed in a timely manner.

Where do you start?

If you own or manage a building within the 11-18 meter height range and are seeking funding for cladding remediation, we are here to guide you through the process. An integral requirement of the Cladding Safety Scheme application is to conduct a thorough Fire Risk Appraisal of the External Walls (FRAEW) survey in accordance with PAS 9980. This initial step ensures compliance and sets the foundation for the rest of your remediation journey. The Scheme requires the FRAEW to be undertaken by one of the select members of the Assessor Panel.

At FRC, we are proud to be part of the select members of the Assessor Panel, enabling us to undertake the FRAEW survey on your behalf. Our expertise and technical knowledge in conducting PAS 9980 compliant surveys, along with our familiarity with the Cladding Safety Scheme requirements, ensure that your application is built on solid grounds.

Bridging the gap with an end-to-end solution

What sets FRC apart is our ability to offer an end-to-end solution for your cladding remediation projects. Our comprehensive suite of services covers the entire remediation process, from the initial survey to the implementation and monitoring of remedial measures.

With our nationwide capability and team of industry-leading experts, we stand ready to assist you at each stage of your project. From conducting detailed fire risk assessments to developing tailored remediation strategies, our goal is to ensure the highest levels of safety and compliance in your building.

Start the conversation and let us assist you on your journey

We understand the importance of clear communication and personalized support throughout the remediation process. That's why we invite you to arrange an introductory call with our team today. Together, we can discuss your specific needs, outline the next steps, and ensure that you have all the information and guidance you require to embark on your remediation project.

We welcome the opportunity to discuss how we can manage the project going forward, acting as Applicant's Representative to assist clients not set up for this role themselves.

Concurrently, we take on the responsibility of the Lead Consultant and Clerk of Works roles through our specialist in-house team, all of whom have lived and breathed government-funded projects over the past few years and bring this vital experience and knowledge to the table.

Contact us today and let's begin your cladding remediation journey together.

About the Author: Jamie Copeland, Post-Site Manager at FRC.

Jamie has been heavily involved with building fire safety for the past five years, along with all the procedural and legislative changes that have taken place throughout that time. Jamie manages the onboarding of all remediation projects FRC's specialist, multi-disciplinary team deliver and is an expert on all funding routes and client obligations.

For all Cladding Safety Scheme or other Remediation enquiries, please contact Jamie Copeland at jamie@frconsultants.co.uk

FR Consultants have one mission, to make Britain's buildings safe, compliant, saleable, mortgageable and insurable. With our unwavering commitment to excellence, we provide peace of mind by ensuring strict compliance with fire safety legislation and industry standards. As a trusted leader in fire safety consultancy, FRC has earned a solid reputation for delivering outstanding results. Our commitment to quality, attention to detail, and adherence to industry best practices have made us the go-to consultancy for clients seeking comprehensive fire safety solutions that prioritise both compliance and safety.

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JB Leitch Successful in Notable Early Case Concerning the Retrospective Effect of the Building Safety Act 2022

www.jbleitch.co.uk

Earlier this month, specialist property solicitors JB Leitch were successful in a notable preliminary decision concerning a single specific question which arises following the coming into force of various new provisions in the Building Safety Act 2022 ("the Act").

Specifically, the preliminary issue focused on the question of whether the leaseholder protection provisions in Schedule 8 to the Act restrict a leaseholder's liability for service charges which were otherwise payable before those provisions came into force.

Background

The proceedings were brought by a landlord client who sought a determination that certain charges in respect of the 2019 and 2020 service charge years were payable by the Respondent leaseholders (under section 27A of the Landlord and Tenant Act 1985) in a purpose-built, seven storey, mixed use development. To make that determination, the Tribunal needed to consider arguments about whether the individual Respondents were liable to pay the disputed service charges pursuant to the provisions of their leases and relevant legislation; whether the charges were reasonably incurred; and whether the services and works they relate to were of a reasonable standard.

The costs in question were incurred by the Applicant landlord in 2019 and 2020 and relate to the installation of a fire detection system and remedial works to the automatic and manual opening vents, as well as costs in respect of fire marshals. Individual service charge demands in this regard were issued to the Respondents, also in 2019 and 2020.

Factoring the Building Safety Act Provisions

On the 28th of June 2022, provisions in Part 5 of the Act including the provisions in Schedule 8, came into force. Section 122 of the Act introduces the provisions of Schedule 8 and states: "Schedule 8 provides that certain service charge amounts relating to relevant defects in a relevant building are not payable".

Representatives for the Respondent leaseholders observed that the disputed charges were of a type which would be restricted by the new provisions in Schedule 8, and: "that the charges which are to be subject to the restrictions in Schedule 8, will extend to those which fell due in the 'pre-commencement period' this being 5 years before the 28th of June 2022."

In response, JB Leitch's position was that any liability which the Respondents have to contribute to the costs which are the subject of the [service charge] application was unaffected by the new provisions in Schedule 8 to the Building Safety Act – and that this followed from the fact that those costs were incurred (and the resulting service charges were demanded and for the most part, paid) before the new statutory provisions came into force on the 28th June 2022.

The Tribunal's Interpretation

The Tribunal noted that "now that the provisions in Schedule 8 have been enacted and have come into force, their effect is clearer… and have no doubt that the interpretation contended for by the Applicant is to be preferred".

It was also noted that the provisions were brought into force, without transitional provision, by section 170(3)(a) of the Act itself, and the language of both section 122 are of Schedule 8 is in the present tense: "certain service charge amounts … are not payable" and "No service charge is payable …this is language which is apt only to affect liability for service charges which would otherwise become payable after the new provisions came into force, and nothing about it suggests that the payability of past (pre-commencement) service charges may be revisited by reference to the new provisions in Schedule 8".

Summary

In conclusion, the Tribunal determined that the liability of each Respondent for any service charges which were otherwise payable prior to the 28th of June 2022, is unaffected by the leaseholder protection provisions in Schedule 8 to the Building Safety Act.

As a footnote to proceedings, an additional point to note is that the Tribunal recognised that past charges may need to be taken into account to ascertain the effect of the limit on certain service charges payable under a qualifying lease, which is provided for by paragraph 5 of Schedule 8 (and this is the relevance of the 5-year 'pre-commencement period', but it is important to note that this statutory limit still only applies to post-commencement service charges.

Katie Orr of JB Leitch's Building Safety team concludes: "We are pleased that we have successfully represented our client in one of the first significant decisions relating to the provisions of the BSA 2022. It will be interesting to note how similar cases follow the precedent set in this matter and additionally, how cases referencing remediation contribution orders under section 124 of the BSA may be made in respect of relevant pre-commencement service charges under similar conditions. We shall continue to report on our involvement and key decisions made as they continue to emerge and provide further clarity in coming months".

To learn more or discuss any building safety issues, contact: BuildingSafety@jbleitch.co.uk

Should you wish to discuss service charge recovery and the impacts of the Building Safety Act, please contact us:

BuildingSafety@jbleitch.co.uk

JB Leitch are specialist solicitors for freehold investor and property management companies.
Whatever the tenure and whether it's residential, mixed-use or commercial - if you manage it, we can help.

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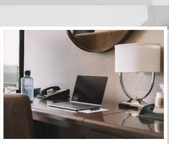
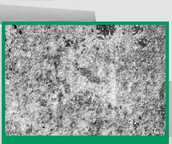


Alternative Accommodation



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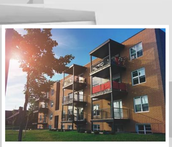

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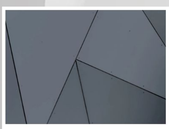
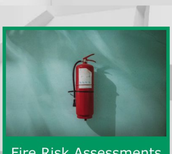


EWS1 Forms



Fire Risk Assessments

Fire Door Inspection

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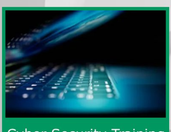
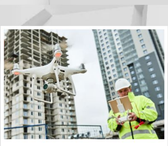
FPRA

Rights of Light

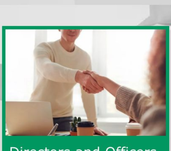
Health and Safety



Cyber Security Training



Drone Surveys



Directors and Officers Liability

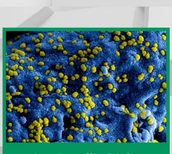
FlatLiving Insurance

Emergency Assistance

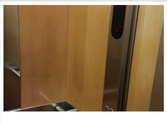
Electrical Charging Points

Enfranchisement

License to Alter



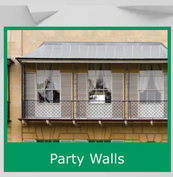
Legionella Risk Management



Lift Wrapping

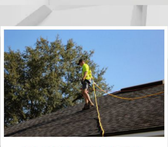
Out of Hours Helpline

Planned Maintenance Program



Party Walls

Health and Safety Risk Assessments

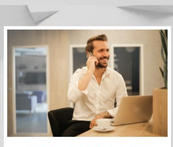


Health and Safety Awareness Training

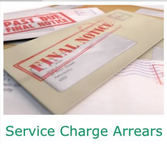
Historic Building Repair

Insurance Solutions

Lease Variation

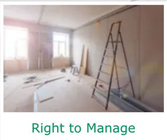


Lease Extensions



Service Charge Arrears

Reinstatement Cost Assessments

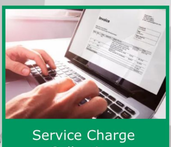


Right to Manage

RMC Director Training

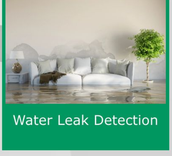
Rooftop Extensions

Rope Access Surveys

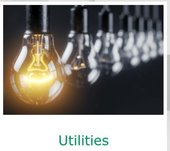


Service Charge Collections

SmarkLink45 Prepay Meter



Water Leak Detection



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Are Desktop RCAs Worth the Paper They're Printed On?

Written by James Paul MRICS, Director, EK Reinstatement Cost Assessments

Reinstatement Cost Assessments™

www.reinstatementcostassessment.com

When you hear the terms 'reinstatement cost assessment' or 'insurance valuation', those who understand the importance of organising one will be doing their very best to avoid underinsurance. And underinsurance is still very much a problem that we see on a daily basis. What about overinsurance?

Last year, the worst case was a building insured for around 20% of what it should have been – and it would be difficult to blame that on unbridled inflation or even excluding VAT from the calculations.

Relatively little is discussed amongst managing agents, RMCs, RTMs, freeholders, insurance brokers and RCA practitioners about overinsurance and its implications for leaseholders' hard earned service charges. It's more widespread that you might have been led to believe.

Overinsurance arises due to several factors, for instance, an unnecessarily high rebuild cost (otherwise known as the declared value or DV) may have been index linked by the insurer or broker year after year, further puffing up the DV and therefore the insurance premium that the leaseholders are paying.

In many cases, a fear of underinsuring a building (and a potential professional indemnity claim) encourages the reinstatement cost assessor to add some 'fat' to their calculations.

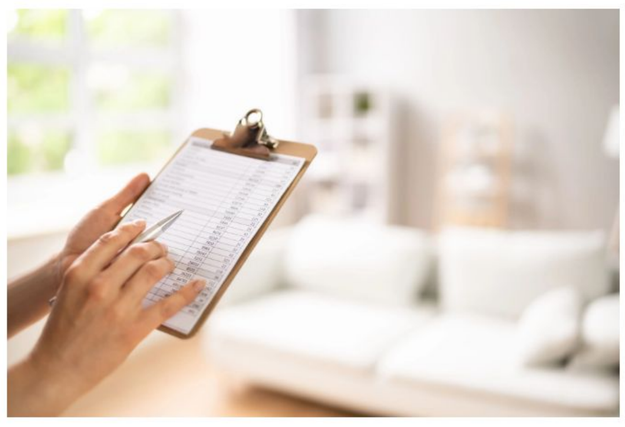
This over-vigilance borders on negligence. A surveyor accepting an instruction to conduct an RCA ought to be suitably capable of providing the service without building in bogus contingencies.

At the more innocent end of the spectrum, overinsurance is often the result of the exponential take-up of 'desktop' RCAs. Understandably popular during the coronavirus lockdowns, a desk assessment precludes the need to visit site, thus the DV is determined from behind a computer.

Such remote assessments predictably lead to higher declared values than those determined by a physical inspection, as assumptions lead to contingencies which lead to unnecessarily high numbers.

Earlier this year, I undertook an RCA on a well-known listed building in a major British city centre and concluded that it was insured for twice what it would have costed to rebuild. I doubted myself at first, convinced I had missed something. A grade II listed building, prominent, well managed… surely it would not be unnecessarily insured for double the DV.

Yet it was.



Understandably, the client wanted answers and I speculated that a large, multi-storey atrium in the building had been included as a continuous floorplate by, I deduced, an assessor who had carried out the RCA remotely and was therefore unaware of the atrium.

A remote assessment, possibly conducted without floor plans or photographs and relying on low-res Google Earth images, contributed to a blunder with serious consequences. Then in magnifying the error, index-linking of the DV only served to inflate insurance premium year after year.

In most cases, any sort of RCA is better than guesswork and we have seen several cases where property managers have only been able to convince their clients to spend £100 on a desktop assessment. We would like to think that a 5 minute read of this article would equip property managers with enough ammunition to guide their clients away from such a trap.

The concern is that block managers across the sector are promoting desktop assessments to be in equal standing to a physical inspection. Simply, they are not.

Typically, we find that desktop RCAs yield a DV that is about 20% higher than it needs to be.

For example, a building with a declared value of £25m rated at say 0.15% yields a buildings insurance premium of £37,500. Add in insurance premium tax (IPT) at 12% and your total buildings insurance premium is £42,000.

If the same building underwent a desktop assessment that generated a DV that was 20% higher at £30m, the premium becomes a fraction over £50,000, and about £8,000 of the leaseholders' service charge monies have been squandered – all to save a few hundred pounds when commissioning the RCA.

Add in terrorism cover and in central London and other higher risk arears, and that's a total of £10,200 of the leaseholders' money flushed away.

Would you expect a leaseholder or RMC director to discover this and stay quiet? Probably not. Could they claim they have been mis-sold a desktop RCA? If the status quo continued for say three years until the next RCA was commissioned that £10k becomes £30k of potential damages and a sum worth instructing solicitors over.

RMCs and RTMs need guidance, and having read this article, you may now think twice about instructing a desktop assessment without explaining to your client the potential consequences of overinsurance.

At a time when an increasing number of leaseholders are struggling to find the funds to extend their leases or collectively enfranchise, guiding your clients away from penny-wise but pound-foolish decisions ought to earn you accolades.

'Lean but accurate' is mantra we live by at EK Reinstatement Cost Assessments, by minimising any unnecessary largesse which keeps DVs as tight as reasonably possible without landing in underinsurance territory.

Author: James Paul MRICS, Director, EK Reinstatement Cost Assessments

james@earlkendrick.com

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Providing Services to the Next Generation of Block Managers

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In today's rapidly evolving property and block management landscape, staying at the forefront of industry developments is no longer a luxury; it's a necessity. B-hive offers a business model built on cutting-edge technology, advanced processes, and forward-thinking strategies, encompassed in a strong back office offering. This makes B-hive an ideal partner for any Block Manager thinking of setting up on their own.

With changing regulations, shifting customer expectations, and new technological advancements, embracing a modern method of block management is vital. B-hive stands as a service offering for the next generation of Block Managers, providing comprehensive solutions and benefits tailored to the demands of contemporary block management. By partnering with B-hive, you align your business with a company that understands the future and how to succeed in it.

The Benefits of Partnership:

Choosing to partner with B-hive will allow you to focus on delivering great customer service to your clients and the time to grow your business, safe in the knowledge that you have a capable, credible partner delivering all your back office needs ensuring compliance and support in block management.

From expertise in modern practices of business growth strategies to leveraging technology, B-hive stands ready to support you into the future of block management. Here's a closer look at what a partnership with B-hive can offer:

- **Leverage Expertise and Experience**

B-hive brings to the table years of industry experience, backed by a proven track record of successful block management ventures. This vast expertise can help you navigate the complexities of block management with greater confidence and foresight. The back office has a team of experts in each area of block management support, ready to navigate through any challenges that may arise. This experience and expertise provide your business with strength and support to allow you to focus on delivering a good customer experience to your client base.

- **Streamlined Operations**

B-hive has fine-tuned its operational systems and processes, prioritizing efficiency and effectiveness. These well-established practices can be integrated into your business, allowing you to optimize your operations, reduce costs, and improve service delivery to your clients. By partnering with B-hive your business can benefit from smoother workflows and better productivity, allowing you to focus on your customer relationships.

- **Client Finance and Service Charge Accounting**

With B-hive's expert handling of client finance and service charge accounting, you can ensure transparency, compliance and efficiency in managing your finances. Their dedicated team and modern software solutions offer detailed reporting and simplified financial management, aligning with best practices and regulatory requirements. This allows you to focus more on strategic growth and client relationships, knowing that the financial intricacies of block management are in capable hands.

- **Flexible Support**

The B-hive partnership is not a one-size-fits-all approach. As a partner, you get a tailor-made support system to assist with various business needs. You will be provided with technical support and operational assistance from your own dedicated Business Development and Partner Relationship Manager. This flexibility allows you to focus on your core business activities and building your customer relationships, while having a reliable support structure to lean on when necessary.

- **Winning New Business**

B-hive understands the importance of growth and collaboration with their partners. That's why they provide a dedicated Business Development Manager to work closely with each partner, prioritizing their growth objectives. Additionally, their proficient team members offer valuable tips and tricks on lead generation, leveraging the power of their new Business Tool Kit. This comprehensive toolkit equips partners with templated letters, extensive databases, and numerous other resources, ensuring they receive the necessary support to secure a steady stream of leads.

- **Training and Development**

The property management industry is ever-evolving. The key to keeping up to date and staying competitive is continuous learning. B-hive recognizes this and offers comprehensive training with industry experts and continuous development programs to keep you abreast of latest trends, industry updates, and emerging best practices, setting your business up for success in the long run. They also provide Partners with an intranet that acts as an online library of information including training videos, FAQs and guidance notes to help with all block management needs.

- **Comprehensive Software Solutions**

B-hive has invested in developing state-of-the-art software solutions tailored for block management, helping to facilitate and streamline the process. From tracking maintenance, to managing finances and overseeing tenant interactions, the software also includes an interactive online client portal, designed to improve the efficiency and effectiveness of communicating with leaseholders. This software will give complete transparency and significantly improve communication by seamlessly connecting residents to the Property Manager.

- **Marketing Support**

In the modern business world, marketing is key to visibility and growth. B-hive provides each Partner a digital marketing starter pack that includes a comprehensive set of resources to help each Partner kickstart their marketing efforts in this new offering. The marketing collateral pack is there to provide guidance for marketing block management services to their client base. This includes a static web page to add to an existing website or a new one, depending on what stage of the journey their business is, flyers, brochures and more.

With B-hive Block Management Partners, you get much more than just a business associate; you get a partner committed to your growth, success, and future-readiness. Through continuous innovation and a robust support system, B-hive helps position your business at the forefront of the block management industry. If you are a Block Manager planning to set up on your own, a partnership with B-hive can equip you with the tools, resources, and modern mindset needed to thrive in an ever-evolving landscape. Choose B-hive, and let the Modern Method of Block Management be part of your business's success.

Contact us now to find out more:

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B-hive Block Management Partners is a specialist division that offers solutions for existing property professionals and is a trading name of HML PM Ltd. HML's extensive experience is derived from being specialists in the estate and block management sector for more than 50 years and managing circa 100,000+ units.

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The Numbers Involved in Out of Hours

Written by Colin Stokes
MD of Adiuvo
www.adiuvo.org.uk

I have written previously about what steps can be taken to mitigate out of hours emergencies and given one extreme example of how involved just one issue can be. But what resources are required to be prepared for your portfolio's out of hours needs? In this stat heavy piece we examine the numbers involved.

All these figures are based on a yearly average and of course will have seasonal fluctuations (but we will cover that) and come with the caveat that these are also averages across all portfolio's and some will have heavier volumes than others where quality of build, differing profile of residents and differentiating required service levels need to be taken in to account.

All figures are based upon 15 years of statistics compiled by our team. When haven't said emergencies above because as most people will know, not all the calls received outside office hours are actually urgent but we still have to deal with those. From now on we will refer to them as emergencies for ease.

So, the first question that everything else stems from; how many issues will I get?

Well, the average is 12% (its actually 11 point something but 12 makes the maths a lot more straightforward) of your portfolio per annum. Therefore, if you have 1000 units expect 120 emergencies or an average of 10 a month.

Now the seasonal variation we mentioned means that in real life this is more like 6 in the summer months to 14 in the Winter.

Within those issues you should also be aware of the number of calls involved – the average here is 7.5 to include the original incoming calls and then outbound to include instructing a contractor, updating site/residents and following up to ensure the job is complete.

When do those issues arise; well, again based on averages some of highlights are…

Monday to Friday 5pm to Midnight will see 35%

Monday to Friday 6am to 9am would be 7%

Weekends 9am to 5pm would be 36%

Finally, what types of issues will my calls be about?

Not surprisingly top is leaks at 16.5%

Alarms and AOV's at 8%

Lifts at 5%

Communal Access at 5%

Communal Boilers at 3%

Hopefully this provides some insight into the world of out of hours, the full breakdown of averages, times and types of issues are available from us along with the associated costs so if you require more detailed information please do get in touch.

Colin Stokes is MD of adiuvo, the largest specialized call handling service in the UK who have managed over 900,000 out of hours issues on behalf of their clients. For more from Adiuvo, **click here.**

For more from Flat Living, click **here.**

Formed in 2007 by ex-London Property Managers, adiuvo (from the Latin to help or assist) to initially offer a service that had, in their opinion, been severely lacking; a professional and knowledgeable office based emergency out of hours' response for Property Managers.

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Feature: Buying Your Freehold

The Pros and Cons of Collective Enfranchisement

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Collective enfranchisement is a legal right that enables leaseholders to act together to buy the freehold of their property. It is becoming an increasingly popular option for leaseholders who want more control over the terms of their lease, their property, and how it is managed.

In this expert advice piece, our Head of Enfranchisement, Analise Broomhall explains the pros and cons of collective enfranchisement to help you understand if it is a viable option for your development.

What are the pros of collective enfranchisement?

Buying your freehold through collective enfranchisement can deliver a number of compelling benefits:

1. Owning a share of the freehold generally increases the value of your property and its future saleability.
2. Collective enfranchisement gives you maximum control over the management of your building, so you can improve the standard of management and/or reduce your service charge expenditure.
3. Allows you to increase lease length for 999 years at no cost other than the legal fees to create the new documents.
4. Allows you to vary the terms of your lease so you can stop paying ground rent and put right any defects.

What are the cons of collective enfranchisement?

The disadvantages of collective enfranchisement are largely financial and procedural:

1. It is expensive. As well as paying your share of the premium to buy the freehold, you will need to be able to fund other costs such as legal fees, the surveyor's costs, and the freeholder's legal fees and valuation costs. You may also need to pay to the freeholder any uncollected ground rent and service charges.
2. It can take up to a year to finalise, particularly if you have a difficult freeholder to content with.
3. It needs collaboration and teamwork among the leaseholders as you will need at least 50% to join the collective enfranchisement claim and then, once you have purchased the freehold, a number of the leaseholders will need to be prepared to be involved in the management of the building and liaising with the managing agent.
4. Your building must meet the collective enfranchisement qualifying criteria: it must be self-contained or part of a self-contained building. If there is a commercial element then this can be no more than 25% of the whole (excluding any communal areas).

In our experience of supporting scores of leaseholders through buying their freehold, it is clear that the pros of collective enfranchisement almost always outweigh the cons – so long as the participants are committed and understand that it can take several months to complete. Having a share in the ownership of your freehold gives you the ultimate control over your property but the flipside is that you will need to compensate the freeholder for their loss.

About the Author: Analise Broomhall

A very experienced enfranchisement practitioner, Analise Broomhall from Brady Solicitors, has over 20 years experience within the property management sector. Through her knowledge and experience, Analise is extremely well versed in the nuances of enfranchisement as well as the pros and cons of the process, and acts for both landlords and groups of qualifying tenants in enfranchisement claims.

If you are weighing up the pros and cons of collective enfranchisement for your block, the expert team at Brady Solicitors would be happy to talk you through your options.

Click here to visit the Brady Solicitors website.

Brady Solicitors is an award winning, specialist property management law firm based in central Nottingham. From the speedy recovery of service charge arrears through to lease extensions, right to manage and the resolution of business-critical property disputes, Brady Solicitors offers a seamless and skilled legal service to the property management industry.

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Feature: Buying Your Freehold

Bishop and Sewell: How do I buy my freehold?

www.bishopandsewell.co.uk

It is important to understand that purchasing the freehold in the context of a block of flats is a collective action rather than an individual right.

There are two main ways in which leaseholders can buy their freeholds, either in response to a notice served by the freeholder to sell the freehold in accordance with the Landlord and Tenant Act 1987, or by serving a notice on the freeholder to buy the freehold under the Leasehold Reform Housing and Urban Development Act 1993.

Purchasing the freehold to your property by either means will require co-operation between the leaseholders and the assistance of professional legal and valuation advice.

In this Q&A, Clare Groom, Senior Associate Solicitor in Bishop & Sewell's award-winning Landlord & Tenant Team, outlines some of key considerations and steps in purchasing your freehold.

I have received a Section 5A Notice from my freeholder, what does it mean and what do I do?

If you have received a Section 5A Notice Offer Notice, your freeholder is offering to sell the freehold to the leaseholders in the block.

A Section 5A Offer Notice sets out a fixed price at which the freeholder is prepared to sell the freehold and sets out the key terms of the property sale. The offer remains open for acceptance by the leaseholders for a period of two months from the date on which it is made.

In order to accept the offer, more than 50% of the leaseholders in your building will need to agree to proceed, and serve an acceptance notice under Section 6 of the 1987 Act during the offer's open period.

There is a further period of two months in which the leaseholders will need to serve a notice nominating a purchaser, which is normally a limited company specifically incorporated for the purpose of purchasing and holding the freehold.

Exchange and completion then follow a statutory timetable.

If the offer is not accepted or the statutory time limits are missed, the right to purchase the freehold will be lost and the freeholder is free to sell the freehold to a third party at a price no lower than that offered to the leaseholders, for a period of 12 months.

There are alternative notices which a freeholder may serve under the Landlord and Tenant Act in order for the sale of the freehold, such as Section 5B notices, whereby the freeholder intends to dispose of the property by sale at auction . With any notice that has been served you should obtain legal advice.

Unhappy with your freeholder? Consider whether you can exercise your statutory right to buy the freehold.

If certain qualifying conditions are met, the leaseholders of a block of flats can compel their freeholder to sell the freehold to the building in accordance with the provisions of the Leasehold Reform Housing and Urban Development Act 1993.

You will need to obtain advice to ensure the leaseholders and the building meet the qualifying criteria to initiate what is known as the 'collective enfranchisement' process.

At least half of the leaseholders in your building must participate in the freehold purchase and it is recommended that you obtain independent valuation advice prior to service of the initial notice to ensure the participating leaseholders have a realistic view of the likely costs of purchasing the freehold.

An initial notice, known as a Section 13 Notice, will be served on your freeholder making an offer to purchase the freehold; the freeholder will then respond with a Counter Notice within two months with a price for which they would be willing to sell the freehold.

There is then a period of six months to conduct negotiations with a view to agreeing the price and the terms of the transfer of the property.

In the event that that parties cannot agree on price or transfer terms, the leaseholders may refer the matter to the First-tier Tribunal (Property Chamber) for a final determination of the price to be paid, or to determine any other terms of the sale that are still in dispute.

As well as paying your own legal and surveyors fees, leaseholders are liable for some of the freeholder's costs in the process too.

Having purchased the freehold by either method, the leaseholders retain their existing leaseholds and the company incorporated by the participating leaseholders acts as freeholder. However, the freehold company can then grant each participant a 999-year lease to maximise the value of each participant's flat.

Bishop & Sewell are experts in freehold purchase matters. We can help with all aspects of the process from responding to a Section 5 Notice which has been served by the freeholder, to initiating an enfranchisement claim.

If you are looking for assistance or advice on the issues raised in this article, please contact Clare Groom directly or email leasehold@bishopandsewell.co.uk or call 020 7631 4141.

The above is accurate as at 20 July 2023. The information above may be subject to change during these ever-changing times.

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: Buying Your Freehold

Understanding Your Duties as a New Freeholder under the Building Safety Act 2022 in the UK

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Becoming a freeholder of a residential building in the United Kingdom comes with a range of responsibilities and obligations. As of the year 2022, a landmark legislation known as the Building Safety Act has been enacted to ensure the safety and well-being of residents in multi-occupancy buildings that fall within scope of 18 metres and above. This act has far-reaching implications for new freeholders, as it introduces a comprehensive framework to address fire and structural safety concerns.

This article will explore the key duties and obligations that new freeholders must be aware of under the Building Safety Act 2022. Understanding these responsibilities is vital to ensuring the safety of occupants and compliance with the law. By familiarizing yourself with these requirements, you can play an active role in safeguarding residents' welfare and maintaining the building's integrity.

The Building Safety Act 2022 represents a significant shift in the approach to fire and structural safety regulations, especially in the wake of tragic incidents like the Grenfell Tower fire in 2017. The Act introduces a more robust system for the oversight and management of high-rise residential buildings, enhancing transparency, accountability and the protection of residents' rights.

As a new freeholder, your responsibilities encompass various stages of a building's life cycle, from its initial design and construction to ongoing maintenance and remediation if necessary. The Act places a strong emphasis on proactive risk management, fostering collaboration among stakeholders, and ensuring the competence of those involved in the safety processes.

Throughout this article, we will outline the key duties that fall upon new freeholders, including the appointment of a competent building safety manager, carrying out regular safety inspections, and maintaining an up-to-date register of the building's safety information. We will also touch upon the requirements for engaging with residents, communicating relevant safety information, and developing a comprehensive fire strategy:

Section 156 of the Building Safety Act 2022 outlines several fire safety responsibilities for Responsible Persons (RPs). Here are the key duties:

Which attribute have you found is the most important when dealing with clients/customers?

- Recording the fire risk assessment: All RPs must fully record their completed fire risk assessment. This requirement expands on the previous rule that only significant findings needed to be recorded. It eliminates the limitation that RPs were only required to record the risk assessment and fire safety arrangements if there were five or more employees or if subject to a licensing or alterations notice. Additionally, RPs must record the name and organization of the fire risk assessor if one was used. This information ensures clarity for enforcing authorities and allows for sharing with residents and incoming RPs.

- Cooperation and coordination between RPs: In multi-occupancy or mixed-use buildings, it is crucial for all relevant RPs to work together to ensure a cohesive approach to fire safety for the entire building, beyond their specific areas of responsibility. RPs must take reasonably practicable steps to identify other RPs and inform them of their responsibilities. This includes individual businesses within a commercial or mixed-use building and the landlord with overall responsibility for building safety. Once identified, the RPs must exchange names, UK-based addresses, and individual responsibilities for fire safety.

- Cooperation with Accountable Persons: For higher-risk residential buildings over 18m or at least seven storeys, RPs must take reasonable steps to identify the accountable persons and/or the principal accountable person for the block. The accountable person is a new duty holder under the Building Safety Act and is the individual or organization that owns or has a legal obligation to repair any common parts of the building.

- Provision of information to new RPs: RPs are required to share all relevant fire safety information with incoming RPs to maintain a continuous record of fire safety throughout the building's lifetime. The information to be shared includes the fire risk assessment and review records, the identity of the person who assisted in the risk assessment, names and UK addresses of all RPs, identity of the Accountable Person, and any information under Regulation 38 of the Building Regulations 2010.

For buildings containing two or more sets of domestic premises, additional duties apply:

- Provision of information to residents: RPs must provide residents with information about fire safety measures in place, any identified risks from the fire risk assessment, means of escape, measures to restrict the spread of fire, emergency procedures, the RP's name and UK address, the identity of anyone assisting with the risk assessment, and the identity of competent persons nominated by the RP to implement firefighting measures. Furthermore, any risks identified by other RPs in the building should also be communicated to residents.

These responsibilities aim to strengthen fire safety and ensure collaboration between RPs and other stakeholders to enhance overall building safety.

In addition to the responsibilities outlined earlier, Section 156 of the Building Safety Act 2022 also introduces changes to fire safety legislation in relation to offences. Here are the details:

Offences under the FSO: Article 32 of the Regulatory Reform (Fire Safety) Order 2005 (FSO) addresses the offences that can be committed by a Responsible Person (RP) while carrying out their duties under the FSO. Section 156 of the Building Safety Act strengthens the penalties for certain offences.

The following offences now carry increased fines:

- Intentionally deceptive impersonation of a fire inspector: The fine for this offence has been increased from level 3 (£1,000) to level 5 (unlimited). This change aims to provide a stronger deterrent against impersonating a fire inspector.

- Failure to comply with specific requirements imposed by a fire inspector: The fine for this offence has also been increased from level 3 to level 5. This ensures that non-compliance with a fire inspector's specific requirements carries a more significant penalty.

- Failure to comply with requirements relating to the installation of luminous tube signs: The fine for this offence has been raised from level 3 to level 5. Luminous tube signs are used for emergency wayfinding and safety purposes, and non-compliance with installation requirements will now result in a more substantial penalty.

By increasing the fines for these offences to level 5 (unlimited), the Building Safety Act aims to align the penalties with other offences and provide a stronger incentive for RPs to comply with fire safety requirements. These changes are intended to promote compliance and discourage non-compliance with fire safety regulations.

Navigating the Building Safety Act and other relevant legislation can seem overwhelming at first, but it is crucial to familiarise yourself with the obligations it places upon you as a freeholder. By fulfilling your duties diligently and cooperating with the relevant authorities and stakeholders, you will contribute to creating a safer and more secure living environment for all residents.

For further support and services please contact the 4site team on office@4siteconsulting.co.uk and 01376 572936 where we will be happy to help.

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: Buying Your Freehold

Avoid Getting Stuck with Lift Costs

ARDENT LIFT CONSULTANCY

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When looking at buying your Freehold, the lift that serves the building is probably not very high on your list of concerns, however without correct maintenance and/or aged equipment, the end result could mean a very large bill for all residents.

Your estate management team should have a competent company providing regular maintenance visits to ensure that any deterioration is detected and reported and refurbishment (or when completely necessary) replacement is recognised, long before the lift fails.

As with all electromechanical equipment, lifts reach a point when parts begin to fail, and the reliability of service is compromised. If major component failure can be pre-empted, you can avoid your lift being out of service for a prolonged period; for example, an unexpected controller component failure could mean it is not working for 8–12 weeks.

Some modern lift equipment has a design life of between 15 and 18 years, provided it has been maintained properly. Equipment from the 1980s generally had a lifespan of 25–30 years, with those from the 1960s lasting even longer.

Lift replacement and renovation can be expensive: the average replacement costs in the region of £100,000, while a full refurbishment is an average of £75,000, based on a four-floor traction lift. This amount increases for taller buildings with more storeys due to the additional labour and materials required.

Refurbishment is usually a better option than replacement: not only is it cheaper in most cases, but it also results in a longer life expectancy. In the case of a robust lift, this may even give 25–30 years' service with the potential to repeat the exercise at the end of that term. Some modern equipment may not be suitable for refurbishment, dictating a lift replacement must be undertaken.

With any capital expenditure in communal environments – such as flat-roof repair or boiler renewal – accurate planning is critical to ensure the works will be completed to the required standard, while enabling funds to be collected over a prolonged period, particularly if there are not many flats to share the cost. A lift refurbishment or replacement is a potentially complex and disruptive project, so this article offers some pointers on how best to schedule and carry out major works to any lift you may have in your property.

Know your lift!

It sounds obvious, but property managers and anyone involved with the maintenance of your block must get to know the lift. In most instances, it will be the same age as the property; there may be rare exceptions when it has been added later. Given that 20 years is a good rule of thumb for the lifespan of many components, check whether the lift has undergone major refurbishment. Review comments from the service provider and insurance inspector, who are required to provide reports under the Lifting Operations and Lifting Equipment Regulations 1998, to ensure it is in good condition.

Some simple things for property managers and residential management companies (RMCs) to look out for, which often indicate other underlying issues, are as follows:

- increased number of breakdowns or lift failures
- poor levelling of the lift or erratic movement when starting or stopping
- unusual noises from the lift shaft, motor room or lift car
- increasing repair costs from the maintenance company
- doors reopening or not correctly closing first time
- problems highlighted in the insurance inspector's report.

It is better to plan for major works to the lift than deal with problems as components fail. Lift equipment cannot be bought off the shelf in many cases, as most manufacturers only make to order. For example, if the machine (motor or gearbox) fails, the manufacture of a replacement may take four to five weeks; then factor in delivery and installation and a lift could be out of service for eight weeks. Works could cost between £7,000–£12,000 and require Section 20 notices to be issued (adding more time to the process), only restore reliability to one component, meaning the lift could fail for another element shortly after.

Commission a survey

If in doubt, have the lift surveyed. An independent report is the most cost-effective way to check on the current condition, future lifespan, and potential expenditure over the short, medium, or long term. It is difficult to keep up with constant changes in technology and all lift regulations and ensure that you are always getting best value from the lift industry.

This is where an independent lift consultancy can provide measured, professional advice on the must-haves, and on the specific performance of equipment and contractors alike. A qualified consultant will:

- assess the condition of a single lift or a whole portfolio
- analyse the lift requirements of a building
- specify a replacement or refurbishment to give the maximum value within the client's budget.

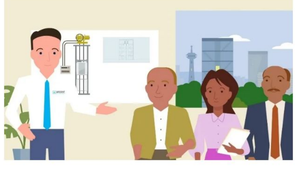
While consultants can sometimes be viewed as an added expense, an expert in a specific field will often obtain the best value from the parameters they have been given, which will frequently offset their fees.

While consultants can sometimes be viewed as an added expense, an expert in a specific field will often obtain the best value from the parameters they have been given, which will frequently offset their fees.

Independent survey reports by a lift consultant (such as Ardent Lift Consultancy) will offer guidance on which course of action to take, possibly recommending refurbishment over replacement. It will always highlight areas that must be addressed to ensure the lift does not fail through neglect. The survey will consider its current condition and operational issues, typical energy consumption values and predicted lifespan, as well as making recommendations with associated costings.

Ardent Lift Consultancy will always work to find the best value solution whilst ensuring the highest of standards are adhered to at all times.

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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Feature: Buying Your Freehold

Buying Your Freehold as a Leaseholder

Fraser Allen
— Estate Management —
www.fraserallenem.co.uk

Owning a leasehold property has its perks, but it also comes with certain limitations and uncertainties. As a leaseholder, you essentially have the right to live in a property for a fixed period, subject to the terms of the lease agreement with the freeholder (also known as the landlord).

Above: Jodie Fraser

However, the leasehold system can be restrictive, as the property ultimately belongs to someone else. To overcome these limitations and gain true property ownership freedom, leaseholders often consider the option of buying their freehold.

In this article, we explore the concept of buying your freehold as a leaseholder, the advantages it brings, and the steps involved in this transformative process.

Understanding Leasehold and Freehold ownership

Before delving into the process of collectively buying the freehold, it's essential to understand the basics of leasehold ownership.

Leasehold: In a leasehold arrangement, a leaseholder owns the right to occupy the property for a specific duration, typically between 99 to 999 years. The leaseholder may have to pay annual ground rent to the freeholder and must adhere to certain terms and conditions specified in the lease agreement.

While owning the property for the lease period, the leaseholder may face restrictions on modifications, subletting, and other property-related decisions.

However, when a resident management company (RMC) buys the freehold of a block of flats, it means that the individual leaseholders within the block of flats have collectively purchased the freehold of the entire building or estate in which their flats are located. This process is often referred to as "enfranchisement" or "leasehold enfranchisement." The specific laws and procedures for enfranchisement can be complex so it's essential for the leaseholders to follow the legal requirements and consult with legal professionals and property experts throughout the process.

By acquiring the freehold, the RMC takes over the ownership and management responsibilities that were previously held by the original freeholder. The leaseholders, now members of the RMC, gain more control over the decisions and management of the building, including the maintenance, repairs, and overall upkeep of common areas. However, this does not change the terms of the lease and those terms must still be adhered to.

If a resident management company (RMC) fails to uphold the terms of the lease, it can create various issues and potential legal consequences for both the RMC and the individual leaseholders.

The exact repercussions will depend on the severity and nature of the breach of the lease terms, but here are some potential outcomes:

Breach of Contract: The lease is a legally binding contract between the leaseholders and the RMC. If the RMC fails to meet its obligations as outlined in the lease, it could be considered a breach of contract. The affected leaseholders may have the right to take legal action against the RMC to seek remedies for the breach, such as obtaining a court order requiring the RMC to fulfil its obligations or claiming damages.

Loss of Trust and Confidence: Leaseholders rely on the RMC to manage the property and its common areas efficiently and responsibly. If the RMC fails to uphold the terms of the lease, it can lead to a loss of trust and confidence among the leaseholders.

This could result in internal conflicts and disputes among the residents.

Decreased Property Value: A poorly managed property can lead to a decline in its overall condition and appearance. This, in turn, may negatively impact the property's value, making it harder for leaseholders to sell their flats or obtain fair prices if they decide to move.

Legal Action from Leaseholders: If leaseholders believe that the RMC's negligence or mismanagement has caused financial losses or affected their quality of life, they may take legal action against the RMC to seek compensation for damages.

Potential Removal of the RMC: In severe cases of mismanagement or breach of lease terms, the leaseholders may have the option to remove the existing RMC and appoint a new management company through a democratic process.

Intervention by Regulatory Authorities: In some cases, there may be regulatory bodies or ombudsman services responsible for overseeing the management of leasehold properties. If complaints are raised against the RMC, these authorities may intervene, investigate, and potentially impose sanctions or penalties.

It is essential for both the RMC and the leaseholders to have a clear understanding of the responsibilities outlined in the lease agreement and to work collaboratively to ensure the proper management and maintenance of the property.

Regular communication, transparency, and adherence to legal and financial regulations can help prevent potential issues and maintain a harmonious living environment for all residents.

If disputes arise, seeking legal advice or mediation services may be necessary to resolve conflicts effectively.

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Feature: Buying Your Freehold

How Proposed Changes to Leasehold Reform May Impact Freeholders

London Flats Insurance
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Much of the discussion around the Leasehold Reform (Ground Rent) Act 2022 has been focussed on the effects for current leaseholders.

Obviously, the reforms have been brought in to increase protections for those living in leasehold properties (around 20% of UK housing stock) and they have been welcomed.

But the effect of the reforms on current freeholders of leasehold properties has been kept from the spotlight. It may be natural to assume that owners of large residential blocks are more than financially stable, but these legislative changes will have huge effects regardless. Here we'll be discussing how those effects may impact on current freeholders.

An Outline of the Changes

In January 2022, Michael Gove (the Secretary of State for Levelling Up, Housing and Communities) ordered an inquiry into the building's insurance market. In May 2022, the Financial Conduct Authority announced that they would be collecting data on 'fair value' for leaseholders and it's this review of the market that Mr Gove then responded to in writing and across several interviews and speeches before laying out the new proposals.

The review found that almost a third of the cost of insurance premiums could be made up of commission and fees (inflated by unscrupulous freeholders agreeing to higher premiums in return for a share of the brokers' commissions) and that service charge demands were not transparent enough for this to be easily spotted by leaseholders.

In his letter to the FCA in response to their findings, Michael Gove said:

"I will take action to ban managing agents, landlords and freeholders from taking commissions and other payments when they take out buildings insurance, replacing such payments with more transparent fees. I will press insurance firms, managing agents, landlords and freeholders to change their practices as a matter of priority.

I will also arm leaseholders with more information to enable them to better scrutinise their insurance costs, while also ensuring that leaseholders are not subject to unjustified legal costs and that they can claim their legal costs back from their landlord."

Under the new proposals, it should also be far more financially achievable for millions of families in leasehold flats to buy their property outright before the next election. Owning the freehold would mean that residents could avoid paying expensive ground rents and management fees- a welcome change, especially given the current cost of living crisis. (please make sure to do your research before buying your freehold as every case can be different).

Plans also included scrapping leasehold laws that prevent some flat owners from buying their freehold as well as making it easier for leaseholders to come together and own their properties under a common ownership model.

Leaseholders would also be able to buy out the ground rent without extending their lease first (which currently adds another layer of expense and difficulty).

Another aspect to the changes refers to fire risk remediation works. Leaseholders may no longer need to worry about covering the cost of these works, including any changes to their current cladding. Responsibility would instead lie with freeholders and developers- a point that has been in contention since the Grenfell tragedy in 2017.

On the 30th of January 23, Richard Goodman (Director-General of Safer and Greener Buildings) wrote to developers and provided them with a legally binding contract for them to sign. The agreement is legally enforceable and means that homebuilders must fix all buildings over 11 metres in height that they have played a role in developing or refurbishing within the last 30 years (in England). They will be expected to pay for life-critical fire safety repairs and to reimburse taxpayers where public money has been used to fix unsafe buildings.

What Has Come into Force So Far?

From the 30th June 2022, Ground Rent obligations were made illegal for all new leases granted in England and Wales, reducing ground rent charges to no more than an annual 'peppercorn' payment (a peppercorn is a metaphor for a very small cash payment made to satisfy the needs of a contract- usually this will be £1 or less). It's expected that most landlords will opt to charge nothing, rather than going to the trouble of charging a tiny amount.

Ground rent was also abolished for lease extensions, so from the date that the existing term expires and the new term takes effect, the ground rent will become zero. Since the 1st April 2023, the rules also now apply to retirement properties.

The Act also bans landlords from charging administration fees for collecting a peppercorn rent, preventing freeholders from charging £1 for the Ground rent but for an extortionate 'admin fee'.

How freeholders will be impacted?

For freeholders, the act effectively reduces their income stream. For long leases (of 21 years or more) granted on or after the 30th June 2022, they will no longer be able to charge annual ground rents.

Freeholders have the option to request a 'peppercorn' ground rent payment, but they cannot charge an administration fee. Therefore, it's unlikely that many freeholders will go through the trouble of requesting it.

Charging a ground rent or applying an admin fee to the peppercorn request is in direct violation of the Act and can result in potential fines ranging from £500 to £30,000.

If such charges are mistakenly applied in error, it is imperative to promptly return the funds to the leaseholder within 28 days to prevent any potential repercussions.

The changes also mean that leaseholders can more easily take ownership of the freehold themselves, removing the original freeholder from the picture altogether, along with their income for the maintenance of the building. Service charges will also have to be far more transparent and detailed, with particular emphasis on clarity of insurance costs.

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: Buying Your Freehold

Insurance and Freehold: Everything You Need to Know

Residentsline Flats Insurance

www.residentsline.co.uk

Multiple-occupancy buildings need varying cover depending on their construction, the number of flats and the amenities involved as well as the usual factors such as building age, current safety measures and location.

Navigating the intricacies of this business is best entrusted to the experts. However, as a freeholder, understanding the essential types of cover is crucial.

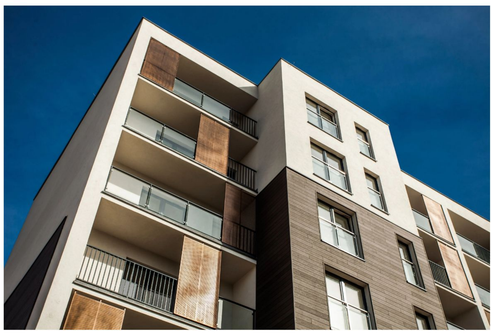
Here we'll be explaining the cover you should be considering and how to get the best out of your broker or intermediary.

Cover You'll Need as a Freeholder

This will depend on the type of block or building you're insuring, but most will need to consider:

- Buildings Insurance (Blocks of Flats Insurance)
- Lift Insurance
- Terrorism Insurance
- Roads and Private Estates Insurance

Every freeholder of a multi-occupancy block will need Buildings insurance. The cover provided by different policies will vary widely- you should always make sure you fully understand what your policy does and does not cover. Always read the small print as even some of the most expensive options may not provide the cover you need.



Your blocks of flats insurance should insure your building against:

- Fire
- Lightning
- Earthquake
- Storm
- Flood
- Malicious Damage
- Theft
- Subsidence
- Ground Heave and Landslip

It should cover all areas, including:

Certain criteria can have a huge impact on the overall price you pay its extremely important that you have checked these details for example did you know the floor type or your roof materials are likely to impact the final price you pay?

- Interior decorations, light fittings and fixed glass
- Kitchen and bathroom fixtures
- Outbuildings, garages and car ports
- Spas, swimming pools and tennis courts
- Garden walls, roads, car parks, lampposts, underground pipes, cables and overhead services
- Landlord's fixtures and fittings
- Lessee's improvements
- Any common areas including furniture, furnishings and other property of the Insured or for which the Insured is responsible

Residentsline's blocks of flats policy will also cover:

- Loss of/damage to contents of communal areas
- Alternative accommodation or loss of rent
- Legal liability for injury to employees
- Legal liability for injury to the public or residents
- Replacement of communal door locks following a theft of keys
- Loss of Residents' Management Company cash

Working with a Specialist Intermediary

The complexities of blocks of flats insurance and the hefty responsibility you take on for insuring the building as the freeholder can make this a daunting process.

The optimal solution is to engage a specialist insurance intermediary, an independent professional who will diligently work on your behalf to ensure the task is accomplished proficiently. This approach grants you complete peace of mind once all decisions are finalized.

An intermediary will gather the information they need from you to figure out exactly what levels of cover your building may need. Their next job is to find you the best price for the coverage required. To do this they will approach a number of different specialist insurers for quotes, giving you access to several suitable options at different price points. You can make a truly informed decision, safe in the knowledge that you have found the best value for money for you and your leaseholders without compromising on cover.

In most cases, insurance companies would prefer to deal with a knowledgeable Intermediary rather than directly with clients- particularly in a specialist field such as blocks of flats insurance.This is because, generally speaking, an experienced intermediary will often have a better understanding of customers' requirements than the customers themselves.

In terms of their contact with you, using an intermediary has many advantages. They can provide quotes, summaries of cover and sample policies to help ensure you understand the cover being provided. Some, like Residentsline, can also issue your policy and renewal documents – streamlining your personal admin.

Residentsline offers you the added benefit of "Manage Your Block" at no extra cost, ensuring the security of your documents.

The Financial Conduct Authority regulates and authorizes all brokers and intermediaries operating in the UK, providing you with the reassurance that:

- There is someone you can complain to if things go wrong.
- Your money is held in an 'insurance broking account' which the broker cannot dip into to run their business.
- The solvency and working capital of your broker will be regularly tested by the FCA.
- Your broker will have many years brokering experience and has a first duty of care to you and not to the insurer.

If you partner with a longstanding and trusted intermediary or broker, they can offer valuable guidance in various areas, including risk management, key legislation changes, and strategies to minimize risks while ensuring comprehensive coverage for unavoidable risks.

Ongoing Support:

Even after the policy is issued, underwriters continue to provide ongoing support. If a property was made subject to certain conditions – they will continue to monitor these conditions and ensure they are met. If a property requires a mid-term adjustment such as a change in value following a reinstatement cost assessment they will assist with this too. Underwriters may be involved in the consideration of works mid-term should your property require some ongoing or emergency maintenance.

What if Your Managing Agent is Responsible for Insurance?

Agents can be FCA authorised in their own right, enabling them to obtain quotes from many sources. Royal Institute of Chartered Surveyors (RICS) members may be authorised under their RICS membership, but this is not an automatic right. Some agents are Appointed Representatives. This ties them to one broker or intermediary but allows them to complete many functions, such as notifying insurers of a claim and arranging an insurance policy.

Agents can also be Introducer Appointed Representatives, which allows them to introduce insurance products to their clients, but they cannot decide which product is suitable or arrange cover, nor can they notify a claim- although they can be involved once the incident has been notified.

If you are not sure which, if any, of these categories your managing agent may fall into, just ask. They should be only too willing to explain what their status in terms of insurance means for you and your fellow leaseholders. To check the current FCA status of any brokers, head to the FCA website.

On the other hand, it is also worth noting that freeholders can arrange insurance themselves, as there is a case for having more freedom, transparency and control doing this yourself.

This decision will ultimately depend on the freeholders preferences, the property and any complexities. There is also the will of the freeholder to take on the responsibility of managing their insurance directly.

For more from Residentsline please click here. Alternativly, click here to read more from Flat Living.

Residentsline's sole focus has always been insurance for blocks of flats. Today, 25 years on, Residentsline is still the best choice for flats insurance.
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Feature: Buying Your Freehold

A Guide to Freehold

ManageYourBlock™

www.manageyourblock.co.uk

tel: 0333 577 9070

In the world of property ownership, two commonly mentioned terms are Freehold and Leasehold. While Leasehold is a concept familiar to many, it is equally important to grasp the concept of Freehold ownership. In this guide, we will delve into all things freehold, covering its definition, benefits, and other considerations. Whether you're a buyer or simply curious about property ownership, this guide will provide valuable freehold information.

What is Freehold?

Freehold refers to a type of property ownership where an individual has complete ownership rights of a property, including the land it's built on. With this type of ownership, the owner has full autonomy and responsibility to make decisions about the property and do not have to obtain any consent from a landlord or freeholder. They are responsible for the upkeep, repairs and general management of the building along with any expenses involved.

What is Leasehold?

Leasehold ownership, in contrast to freehold ownership, entails an individual owning the property for a fixed duration. This duration is usually stipulated in a lease agreement with the freeholder. Although the ownership of the land and the property remains with the freeholder, certain conditions and responsibilities may be imposed on the leaseholder.

The Benefits of Freehold Ownership:

- Freehold ownership means that you have greater control over your property. Where alterations, renovations and general property management are required, you have full freedom to make any associated decisions without having to seek any permissions.
- Owning a freehold property comes with some financial benefits. Being the sole owner grants you with the liberty to sell the property at your discretion, and potentially gaining from any increase in its value. Additionally, freehold properties tend to be more appealing to prospective buyers which can make them more marketable.
- Due to having lease terms that will not expire, freehold ownership offers long-term security. This can give you peace of mind and stability in your property investment.

The Benefits of Freehold Ownership:

With the benefits of freehold ownership come additional responsibilities. Freehold ownership means that you are responsible for any maintenance and repairs needed for the property. Therefore, when budgeting for your property, it is paramount to factor in any potential and additional costs that may arise. These may include property taxes, insurance, and maintenance expenses.

Although Freehold ownership eradicates the need to pay ground rent and some service charges associated with leasehold property, there are still costs that must be taken into consideration. Some examples include maintenance expenses and property taxes.

When purchasing a freehold property, it is important to conduct due diligence. This is needed whilst selecting a qualified solicitor to handle the bulk of the required work. This is crucial when navigating the legal aspects, including searches, title transfers, and ensuring there are no outstanding debts or restrictions on the property.

Buying Freehold

If you currently own a leasehold property and wish to convert it to freehold, there is a possibility to achieve this through a process known as leasehold enfranchisement or collective enfranchisement. This process usually entails collaborating with other leaseholders within your building to collectively acquire the freehold from the current freeholder. It is recommended to consult with legal professionals and engage in discussions with fellow leaseholders to assess the feasibility and benefits of exploring and pursuing this option.

Here are some important points to consider when looking into leasehold enfranchisement:

- **Rights of Leaseholders:** Leasehold enfranchisement is granted under specific legislation, typically in the form of the Leasehold Reform, Housing, and Urban Development Act (in the UK). The legislation provides eligible leaseholders with the entitlement to obtain the freehold and set themselves free from any restrictions and limitations that come with leasehold ownership.

- **Qualification Criteria:** To be eligible for collective enfranchisement, leaseholders need to meet certain requirements. Firstly, there must be a minimum number of leaseholders in the building who want to take part in the process. Additionally, the building itself must meet specific qualifications to be eligible for collective enfranchisement.

- **Valuation and Price:** The process involves the assessment of the price for acquiring the freehold. This encompasses various factors such as the property's value, the remaining lease duration, potential ground rent, and other pertinent considerations. Valuation is a multifaceted procedure, and it is important to seek expert advice to guarantee an accurate assessment.
- **Agreements and Participation:** If you are a leaseholder who is interested in enfranchisement, you will need to collaborate with other leaseholders within your building to collectively purchase the freehold. This collaboration is often referred to as a collective enfranchisement company. It is essential to establish agreements and responsibilities amongst the leaseholders involved within this process.
- **Professional Advice:** Leasehold enfranchisement is a complex procedure. It involves various requirements and technicalities. Seeking guidance from a property and leasehold law specialist is strongly recommended to navigate legal complexities and to safeguard the rights of all parties involved.

Conclusion

Freehold ownership grants individuals with control, long-term security, and the possibility of financial growth in their property investments. By understanding the fundamentals of freehold ownership, carefully evaluating the accompanying responsibilities and expenses, and seeking professional guidance, you can make informed decisions when it comes to purchasing or managing freehold properties.

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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Who is Manage Your Block For?

Manage Your Block is a nifty online portal specifically designed for anybody managing a block of flats, including:

- Residents' Management Companies
- Right to Manage Companies
- Residents Associations

Do you want to make managing your block easier? Consider our trusted software solution used by thousands of professionals nationwide!

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OUR FEATURES

Diary

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: Buying Your Freehold

Valuation Matters: Determining a Fair Price for Your Freehold

www.blockinabox.co.uk

If you and your fellow leaseholders have decided to take the plunge and collectively purchase the freehold of your building, your first question will likely be "how much will this cost?".

It's a fair question, but not an easy one to answer.

Ultimately, the advice is to seek professional guidance from a specialist solicitor from as early in the process as possible, as well as using a qualified surveyor. Only then will you get an accurate picture of costs- but here we'll explain the rules around valuing the freehold and give you an idea of what to expect.

Average Costs and Considerations

A very broad average is quoted as £6000 per flat- but there are many factors at play and the amount you'll actually be charged can vary widely. Influencing factors include:

- The value of the property
- The ground rent
- Any service charges
- Your solicitor's costs
- Valuation costs
- Tenant's agreement
- Stamp Duty
- Freeholder's fees

A qualified surveyor will provide a valuation report.

They will look at the length of the lease, ground rent and the condition of the building as well as calculating the "marriage value". They'll determine the market value so that a premium can be calculated. This is a necessary step, and the cost of the valuation will vary depending on the number of flats involved and the size of the freehold.

After using a surveyor, the tenant's agreement document can be drawn up by your solicitor that makes the enfranchisement procedure clear to all parties. It's not a required step but it is highly recommended for the sake of clarity and a smooth process.

If the freehold, determined by the valuation, is worth more than £250k, Stamp Duty will need to be paid. Again, these costs vary greatly depending on the overall value and whether or not this is your only home etc. If you have more than one home, this may increase your costs significantly.

Freeholder fees include the legal fees incurred and the costs of a surveyor. The conveyancing fees shouldn't vary greatly from the costs you'd expect if simply buying or selling a property- usually in the range of £1k – £2k.

Valuation Methods

One of **two methods** of calculation will be used (based on information from **LEASE**, and should be noted once again that **"If you are in any doubt about your rights and responsibilities, you should get advice from a solicitor who specialises in this area of the law".**

- Section 9 (1): "the house (in this case flat) will be valued according to the original valuation basis, that is, the value of the site" OR
- Section 9 (1a), 9 (1c): "the house (in this case flat) will be valued according to the special valuation basis, that is, the value of the house (flat), including a share of the marriage value."

The two will result in very different figures, so great care should be taken by the professionals involved in your case to determine which method should be used. The choice isn't optional- it comes down to qualifying criteria.

Ultimately, if the lease meets the original low-rent test and the building meets the value limits, it will be valued in the first way. If not, it will be calculated in the second way. Whichever method is used, the freehold must be valued exactly as it would be if it were to be sold on the open market (by a willing seller and to a willing buyer).

If you and the current freeholder can't come to an agreement on price, the First-tier Tribunal can be utilised. Be careful here though, as they won't simply choose yours or the freeholder's figure, they may well come up with one of their own that neither of you had proposed.

A Checklist for You

As you've probably gathered from the above, going through this process without professional assistance isn't viable. But you can put in some groundwork to supply your solicitor and surveyor with the basic information they need to get the ball rolling.

You can start by checking the first page of your lease. From here they will need:

- The date of the original lease (or the start date of when you took over the lease if this is different)
- The total ground rent charges at the start of the lease
- The total charged in premiums within the lease

Your local authority or water company should be able to supply you with the rateable value of the property on:

- The first day of the lease or on the 23rd March 1965 (whichever is later)
- On the 31st March 1990

As you can see, there's quite a bit to do before you and your team can settle on an accurate valuation of the freehold. Choosing the right solicitor and surveyor is extremely important so do your research and gather quotes before you go ahead. It's not a process that should be rushed or attempted on a shoe-string budget, but the resulting control, freedom and additional property value may well be worth it in the long run.

For more information, please contact a member of the team on 0333 015 4145 or email info@blockinabox.co.uk.

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: Buying Your Freehold

What Does "Share of Freehold" Mean?

Recent leasehold reform is making it simpler and more financially achievable for leaseholders to buy a share of their freehold.

If you're an existing leaseholder and would like to know more about what buying a share of the freehold of your building may entail, this article is for you.

Freehold vs Leasehold

To clarify, being a freeholder means that you possess full ownership of both the building and the land it is constructed on. You own it outright. This is for as long as you wish to own it, until you pass away or it changes hands inheritance. This means that you are responsible for the upkeep of the property's externals and common areas.

Leasehold ownership means that you've bought ownership of only your 'unit' within the building, and only for the length of the lease. Once the lease runs out, your ownership comes to an end. Management of the building as a whole is out of your control, and you may be constrained re any changes you want to make within your unit too.

Owning a Share of the Freehold

Some leasehold properties are advertised for sale 'with a share of the freehold', but what does this actually mean?
Essentially, it means you would own the flat under the usual leasehold agreement, but that you'd also own a percentage of the freehold of the whole building. Your ownership of the freehold would be shared with up to three other people (most likely a couple of fellow leaseholders and/or the original freehold owner). In large buildings, you'll most likely own a share in the company that owns the freehold instead.
Collectively, the group is responsible for the insurance and upkeep of the building's externals and common areas.

Upon the agreement of the leaseholders in the building, they have the option to hand over the maintenance of the building to a Managing Agent.
This can be the best option for freeholders who have little time for or experience in dealing with the demands of running a building.

Does Owning a Share of the Freehold Add Value?

If you have a short lease of less than 86 years, then yes, buying a share of the freehold could add some value to your flat. It could also be cheaper than extending your lease.

Owning a share of the freehold may not add much value to the property in and of itself, but it can certainly boost the desirability of the building due to:

- Leaseholders having a say over the management of the building
- It being easier for leaseholders to extend their leases
- Leaseholders having more control over services charges through maintenance and insurance cost control

As an owner of a part of the freehold, you and your fellow co-owners have control over lease lengths. This means you can extend your own lease for the cost of the legal fees only.

Selling Your Property and Share of Freehold

When you want to sell your leasehold property, you can do so with your share of the freehold intact. Your co-owners will need to agree to the buyer's purchase and the buyer's conveyancer will need to speak with them directly. This is to gain their permission and to complete the necessary paperwork.

The Difference Between Right to Manage and Owning Freehold

The lines can get blurry between Right to Manage and co-owning freehold, so here's a quick explanation re the differences.

Obtaining the Right to Manage simply relieves the freeholder of their responsibility to manage the block. Leaseholders come together to form an RTM company, and the RTM company takes on these responsibilities.

An important point to note is that an RTM company lacks ownership of the building or the land on which it is constructed.That freehold ownership remains with the landlord. The landlord still has a say in how the block in managed as they are also part of the company.

When leaseholders acquire the freehold of a block, they attain outright ownership and gain complete control over the management of the property.

Are there any downsides?

As with most things there are some downsides to buying your freehold. This something we have regularly written about in our brands articles in the past.

In summary things such as additional costs, added responsibilities, disputes between flat owners and potential conflicts are the main areas that we tend to highlight. To Read more on this, please click here.

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What Claims Would be Covered Under a Directors and Officers Liability Insurance Policy?

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Belinda Bagnall from Residentsline Flats Insurance details some claims that have been incepted on Directors and Officers Liability Insurance policies.

For many, fulfilling the role of a director or an officer within a Residents' Management Company (RMC) is a voluntary role and often, those who are kind enough to step in are doing so with admirable intentions. However, if a poor decision being made and the consequences result in legal action, directors can be held personally liable.

Having a Directors and Officers Liability insurance policy in place is of great importance to those who manage a block of flats or apartments within the UK. Even with the best intentions, errors can occur, making it crucial to have legal protection in place in case something goes wrong.

Below Are Some 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.

Finally...

Consider the potential exposure that may exist if an RMC officer fails to assess the number and extent of defects within a building, compounded by the fact that the RMC officer fails to lodge a claim within the time constraints of the NHBC framework. Funds required to rectify defects are no longer available but could have been covered by the NHBC guarantee. Once again there is an exposure to potential legal action being brought by the individual flat owners due to an error on the part of an RMC officer.

To get Directors and Officers Liability insurance cover today, please visit the Protect Your Directors with Residentsline website.

Did you know that by using our portal to get your quote and to place cover, you can save on admin fees?

At Residentsline, our flats insurance policies are tailored to your needs; created for all sizes and types of blocks of flats and apartments. Our insurance cover also includes the option to include directors and officer's liability insurance, terrorism insurance, lift cover or legal expenses protection as part of your policy or as a separate policy if desired.

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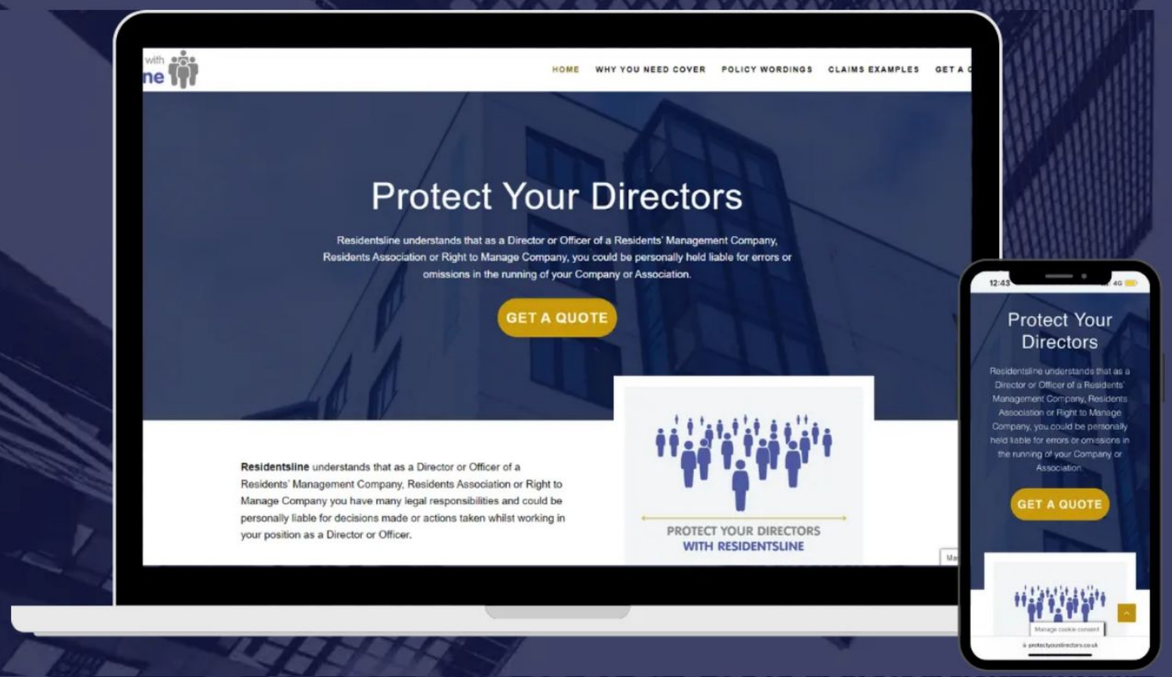

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- Melissa Bagot

"With Alice's help and using the information she gave me I have secured a role with an amazing company and I couldn't be more grateful. If you're looking for someone with a wealth of knowledge and a real passion for what they do I couldn't recommend Alice enough"

- Max Braun

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Featured Job Vacancies

Are you looking for a new role, maybe a step up the career ladder? Take a look at a range vacancies in the block management sector from Block Recruit.

Property Manager

Location: Greater Manchester (Hybrid Working)

Salary: £35,000 - £40,000

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Block Manager

Location: South London

Salary: £40,000 - £50,000

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Property Manager

Location: Greater Manchester (Hybrid Working)

Salary: £35,000 - £40,000

Tell me more

Property Manager

Location: Cornwall

Salary: £27,000 - £30,000

Tell me more

Senior Block Manager

Location: Nottinghamshire

Salary: £40,000 - £50,000

Tell me more

Block Manager

Location: Dorset

Salary: £30,000 - £38,00

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Location: Fully Remote UK Based

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Maintenance Engineer

Location: Central London

Salary: £25,000 - £30,000

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Client Account Administrator

Location: Shropshire

Salary: £20,000

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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 ARMA Training Courses

TC1: Introduction to Residential Property Management

Dates:

11th/12th September 1pm to 4pm

13th/14th November 9:30am to 12:30pm

A one-day interactive training course, run by ARMA's Technical Officer, for those new to residential leasehold property management. It will provide an overview of the essential knowledge and processes required to effectively manage a leasehold block.

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: 11th September 10am to 12pm
20th September 1pm to 3pm
9th October 10am to 12pm
18th October 1pm to 3pm
20th November 1pm to 3pm

This 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

TC44: Introduction to Accounting for Service Charges

Dates: 20th/21st September 1pm to 4pm

A 6-hour course being run over 2 consecutive days (3-hours per day) walking through the financial year of a property. This course is aimed at individuals with less than 18 months experience in the industry.

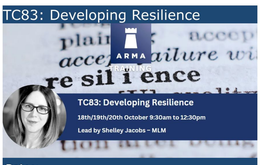
Audience

Accounts staff who are new to the role/the industry and need an understanding of what is required from them.

Property managers and assistants who are new to the role and will be required to work with clients in a financial capacity i.e. budget setting and reviewing service charge accounts.

Book your place

TC83: Developing Resilience



Dates:

18th/19th/20th October

2 HOURS A DAY OVER 3 DAYS, 9:30am to 12:30pm

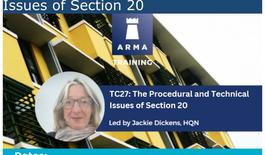
This practical and highly engaging 6-hour course provides delegates with a range of tools and techniques to develop and maintain their own resilience, providing significant benefits to mental, physical and emotional well-being.

The speed of change in business today, especially in property management, can be very overwhelming. We are constantly bombarded with new challenges, new information, new technologies, new threats and new opportunities alongside the ever-increasing expectations of leaseholders and clients. All of which are taking their toll on our employees as they struggle to endure and survive the resulting high levels of stress, and in turn have a serious impact on businesses.

Therefore, the need to be resilient has never been greater!

Book your place

TC27: The Procedural and Technical Issues of Section 20



Dates:

4th/5th October 1pm to 4pm
11th/12th December 9:30am to 12:30pm

3 HOURS PER DAY OVER 2 DAYS

A 6-hour course being run over 2 consecutive days (3-hours per day) covering the requirements and procedures of Section 20 (qualifying works and qualifying long term agreements), exemptions, OJEU Public Notices and the growing body of Case Law.

Audience

- Property managers or assistant property managers with some experience of advising clients on and processing Section 20s.
- It's also useful for managers who would like a refresher on (or introduction to) the required procedures of Section 20

Book your place

TC62: Fire Safety Management (Senior-Level) For Residential Managing Agents

Dates: 17th/18th/19th October 2pm to 5pm

This course is for directors and senior managers responsible for fire safety management in residential blocks of flats. The course explains the guidance given in ARMA's Fire Safety Management in Flats publication and provides leasehold and legal tools that can be used to enforce leaseholder fire safety compliance.

This course will NOT enable you to:

- Provide safety assistance as required by Regulation 18 of the Regulatory Reform (Fire Safety) Order 2005; or
- Undertake a fire risk assessment as required by Regulation 9 of the Regulatory Reform (Fire Safety) Order 2005.

For more information click the button below!

Book your place

TC59: Managing Your First Portfolio – Legal Workshop

Dates: 23rd/24th/25th October 10am to 12pm

A 6-hour course being be run over 3 consecutive days (2-hours per day).

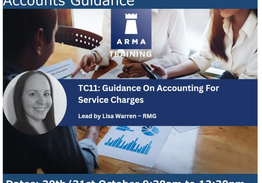
Being a property manager is a demanding job; on any given day you can be required to demonstrate a variety of skills and knowledge. In this interactive legal workshop, we'll explore some of the common legal challenges that you might face and how to deal with them. This workshop will be based around a fictional block and a copy of its specimen lease and Articles of Association will be provided to all delegates for 'pre-reading'.

Audience

This course is ideal for those new to block management and for property assistants moving onto portfolio management who have some knowledge of the legal framework governing residential long leasehold management but who need to become familiar with the essential information needed to safely and efficiently assist or manage a portfolio.

Book your place

TC11: Residential Service Charge Accounts Guidance



Dates: 30th/31st October 9:30am to 12:30pm
Duration: 3 hours a day over 2 days
A 6-hour interactive discussion forum addressing best practice for service charge accounting.
Content

- Understand the difference between corporate and service charge accounting
- Gain an overview of corporate accounts: RMCs, dormant companies, legal requirements, etc.
- Learn best practice for service charge accounting from budget to year end
- Find out about the management of receipts and payments
- Explore the procedures for the accurate allocation of costs
- Learn about the production of accounts under lease and legal requirements

For more information on the long list of content, click the below button!

Book your place

TC104 – Effective Time Management – Online

Dates: 3rd November 9:30am to 12:30pm

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.

When we feel on top of things we feel more in control and that makes us feel good. However, many of us often feel like we are not in the driver's seat of our own time and that can lead to demotivation and increased stress and anxiety.

If you have answered yes to any of the above, then this course is for you!

This practical and highly engaging half-day course provides delegates with a range of tools and techniques to use time more effectively, providing significant benefits to work output, mental well-being, work-life balance and motivation.

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

Book your place

TC108: Introduction to the Building Safety Act for Property Managers

Dates:

15th/16th November 9:30am to 12:30pm

Duration:

3 hours a day over 2 days

This course delivers guidance on managing buildings in scope under the Building Safety Act 2022. Through interactive and engaging contents participants will gain confidence in delivering positive building safety outcomes in their areas of responsibilities.

Who should attend?
Property Managers in the UK with responsibilities for managing buildings in scope under the Building Safety Act.

Aim:
To enable property managers to better understand their role in managing building safety under the Building Safety Act efficiently and effectively within their area of responsibility.

Book your place

TC105: Effective Complaints Handling – Online Course

Dates: 22nd November 10am to 12:30pm

Duration: 2.5 hours over 1 day

The property business is a people business, and good business means you will deal with a range of people. Inevitably some of those people will be dissatisfied and will make complaints.

Dealing with complaints effectively is a key business skill that often gets overlooked. If complaints are poorly handled, complainants become more disgruntled – taking up valuable time and resources of organisation's. An effective complaints process aims to deal with complaints quickly and efficiently, identifying root causes and taking effective action to win back the confidence of the complainant.

The aim of this course is to help you and your team understand how best to deal with complaints to repair the relationship between your organisation and the complainant, so that great customer relations can be built and maintained.

Book your place

TC84: Developing Leadership

Dates: 27th/28th/29th November 9:30am to 12am

This interactive and engaging 7.5-hour course being run over 3 consecutive days (2.5-hours per day – with 30 minutes each day for questions), covers practical solutions to today's leadership challenges and the resources to develop resilient, engaged and trusting teams.

Content
In a sector rife with high employee turnover, managing people in today's complex world of work, especially in property management, has reached crisis point. High employee stress levels, lack of engagement and high levels of absenteeism require managers and leaders to significantly up their game in order to have the necessary skills to be able to deliver an excellent employee experience.

Managers/Leaders have the responsibility to create a healthy working environment, a positive culture, and have a shared responsibility for the future success of their business.

Their actions, behaviours and values have an enormous impact on the workplace, and the emotional well-being of their staff.

Book your place

ARMA Training Costs

ARMA's upcoming training covers a range of topics to help keep staff prepared for the modern world of property management. Courses and webinars will focus on fire safety for property managers, accounting, insurance and more.

Online Training Course Costs

(Please note: IRPM members are eligible to receive our discounted member rate)

Full-day Course
Members: £100 + VAT
Non-Members: £175 + VAT

Half-day Course
Members: £60 + VAT
Non-Members: £100 + VAT

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

Get in touch

Website: www.arma.org.uk
Phone: 0207 978 2607
Twitter: @ARMAleasehold

Upcoming Events

ARMA & IRPM Newcastle Regional

Dates: Thursday 14th September 2023

Venue: St Mary's Lighthouse Suite, Spanish City Spanish City Plaza, Whitley Bay, Tyne and Wear, NE26 1BG

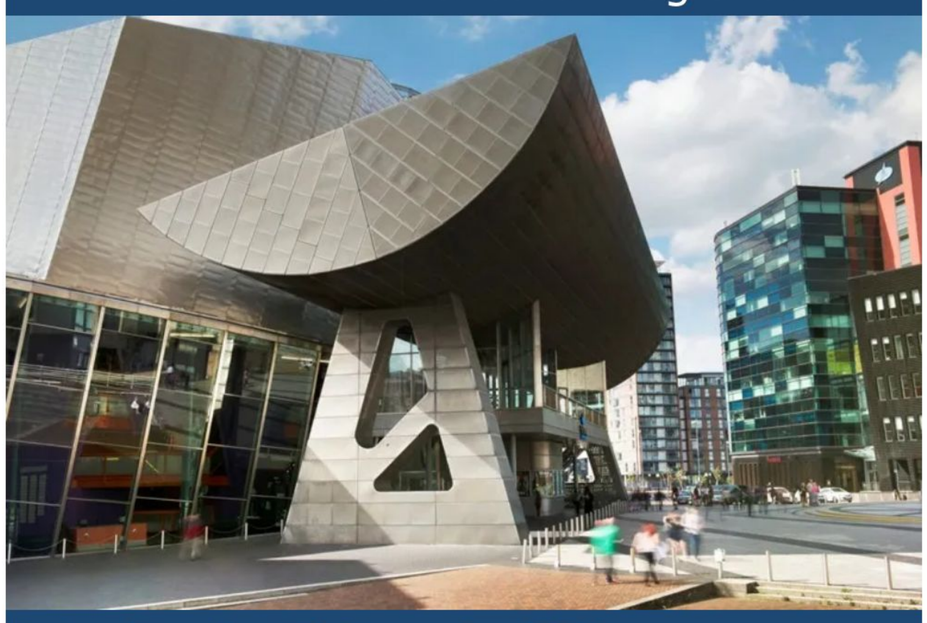
Each regional will combine a full programme of expert speakers addressing important sector challenges with the added benefit of unique, regional networking opportunities.

- **General Member Rate (applicable from 10th May onwards) – £139**
- **Non-Member Rate – £150**

A full programme of topics and speakers will be released in due course.

Book your place

ARMA & IRPM Manchester Regional



Dates: Tuesday 7th November 2023

Venue: Compass Room, The Lowry,Pier 8, Salford Quays, Manchester, M50 3AZ

Discussions and solutions to the challenges of residential property management will be coming to a city near you in 2023 as the ARMA and IRPM Joint Regionals visit the North, East, South and West of England!

Our regionals will blend theory based learning and interactive scenario-based workshops, to allow delegates the opportunity to simulate 'real life' scenarios and discuss the best approaches of dealing with them, with leading industry experts on hand to offer advice and guidance.

A full programme of topics and speakers will be released in due course.

Book your place

ARMA & IRPM London Regional

Dates: Thursday 7th December 2023

Venue: Millennium Gloucester Hotel, 4-18 Harrington Gardens, South Kensington, London SW7 4LH

Our regionals will blend theory based learning and interactive scenario-based workshops, to allow delegates the opportunity to simulate 'real life' scenarios and discuss the best approaches of dealing with them, with leading industry experts on hand to offer advice and guidance.

Each regional will combine a full programme of expert speakers addressing important sector challenges with the added benefit of unique, regional networking opportunities.

Book your place

ARMA Annual Conference 2023

Dates: Friday 6th October 2023, 09:30 – 17:00

Sponsor the 2023 ARMA Annual Conference

There are a wide range of creative sponsorship opportunities on offer for the ARMA Annual Conference. With over 550 leasehold professionals attending our event on an annual basis, the ARMA conference is an ideal opportunity to get your brand in front of decision-makers.

The modern, bright and spacious venue offers Partners the largest conference space in London on one easy-to-access floor. Take a virtual tour of the venue here https://www.etcvenues.co.uk/vr133.

For further information about the sponsorship opportunities still available for the 2023 Conference, please contact Yen Ly Nguyen on yen@arma.org.uk.

Book your place

NLG Service Charge Conference

This event will take place over 4 days

- 3 Days of Virtual Zoom Sessions **Monday 13th – Wednesday 15th November**
- Full Day Live Conference – **The Royal Institute of British Architects (RIBA), Portland Place, London, W1 Thursday 16th November**

NLG Members

- £99 per delegate (virtual)
- £175 per delegate (virtual & live)

NLG Members

- £299 per delegate (virtual & live)

Book your place

Setting Standards in Residential Property Management

The Institute of Residential Property Management (IRPM) is the professional body for residential property management specialists and provides nationally accredited qualifications, guidance on career pathways and resources, to assist property managers within their roles. IRPM is dedicated to supporting, building, and setting the standards of the profession.

IRPM Key Objectives

Setting & Raising Standards across the residential property management sector

To be the **trusted** source of **expertise**, **knowledge**, & **qualifications**

Providing individuals with an independent **professional accreditation**

Provide **knowledge**, **leadership**, and **proficiency** in the property management sector

Join the IRPM

Directories

Find Managing Agents, Suppliers and ALEP Professionals who know and understand leasehold property.

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Recommended Suppliers

03

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Lease Variations, Lease Extensions, Right to Manage and Enfranchisement

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LEASE The Leasehold Advisory Service

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Rope Access Surveys and Safety Testing

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Setting the Standards in Property Management

TRANSPARENT
STANDARDS
AUDITED
SERVICE
REGULATED

Whether you are a leaseholder, residents' management company, developer, landlord or freeholder - you need a managing agent you can rely on to professionally manage your apartment block.

So look for the ARMA logo for accredited managing agents who are compliant, audited, independently regulated, transparent and will hold your service charge in TRUST.

For information on the advantages of appointing an ARMA member contact:

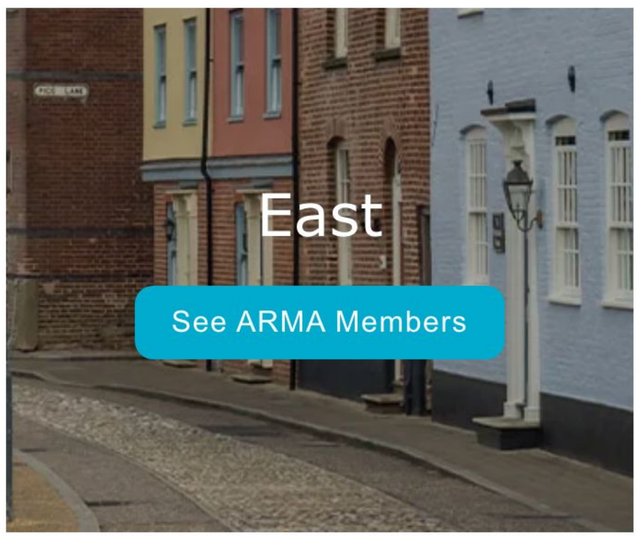
020 7978 2607 | www.arma.org.uk

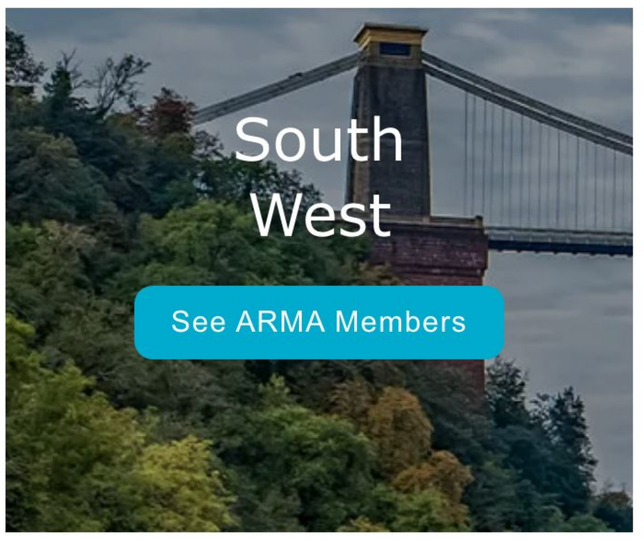
Find an ARMA Member

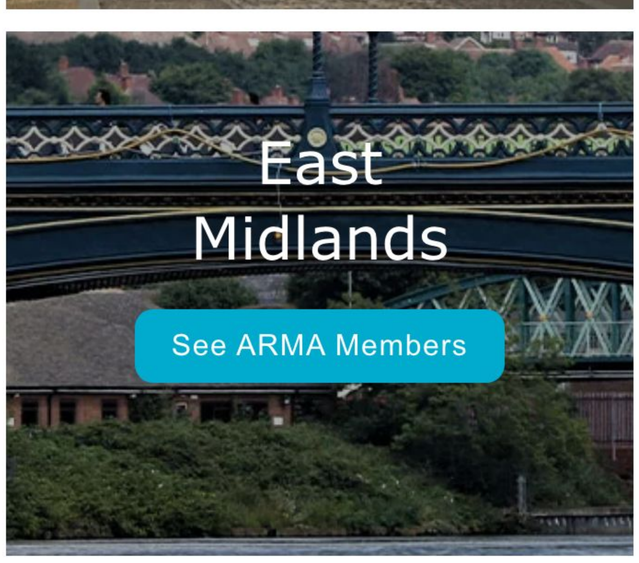
Are you considering a new managing agent?

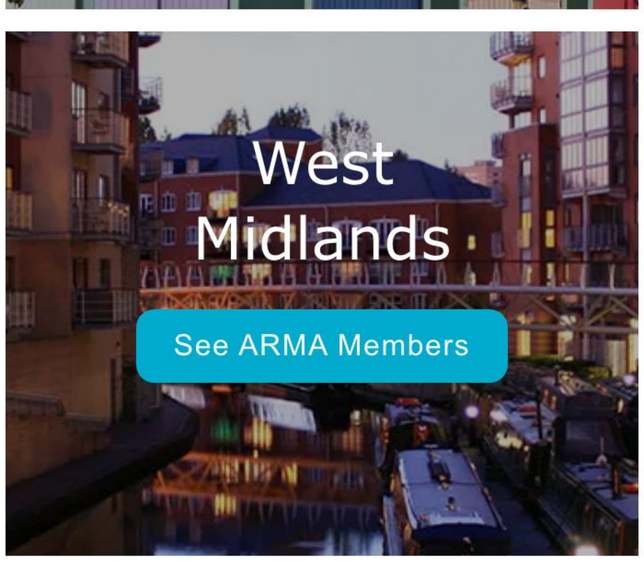
Below are a list of ARMA (Association of Residential Managing Agents) members by region.

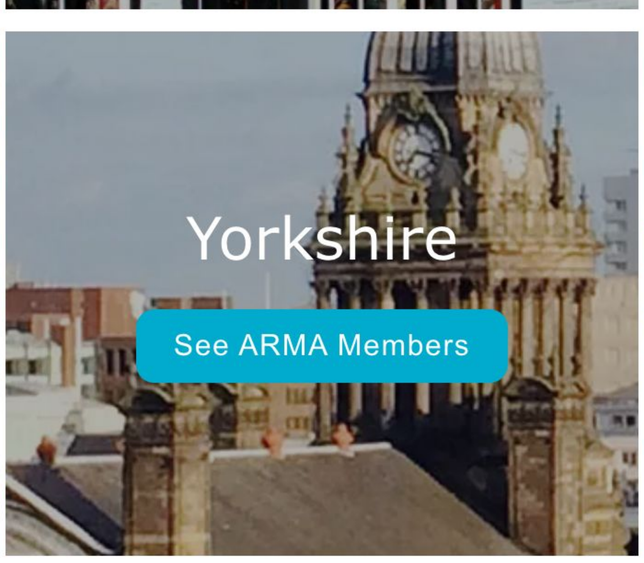
A managing agent that is a 'member' of ARMA will have successfully achieved ARMA Accreditation and is required to comply with the ARMA Bye-Laws, RICS Code, relevant legislation and ARMA Consumer Charter & Standards.

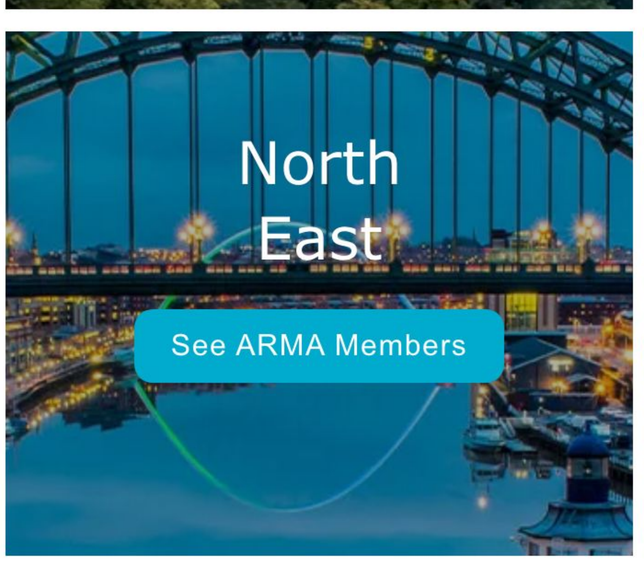


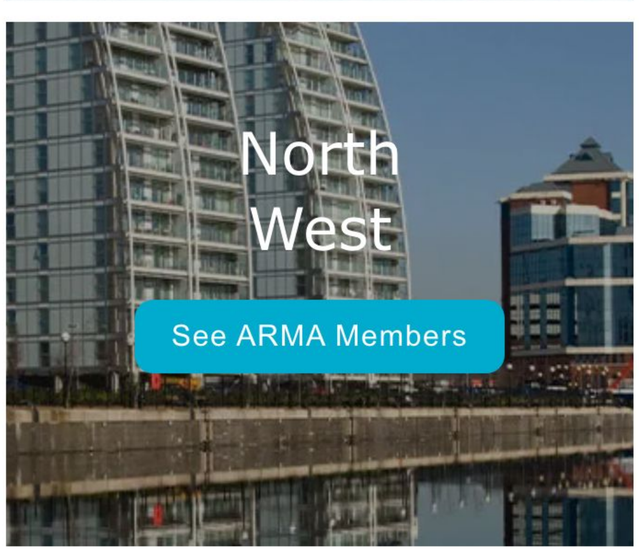


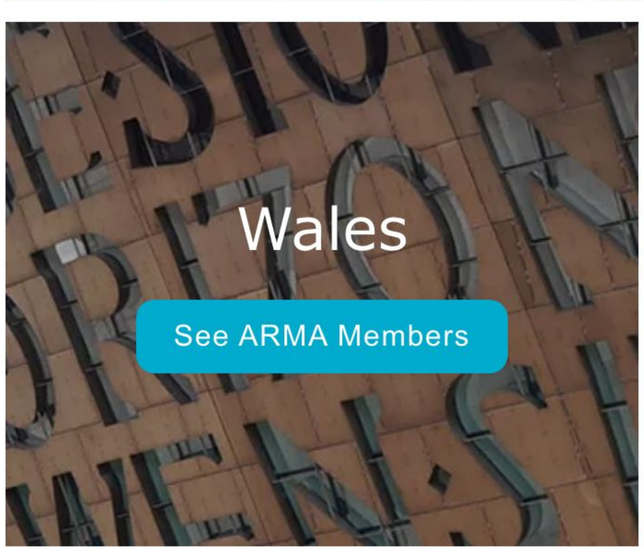


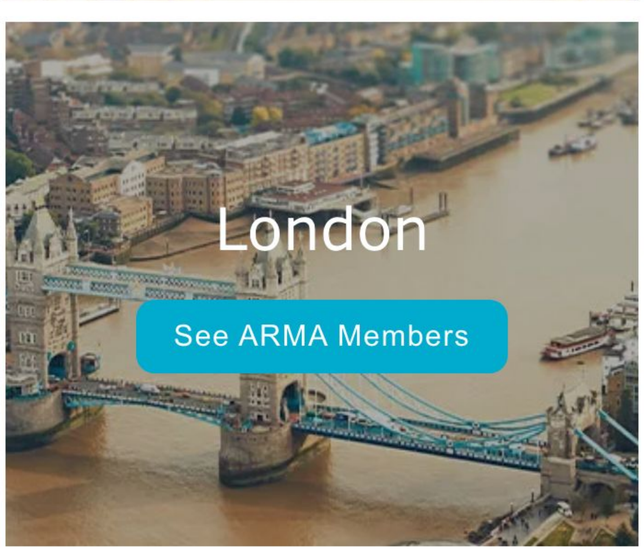


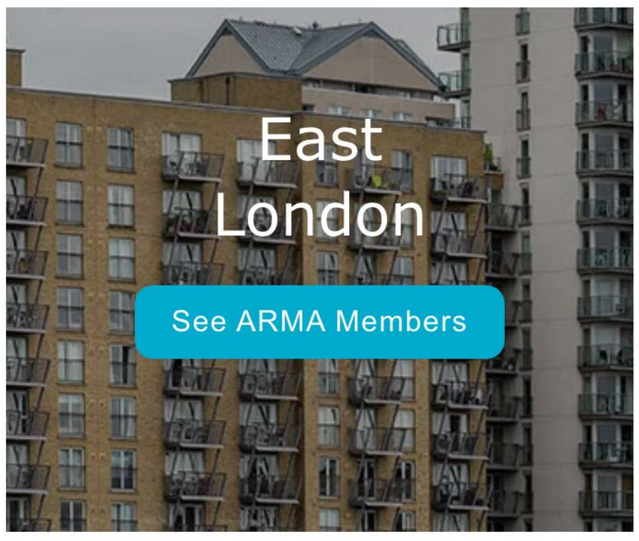












ALEP - the voice of the enfranchisement sector promoting best practice

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

Find an ALEP Member

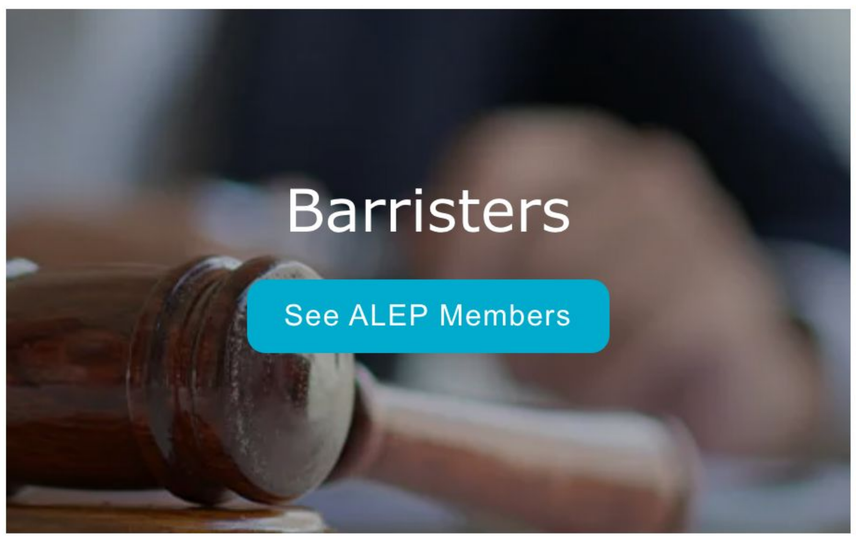
ALEP (Association of Leasehold Enfranchisement Practitioners) member firms are rigorously vetted so you can be confident that they have a proven track record in leasehold enfranchisement.

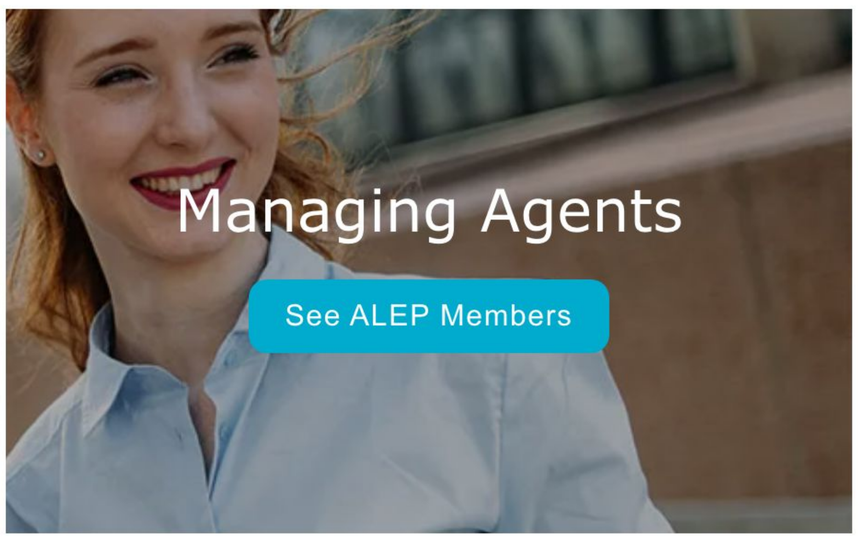
ALEP members can advise or assist with:

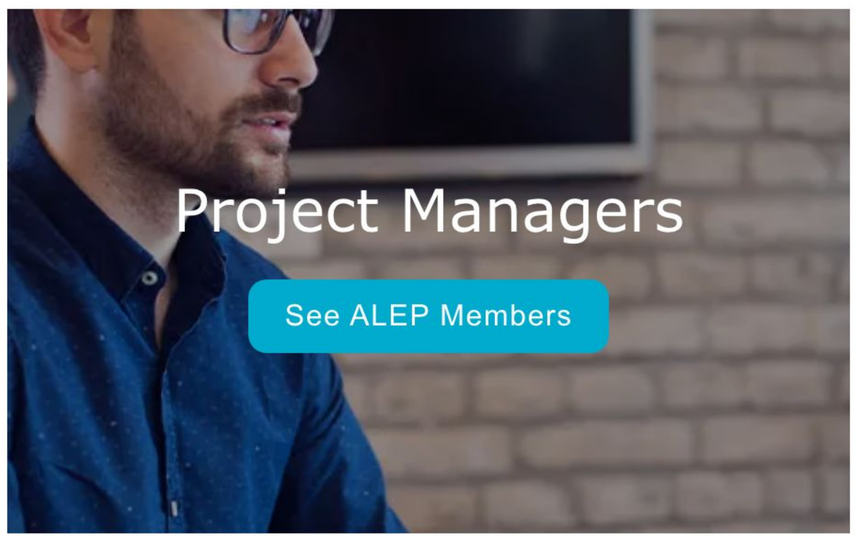
- Extending a lease;
- Buying a share or freehold of a building;
- Exercising the Right to Manage;
- Section 5 Notice;
- Dealing with freeholder or leaseholder disputes

Below are details of ALEP Professionals (alphabetically) in the following areas:

- Barristers
- Managing Agents
- Project Managers
- Solicitors/Legal
- Surveyors/Valuers







ALEP
ASSOCIATION OF LEASEHOLD ENFRANCHISEMENT PRACTITIONERS

LEASE

THE LEASEHOLD ADVISORY SERVICE

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.

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We would love to hear from you if you have a question or would like to find out about working with us.

Contact Us

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

FlatLiving®

First name

Last name

Email address

example@yourdomain.com

Send me the latest Flat Living Magazine issue each month!

Submit

ARMA Members
North London

• Ariston Property	London	020 7272 9988	Full Member
• City Estates	London	02088 095 051	Full Member
• Colin Cohen Property Management	London	020 8959 6870	Full Member
• Cotleigh Property	London	02088 020 111	Full Member
• Defries & Associates Ltd	Edgware	02082 020 759	Full Member
• Dillons	London	02075 615 230	Full Member
• Drivers & Norris	London	02076 075 001	Full Member
• Hallmark Property Management Ltd	Enfield	01992 761 419	Full Member
• Islington Properties Limited	London	02078 120 480	Full Member
• James Andrew Residential Ltd	London	02083 497 171	Full Member
• K&M Property Management Limited	Barnet	02084 401 034	Full Member
• Lamberts Chartered Surveyors	London	02071 486 784	Full Member
• London Block Management Ltd	London	02078 704 000	Full Member
• Parkgate-Aspen Property Management	London	02087 328 888	Full Member
• Parkwood Management Company (London) Ltd	London	02083 688 111	Full Member
• Sterling Property Management (UK) Limited	London	02030 310 850	Full Member
• Trust Property Management Ltd	London	08452 601 515	Full Member
• Y & Y Management Ltd	London	02082 111 550	Full Member

ARMA Members East London

• Fortune Block Management Ltd	Potters Bar	02089 051 621	Full Member
• Galleons Point Management Ltd	London	02075 118 585	Full Member
• Ian Gibbs	Middlesex	02083 704 810	Full Member
• Longbridge Estates	Barking	020 8591 4455	Full Member
• Maunder Taylor	Potters Bar	01707 665 666	Full Member
• Montalt Management Ltd	London	02082 239 820	Full Member
• Omnicroft Ltd	Rainham	01634 362 097	Full Member
• Parc Properties Management Ltd	London	02075 153 553	Full Member
• POD Management	London	03335 776 656	Full Member
• Stock Page Stock	London	020 7251 4171	Full Member
• Strangford Management Ltd	London	02039 462 650	Full Member
• Vision PEM & Vision RTM	London	08454 568 775	Full Member

ARMA Members
North West

• Anthony James Consultancy Ltd	Merseyside	01704 545 800	Full Member
• BRPA Ltd	Thornton-Cleveleys	07495 499 613	Full Member
• Casserly Property Management	Manchester	01617 876 197	Full Member
• Haymarket Block Management	Salford	01615 490 909	Full Member
• Homestead Consultancy Services Ltd	Lytham St Annes	01253 640 040	Full Member
• Livingcity Asset Management Ltd	Manchester	01612 741 400	Full Member
• Manchester Residential Management Ltd	Manchester	01617 074 873	Full Member
• Matthew's Block Management Limited	Chester	01244 346 226	Full Member
• Oakland Residential Management Limited	Hale	0161 929 6151	Full Member
• Premier Estates Limited	Cheshire	03454 918 899	Full Member
• Realty Management Limited	Stockport	01614 747 677	Full Member
• Red Rock Estate & Property Management Ltd	Beaumont	03331 235 670	Full Member
• Regency Estates	Bolton	01204 695 919	Full Member
• Revolution Property Management Ltd	Salford	01618 500 022	Full Member
• Scanlans Property Management LLP	Manchester	01612 368 888	Full Member
• Select Retirement Service Ltd	Wilmslow	0161 656 5649	Full Member
• Stevenson Whyte	Manchester	0161 312 7171	Full Member
• Urbanbubble Limited	Manchester	01612 363 336	Full Member
• Zenith Management Limited	Manchester	01612 451 166	Full Member

ARMA Members
Wales

• Absolute Property Management Solutions Ltd	Penarth	02920 707590	Full Member
• Birt & Co	Tenby	01834 842 204	Full Member
• Compton Property Management Ltd	Swansea	01792 315 488	Full Member
• RH Seel & Co Ltd	Cardiff	02920 370 100	Full Member
• Western Permanent Property	Cardiff	02920 235 151	Full Member
• Westquay Property Management Ltd	Barry	01446 506 079	Full Member

ARMA Members
West London

• Aspect Property Management Limited	London	020 7828 1664	Full Member
• Berkshire Hathaway Home Services Kay & Co	London	020 7467 2027	Full Member
• Bold and Reeves Limited	London	020 7408 7590	Full Member
• Brunsfield Ltd	London	020 3601 7676	Full Member
• Burlington Estates (London) Limited	London	020 7499 3207	Full Member
• Castlereagh Management Limited	London	020 7258 9670	Full Member
• Homes Property Management Limited	London	020 8960 7730	Full Member
• KDG Property Ltd	London	020 7887 6413	Full Member
• Lanigan Estates Ltd	London	020 7223 0851	Full Member
• Lee Baron	London	020 7758 5627	Full Member
• Lewis & Tucker	London	020 7323 2321	Full Member
• London Residential Management Ltd	London	020 7438 1080	Full Member
• Lornham	London	020 7724 4777	Full Member
• Mayfair Property Management Limited	London	020 7576 9435	Full Member
• MIH Property Management Ltd	London	020 3637 7968	Full Member
• Principia Estate & Asset Management	London	020 7341 0220	Full Member
• Quadrant Property Management Limited	London	020 7386 8800	Full Member
• Raglan Limited	London	020 7937 5272	Full Member
• RMD Properties (London) LLP	London	020 7723 2111	Full Member
• SAFE Property Management	London	020 8762 0167	Full Member
• SBA Property Management	London	020 7629 4949	Full Member
• Sears Morgan Property Management Limited	London	0844 257 2222	Full Member
• SHW	London	020 7389 1500	Full Member
• Sloan Block Management	London	020 7221 4935	Full Member
• Susan Metcalfe Residential Property Management Ltd	England	020 7591 0931	Full Member
• Tideway Property Managers	London	020 7409 0609	Full Member

ARMA Members London

2 Manage Property Ltd	Egham	01932 765 493	Full Member
Acorn Estate Management	Bromley	02083 156 980	Full Member
Adelaide Jones & Co Ltd	London	02077 255 800	Full Member
Alliance Managing Agents Ltd	London	02033 281 950	Full Member
Andrew Purnell & Co	London	02088 797 888	Full Member
ART-M Block Management Ltd	London	07984 587246	Full Member
Blenheims Estate and Asset Management Limited	London	02073 684 150	Full Member
Bowood (London) Limited	London	02072 236 940	Full Member
Brackenbury Property Management Ltd	London	02030 023 600	Full Member
Centro Plc	Sutton	02084 011 000	Full Member
Cluttons LLP	London	02074 081 010	Full Member
Colin Bibra Estate Agents Limited	London	02085 670 077	Full Member
Crabtree PM Limited	London	02083 717 070	Full Member
Craig Sheehan Chartered Surveyors	London	03452 077 400	Full Member
D&G Block Management	London	02079 328 500	Full Member
Dauntons Soar Management Limited	London	02078 341 032	Full Member
Esskay Management Services LLP	London	02073 318 888	Full Member
Fairoak Estate Management	London	02030 789 824	Full Member
Fifield Glyn Limited	London	02076 296 457	Full Member
Fry & Company	London	02078 210 099	Full Member
Grace Miller & Co.	New Malden	02086 051 200	Full Member
Hammond Properties	Sidcup	02083 004 811	Full Member
HML	Croydon	02086 628 800	Full Member
JCF Property Management Limited	London	02087 889 700	Full Member
JFM Block And Estate Management	Harrow	02038 657 789	Full Member
Kinleigh Folkard & Hayward	London	02045 792 931	Full Member
KMP Solutions Limited	London	02083 719 171	Full Member
London Wharf Property Management Co Ltd	Erith	07543 247 144	Full Member
May & Co Management Ltd	London	02073 763 726	Full Member
Michael Laurie Magar Ltd	Borehamwood	02084 929 850	Full Member
Moonstone Management	London	02083 009 281	Full Member
Nicolas Van Patrick Ltd	London	020 7590 1200	Full Member
Pinnacle Housing Limited	London	02074 275 182	Full Member
Platinum Associates Ltd	London	020 7863 7555	Full Member
Prime Management (PS) Limited	Bromley	02037 008 733	Full Member
Prime Portfolio Ltd	London	020 7409 0209	Full Member
Property Hub	Wembley	0208 903 1002	Full Member
Smith Waters LLP	Haymarket	020 7839 3950	Full Member
Urang Property Management Limited	London	02077 518 355	Full Member

ARMA Members
East Midlands

• Blue Property Management UK Limited	Nottingham	0330 053 8770	Full Member
• Butlin Property Services	Leicester	0116 2703705	Full Member
• Kingston Real Estate (Property Management) Ltd	Northampton	01604 631 551	Full Member
• Orchard Block Management Services Ltd	Northampton	01604 620 422	Full Member
• PMD Block Management Ltd	Kettering	01536 513 978	Full Member

ARMA Members
South East

Adur Property Management	Shoreham By Sea	01273 252526	Full Member
Allsop Letting and Management Limited	Brighton	01273 322000	Full Member
AM Surveying & Block Management	Aylesford	01732 220 598	Full Member
Amber Management	Ware	0800 567 7567	Full Member
Appre Management Services Ltd	Leatherhead	01372 376 536	Full Member
Arko Property Management Limited	Hastings	01424 439786	Full Member
Atlantis Estates Ltd	Reading	0118 903 5902	Full Member
Austin Rees	Hove	01273 207 501	Full Member
Bamptons Sustainable Property Management Ltd	Broadstairs	01843 609 388	Full Member
Banner Property Services Limited	High Wycombe	01628 522888	Full Member
Bartley Management Limited	Winchester	0345 017 9969	Full Member
BBM - Burkinshaw Block Management	Tunbridge Wells	0207 978 2607	Full Member
Beckenham and Bromley Management Limited	Kent	0792 890 8108	Full Member
Belgarum Property Management Ltd	Winchester	0800 298 0069	Full Member
Boydens Ltd	Colchester	01206 762244	Full Member
Bridgeford & Co	Lymington	01590 677725	Full Member
Bury Hill Estate Management Ltd	Dorking	01306 881195	Full Member
BW Residential Limited	Southampton	02380 847111	Full Member
Cable Rock Ltd	Eastbourne	01323 345045	Full Member
Canbury Management Ltd	Staines	01784 466501	Full Member
Caxtons Commercial Ltd	Gravesend	01474 537733	Full Member
Charles Cox Property Management	Denton Island	01323 894 400	Full Member
Churchill Estates Management Limited	Ringwood	01425 888 912	Full Member
Cleaver Property Management Ltd	Wokingham	0118 9787182	Full Member
Collinson Hall	St Albans	01727843222	Full Member
Connect UK (Nationwide) Ltd	Richmond House	01293 665 642	Full Member
Cosgroves Block Management	Southsea	02392 827 827	Full Member
Courtney Green Ltd	Horsham	01403 246 170	Full Member
Covenant Management Limited	Witney	01993 899 840	Full Member
Deacon Asset Management	Hove	01273 421 286	Full Member
Denfords Property Management	Southampton	023 8038 6970	Full Member
DFC Property Management Limited	Worthing	01903 874 108	Full Member
DJC Property Management Limited	Wickford	0345 459 2812	Full Member
DMG Property Management Limited	Marden	01622 831017	Full Member
Eastbourne Lettings Limited	Eastbourne	01323 430811	Full Member
Essex Properties Limited	Chelmsford	01245 329652	Full Member
Evolve Block & Estate Management	Ringwood	01425206595	Full Member
Fell Reynolds	Folkestone	01303 228688	Full Member
FirstPort Property Services Limited	Luton	07900 822309	Full Member
FirstPort Retirement Property Services	New Milton	07900 822309	Full Member
FPE Management	Hastings	01424 457750	Full Member
Fresh Property Management Ltd	Borehamwood	020 3651 6000	Full Member
Gem Estate Management Limited	Letchworth	01462 480 481	Full Member
Graves Son & Pilcher LLP	Brighton	01273 321123	Full Member
Hamways Ltd	Oxted	01883 730890	Full Member
Hazelvine Limited	Bourne End	01628 529 765	Full Member
Helen Breeze Block Management	Sevenoaks	01732 740789	Full Member
Hera Management Services	Billericay	0345 683 8812	Full Member
Heritage Management Limited	Kingswood	01737 850260	Full Member
HES Estate Management Ltd	Leatherhead	01372 677968	Full Member
Housemartins Property Management	Seaford	01323 896418	Full Member
HPS	Wokingham	0118 962 7493	Full Member
Hurford Salvi Carr Property Management Ltd	Hertford	01992 500 040	Full Member
Hydehead Ltd	Peacehaven	01273 579796	Full Member
In Block Management Limited	Epsom	02030 111 777	Full Member
Jacksons	Hove	01273 328 556	Full Member
Jennings & Barrett	Erith	0203 598 9665	Full Member
JH Property Management Limited	Sittingbourne	01795 476 249	Full Member
Jordan & Cook Ltd	Worthing	01903 820740	Full Member
Kent Gateway Block Management	Rochester	01634 814867	Full Member
Kent Property Management	Canterbury	01227 678016	Full Member
Leete Estate Management	Windsor	01753 850071	Full Member
Let Solutions	Canterbury	01227 456466	Full Member
MCS	Hertford	01920 466500	Full Member
Metta Property Management	Westcliff-On-Sea	0330 133 0242	Full Member
Oakfield Estate Agents	St Leonards on Sea	01424 854 814	Full Member
PACE Property Lettings & Management Ltd	Southend on Sea	01702 445600	Full Member
Park Lane Block Management Ltd	Southampton	02380 330706	Full Member
Peerless Properties (Oxford) Limited	Oxon	01869 331198	Full Member
Pembroke Property Management Ltd	Tumbridge Wells	0333 3442 100	Full Member
Pinnacle Property Management Ltd	Hurst	01189 320180	Full Member
PJJS Management Services Limited	Maidstone	01622 861 533	Full Member
PMS Managing Estates Limited	Essex	01206 835350	Full Member
Premier Block Management	Borehamwood	020 8236 1270	Full Member
Property Management Solutions	Verwood	01202 901 709	Full Member
Qube Property Management	Hertfordshire	0333 014 3330	Full Member
Rayners	Godstone	01883 742690	Full Member
Residential Management Group Ltd	Hoddesdon	0345 002 4444	Full Member
Roger McMillan Properties Ltd	Cobham	01932 576444	Full Member
Rushbrook & Rathbone Ltd	Hitchin	01462 420201	Full Member
Scott Estates Management Ltd	Hastings	01424 722 586	Full Member
Sebright Property Management Limited	Harrow	020 8863 2767	Full Member
Sennen Property Management	Camberley	01276 817893	Full Member
Sensible Property Management (Eastbourne) Ltd	Eastbourne	01323 738886	Full Member
Sheridan's (Block Management) Limited	Beds	01462 814087	Full Member
Sawyer & Co Sales & Lettings Limited	Portslade	01273 778 844	Full Member
Sweetings Property Management Limited	Surrey	020 8941 7799	Full Member
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Trinity Estates	Hemel Hempstead	0345 345 1584	Full Member
Virtus Property Management	Bishops Stortford	01279 461281	Full Member
Warwick Estates Property Management Ltd	Harlow	01279 626 616	Full Member
Zone Property Management	Sawbridgeworth	02038 589 579	Full Member

ARMA Members
South London

• Davies Daniel LTD	London	02034 170 425	Full Member
• Managed Partnerships Limited	London	0207 846 5443	Full Member
• M H Associates	London	020 7737 2552	Full Member
• Prior Estates Limited	Bromley	020 8460 9690	Full Member
• Rendall & Rittner Ltd	London	020 7702 0701	Full Member
• SL Property Consultants Ltd	London	020 7622 9259	Full Member
• VFM Property Management	Beckenham	020 8658 6824	Full Member

ARMA Members South

Anstey Property Management	Southampton	02380 730 111	Full Member
Asset Property Management	Bournemouth	01202 532 898	Full Member
Burns Hamilton	Bournemouth	01202 391663	Full Member
Freemont Property Managers Limited	Lymington	01590 610 555	Full Member
GH Property Management Services Limited	Southampton	03453 080 988	Full Member
Hobdens Property Management Ltd	Littlehampton	01903 724 040	Full Member
Hunters Estate & Property Management Ltd	Burgess Hill	01444 254 400	Full Member
Itsyourplace Limited	Fleet	0330 660 0699	Full Member
Kites Property Services Limited	Camberley	01252 837514	Full Member
KTS Estate Management Limited	Arundel	01903 889 799	Full Member
MJ Staples t/a Deacon Crickmay Asset Mgmt	Horsham	01403 218 975	Full Member
Minster Property Management Limited	Wimborne	01202 883 360	Full Member
MSMS - McCarthy & Stone Management Services	Bournemouth	01202 508 190	Full Member
Napier Management Services Limited	Fordingbridge	01425 650 656	Full Member
Rebbeck Brothers Ltd	Bournemouth	01202 438 908	Full Member
Retirement Lease Housing Association (RLHA)	Frimley	01252 356 000	Full Member
Stride & Son	Chichester	01243 813 760	Full Member
PS&B - Estate Management Limited	Portsmouth	07887 621 824	Full Member

ARMA Members
North East

• Clear Building Management Limited	Manchester	03333 444 996	Full Member
• Fraser Lake Ltd	Gateshead	01914 783 456	Full Member
• Kingston Property Services Limited	Newcastle upon Tyne	03301 231 133	Full Member
• Potts Gray Management Company Ltd	South Shields	03300 104 188	Full Member
• Town & City Management Limited	Darlington	01325 389 689	Full Member

ARMA Members
West Midlands

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• Centrick Limited	Birmingham	0333 012 4125	Full Member
• Compass Block Management	Birmingham	0121 236 5757	Full Member
• Cottons	Birmingham	0121 247 2030	Full Member
• Exclusive Property Management Ltd	Solihull	0121 707 7727	Full Member
• Hadrian Property Management Company Limited	Lichfield	01543 410922	Full Member
• KT Management Co (UK) Ltd	Merry Hill	01384 573 637	Full Member
• KWB Property Management Limited	Birmingham	0121 233 2330	Full Member
• Longlease Property Management	Stratford upon Avon	01789 333 464	Full Member
• Mainstay Residential Ltd	Worcester	07900 822309	Full Member
• Metro PM	Birmingham	0121 428 4747	Full Member
• Pennycuick Collins	Birmingham	01214 561 700	Full Member
• Philip Laney & Jolly	Great Malvern	01684 580974	Full Member
• Principle Estate Management	Birmingham	0121 289 4315	Full Member
• Proxim Property Management	Alcester	01789 713112	Full Member
• Specialist Property Asset Management Ltd	West Midlands	0121 725 3620	Full Member

ARMA Members
South West

• Alpha Housing Services Limited	Taunton	01823 270 661	Full Member
• Andrews Letting & Management	Bristol	01179 294 400	Full Member
• Belmont Property Management	Truro	01872 260606	Full Member
• Blenheims Estate & Asset Management Limited	Paignton	01803 668 730	Full Member
• Bloq Management Services Limited	Bristol	0117 942 3112	Full Member
• BNS Management Services	Bristol	0117 9570 809	Full Member
• Castleford Property Management	Poole	01202 757 050	Full Member
• DNA Property Management	Bristol	01934 863925	Full Member
• Easton Bevins	Bristol	0117 944 3000	Full Member
• Freehold Management Services Ltd	Plymouth	01752 603 900	Full Member
• Hillcrest Estate Management Limited	Somerset	0117 973 0600	Full Member
• Hillsdon Management Ltd	Sidmouth	01395 517950	Full Member
• Koti Property Management Ltd	Bodmin	01208 510050	Full Member
• Plymouth Block Management	Plymouth	01752 717311	Full Member
• Saturley Garner & Co Ltd	Churchill	01934 628174	Full Member
• Stephen & Co Block Management Ltd	Weston super Mare	01934 621101	Full Member
• Tuffin & Co Property Management Ltd	Plymouth	01752 254 222	Full Member
• West of England Estate Mgmt Co Ltd	Bath	01225 485910	Full Member

ARMA Members East

• Alexander Faulkner Partnership	Fareham	01489 296 000	Full Member
• Appointmoor Estates	Westcliff on Sea	01702 719966	Full Member
• APT Property Management	Fenstanton	01480 192 065	Full Member
• Aspire Block & Estate Management Limited	Watford	01923 372169	Full Member
• Belgravia Block Management Ltd	Peterborough	01733 345 278	Full Member
• Broadoak Management Limited	Hocklife	01525 211548	Full Member
• Carringtons Residential Management Ltd	Harlow	01279 7011239	Full Member
• Encore Estate Management	Cambs	01223 866 980	Full Member
• Flaxfields Limited	Linton	01223 941380	Full Member
• Hegarty Property Management	Moulton Park	01604 953890	Full Member
• Hill & Clark Limited	Boston		Full Member
• Home From Home	Ipswitch	01473 858690	Full Member
• Janeteva Estate Management	Melbourn	01223 655734	Full Member
• Letters Block Management	Peterborough	01733 898 589	Full Member
• Norwich Residential Management Ltd	Norwich	01603 670 050	Full Member
• PREIM Ltd	Peterborough	01223 866980	Full Member
• Proactive Block Management Ltd	Letchworth Garden City	01462 376 015	Full Member
• Redwood Estate Management Ltd	London	0203 962 7222	Full Member
• Rounce & Evans Property Management Ltd	King's Lynn	01553 401580	Full Member
• St Andrews Bureau Ltd	Cambridge	01223 352 170	Full Member
• TLC Estate Agents	London	0207 370 4000	Full Member
• TW Property Block Management	Tunbridge Wells	01892 530 109	Full Member
• Watsons	Norwich	01603 226500	Full Member

ARMA Members
Yorkshire

• Commerson Estate Management Ltd	Leeds	03301 112 610	Full Member
• Horizon Management	Sheffield	0300 030 1035	Full Member
• Hunters RBM	Elland	01422 893 726	Full Member
• Inspired Property Management Limited	Doncaster	01302 729 500	Full Member
• LIV Group Limited	Leeds	0113 244 2444	Full Member
• Mulberry PM	York	01904 655200	Full Member
• Omnia Estates Ltd	Sheffield	0114 2792840	Full Member
• Premier Property Management & Maintenance	Barnsley	01226 770088	Full Member
• Spencers Estate Agents	Sheffield	0114 268 3682	Full Member
• J H Watson Property Management Ltd	Leeds	0113 273 8788	Full Member

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• Alison Stone	Alison Stone Surveyors	07917 106437
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• Andy Christou	Andrew Creighton Chartered Surveyors	020 3696 1090
• Tom Hobman	Andrew Pridell Associates Ltd	01273 202620
• Grace Clarke	Arnold & Baldwin	020 8642 2999
• Patrick Oliver	Aston James Associates	0800 035 6473
• Stewart Gray	Austin Gray LLP	01273 201988
• Barry Passmore	Barry Passmore Limted	0203 151 8640
• Henrietta Hammonds	Beckett & Kay LLP	020 7439 6667
• Roshan Sivapalan	Blakes Surveyors Ltd	020 8296 1234
• Thomas Dogger	BN Surveyors Ltd	020 7101 3382
• Katy D'Souza	Brasier Freeth LLP	07808 249262
• Wayne Norcliffe	Castle Surveyors Limited	0800 246 1002
• Christopher Spratt	C G Spratt & Son	01903 234343
• Paulina Reade	Carter Jonas	020 7581 3215
• Riccardo Carreli	Chestersons	078 1882 6198
• Keith Chapman-Burnett	Chroma Surveyors Ltd	01202 871116
• Johanne Coupe	Coupe Property Consultants Limited	01179 596487
• David Coleman	David Coleman & Company	0121 655 0998
• David Graham	David Graham (Chartered Surveyors)	07973 364162
• Wilson Dunsin	Dunsin Surveyors	020 7233 6762
• Jackie Collis	Each Side Leasehold	07842 395767
• Emma Biddle	Egerton Ltd	020 7664 6648
• Chris Clark	Ely Langley Greig	023 8027 4211
• Angus Fanshawe	Fanshawe White	020 7099 8465
• Andrew Georgiou	Fifield Glyn	020 7205 7172
• Andrew Perrin	Fraser Wood (Midlands) Ltd	01922 627 686
• Jenni Freeborn	Graves Son and Pilcher	01273 321123
• David Toogood	Harding Chartered Surveyors	07808 161 463
• Harriet Fleming	Harriet Fleming Surveyors Ltd	01727 750045
• Colin Horton	Hortons Valuers Ltd	020 3058 3200
• Kevin Broadhurst	Jackson Green & Preston	01472 311113
• Adrian Hau	John D Wood & Company	020 7802 3279
• Joe Fraser	Joe Fraser Chartered Surveyors	0330 1740 644
• Simon Coates	Jones Lang LaSalle Limited	020 7087 5911
• Julian Wilkins	Julian Wilkins Chartered Surveyors	01903 872211
• Nathan Hall	Kempton Carr Croft	01628 771221
• Gavin Lewis	Kingston Morehen Chartered Surveyors	01323 411088
• Steven Harding	Kinleigh Folkard & Hayward	020 8739 2040
• Jean Howe	Kirkby Diamond	01582 738866
• Jeremy Dharmasena	Knight Frank	020 7861 1587
• David Parkin	Lamberts Chartered Surveyors	07764 577535
• Sarah Abel	Lawrence & Wightman	0121 779 0999
• Justin Bennett	LBB Chartered Surveyors	020 7822 8850
• Kevin Broadhurst	Leasegevity Ltd	0300 400 3279
• Ryan Bridges	MAP Chartered Surveyors	020 8300 1144
• Prosper Marr-Johnson	Marr-Johnson Stevens LLP	020 7499 3199
• John Keenan	Mathieson Keenan	07710 475 094
• Ross Maunder Taylor	Maunder Taylor	020 8492 5526
• Chris Baker	McDowalls Surveyors Ltd	020 8472 4422
• Kieron Mckeown	Mckeown & Co LLP	01722 439518
• Marc Granger	M Granger Consulting	0208 343 2200
• Michael Lee	Michael R Lee Chartered Surveyors	020 3376 3032
• Michael Boaden	MJ Boaden Chartered Surveyors	0191 495 6182
• Paul Holford	Morgan Sloane Chartered Surveyors	0800 161 5767
• Mark Wilson	myLeasehold Ltd	020 7034 3435
• Simon Levinson	OCK Chartered Surveyors	020 8202 7948
• Michael Aldous	Perry Hill Chartered Surveyors	01483 237333
• June Dunne	Prickett and Ellis Surveyors Ltd	020 8442 2491
• Paul Holder	PS&B	01273 274018
• Achilleas Pilides	Quest Property Consultants LTD	020 7813 9155
• David Nesbit	RES Property Surveyors Limited	07824 441673
• Richard Murphy	Richard John Clarke Chartered Surveyors	020 7499 8043
• David Robson	Robsons	020 8402 6666
• Saul Gerrard	Saul Gerrard Surveyors	020 8203 2012
• Alastair Stimson	Savills (UK) Ltd	07812 965513
• Clive Scrivener	Scrivener Tibbatts Ltd	020 8971 2983
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• David R Aspey	Sussex Surveyors LLP	07703 131681
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• Emma Echafi	Symington Elvery Ltd	020 3324 0360
• Ray Smith	Watsons	01603 751577
• Richard Stacey	Websters Surveyors	020 3011 5310
• Roger Armstrong	Westburys Chartered Surveyors	07801 258330
• Simon Hanton	Willmotts Chartered Surveyors	07734 022826

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Linda Ball	Adcocks Solicitors	01543 442100
Tom Roberts	AK Law (London) Limited	020 3829 8832
Gabriel Alterman	Altermans Solicitors Ltd	020 8346 1777
Dona Awano	Amphlett Lissimore Bagshaws LLP	020 8768 6852
Ian Mitchell	Anthony Gold Solicitors LLP	020 7940 4000
Marjorie Batten	Ashfords LLP	01392 333962
Tony Wilson	Ashley Wilson	0207 802 4807
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Christina Greer	Attwells Solicitors	0207 722 9898
Dee Puckering	Axiom DWFM incorporating Philip Ross	0208 090 9191
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Katherine Simpson	Edwin Coe LLP	020 7691 4000
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Lisa Cornish	Gillhams Solicitors	0208 965 4266
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Daniel Tang	Lease Advice Bureau	020 3540 9996
Mark Coupe	Lease Extension Solicitors	07718 652 754
Jade Wilson	Lease Law Limited	0204 511 9100
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Polja Atkins	Longmores Solicitors	01992 300333
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Nazmin Choudhury	NC Law	020 8879 9400
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Chris Connor	Norton Connor Limited	0113 239 0088
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Deborah Mantell	Oliver Fisher Solicitors	020 3219 0145
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Nick Demos	P George & Co Solicitors	020 8341 9080
Laura Simpson	PainSmith Solicitors	01420 565310
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Lorraine Lancaster	Paul Robinson Solicitors LLP	01702 338338
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Martin Codd	Penningtons Manches Cooper LLP	020 7457 3000
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Gary Dunger	SA Law	020 7183 5683
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John Midgley	Seddons	020 7725 8068
John Summers	Setfords Law Limited	020 3962 4031
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Gary Scott	Spector Constant & Williams	07399 815337
Glenn Stevenson	Stevensons Solicitors	01362 860300
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Jane Canham	Storrar Cowdry Solicitors	01244 400567
Yasmin Benlafki	Streathers Solicitors LLP	020 8347 2480
Iris-Ann Stapleton	Streathers Solicitors LLP	020 7034 4200
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Vikki Herbert	Thackray Williams LLP	020 8290 0440
John Crosbie	The Chambers Property Group T/a Brendons & Bunting Surveyors	0208 566 3323
Frances Watts	The Head Partnership Solicitors LLP	07789 764571
Jason Winton	Thirsk Winton LLP	020 8505 4777
Samantha Wicks	Tinklin Springall Solicitors	020 8402 7222
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William Bethune	Trowers & Hamlins LLP	020 7423 8558
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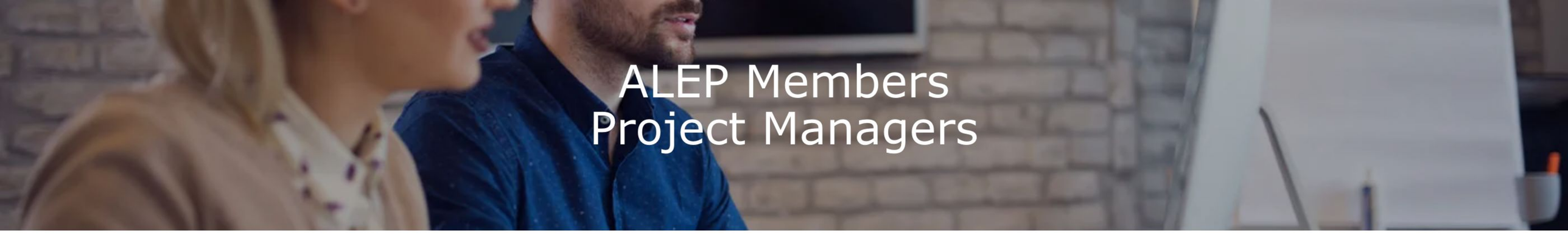
Richard Barca	Wilson Barca LLP	020 7272 2072
Simon Livesley	Winckworth Sherwood LLP	0207 593 0387
Chris Ledgerwood	Womble Bond Dickinson (UK) LLP	0191 279 9808
Nick Kephalas	YVA Solicitors LLP	020 8445 9898
Mark Curtis	Z Group	020 8944 1180



ALEP Members
Project Managers

• Linz Darlington	Homehold Services Limited	020 3997 8950
• Mike Somekh	The Freehold Collective	020 3488 3148
• Silvana Goddard	Start Lease Extensions	020 8315 6901

ALEP Members
Managing Agents

• Colin Cohen	Colin Cohen Property Management	020 8959 6870
• Fiona Docherty	James Andrew Residential	020 8349 7171
• Michael Maunder Taylor	Maunder Taylor	01707 871703
• Michael Jacobs	Michael Laurie Magar Ltd	020 8492 9850

ALEP Members
Barristers

• Paul Letman	Falcon Chambers	020 7353 2484
• Anthony Radevsky	Falcon Chambers	020 7353 2484
• Tamsin Cox	Falcon Chambers	020 7353 2484
• Tom Jefferies	Landmark Chambers	020 7430 1221
• Aaron Walder	Landmark Chambers	020 7430 1221
• Justin Bates	Landmark Chambers	020 7430 1221
• Ellodie Gibbons	Tanfield Chambers	020 7421 5300
• Philip Rainey	Tanfield Chambers	020 7421 5300
• Mark Loveday	Tanfield Chambers	020 7421 5300
• Christopher Heather QC	Tanfield Chambers	020 7421 5300
• Nicola Muir	Tanfield Chambers	020 7421 5300
• Jonathan Upton	Tanfield Chambers	020 7421 5300
• Piers Harrison	Tanfield Chambers	020 7421 5300
• Richard Alford	Tanfield Chambers	020 7421 5300
• Daniel Dovar	Tanfield Chambers	020 7421 5300