Information, advice & guidance
for RMCs and Property Managers

FlatLiving Magazine

December 2022

Feature: 2022 review and changes for 2023

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Welcome

Welcome to the December issue of Flat Living Magazine!

As we approach the end of the year, we thought it would be interesting to reflect on 2022 and discuss possible expectations for 2023.

In this months edition, we have included a few Christmas themed articles, from how to look after your home this winter to tips on how to beat the cold. We also look back on the most recent property news in the industry as well as fundraising efforts.

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.

The Flat Living Team would like to thank you for all of your support in the relaunch of Flat Living Magazine! We wish you and your family a very Merry Christmas and a Happy New Year!

Happy reading!

Belinda Bagnall and The Flat Living Team

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News

Kerry London renews partnership with ALEP for 12th year

PI Insurance and Fire Safety

Stamp Duty cuts heightens interest in luxury apartments in Solihull office block conversion

Fundraising with Residentsline

PMR raising money for Shelter UK over the Christmas Period

Kerry London renews partnership with ALEP for 12th Year

Leading insurance broker Kerry London has renewed its partnership with The Association of Leasehold Enfranchisement Practitioners (ALEP) for the 12th consecutive year.

Kerry London has supported ALEP as the Association has grown to become the leading voice of leasehold best practice and advice, which now brings together more than 260 professional enfranchisement members throughout the sector.

Clare Grove, ALEP's Marketing and Communications Manager, said: "ALEP has been privileged to draw on the support of Kerry London for over a decade. As our main sponsor, Kerry London has supported ALEP at our flagship Conferences and Lectures, which have enabled us to bring our membership together to share advice and discuss important topics and issues impacting the enfranchisement sector.

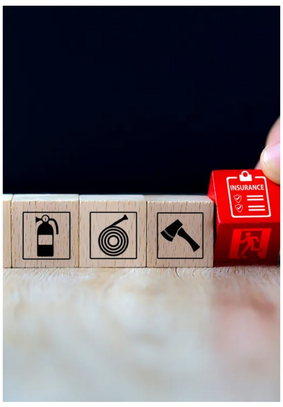
"Kerry London's team understands the complexities of the enfranchisement process, which allows them to appreciate the intricacies of our members' work and provide them with real expertise and excellent value. What's more, the partnership provides access to Kerry London's full range of services and products – which extend beyond property to other aspects of our members' businesses."

Dean Calaz, Regional Managing Director at Kerry London: "Kerry London is proud to continue working with ALEP and support its members. A successful partnership spanning 12 years does not happen by chance but reflects the effective dynamics and synergy between both organisations.

"We look forward to continuing our partnership and supporting ALEP, and its essential work as the entire sector inevitably evolves in the years ahead."

For more information on Kerry London's services tailored to ALEP members, please visit https://www.alep.org.uk/alep-partners or email tomrusso@kerrylondon.co.uk.

PI Insurance and Fire Safety



Written by Andrew Banister MRICS, AIFireE at Earl Kendrick

Professional indemnity insurance (PII) premiums have risen markedly over the last few years, not just for building surveyors but the entire construction and management sectors. Some firms have been unable to secure cover for their core activities, such as building and fire safety. Without PI cover, the industry cannot survive, and often without the RICS, many firms would be unable to trade.

High profile fire safety failures have placed chartered surveying firms under particular pressure, some of which traded with zero fire safety cover. Other chartered firms, whose cladding work has made up a significant proportion of their total turnover, have had to give up such work altogether, which has contributed to the severe shortage of specialist providers. EK North's own PI journey has been challenging, as we're specialist chartered surveyors for cladding remediation and fire safety more generally. With underwriters imposing blanket fire safety exclusions, we sought insurance assistance through the RICS Assigned Risk Pool (ARP), which guarantees meeting its minimum PI standards. The ARP brings together multiple underwriters, each of which shares the risk.

Having provided the ARP with a detailed proposal form, six years' claims history, details of the current insurance arrangements and evidence of mainstream insurers declining to write the business, EK North and Midlands have secured appropriate and necessary PII cover.

Having been accepted, there was one more hurdle to overcome, and that was to ensure our current fire safety and cladding projects funded by the Building Safety Fund (BSF) and any future projects would be covered by our ARP cover. Thankfully all went according to plan there too.

Stamp Duty cuts heightens interest in luxury apartments in Solihull office block conversion

Dozens of luxury apartments in a converted Solihull office block are attracting heightened interest after the recent mini-budget raised Stamp Duty thresholds, according to estate agent DM & Co. Homes.

The collection of 32 residences in Warwick House, near the town centre, is due to be completed in early 2023 by renowned local developer, BPG.

Ann Wood, new homes sales executive at DM & Co. Homes, explained that with prices ranging from £175,000 to £232,500 all of the apartments could now be sold to First Time Buyers without attracting any Stamp Duty.

Ms Wood said: "These smart, modern and luxury apartments were already selling well, but we're now attracting extra interest from both first-time buyers and investors as all the properties fall under the new £250,000 Stamp Duty threshold.

"I've already sold three of the apartments and am dealing with multiple approaches from other potential buyers, so people need to act fast to get one of these prized homes."

The 32 one-bedroom apartments are located across four floors in Warwick House, all benefitting from bespoke designed kitchens with integrated appliances, quality tiling and sanitary ware.

There is lift access to all apartments with one secured allocated parking space for all but one of the properties, and additional spaces are available through negotiation.

Ms Wood said: "Warwick House really does offer the perfect opportunity for first-time buyers, with each apartment well-designed and well-proportioned to offer fantastic living accommodation in one of the most sought after towns in the UK.

"We are receiving plenty of interest from property investors as well, with estimated rental levels of between £850 and £925 per calendar month.

"Tenants will be attracted by the fact that the properties are just a minute's walk from Solihull High Street and are close to Mell Square, one of Solihull's two major shopping centres."

Ms Wood pointed out that the famous Touchwood Shopping Centre is only another three minutes' walk away, plus Solihull Hospital is across the road from Warwick House.

Solihull train station is also nearby, which means commuters can be arriving at London Marylebone in just 90 minutes, Birmingham city centre in 15 minutes and Warwick town centre in 17 minutes.

Ms Wood added: "Birmingham International Airport is just four miles north of Solihull town centre, which means you can shut your front door and step off the plane in Europe in just a few short hours."

Viewings of apartments at Warwick House are available at short notice through DM & Co. Homes on 0121 683 8833 or by emailing sales@dmandcohomes.co.uk

More details about Warwick House, jointly marketed by DM & Co. Homes and Savills, can be viewed at 1 bedroom apartment for sale in Brand New One Bedroom Second Floor Apartment - Plot 14, Warwick House, Solihull, B91 (rightmove.co.uk)

Fundraising with Residentsline!

Throughout the month of November, Residentsline has been involved with fundraising for Children in Need and The Christmas Shoebox Appeal organised by The Samaritans.

For Children in Need, the Residentsline office took part in dressing up in Pudsey's traditional yellow with spots. Baked goodies were sold around the office for any sized donation, along side a raffle. The raffle featured gift cards, wine, and Christmas sets that the office kindly donated. Overall, this amounted to a £143 collection with MD Belinda Bagnall doubling the donation to just shy of £300!

The Children's Shoebox Appeal was a fundraising event that lasted for most of November, with seven fully packed boxes (and two completed online) being donated to the Samaritans. We hope the children who receive a box during Christmas have as much fun opening them as we did packing them.

From everyone at Residentsline, we hope you have a great Christmas and a Happy New Year. We look forward to what 2023 brings. You can keep up to date with any coming charity event we have planned for 2023 by **following our socials**.

PMR raising money for Shelter UK over the Christmas Period

Property Management Recruitment are raising money for Shelter UK across the Christmas period. Their team have created a PMR bauble and for each tree it is photographed on £20 will be donated to Shelter UK.

This festive campaign aims to not only raise funds but awareness for Shelter UK.

If you would like to support them please reach out to mark.allen@pmr.uk.com and they will arrange for a bauble to be sent out to you.

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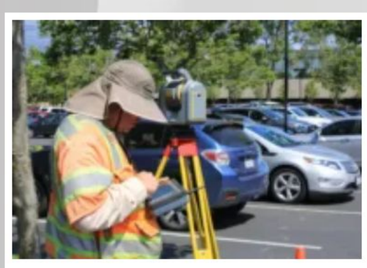
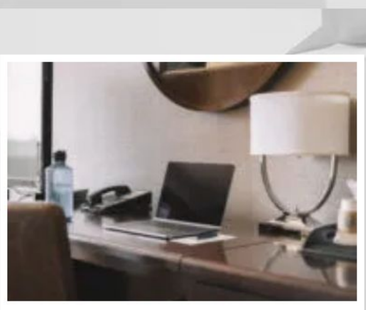
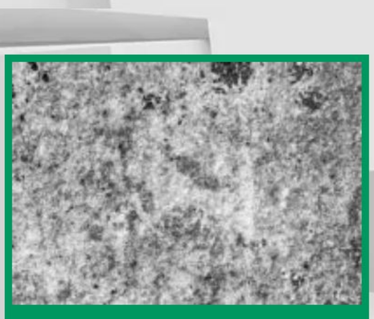


3D Surveys

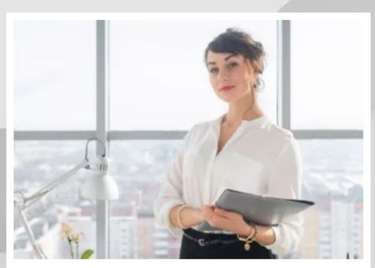
Accounting Solutions



Alternative Accommodation



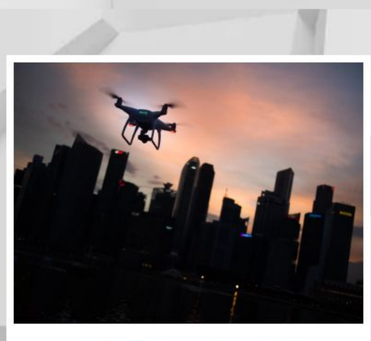
Asbestos Survey and Management



Company Secretarial

Contractor Accreditation

Cyber Security Training



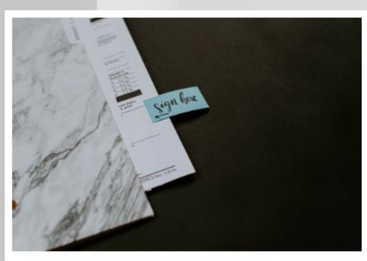
Drone Surveys

Directors and Officers Liability

Emergency Assistance

Electrical Charging Points

Enfranchisement



EWS1 Forms

Fire Risk Assessments

Fire Door Inspection

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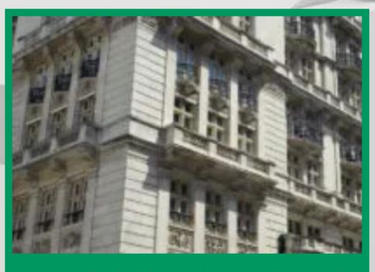
Health and Safety

Health and Safety Risk Assessments

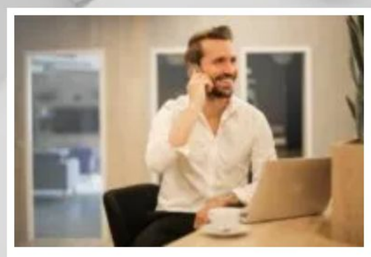
Health and Safety Awareness Training



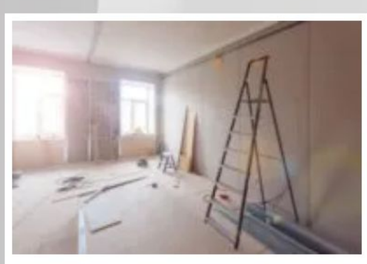
Historic Building Repair

Insurance Solutions

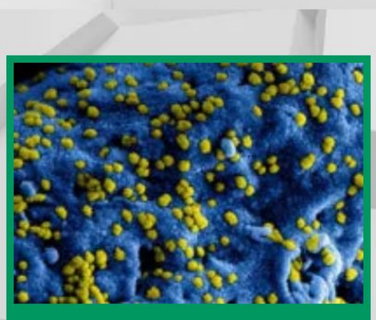
Lease Variation



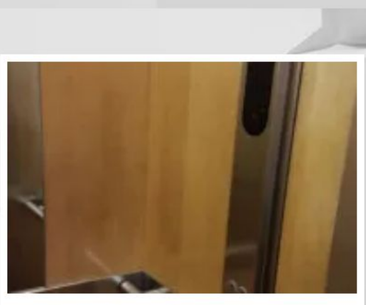
Lease Extensions



License to Alter



Legionella Risk Management



Lift Wrapping

Out of Hours Helpline

Planned Maintenance Program

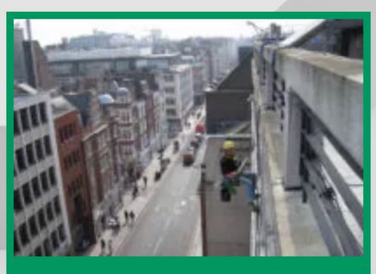
Party Walls

Reinstatement Cost Assessments

Right to Manage

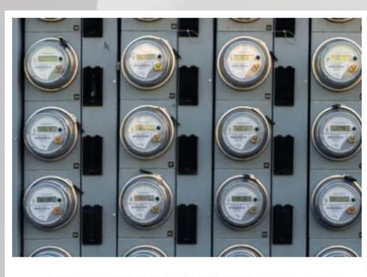
RMC Director Training

Rooftop Extensions



Rope Access Surveys

Service Charge Arrears



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Feature: 2022 review and changes for 2023

2022: A Turning Point for Property Management & Building Safety

Written by Camilla Waszek,
Senior Associate at JB Leitch

www.jbleitch.co.uk

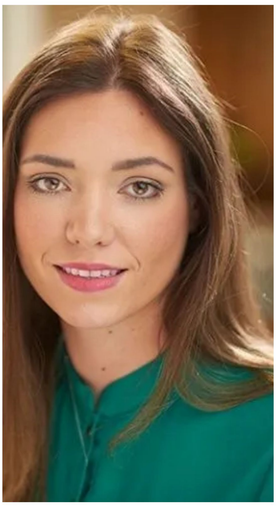
Camilla Waszek of specialist property solicitors JB Leitch reflects on 2022 and the impacts of new safety legislation on service charge recovery...

It could be something of an understatement to say that 2022 has proven to be a memorable year.

From the continuing tragedy in Ukraine to the loss of Her Majesty the Queen, to parliamentary upheaval and economic uncertainty, the last twelve months have proved to be a trying time for society.

Across the property management sector we have also seen significant change that brings significant and long-term impacts to landlords, managing agents and leaseholders. The introduction of the Leasehold Reform (Ground Rent) Act 2022 and Building Safety Act 2022 (BSA) this year stand out as key legislative instruments that bring new duties, responsibilities and potential penalties for non-compliance. The BSA in particular has been a source of continued debate, scrutiny and even confusion, with the next 18 months set to introduce a raft of secondary legislation to flesh out the details, definitions and new processes further.

In this article we provide an overview of some of the key points to consider from the BSA in relation to service charge recovery and, specifically, when service charge is not payable due to the BSA.



It is clear that the purposes of the BSA, and in particular Schedule 8, is to seek to limit the costs payable by leaseholders, and particularly qualifying leaseholders, in respect of contributing towards the cost of works to remedy "relevant defects". There are many issues that require clarification by way of further Regulations and Court guidance, but a question arising is; when is service charge not payable due to the BSA?

Limitations on recovery

There are various limitations provided under the BSA, which are summarised below; the below presumes that the developer has not agreed to fund the works.

They restrictions are set out below in order of most stringent restrictions on recovery. Where the condition in the more stringent restriction is satisfied, there is limited need for the landlord to consider the subsequent restrictions.

Protections for all leaseholders:

Where the landlord or associate is responsible for the defect:

Where the defect is an initial defect, a landlord (or associate) is responsible for the works if they were the developer or undertook or commissioned the works relating to the defect (or was in a joint venture with that person). In any other case, a landlord is responsible for the relevant defect, if they undertook or commissioned those works.

In either circumstance, no service charge is payable under the lease; as this paragraph doesn't refer to a "qualifying" lease, then it is anticipated that it is intended to refer to all leases in the premises (i.e., including "non-qualifying leases" and commercial units).

Protections only for qualifying leaseholders:

For each of those matters which only affords protection to qualifying leaseholders, the below presumed that the landlord is not responsible for the relevant defect.

A lease is a "qualifying lease" if it is (a) a long lease of a dwelling in a relevant building (b) the tenant is liable to pay a service charge (c) the lease was granted before 14th of February 2022 and (d) at the beginning of 14th of February 2022, the dwelling was the tenant's only or principal home, they did not own any other dwelling in the UK, or they owned no more than two dwellings in the UK apart from their interest under the lease.

Leases of dwellings are presumed to be a "qualifying lease" until such time as the presumption is displaced, either via the leaseholder providing a leaseholder deed of certificate confirming that none of the conditions summarised above were met, or by failing to respond to the request for the provision of the leaseholder deed.

The below restrictions only apply to a qualifying lease (i.e. the protections don't apply to non-qualifying leases of dwellings and non-dwelling units).

Cladding remediation

- No service charge is payable under a qualifying lease in respect of cladding remediation. This means the removal or replacement of any part of a cladding system that forms the outer wall of an external wall system **and** is unsafe.

Works in respect of non-cladding remediation

- Where the landlord meets the contribution condition:
- Where, at 14 February 2022, a landlord group's net worth was more than N x £2,000,000 (where N is the number of relevant buildings for which a member of the landlord group was a landlord under a lease of the relevant building), no service charge is payable under a *qualifying lease* in respect of a relevant measure relating to any relevant defect.

Low value leases/permitted maximum

- Where a lease value is considered to be of a low (i.e. £325,000 in Greater London, or £175,000 in any other case), no service charge is payable under a *qualifying lease* in respect of a relevant measures relating to any relevant defects.
- For all other qualifying leases, the recovery of relevant service charges is limited by a permitted maximum and annual limitation. Details on how that is calculated is set out in paragraph 5-7 of Schedule 8 of the BSA: Building Safety Act 2022 (legislation.gov.uk)

Other Considerations

Legal or Professional services relating to liability

No service charge is payable under a qualifying lease in respect of legal or professional services relating to the liability (or potential liability) of any person incurred as a result of a relevant defect. This limitation doesn't incorporate fees for legal or professional services relating to other issues beyond that of liability.

Presumptions relating to landlords

Under paragraph 14, and by virtue of regulation 6(7) of The Building Safety (Leaseholder Protections) (England) Regulations 2022, where a relevant landlord fails to provide a landlord's certificate in accordance with the Regulations, a landlord is treated as having met the condition in paragraph 2(2) of Schedule 8 of the BSA; namely they are treated as being responsible for the relevant defect. Therefore, a landlord cannot recover the costs from any leaseholder. It is therefore imperative that, where a landlord is required to give a certificate, they should use all best endeavours to ensure that the landlord's certificate is provided within the requisite timescales. If a landlord cannot fully comply, then it should give a certificate with all information that it is able to provide, explaining what information is not included and why it has been unable to provide that information (such as requiring information from third parties, including the leaseholder).

In Summary

The Building Safety Act 2022 is legislation which, subject to supplementary statute and being tested in the courts, leaves many issues subject to further clarification.

As a final note, given that title structures for different developments vary in complexity, it important understand that the definition of a relevant landlord for the purposes of the Act can be an under leaseholder, a head lessor, and/or a superior landlord such as a freeholder. It is therefore important to note that the current landlord will not always be the relevant landlord. Relevant landlords who are not themselves responsible for the defect, connected to the responsible party (i.e. in joint venture) or do not meet the contribution condition ought to consider whether this applies to any superior landlords.

If so, then the protections under paragraphs 2 and 3 of Schedule 8 of the Building Safety Act 2022 may be triggered and a landlord must look at avenues for recovery other than the service charge such as recovery from such superior landlords.

A current landlord – who is not the relevant landlord – should consider recovery of service charges from relevant or superior landlords where applicable.

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

BuildingSafety@jbleitch.co.uk

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Feature: 2022 review and changes for 2023

Factors That Influence Your Insurance Premiums

Written by Flat Living Insurance

www.flatlivinginsurance.co.uk

With policy renewal season just round the corner, we thought a reminder of the factors that influence your insurance premiums may be a good idea.

With a squeeze on budgets and the need to keep service charges to a minimum for struggling residents, property managers may well be considering their options for reducing this large expense.

Read on to find out how you can make sure you're not paying over the odds, without underinsuring the building and putting anyone at risk.

Reasons for Increases

It's no secret that insurance costs have been increasing throughout the year.

This is due to a few factors; one is the soaring cost of rebuilding and repairs, the other is a huge increase in the amount of claims being made, as well as the increasing value of those claims. The third is the cost to insurers for their own reinsurance.

The supply chain issues that began in 2021 are still ongoing. Due to the pandemic, Brexit and the war in Ukraine and now the inflation issues we're all facing, materials and labour costs have increased dramatically.

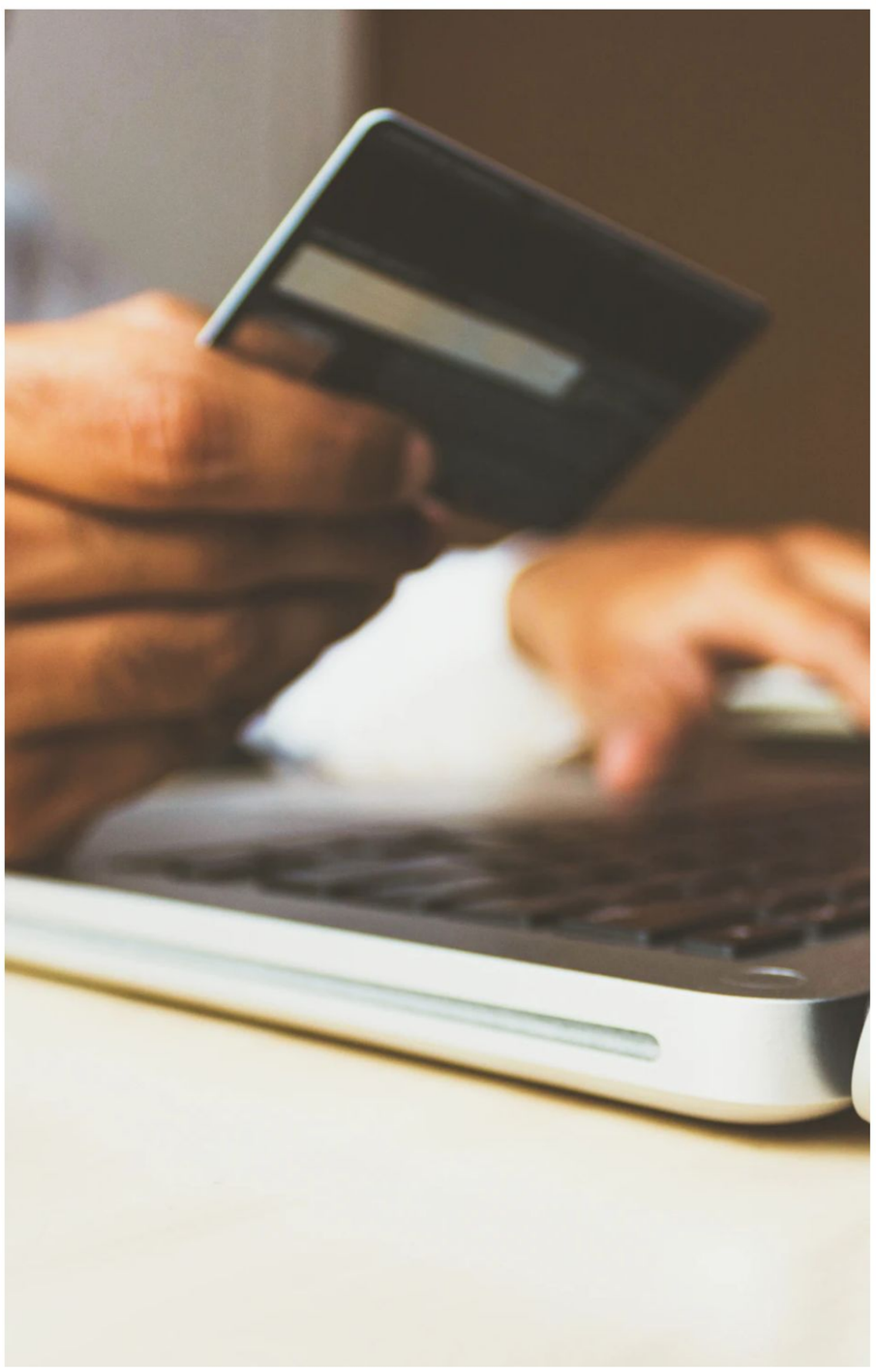
Insurers must base their premiums on calculations of the costs that they will need to cover in the event of a claim. For this, they refer to the Building Costs Information Service, supplied by RICS, which confirms the Building Declared Value (BDV). This is the cost that would be incurred to completely rebuild the property to is current state including fitted kitchens and bathrooms etc, it's not based on the value of the land or desirability of the building. Insurers can't simply charge higher premiums to maximise profit. Their fees will always be based on the BDV; a figure that is out of their control.

The increase in claims and the higher value of those claims means we are currently in a 'hard market'.

This reduces insurers' willingness to take on risks. Some won't insure blocks at all because of this, others operate on a case-by-case basis.

Companies are also facing higher costs for reinsurance (the cover insurance companies take out to cover themselves against major losses that may affect their ability to pay out for valid claims). This has been a general increase across the market due to significant international events; most notably, the Covid pandemic, but also due to large-scale fires and storms.

Storm and flood frequency and severity have increased both nationally and internationally-resulting in insurance companies paying out far more in claims than they have in previous years. This has forced many companies to increase their premiums to remain solvent.



Steps You Can Take

The first stop is obvious; shop around. Utilise a trusted broker to do this on your behalf to reduce the stress and chances of over or under insuring your building. Make sure the value of your property is up to date and check your policy wording to be sure you're only paying for the cover you need.

Your management of risk and your number of claims are huge factors in your premium costs. If you can show insurers that you're putting assessment recommendations in place and abiding by maintenance programmes to reduce the risk of water damage etc then they will be far more likely to work with you, and for a decent price.

You can also consider increasing your excesses on your policy. This needs to be openly discussed with residents as, with an increased excess, the cost of smaller repairs and making good will likely come out of the service charge budget to avoid paying a large excess/making a claim.

Top Tips for Keeping Premiums to a Minimum

One: If you've had a claim, provide your insurer with evidence of the measures you've taken since to minimise the risk of the same issue occurring again

Two: If you've had a Rebuilding Cost Assessment, let your insurer/broker know and provide the report

Three: If you've had a Fire Risk or Health and Safety risk assessment completed, let your insurer/broker know and provide the reports alongside any evidence of measures taken on the back of the assessor's advice.

Four: Let your insurer/broker know if you have any additional features in place to reduce risk in your block such as an automatic fire alarm, CCTV, sprinklers or a door entry system

All of the above can lead to your insurer to provide a discount on your premium, and every little helps these days.

For more information from Flat Living Insurance, please click here. For more information from Flat Living, then alternatively click here.

Flat Living Insurance only provides insurance for blocks of flats and apartments. Our flats insurance policies are designed to concentrate on understanding what protection your block of flats needs and delivering it.

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— Estate Management —
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It's been a hell of a 2022 here at Fraser Allen Estate Management. So much has been good and positive yet one cannot ignore the less than positive moments as well.

If there's one thing we are at Fraser Allen it is honest and authentic. We will all be upfront and honest about how things are going both as a team and also as individuals within a team. For a modern, ethical business we believe it's the best way to be! Even though sometimes that's a difficult choice to make.

With that in mind, we'll start with the less good things which have happened across the year:

- We've lost a couple of blocks. We've always tried to end a business relationship in as positive a way as possible. Sometimes a client leaves you because someone else is cheaper or something else has happened over which you have no control. We believe you should always learn from these experiences.

- Our MD Jodie has been the victim of a very nasty trolling experience on social media. Someone who we will not name, has taken it upon themselves to be negative about us, posting false information and negative reviews which do not relate to any work carried out at all. The palaver of trying to get these removed has been almost as stressful as the trolling itself!

- Jodie became very ill recently with sepsis brought on by a number of chest infections, as well as pneumonia and was forced to take time to concentrate on her physical health. We may be a small team yet we were all here to step up so she knows it's business as usual for our clients.

Now for the positive things:

- We've won several new blocks! We're very proud to have taken on more new blocks this year. It's a joy to get to know new people especially residents and to work with them to make their homes better than ever!

- We were shortlisted in various awards including Bristol Life awards and in several categories of the Property Management Awards. We also won Most Trusted Managing Agent in 2022. As a team we've won several awards in the past and we know the value of being seen as a thought leader and ethical brand in our sector. We were thrilled to even be considered.

- Our team has developed. New operations manager Alice Baker was promoted within the business and gained new qualifications. This has allowed our MD to focus on business development and growth.

- One of our proudest achievements has been to align ourselves with the Hollie Gazzard Trust and Jodie has become an ambassador for the charity. Hollie's Dad Nick has become a friend of the business as he campaigns to make life safer for women out and about. Hollie was murdered by an ex-partner outside of her place of work.

- As a result of working with the Hollie Gazzard Trust, we've started to talk to industry organisations about making life safer for lone workers using the Hollie Guard app.

- The app provides an easy 'system' for people to check in at locations where they are working alone. You can also sends alerts if they do not make contact within a defined period of time.

As you can see, the positives are in abundance. With this we would all like to wish you all a very Happy New Year!

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

Fraser Allen Estate Management | info@fraserallenem.co.uk | 01242 399150

Fraser Allen
— Estate Management —

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Feature: 2022 review and changes for 2023

Property Crystal Ball - 2022 Predictions with Adiuvo

Written by the Adiuvo team

adiuvo

www.adiuvo.org.uk

As 2022 draws to a close Colin Stokes, Managing Director of Adiuvo looks into his crystal ball to predict what the Property Sector will see in 2023

One of the biggest issues we foresee coming next year is issues availability of contractors and their cost. Call outs have generally increased in line with materials and fuel prices, and we expect this to be exacerbated by a possible recession, if this occurs then without doubt some contractors will unfortunately fail leading to less availability and quite probably further price increases. Such increases may leave tricky decisions for property managers and landlords preventative maintenance not being instructed upon in order to reduce costs but then resulting in higher reactive call outs.

We expect to see an uplift in emergency calls as a result next year.

The deployment of more technology is one possible weapon against increasing costs for those instructing on works and includes remote video triage, drone surveys and IOT sensors all of which we expect to see utilised more and more to ensure repairs are cost effective especially remote video maintenance which we predict will grow exponentially this year as property managers look for suitable alternatives (and in trials such services have permanently fixed around 20% of reported issues at a fraction of the price.

Outsourcing across the board always increases during a slowdown (again as people look to offset costs) and this will apply to property management companies and give opportunities to services that can solve issues, replace departments or processes whilst improving or at least keeping the same level of customer service. This could be anything from sales progression and viewings in lettings to outsourced maintenance desks across the industry.

2023 will also see the continuation and implementation of further regulation across all facets of the sector via both RoPA and The Building Safety Act especially will have operational for everyone working within the industry and that will put more responsibility and pressure on agents as well whilst providing real opportunity for those agents that act correctly, understand all new rules and can prove how they have implemented them.

It is definitely going to be an interesting year.

Flat Living Insurance only provides insurance for blocks of flats and apartments. Our flats insurance policies are designed to concentrate on understanding what protection your block of flats needs and delivering it.

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Feature: 2022 review and changes for 2023

A Guide to Property Claims Inflation

Written by the Residentsline Team

Residentsline Flats Insurance

www.residentsline.co.uk

It's no secret that prices are going up.

From food basics to fuel to clothing; everyone is feeling the effects of inflation. Insurance companies are not immune to the situation either, and that unfortunately means that premiums are creeping up and up in many cases.

Here we'll be explaining what is causing the price hikes as well as what you can do as a consumer to make sure you're not paying over the odds.

What is Claims Inflation?

Put simply, claims inflation is how much the cost of a claim increases by, in relation to the increase in cost of associated materials, goods, and services.

At the moment, many factors are involved in driving costs up including Brexit, Covid, the Russian invasion of Ukraine and climate change to name a few.

Covid-Induced Supply Chain Disruption

The lockdowns, furlough scheme and self-isolation rules imposed due to Covid reduced manufacturing capacity across the board. The same rules also caused a huge boom in people diving into DIY, which meant more stress on the supply chain and a further increase in the cost of materials. The Government's HS2 project is an additional stressor, and these supply chain issues are expected to continue into the summer of 2023.

The impact on claims inflation comes from delays in repairs caused by material and labour shortages, with escape of water claims being the most adversely affected.

Brexit

Brexit has had multiple effects, including supply chain disruption and a skills shortage. The new import/export rules and regulations have slowed movement of goods right down and even lead to some global suppliers avoiding distribution in the UK altogether. Many of the European lorry drivers that used to work in the UK have returned to their home countries or left to work elsewhere while others are unable to return to the UK due to changes in our immigration laws. Together, this means we have a dramatically reduced workforce in the distribution industry.

The new red tape and bureaucracy involved in immigration and the movement of goods, and the drop in the value of the pound against the euro have made the UK far less attractive to workers and manufacturers alike.

The effect of all this on the cost of claims can be summed up with some of the statistics found in the Monthly Statistics of Building Materials and Components Commentary, November 2021:

- The material price index for 'All Work' increased by 24.5% in October 2021 compared to October 2020 and by 1.0% compared to September 2021
- Imports of construction materials increased by €532 million in Q3 2021 compared to the previous quarter, an increase of 10.7%.
- The quarterly trade deficit widened by €567 million to €3,687 million in Q3 2021 compared to the previous quarter, an increase of 18.2%.

Labour Costs and Shortages

The UK employment rate has danced around 75% for the last year or so, meaning that vacancies often require higher salaries to be filled, a cost that is passed on to consumers. Employment costs have also increased since the minimum wage was increased in October 2021. The mass exit of large swathes of the workforce due to Brexit has also added to the issues. Delays to repairs due to lack of skilled labourers and materials, plus the cost of workers once found all contribute to claims inflation.

Climate Change and Technology

A marked increased in storms in conjunction with poor drainage infrastructure and increased surface water run-off issues due to modern construction techniques have led to more and more flooding in the UK. Renewable energy technology such as ground source heat pumps and solar panels etc are obviously a step forward for the planet but they pose new challenges in terms of construction and repairs.

Flood Re have estimated that flooding will increase by 25% (if the temperature rises by 2 degrees) to 80% (if the temperature rises by 4 degrees) by 2050. Flooding leads to huge claims and therefore contributes to the rise in costs and repairs to modern, eco-friendly buildings are expensive too.

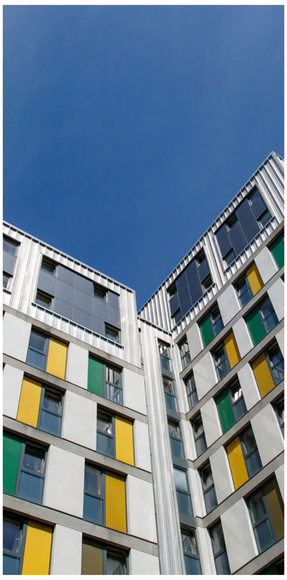
So, What Can You Do?

Essentially, all you can do to ensure you're not paying over the odds in this expensive climate, is to avoid under and over insurance. Step one should be to ensure that your Buildings Sum Insured is up to date and accurate by booking in a Reinstatement Cost Assessment.

This valuation is based on the complete destruction of the property and the assumption that it needs to be rebuilt from the ground up. It includes demolishing and clearing away any remaining structures before rebuilding with modern materials and professional labour.

According to reinstatement cost assessors, Barret Corp Harrington, your property should be re-valued at least every 3 years: "After a Reinstatement Cost Assessment, to ensure that your rebuild value remains correct and up to date, we recommend following the RICS best practice guidelines which state that a desk-based Major Review should be completed 2 to 3 years after the RCA."

The reassessments will take into account any improvements or changes made to the property since the last valuation as well as the current costs involved in reinstatement.



Tip: Many people assume that if the cost of repairing their property falls below the sum insured that the full amount needed will be automatically paid. This is not the case. Pay-outs are based on the level of cover being sufficient to reinstate the whole property.

RMC directors should always check that the description of the property insured is accurate and includes cover for the outbuildings, gates, fences, underground pipes and cables that the RMC is responsible for insuring.

Also, most policies are index-linked to ensure the sums insured remain adequate – do confirm with your insurer that this is the case.

Step two is also of utmost importance – **check your potential policy wording!**

Policies are not all the same, and the company offering the cheapest deal may not be offering the same level of cover as a slightly more expensive option. That could mean the difference between your leaseholders being out of pocket in the worst-case scenario or being properly covered- the latter definitely makes the higher premium justifiable.

So, before you commit to a policy, check that it includes the following:

- "All Risks" cover (including subsidence)
- Employers Liability Insurance
- Public and Property Owners Liability cover
- Lessees' fixtures and improvements
- Alternative Accommodation or Loss of Rent
- Loss or unauthorised use of Metered Utilities (Water)
- Cost of tracing leakage of oil or water
- Loss of or Damage to contents in communal areas
- Damage to underground Pipes and Cables
- Unrestricted cover on vacant or rented flats or apartments
- Machinery breakdown
- Damage to fixed glass, shower trays and sanitary fittings
- Storm damage to fences and gates
- Legal expenses
- Replacement of communal door locks following theft of keys
- Personal accident cover for voluntary workers
- Fidelity guarantee

Hopefully this guide has gone some way to explaining the difficulties faced by the sector, our clients and leaseholders across the UK. Insurers will be doing their best to provide the policies our clients require at a price that is affordable for residents- if you make sure you're doing what you can to keep costs low, insurers can continue to work with you to keep things as affordable as possible.

Head to the Residentsline website for information on all of our products and services or, if you'd like to speak to one of our fantastic, specialist team, give us a call on 0800 281 235.

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.
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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Residentsline Flats Insurance

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Feature: 2022 review and changes for 2023

Is your Documentation New Year Ready?

Written by the team at Manage Your Block

ManageYourBlock™

www.manageyourblock.co.uk

One of the major perks of utilising Manage Your Block's software is being able to organise and safely store your documentation.

This includes leases, policies, procedures, inspection reports, insurance policies, works orders, receipts, invoices, service charge demands- the list goes on.

As the New Year approaches, now could be a great time to get on top of your paperwork so you're ready to hit the ground running in January. Head into 2023 with organised, up to date records and a diary full of useful reminders so you don't get caught out- here's a checklist to help.

Inspections

Hopefully all your inspections are already carried out at a similar time of year to avoid having to plan inspector visits throughout the months. If not, now may be a good time to book them all in at once to make sure you're up to date for the new year and so less reminders are needed.

Your list should include the following assessments:

- Health & Safety Risk
- Fires Safety
- Electrical Safety
- Hazardous Substances
- Asbestos
- Legionella
- Lift Inspection (if needed)

Once you have all your inspection reports back, Manage Your Block can help you to keep them organised and easily accessible. You can create different documentation sections and corresponding sub-sections (watch our tutorial videos for instructions) to keep things nice and tidy.

Once you've actioned any recommendations from the reports, you can store the works orders and invoices etc alongside the relevant report so it's easy to produce the proof that you've reacted appropriately.

Policies, Processes and Procedures:

You can safely store and access all your building policies and procedures in Manage Your Block too. This could include your Working at Heights process for contractors working on the building (a key part of your responsibility to ensure a safe working environment for leaseholders, visitors and all contractors), your fire evacuation procedure, escape of water process and due diligence checklist for new contractors.

Add each one under the Procedures tab in your account and make sure to set a diary reminder to read through and update them as necessary at least once a year.

Contractor Due Diligence

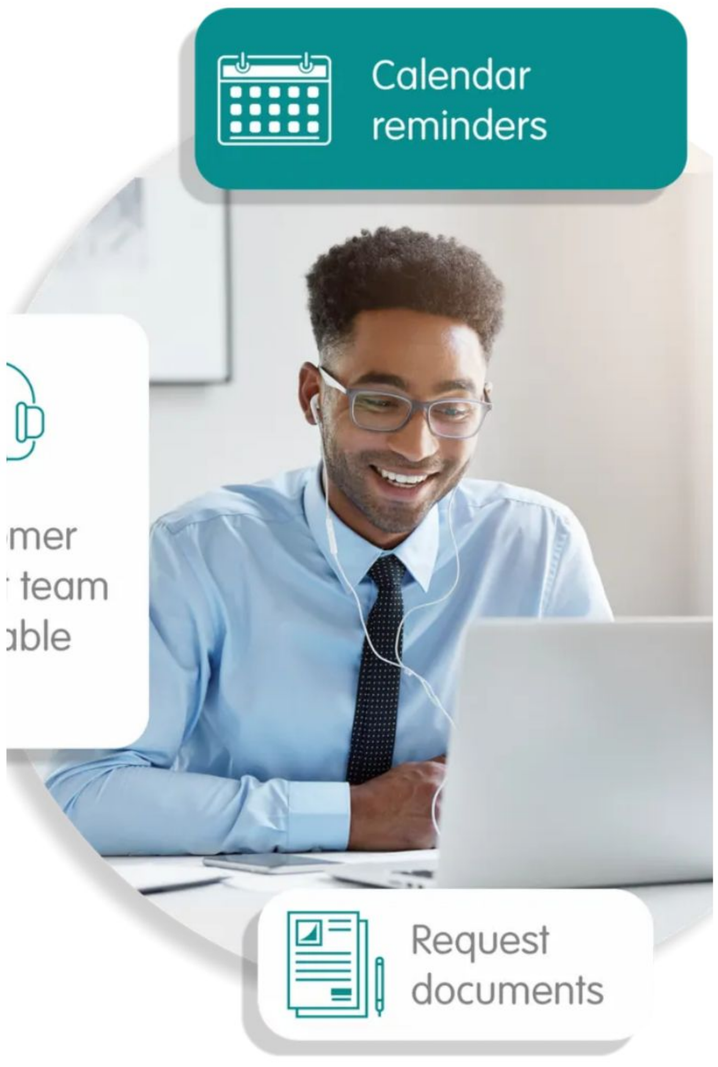
Part of your role includes doing your due diligence on any contractors working on site. This includes checking that they hold the right qualifications to be able to do the job properly and safely.

Once you have assured yourself that they are qualified to work on site and complete the works to a high standard, you can add each worker as a supplier under the Works Orders/Quotes tab in your account. You can also save any documentation regarding their suitability for the work in an appropriate documentation section.

While this might seem like quite the list to tackle during the busy festive season, it will stand you in good stead come January; clearing the way for other commitments such as your statutory accounts, service charge budget approvals and any unexpected events such as resident complaints or water leaks.

All we'll say is, you'll thank yourself later!

For more information on Manage Your Block, click here. Fore more from Flat Living, then please click here.



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.

manageyourblock.co.uk | info@manageyourblock.co.uk | 0333 577 9070

ManageYourBlock™

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HELPING YOU
BUILD YOUR FUTURE,

BLOCK BY BLOCK

“Stella was great throughout the whole process. She was very easy to speak to, always answered my calls and emails promptly. Excellent service!”

- 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

www.blockrecruit.co.uk

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.

Health and Safety Manager

Location: Central London

Salary: £40,000 - £50,000

Tell me more

Property Manager (Hybrid Working)

Location: Hampshire

Salary: £25,000 - £35,000

Tell me more

Block Manager

Location: South West London

Salary: £30,000 - £48,000

Tell me more

Property Assistant / Admin Assistant

Location: West Midlands (County)

Salary: £18,000 - £24,000

Tell me more

Property Assistant / Admin Assistant

Location: Somerset

Salary: £18,000 - £24,000

Tell me more

Block Manager (Home Based)

Location: West Midlands (County)

Salary: £30,000 - £37,500

Tell me more

Head of Block and Estate Management

Location: Surrey

Salary: £40,000 - £55,000 (OTE)

Tell me more

Senior Property Manager (Office Based)

Location: North West London

Salary: £25,000 - £40,000

Tell me more

Accommodation Manager

Location: Kent

Salary: £30,000 - £32,000

Tell me more

Block Recruit

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

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

BLOCK RECRUIT

Keeping Your Home Safe While You're Away for Christmas

Written by the Block in a Box Team

www.blockinabox.co.uk

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

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

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

Security

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

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

Lock doors and windows

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

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

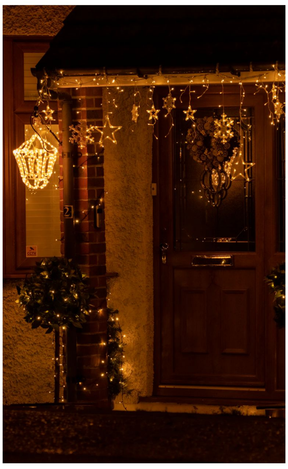
Lights

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

Keep valuables out of sight and away from doors

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

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



Remove packaging from outside

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

Tools, ladders and garden equipment

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

Hide keys

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

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

Christmas lights

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

Alarms and video doorbells

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

Security lights

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

Keep it to yourself

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

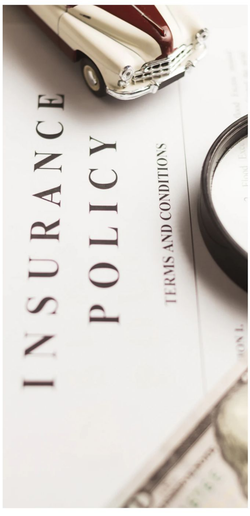
The same goes for posting photos of your adventures- save them for when you get home.

For lengthy holidays

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

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

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



Insurance

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

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

Safety

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

Plugs

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

Frozen pipe prevention

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

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

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

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

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

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

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

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Christmas Tree Safety

Written by London Flats Insurance

www.londonflatsinsurance.co.uk

020 7993 3034

Christmas is a wonderful time of year, but safety must stay front of mind when decorating your home.

Christmas trees, lights and extensions leads can all pose serious risks if not handled correctly.

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

First Things First

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

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

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

Christmas Trees

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

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

Choosing a real tree

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

Real trees must be watered

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

Placement is important

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

Outside for outside, inside for inside

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

Tree-Related Decorations

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

Electric lights and metal don't mix

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

Turn lights off overnight/when you're away

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

Check the ratings

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

Watch out for frayed wires

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

Extension lead safety

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

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

For more information from London Flats Insurance, please click here. Alternatively, you can also click here for more from Flat Living.

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.

londonflatsinsurance.co.uk 020 7993 3034

London Flats Insurance

Thermal Surveys: A Hot Topic

Written by the Earl Kendrick team

EarlKendrick Project & Building Consultancy

www.earlkendrick.com

Thermal Imaging has many applications in the property sector, including heat loss, moisture detection and electrical inspection.

It provides a quick, non-intrusive solution for problems that involve heat generation and transfer. Thermal surveys can help to provide an overall view of how your building is performing.

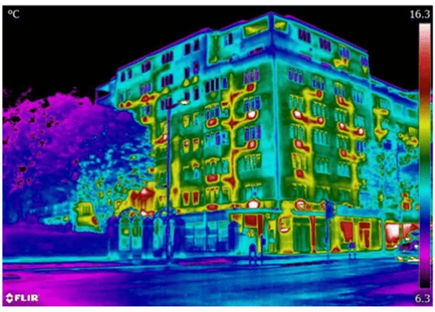
Here are some examples:

- Missing insulation
- Heat Loss/Air leaks
- Water ingress through roofs
- Leak detection
- Underfloor heating detection
- Locating areas of thermal bridging.

Many within the residential property sector are concerned with building performance and meeting environmental targets. Understanding how a property is performing thermally is a good indication of how it is being heated and where efficiency improvements can be made.

Temperature anomalies across a building surface may indicate areas of missing insulation or where elements are failing, resulting in heat loss. Equally temperature differences on the surface of a flat roof may also indicate water ingress. Using thermal surveys to identify these anomalies is fast and non-destructive.

Thermal cameras are devices consisting of a sophisticated heat sensor with the capacity to identify small differences in surface temperatures.



The camera records the infrared radiation from objects in a selective environment and creates an image based on the differing temperature measurements, clearly displaying hot and cold areas.

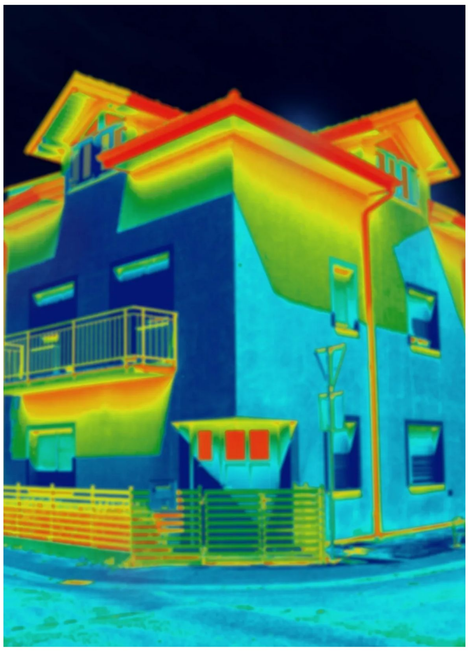
In order to undertake a thermal survey of a building, you will require a thermal camera capable of identifying temperature irregularities plainly and reliably, so investment in the right equipment in the first place is vital. Using an app on your phone or a cheap thermal camera may show you extremes in temperature differences but will lack the sensitivity to show the range of temperatures needed to understand building performance. Cheap equipment is unlikely to be reliable enough to make major decisions on upgrading building elements or poorly performing roof structures.

Once the thermal data is collected, it then needs to be tuned and interpreted. A report can then be provided highlighting areas of concern or areas which may need further investigation. Understanding this process and how to interpret the data is vital for a thermal survey especially where it is being relied on as evidence of how a building is performing. This knowledge is gained through certificated learning and experience. Certification demonstrates that the individual has the required knowledge and skills to provide a quality inspection to an established international standard.

At EK Digital, we undertake thermal surveys using both ground-based thermal cameras and specialist thermally-equipped drones.

Our qualified building thermographers are able to provide surveys of buildings and roofs to see beyond the visual spectrum and identify where buildings are failing and indeed where they are performing adequately. Working alongside our EK Retrofit colleagues, we can provide advice on how best to improve your properties' energy performance and what steps can be taken to meet net-zero requirements.

Our thermal surveys are also a useful and non-destructive way of identifying water ingress, especially through roofs. This approach helps to understand the performance of the roof over time and also for initial views prior to more costly or intrusive surveys such as Troxler/ELD moisture map surveys or sample testing especially where safe direct access isn't available.



Case Study: Block of Flats, Kensington

This 100-apartment building in Kensington was suffering from very high energy bills. Our colleagues at EK Retrofit were set the task of investigating why and what retrofit options were open to the resident management company. The first matter to address was how to reduce the energy being lost via the building fabric.

By capturing high-quality infrared thermal images, we were able to identify significant heat loss via the building envelope. Where wall-hung radiators and associated pipework sit adjacent to the external wall, the heat-loss externally was striking, as can be seen in these images.

Thermal imaging and intrusive investigations at roof level found insulation to be saturated with rainwater. Once insulation is wet, its u-value dramatically increases, limiting its ability to retain heat.

Single-glazed Crittal windows were another source of heat loss, especially in the heated communal corridors. This leaking of heat and wasting of energy, meant that the consumption of gas required in order to heat the building was extraordinarily high. This has begun discussions on switching to heat-pumps, although the high cost of electricity when compared to gas consumption does not make that switch immediately cost effective. When the electricity rate comes back down to nearer its pre-energy crisis price, that will enable gas systems such as the one in this building to be feasibly de-commissioned.

Our thermal surveys have clearly shown how energy is wasted and where the focus needs to be as part of a "fabric first" approach for this building – i.e. new roof, external wall pipework insulation, and window upgrades – and this is in support of government policy and their recent amendment to the Energy Efficiency Regulations 2015.

We are a multi-disciplinary firm of chartered surveyors, providing national surveying services from our offices in London, Manchester, Brighton, Bristol, Birmingham and Cotswolds.

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How to Prepare Your Home for Winter

Written by the Adiuvo team

www.adiuvo.org.uk

As we approach the winter months, the changing weather conditions can cause damage to your home. However, with a few easy steps you can prepare your property for the long, cold months ahead.

1) Test your heating

As we transition from summer to winter, you'll probably be re-acquainting yourself with your heating. Before the weather gets really cold, start to think about whether your radiators need bleeding, check that your boiler is working and dust off the vents/filters for maximum benefit. This will give you some time to make sure everything is still working before the days get too cold!

2) Service your boiler

Check that the pilot light is on and re-light it if necessary. Instructions on how to do this will be in the boiler manual, or on the side of the boiler itself. It may also be worth having your boiler serviced by a Gas Safety registered engineer. This will ultimately give you peace of mind, as leaking carbon monoxide is a risk at any time of the year.

3) Check your windows and doors

Through the summer you may have left windows on the latch for some fresh air. To save on your heating bill, do a quick whip round and make sure they're shut tight ready for the colder weather. Also check whether there are any gaps in windows and doors so you can seal them and reduce draughts (and heating costs!).

4) Check your guttering

Clear any rubbish/leaves from your gutters to prevent a build-up which could result in icy, heavy gutters collapsing when the cold weather starts.

5) Hire a chimney sweep

The winter weather can cause damage to your chimney, so the pre-winter months are a great time to get your chimney swept.

6) Insulate your pipes

Insulating (or lagging) your pipes can reduce the loss of heating and also prevent them freezing and bursting.

7) Look after your pipes

As the cold weather sets in, the water in your pipes may freeze causing them to burst. Not only could this cause a lot of expensive damage, but it may mean you have to move out whilst the repairs are undertaken.

- Keep an eye on any cracks or holes that may appear in the outside walls that might let cold air make its way to your pipes. Seal up any gaps before they become a larger issue.
- Keep the heating at a low level (above 4°C) even when you're away from the property, as this will help maintain a consistent temperature around the pipes.

8) Locate your stopcock

Just in case of emergencies (such as burst pipes), knowing where your stopcock is will enable you to turn the cold water system off and limit further damage. The stopcock is usually located under your kitchen sink and normally looks like a tap/lever.

9) Bleed radiators

After a few months out of action, you may find that your radiators are cold at the top and hot at the bottom. This normally means the radiator needs bleeding. To make sure you're getting the most out of your heating (and money), test your radiators and bleed them as we transition into winter.

10) Use your heating timer

Using a timer for your heating can make sure your heating system runs smoothly, your house is a comfortable temperature and helps prevent your pipes from freezing and bursting.

11) Create a power cut kit

To avoid being caught in the dark, create a power cut kit. This could include torches, candles, matches, blankets, a battery-operated radio and maybe some board games for entertainment!

12) Make sure your oil tank is topped up

Using a timer for your heating can make sure your heating system runs smoothly, your house is a comfortable temperature and helps prevent your pipes from freezing and bursting.

13) Get your outdoor space ready

Making sure your garden is clear, clean and ready for winter is a good idea. Secure anything that could be swept away by the wind such as greenhouses, plant pots and wheelie bins. Keeping on top of any leaves in your garden is also a good idea so they don't build up over the autumn.

14) Brush up on drying washing indoors

This may sound strange, but drying washing indoors and avoiding condensation could be considered an art!

15) Ventilate your property

As well as drying washing properly, there are some other things you can do to prevent damp during the colder months. For example, to prevent warm air and steam entering colder rooms, close the kitchen door whilst cooking, use extractor fans in the bathroom etc.

16) Get your roof checked

Roof slates/tiles can become loose throughout the year and this could lead to leaks through the winter. It may be a good idea to get your roof inspected by a professional to make sure there are no areas that need fixing before the colder months.

17) Check your outdoor lights

As well as drying washing properly, there are some other things you can do to prevent damp during the colder months. For example, to prevent warm air and steam entering colder rooms, close the kitchen door whilst cooking, use extractor fans in the bathroom etc.

18) Brush up on your security

We've already mentioned that UK crime rates tend to be higher in the winter. For this reason, just check your doors, fences and gates are all working properly and secured.

For more articles by Adiuvo, please click here.

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Winter Health and Safety Tips

Written by 4site Consulting Ltd

www.4siteconsulting.co.uk

4site Consulting give you their top tips for winter health and safety.

With the unpredictably nature of our weather the possibility that extreme weather conditions could cause serious damage to your properties is ever present over the winter months. As such we have some advice below, to help your property to remain protected and safe from the elements over the coming months.

Remember, winter damage can lead to unexpected costs and hassle with the possibility that insurance claims are questioned where proper maintenance hasn't been carried out. In addition, there is the potential cost of legal action and compensation claims in the event of Health and Safety failing.

Roof

If there is a heavy fall of snow, bear in mind that the accumulated weight could cause damage, especially to a flat roof. Also, bear in mind when temperatures rise and the snow starts to melt, there is the possibility of further damage from flooding.

Following a very heavy snowfall, every effort should be made to remove snow build up on and around the property. Removing snow from a roof should only be done if considered necessary and only by an approved contractor due to the risks of working at height.

Water

Leaking overflows, leaking outside taps, blocked guttering, and downpipes liable to freezing should be repaired as a matter of urgency before the cold weather starts. Any water should be cleared up before it turns to ice and causes a slip hazard.

Cold Water Storage Tanks

If you have a cold-water storage tank in the loft or on the roof make sure the area the tank is located and the tank itself are insulated against the cold. If the water freezes it will expand which could cause the tank or pipework's to split, and when it thaws, lead to flooding.

Heat rises, so if you have a loft containing pipes and tanks, consider opening the hatch and letting warm air in from other parts of the property to help prevent pipes from freezing.

Pipes

Where possible, insulate external pipes and unheated internal areas (such as in the loft or roof) so that they don't freeze.

If your pipes freeze within the property, warm them with a hairdryer. Start at the frozen tap end or the valve and work along until the water starts to flow.

Alternatively, put a hot water bottle over the pipe or soak flannels or towels in hot water and wrap them around the pipe. Never use a blowtorch or naked flame.

Taps

It is important to know where the stop tap or stopcock is located for each flat and the block as you may need to turn the water off quickly to minimise damage to your property if a problem occurs.

Consider turning off external taps at the stop tap, ensuring all the water is drained from their pipes to prevent infrequently used outlets from freezing and bursting.

Pathways and Drives

Salt and grit can help reduce and clear snow and ice from pathways and drives. Ensure equipment such as snow shovels, salt and grit is available around properties for use during cold periods.

Try clearing snow early in the day – it's easier to move fresh, loose snow.

Don't use water – it will likely freeze and turn to black ice, causing a serious slip hazard.

Consider restricting car washing on managed roads and drives during cold periods.

Think about providing information to all tenants on the risks of slippery steps and pathways during extremely cold periods. If necessary, apply warning signage internally and externally to remind people to take care.

Are there any legal restrictions on clearing snow?

The Health and Safety Executive (HSE) has debunked the myth that health and safety regulations prevent people from clearing snow which has been made by the following statement:

Anyone can clear ice and snow from public spaces, so don't be put off because you're afraid someone will get injured. Remember, people walking on snow and ice have a responsibility to themselves to be careful.

Health and safety legislation is designed to protect people where there is a genuine danger that someone could be killed or seriously injured, not to stop people from getting on with their lives and certainly not to stop people from reducing the risk for themselves and others by clearing snow and ice.

There are no health and safety regulations that prevent people from clearing snow at their home, their business or at their neighbours' homes, despite newspaper stories in previous winters to the contrary. You can clear ice and snow from footpaths and pavements but always be careful that you don't put yourself in danger. The government has put together guidance so people are aware of the facts, including practical tips online for anyone clearing snow at https://www.gov.uk/clear-snow-road-path-cycleway.

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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Study Reveals how over-55s may reshape the future of retirement living

Written by the team at FirstPort

www.firstport.co.uk

One in three over-55s would consider having a housemate in later life to save money and avoid living alone, according to new research into the future of retirement living.

Almost a third (31%) of the 2,000 over 55-year-olds polled said they would be open to moving in with a friend in retirement, with more than one in six (18%) admitting that they'd rather live with friends than family. An adventurous 4% said they'd consider renting with a complete stranger.

The UK's leading property management company, FirstPort, who commissioned the study, believes the 'retirement roomie' trend will only continue to grow as people look to save money.

FirstPort has seen a 27% increase in enquiries for independent-living retirement developments in the last year, with many requesting to move to the same development as their friends – some even as next-door neighbours.

According to the research, one in eight (12%) of the Baby Boomers questioned said the pandemic had changed their attitude towards communal living but financial fears (63%) remained their biggest concern.

Other reasons cited for co-living were company (40%), safety (25%) and sharing household chores and admin (15%). Suggesting it's not all doom and gloom, one in five (20%) said they'd live with others to have fun and 17% would do so to enjoy shared hobbies and interests together.

When asked what they fear most about later life living, two thirds (68%) said losing their independence, closely followed by not having enough money (48%) and being alone (38%). One in six (15%) were concerned about losing touch with family and friends. A review of Twitter and retirement forums found that 'friends' and 'making friends' were the most frequently used words in conversations about later life**.

Gareth Cayford, Director Retirement at FirstPort says: "The events of the last few years have had seismic impact on people's attitudes towards later life, leading many to completely re-think what they want in retirement, and who they want to spend it with.

"We are seeing a growing number of enquiries for friends and families looking to live near each other or in the same development buildings, and we expect this to continue to rise in the future – especially with increasing living costs. It's not just a prudent choice but one that demonstrates that independent retirement development living – with communal lounges and spaces to socialise with friends – is more important than ever."

David Sinclair Chief Executive of the International Longevity Centre – UK (ILC) says: "As we get older, we spend an increasing amount of time at home alone and watching the television. By the time we reach our 90s these are the most common activities we take part in.

"In old age our network of friends and family is often smaller than it was. One in five of us doesn't have children and we are more likely than in the past to be divorced or separated.

"We'd like to see more diverse options for housing for older people, and this includes living with friends, which shouldn't just be for younger people. House-sharing is a great way to build and strengthen relationships and enjoy the company of others, rather than just the characters on our TV screens."

Cei Kerslake, 85, and Gillian Morgan, 77, have been friends for over 40 years and live next door to each other in a communal development, Homegower House, Swansea. Gillian says: "Living next door to each other has brought us closer together as friends, we now spend five days a week together, doing activities like eating out with friends and joining in the developments activities."

Cei added: "Living so close to each other gives us the peace of mind that we can rely on each other when needed, whether that's a medical emergency or just borrowing milk for a cup of tea.

"We actually tend to share food and save money on our weekly shop. We never expected to live so close to each other in later life but the company we offer has brought us so much joy, we would encourage anyone in a similar situation to us to do the same."

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

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

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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.

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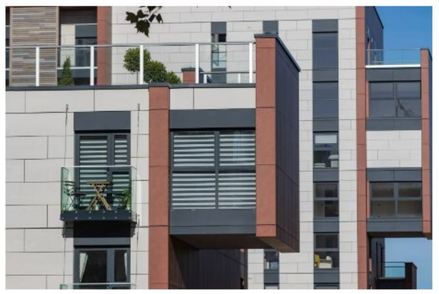

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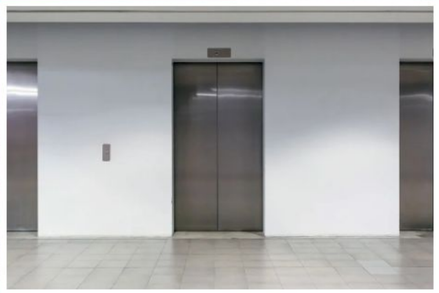

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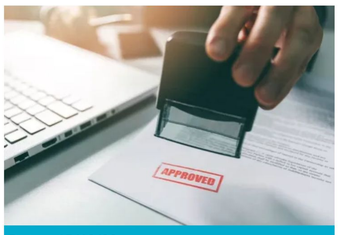
TC98: GRANTING CONSENT AND LICENCES TO ALTER - HALF DAY COURSE



Dates: 15/12/22

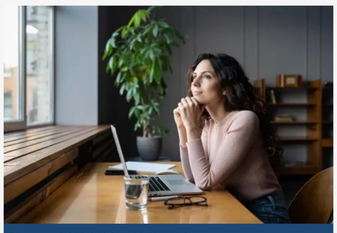
Online

Property managers dealing with leasehold properties will often be faced with situations where a leaseholder has asked for permission to carry out work to their flat, or to sub-let the flat to another person, or even for permission to have an animal in the property.

They will also have to deal with cases where a leaseholder has not asked for permission but has just gone ahead and done something forbidden by their lease. Knowing when permission is required and the basis for giving or refusing consent is an important part of residential leasehold management.

Book your place

TC83 : DEVELOPING RESILIENCE



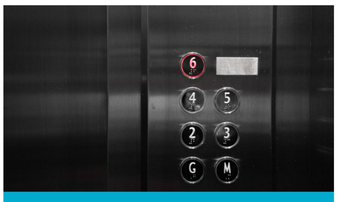
Dates: 16/01/23 - 18/01/23

Online 3-day course

This practical and highly engaging 6-hour course being run over 3 consecutive days (2-hours per day) 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.

Book your place

TC81: LIFT MANAGEMENT - HALF DAY COURSE



Dates: 19/01/23

Online

This 4-hour webinar session will introduce managing agents and property managers to lifts, lift maintenance and their responsibilities under legislation.

Participants will gain an understanding of how a lift functions, lift maintenance management, applicable codes and standards and how to plan for when a lift reaches the end of its service life.

Book your place

TC1: INTRODUCTION TO RESIDENTIAL PROPERTY MANAGEMENT

Dates: 23/01/23 - 24/01/23

2-day course

A 6-hour course being run over 2 days (3-hours per day) by Jackie Dickens from HQN, for those new to residential leasehold property management.

It will provide an overview of the controls and processes required to effectively manage a leasehold block.

Book your place

TC88: ARE YOU A PROPERTY MANAGER WITH PARTY WALL HEADACHES? - HALF DAY COURSE

Dates: 26/01/23

Online

Since it came into force, the Party Wall Act has caused some headaches for property managers. Whether you're planning to undertake works, or are on the receiving end of a Party Wall Notice, property managers need to understand the implications, timescales and obligations. This interactive half-day course is designed to equip property managers with the knowledge and confidence they need to deal with Party Wall matters.

Book your place

TC59: MANAGING YOUR FIRST PORTFOLIO – LEGAL WORKSHOP

Dates: 30/01/23 - 01/02/23

Online

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'.

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

Oxford Weekender 2023

Dates: 31st March -2nd April 2023

The three-day conference runs from Friday to Sunday with the theme of Property managers: what's in your toolkit?.

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

Delegates will hear from industry-leading speakers who will be presenting over 40 keynote addresses, workshops and updates over the course of the weekend.

Book your place

IRPM Annual Seminar 2023

irpm
setting standards

Date: 11th May 2023

Like all of the past IRPM Seminars, our 2023 seminar will be touching on the most pressing issues facing our sector and professionals. We'll have industry experts giving you the most up-to-date information and guidance throughout the day.

Topics that will be delved into:

- Building Safety
- Mental Health and Wellbeing
- Cost of Living Crisis
- Customer Service & Communication
- Recruitment and Retention of staff
- Legendary Legal Update
- Economic Update

A full programme is being worked on and will be released in due course.

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

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Lift Wrapping

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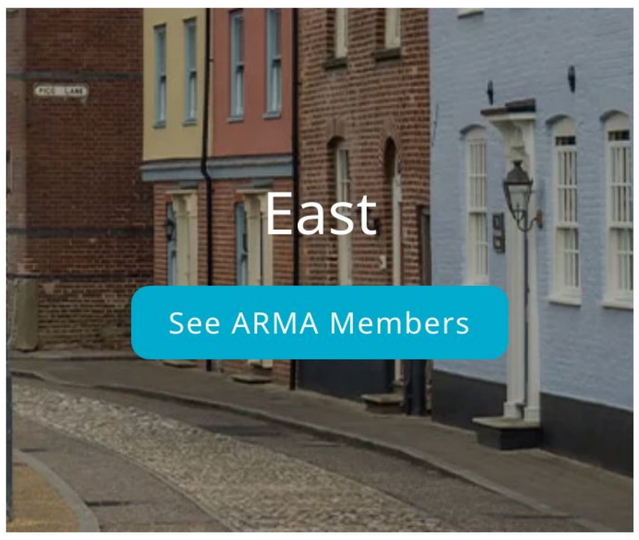
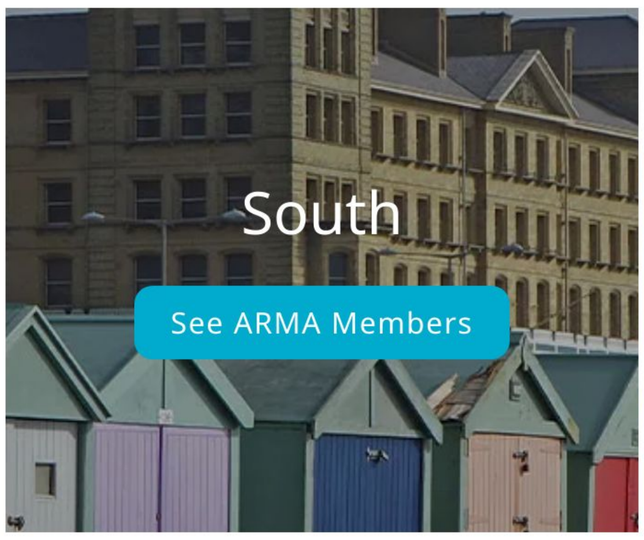
Find an ARMA Member

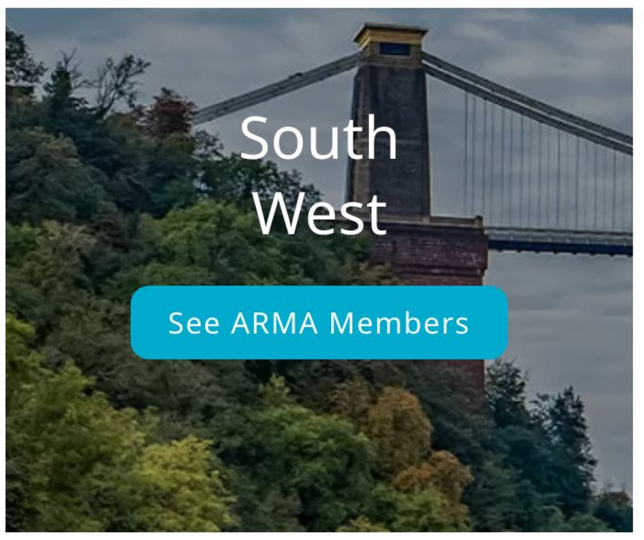
Are you considering a new managing agent?

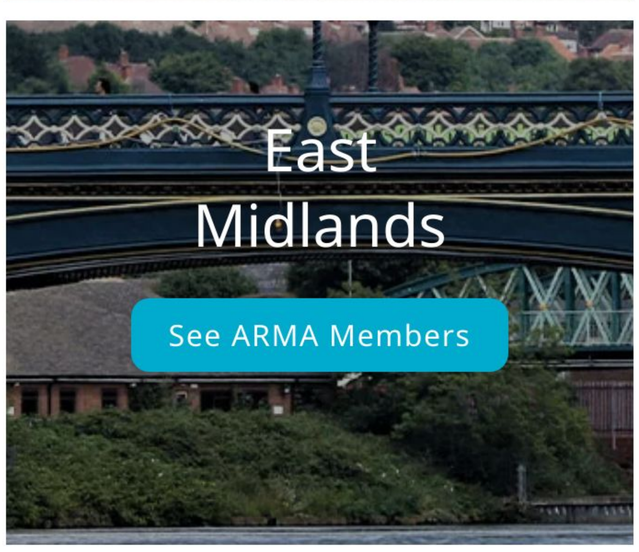
Below are a list of ARMA (Association of Residential Managing Agents) members by region.

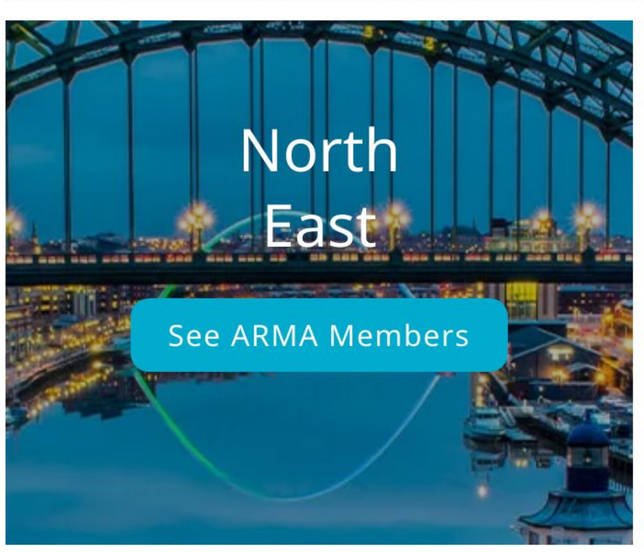
A managing agent that is a 'member' of ARMA will have successfully achieved ARMA Accreditation and is required to comply with the ARMA Bye-Laws, RICS Code, relevant legislation and ARMA Consumer Charter & Standards.











Setting the Standards in Property Management

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

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

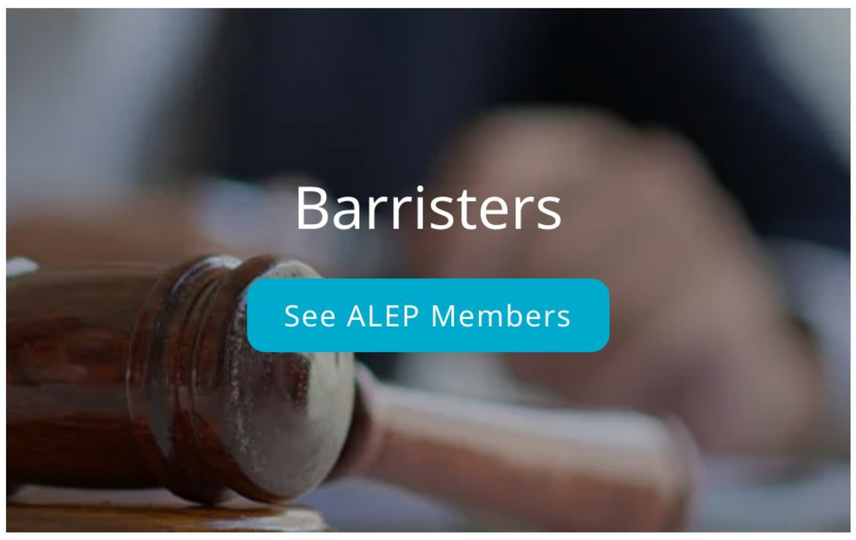
ALEP (Association of Leasehold Enfranchisement Practitioners) member firms are rigorously vetted so you can be confident that they have a proven track record in leasehold enfranchisement.

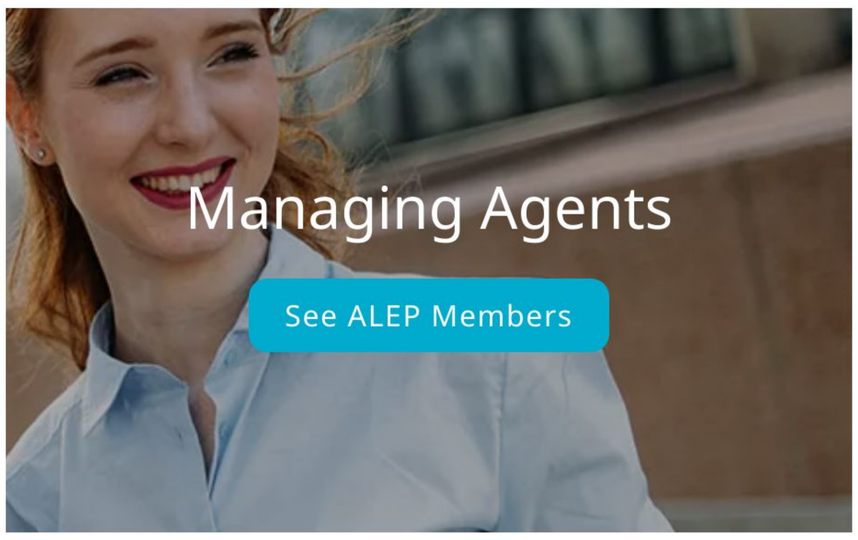
ALEP members can advise or assist with:

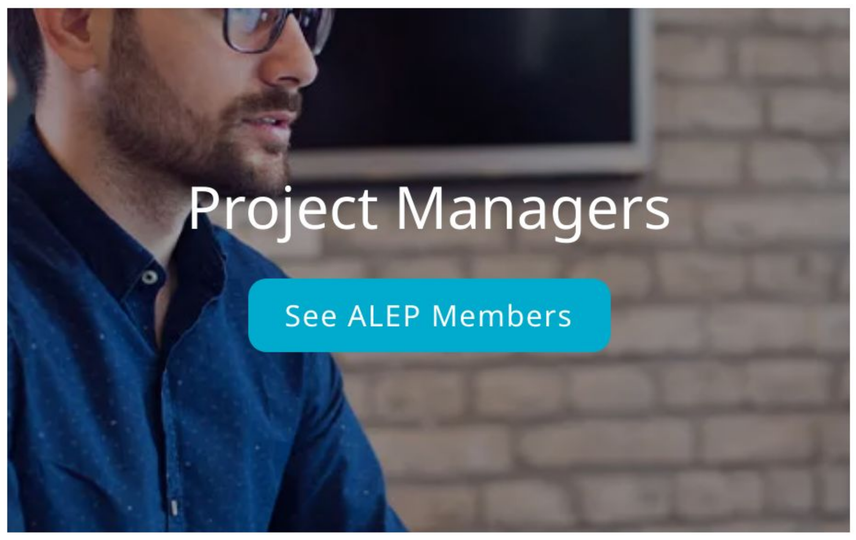
- Extending a lease;
- Buying a share or freehold of a building;
- Exercising the Right to Manage;
- Section 5 Notice;
- Dealing with freeholder or leaseholder disputes

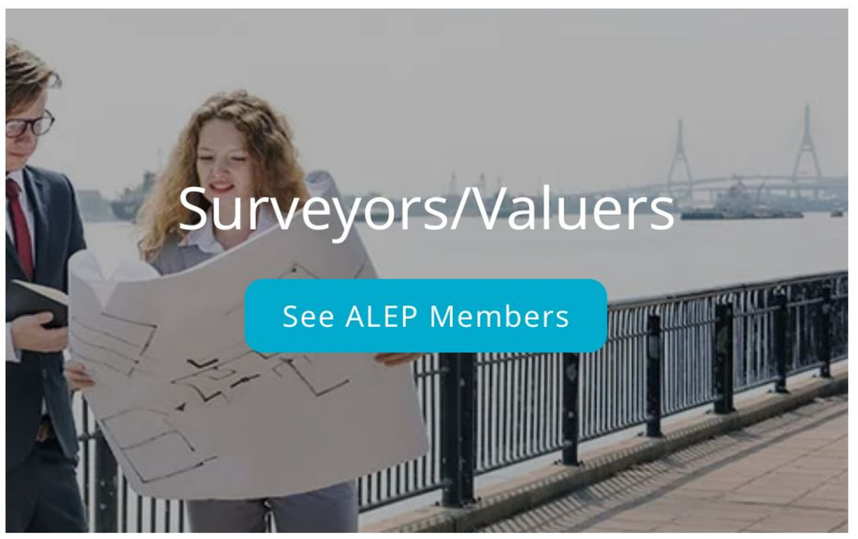
Below are details of ALEP Professionals (alphabetically) in the following areas:

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









ALEP
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LEASE

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www.lease-advice.org

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- 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
- Venture Block Management Ltd — Leeds — 01138 313 235 — Full Member
- Watson Property Management — Leeds — 0113 273 8788 — Full Member
- Elmfield Real Estate — Bedale — 01677 450300 — Associate

ARMA Members
West Midlands

- Blocsphere Property Management Ludlow 03333 601 601 Full Member
- 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 01905 357777 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 Ltd Alcester 01789 713112 Full Member
- Regalty Estates Congleton 0845 456 4980 Full Member
- Specialist Property Asset Management Ltd West Midlands 0121 725 3620 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
• Millstream Management Services Limited	Ringwood	01425 888 912	Full Member
• Minster Property Management Limited	Wimborne	01202 883 360	Full Member
• 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)	Aldershot	01252 356 000	Full Member
• SPL Property Management LLP	Poole	01202 555 560	Full Member
• Stride & Son	Chichester	01243 813 760	Full Member
• Weldon & King Estate Agents	New Milton	01425 623 423	Full Member
• Cloud Student Homes	Salisbury	01722 580263	Associate
• HC Block & Estate Management Ltd	Camberley	0118 338 8794	Associate
• PS&B - Estate Management Limited	Portsmouth	01273 326 171	Associate

ARMA Members
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- Clear Building Management Limited Manchester 03333 444 996 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 South West

• Alpha Housing Services Limited	Taunton	01823 270 661	Full Member
• Andrews Letting & Management	Bristol	01179 294 400	Full Member
• Apex Property Management	Plymouth	01752 210 970	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
• DNA Property Management	Bristol	0117 9200 141	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
• Peninsula Management SW Limited	Barnstaple	01271 386306	Full Member
• Plymouth Block Management	Plymouth	01752 717311	Full Member
• Saturley Garner & Co Ltd	Somerset	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
• Bath Leasehold Management	Bath	07775 444432	Associate
• JW Block Management Limited	Compton Dundon	07762 857617	Associate
• Smeaton Block Ltd	Plymouth	01752 938208	Associate
• Southernhay Estates Limited	Exeter	07788 437522	Associate

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- 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
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- Atlantis Estates Ltd — Reading — 0118 903 5902 — Full Member
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- Bartley Management Limited — Winchester — 0345 017 9969 — Full Member
- BBM - Burkinshaw Block Management — Tunbridge Wells — 0207 978 2607 — Full Member
- Belgarum Property Management Ltd — Winchester — 0800 298 0069 — Full Member
- Boydens Ltd — Colchester — 01206 762244 — Full Member
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- HES Estate Management Ltd — Leatherhead — 01372 450 655 — Full Member
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- Hunt Property Management — Eastbourne — 01323 644288 — Full Member
- Hurford Salvi Carr Property Management Ltd — Hertford — 01992 500 040 — Full Member
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- Metta Property Management Limited — Westcliff-On-Sea — 0330 133 0242 — Full Member
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- Premier Block Management — Borehamwood — 020 8236 1270 — Full Member
- Property Management Solutions — Bournemouth — 01202 901 709 — Full Member
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- Acquis Management Limited — Dorking — 01306 881884 — Associate
- Eaves Property Management Services Limited — Maidenhead — 01628 947908 — Associate
- LevelUP Property Management — Northfleet — 07920 000144 — Associate
- Orchard PM Limited — Worthing — 01273 030 271 — Associate
- Reed Block Management — Essex — 01702 606888 — Associate
- Sennen Property Management Ltd — Camberley — 01276 804 781 — Associate
- Vertical Village — Esher — 020 8399 0170 — Associate
- Warmans 1859 Limited — Royston — 08000 383858 — Associate
- Zone Property Management — Sawbridgeworth — 07983 447522 — Associate

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- Alexander Faulkner Partnership Fareham 01489 296 000 Full Member
- APT Property Management Fenstanton 01480 192 065 Full Member
- Belgravia Block Management Ltd Peterborough 01733 345 278 Full Member
- Block Management Uk Limited Sudbury 01787 211 801 Full Member
- Carringtons Residential Management Ltd Harlow 01279 408 740 Full Member
- Encore Estate Management Cambs 01223 866 980 Full Member
- Flaxfields Limited Linton 01223 941380 Full Member
- Hegarty Property Management Market Harborough 07890 064 232 Associate
- Hill & Clark Boston 01205 352019 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 01778 382 210 Full Member
- Redwood Estate Management Ltd London 02083 168 990 Full Member
- Rounce & Evans Property Management Ltd King's Lynn 01485 544 740 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

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- 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
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- 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
- Blue Property Management UK Limited Nottingham 0330 053 8770 Associate
- SDL Property Management Nottingham 07920 542 665 Associate
- Stoneyard Nottingham 01159 243 304 Associate

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- Moss And Co London 020 8946 7661 Full Member
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- SL Property Consultants Ltd London 020 7622 9259 Full Member
- VFM Property Management Beckenham 020 8658 6824 Full Member
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- Denar Property Management Kingston upon Thames 020 8117 9930 Associate
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- Homes Property Management Limited London 020 8960 7730 Full Member
- KDG Property Ltd London 020 7887 6413 Full Member
- Knight Frank LLP London 020 7861 1242 Full Member
- Lanigan Estates Ltd London 020 7223 0851 Full Member
- Lee Baron London 020 7758 5600 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
- Smith Waters LLP London 020 7839 3950 Full Member
- Susan Metcalfe Residential Property Management Ltd England 020 7591 0931 Full Member
- Tideway Property Managers London 020 7409 0609 Full Member
- Parallel Property Management London 020 3828 0180 Associate

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 486 797 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
- A Dandy Wren London 0345 034 0683 Associate

ARMA Members
London

- 2 Manage Property Ltd Sunbury on Thames 01932 765 493 Full Member
- Acorn Estate Management Bromley 02083 156 980 Full Member
- Adelaide Jones 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
- 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 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
- Houston Lawrence Management Ltd London 02078 013 201 Full Member
- JCF Property Management Limited London 02087 889 700 Full Member
- JFM Block And Estate Management Harrow 02038 657 789 Full Member
- Kensington Flats London 02075 896 699 Full Member
- Kinleigh Folkard & Hayward London 02035 420 147 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
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- Moonstone Management London 02083 009 281 Full Member
- Pinnacle Housing Limited London 02074 275 182 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 459 3333 Full Member
- Urang Property Management Limited London 02077 518 355 Full Member
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- Barosa Property Limited Stanmore 02030 867 130 Associate
- Blue Crystal Residential Ltd London 020 8994 7327 Associate
- Charles David James Ltd London 020 7704 0660 Associate
- Davies Daniel Ltd London 02034 170 425 Associate
- Eight Asset Management London 07951 622 643 Associate
- JSG Block Management Ltd Ruislip Manor 01895 604 446 Associate
- Navana Asset Management Limited London 0203 9979 918 Associate
- Nicolas Van Patrick Ltd London 02075 901 200 Associate

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- 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
- 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
- Strettons Limited London 02085 094 435 Full Member
- Vision PEM & Vision RTM London 08454 568 775 Full Member
- Charlesons Ilford 02085502221 Associate
- Hawk Block Management London 02080 161 178 Associate
- Letting International Limited Ilford 02085 549 999 Associate
- Managed Partnerships Limited Romford 0203 475 9067 Associate

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• Haymarket Block Management	Salford	01615 490 909	Full Member
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• Manchester Residential Management Ltd	Manchester	01617 074 873	Full Member
• Matthew's Of Chester Limited	Chester	01244 346 226	Full Member
• Oakland Residential Management Limited	Hale	0161 929 6151	Full Member
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• Regency Estates	Bolton	01204 695 919	Full Member
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• Zenith Management Limited	Manchester	01612 451 166	Full Member
• Entire Spaces	Manchester	0161 826 6807	Associate

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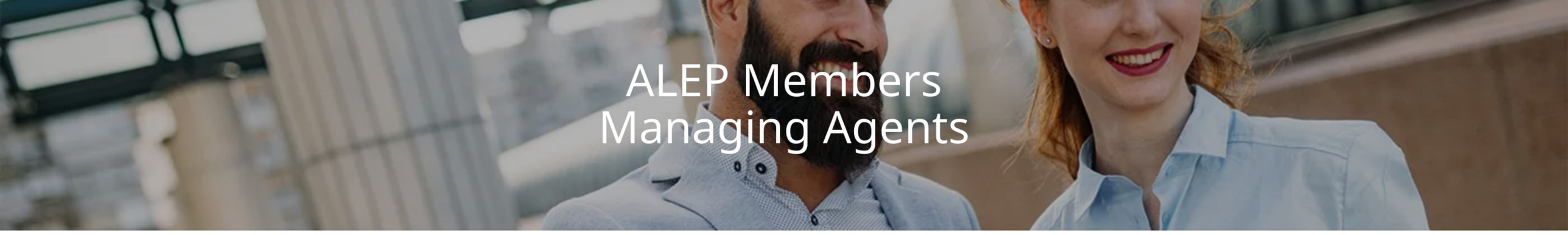

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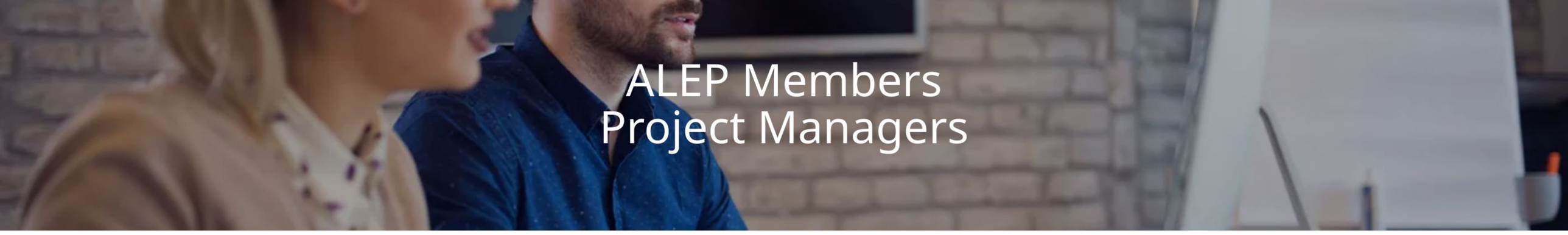
• Fiona Docherty	James Andrew Residential	020 8349 7171
• Michael Maunder Taylor	Maunder Taylor	01707 871703
• Michael Jacobs	Michael Laurie Magar Ltd	020 8492 9850



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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

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• Alison Stone	Alison Stone Surveyors	07917 106437
• Andrew Lester	AML Surveys & Valuation Ltd	020 8960 7573
• 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
• 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
• Christopher Spratt	C G Spratt & Son	01903 234343
• Paulina Reade	Carter Jonas	020 7581 3215
• 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
• Adrian Hau	Douglas and Gordon	020 7591 8746
• 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
• David Haines	Extend Your Lease	020 7586 0044
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• Jenni Freeborn	Graves Son and Pilcher	01273 321123
• David Toogood	Harding Chartered Surveyors	07808 161 463
• Harriet Fleming	Harriet Fleming Surveyors Ltd	01727 750045
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• Joe Fraser	Joe Fraser Chartered Surveyors	0330 1740 644
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• Gavin Lewis	Kingston Morehen Chartered Surveyors	01323 411088
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