Information, advice & guidance
for RMCs and Property Managers

FlatLiving Magazine

January 2022

Feature: Common Challenges and Disputes

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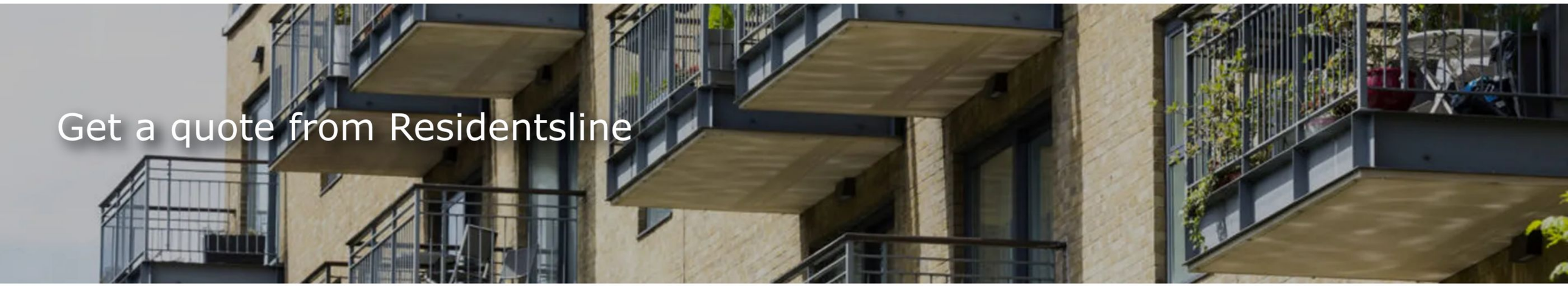

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Welcome

Welcome to the January issue of Flat Living Magazine

Happy New Year and welcome to our first issue of Flat Living Magazine for 2022! We hope you're well rested and feeling ready for whatever this year brings.

This month we're taking a look at common challenges faced by the property management industry as well as disputes that must be dealt with time and time again.

From neighbourly relationship breakdowns to party-wall disputes, customer service challenges to preparation for the launch of the Building Safety Bill; we're sure you'll find some useful guidance here.

You'll also find updates on the latest industry news, innovations in water leak protection and our usual job vacancy and training highlights from Block Recruit and ARMA.

We hope you enjoy!

Rebecca Kelly
Head of Partnerships, Flat Living

Start Reading

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From everyone at Trinity Property Group.

We wish you a Happy & Healthy New Year and look forward to working with you in 2022.

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News

All the latest property management news:

Finance Specialist Joins Principle as Service Charge Accountancy Team Grows By 50%

Zurich Signs on for Another Year Sponsoring ALEP

Eight New Hires for Realty Law's Revamped Legal Team

Finance Specialist Joins Principle as Service Charge Accountancy Team Grows By 50%

A finance specialist with more than a dozen years' experience in the property sector has joined fast-expanding Principle Estate Management.

The appointment of Andrew Cleverley (pictured: left) as a service charge accountant means Principle's team in that area has grown by 50% to three, with the residential management company's total staffing now standing at 38.

Mr Cleverley joins Principle after four years working in service charge accounts at Centrick Property, and another eight years working as a cashier at GVA Grimley and as a finance assistant at Phoenix Beard.

Paul Richardson (pictured: right), finance manager at Principle, said: *"We're delighted to welcome Andrew to our team as we continue to provide our annual service charge accounts more quickly to our customers.*

"He impressed us at interview with his excellent and directly relevant experience in the property sector and the fact that he was well-aligned to our company values.

"This has been validated by him settling in really quickly and already making a difference in his first few weeks as we reallocate Principle's growing portfolio across the expanded team."

Mr Cleverley, who lives in Edgbaston, joins a growing number of staff who walks to work at Principle's offices in Birmingham's Jewellery Quarter, including all three service charge accountants.

Outside of work he is a keen hobby board-gamer with a collection of more than 100 games, an interest that also sees him volunteering with Battle Systems tabletop gaming company at conventions and in game development.

Mr Cleverley, who enjoys rock and metal music festivals and has appeared as an extra in two films and several TV shows, said: *"I'm really pleased to have joined the friendly and professional team at Principle. I was immediately drawn to Principle because of its reputation, and I was even more engaged at interview when I heard about the company's vision to positively impact the everyday lives of its communities. I also like the way that Principle uses the modern Qube data system, and I'm now enjoying bringing my experience into the service charge accountancy team."*

Principle Estate Management was launched by Brett Williams, a past chairman of the Association of Residential Managing Agents and Joe Jobson. Both are chartered surveyors with over 40 years of experience in the sector between them.

The growing company now looks after a portfolio approaching 8,000 units in over 250 developments across the UK.

Zurich Signs on for Another Year Sponsoring ALEP

Zurich Insurance Group has extended its sponsorship of the Association of Leasehold Enfranchisement Practitioners (ALEP) for an additional year.

The global insurance company has been one of ALEP's primary sponsors since 2019 and has supported the Association's growth into one of the leading voices in the leasehold sector.

Clare Grove, ALEP's Communications and Marketing Manager, said: *"We are thrilled that Zurich has decided to renew their sponsorship of ALEP for another year. The company has been a vital support for the Association, especially in supporting us through the last year, where we have had to adapt to hosting our events online and working from home.*

"We look forward to continuing to work with Zurich to find new opportunities within their sponsorship and ways in which the two groups can mutually support one another."

Matthew Austwick, Account Executive at Zurich, commented: "Our ongoing association with ALEP is testament to the success of the sponsorship over the last year. We hope to continue our backing of the Association to help it to offer a vital voice at the forefront the enfranchisement sector."

Eight New Hires for Realty Law's Revamped Legal Team

Specialist property debt collection firm, Realty Law Limited, has announced the expansion of its Birmingham-based team with the appointment of eight new staff.

The new hires are led by senior residential property litigator Liz Rowen, a former partner of law firm Keebles, that was recently acquired by Knights.

She is joined by former Knights colleagues, Evie Britton, Kirsty Elliott, Cherice St Louis, Abby France and Sam Cooper, as well as two new administration assistants.

Realty recently announced the appointment of experienced property litigator Darren Clegg to lead the commercial property debt collection practice and develop its extensive portfolio of regional and national clients.

Its latest new additions represent a significant increase in the firm's capacity and capability which has also benefited from an investment in new AI software and a fully integrated practice management system.

Gregory Emms, Director of Realty said: *"The recruitment of Liz Rowen and her team will significantly improve Realty's offering to new and existing clients. Realty's strength and depth of knowledge now makes it one of the country's leading property related debt collection practices. All of us look forward to working with Liz and her team to offer an exceptional service to our clients."*

Liz Rowen said: *"Having worked within the property management industry for over a decade, Realty Law was a natural fit for the team and I. In an industry that has faced rapid change, Realty's focus on providing an excellent client service, together with its approachable ethos, aligned perfectly with the team's values. We are all very excited to be able to expand the services that Realty will now be able to provide to clients and support the continued growth of the firm."*

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- Melissa Bagot

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

- Max Braun

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Feature: Common Challenges and Disputes

Noise Disputes

Written by Jodie Fraser, MD at Fraser Allen Estate Management

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As a company, we often have to deal with disputes between residents, neighbouring properties, commercial issues or AirBnB. But the most common dispute that we come up against is noise nuisance.

It's important to remember that everyone has different sensitivities to noise and what can bother one person, may not be a concern for someone else.

We should also consider that noise nuisance such as constant arguing, banging doors, strange noises could be a bigger issue such as domestic abuse. Here's a link to the Domestic Abuse Housing Alliance and the amazing work that they do.

In general, noise complaints relate to heavy footfall, slamming doors, loud music, playing musical instruments or a general lack of consideration for those living within the block of flats.

This can be very disturbing for the person experiencing the problem and at Fraser Allen Estate Management, we do all we can to try and assist.

In the first instance we would always try and make contact with the person/people causing the nuisance as they may not be aware of the distress that it's causing.

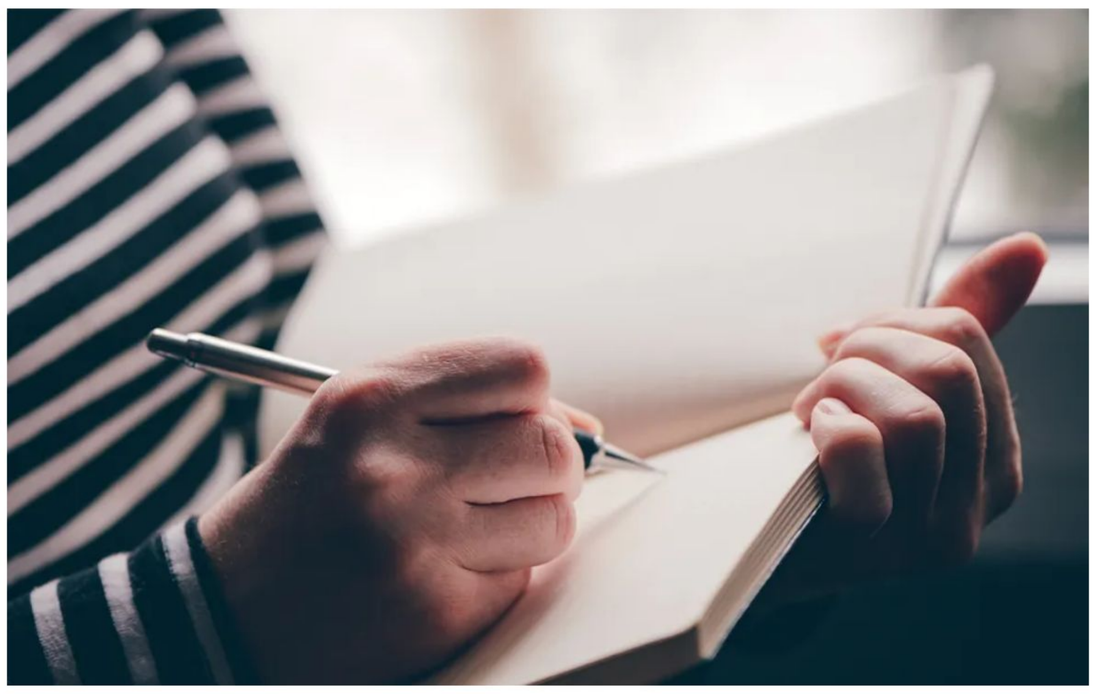
If this doesn't help, we would send a more formal letter detailing that we may have to take action under the terms of the lease if the problem persists.

If the problem persists then we could look at taking formal legal action under the terms of the lease. This would involve getting permission from the RMC or Freeholder to instruct a solicitor.

We have a wonderful relation with our team of solicitors, who are based in Cheltenham. They are wonderful at providing us with step by step advice. You can read all about them here.

Alongside Fraser Allen, the solicitor would do the following:

- Whether the issue is one that can be enforced and what is required for that (e.g. evidence, requirements, and process)
- Setting the grounds for any enforcement action including advising those affected on what the client will need to assist them in that action
- Raising the pre-action correspondence warning the offending party of the consequences of failing to comply with covenants that they have made to our client and, no doubt, the affected neighbours
- Conducting proceedings if pre-action correspondence has not obtained the desired result, and
- Seeing any proceedings through to trial and enforcing any order made against the offending party



Legal action can however become very expensive for the management company and we therefore always suggest that a noise log of at least 2 weeks is completed by the person experiencing the disturbance. This way, we can also assist with contacting Environmental Health who ultimately will have a lot more power over a noise disturbance issue than the managing agent.

We always want to try and help, but we do find that without enforcing the lease, the local council would be a better option.

We will of course help and assist at every step to try and resolve any disturbance issues for you.

To learn more about what we do at Fraser Allen Estate Management, please take a look at our website or contact us via info@fraserallenem.co.uk.

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

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Feature: Common Challenges and Disputes

Avoiding Party Wall Disputes

Written by Chris Cooper, Partner at Hamilton Darcey LLP

Certain types of work you may wish to undertake can cause damage to the neighbouring property as well as disturb its owner's use and enjoyment of the party wall or structure.

In order to provide protection to the owner of a neighbouring property and at the same time to give you the rights to carry out the works you require, the government introduced the Party Wall etc. Act 1996.

There are various scenarios when the Act will be triggered. One of the examples is when you are planning to repair a shared wall in a semi-detached house or a terraced row of houses or alternatively the wall which is adjacent to your neighbouring owner's garage. The party wall or party structures will also apply to the floors between properties. The other most common example which may be of significance is the building of a new wall or repair or removal of a garden wall that you share with your neighbour. Wooden fences are not considered to be party wall fences. If you decide to extend into the roof space or remove a chimney breast, you should also consider whether these will trigger the Act.

Generally, there are three main types of work involved which are covered under the Act.

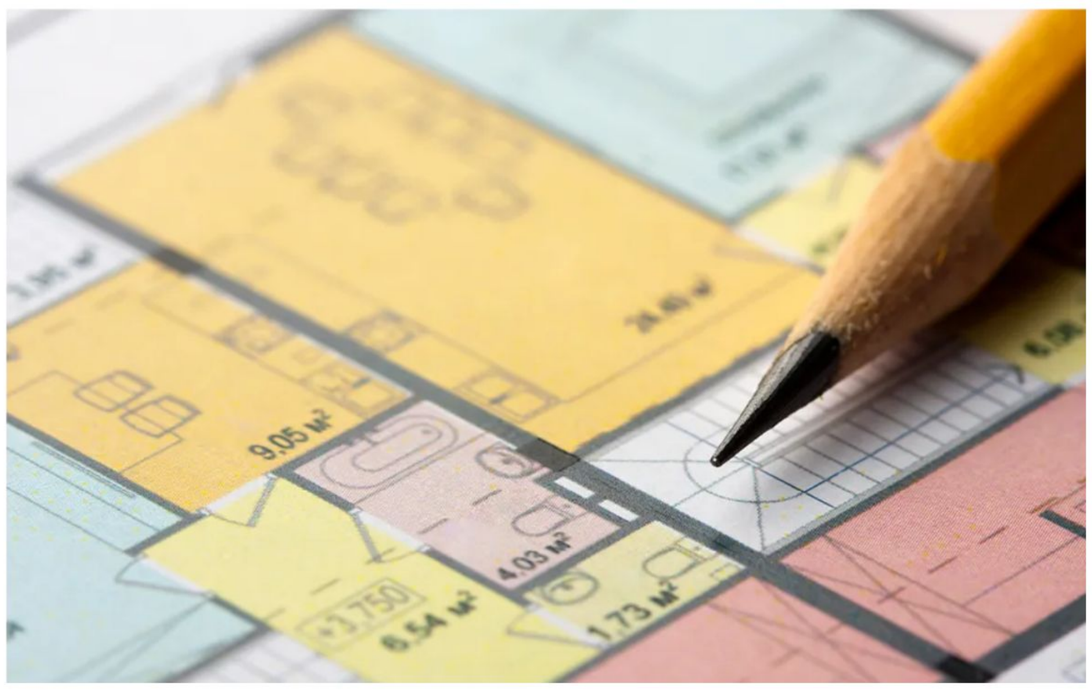
- Building or demolishing a party wall or structure.
- Carrying out works to party structures.
- Excavating a site within three or six metres of the neighbouring buildings.

Procedure

Once you have established that the work you intend to carry out is subject to the Party Wall etc. Act 1996, you need to serve a notice on all the registered owners of adjoining properties about the planned works.

The time frame for the notice and whether the consent of the neighbours is sufficient will depend on the type of works you are planning to undertake. You should also bear in mind that there is a statutory timeframe of one year to start the necessary works from the date of the notice (otherwise you will need to reserve the notice(s)).

Your neighbour may serve a counter notice incorporating any additional works into the works if necessary, such as adding deeper and stronger foundations or strengthening the foundations of your neighbour's own building.



If no agreement is reached between you and the adjourning neighbour following the counter notice, there will be a deemed dispute which triggers Section 10 of the Act. This provides for an agreed expert surveyor or three surveyors to be appointed. They will make a binding party wall award. The conclusive award may determine *"the right to execute any work, the timeframe and manner of executing any work and any other matter arising out of or incidental to the dispute including the costs of making the award"*.

Who is liable for the cost of the works and costs of the party wall award?

Usually the costs of the building works are covered by you as they will be for your own benefit.

It is also likely that reasonable professional fees (surveyor's, engineer's and legal costs) will also be covered by you.

If your neighbour requested additional works to be carried out in its counter-notice, then your neighbour may be liable for the costs associated with those works.

Consequences of the failure to comply with the Act

If you fail to comply with the Act, you will be deprived of the Act's protection. If your neighbour sustained any loss or damage as a result of your breach, your neighbour may bring an action in private nuisance and trespass against you and obtain an injunction or compensation. You may also be found in breach of your statutory duty if you failed to serve the necessary notices or you carried out works which are outside the authority given by the Act.

Hamilton Darcey LLP is an RICS regulated Chartered Surveying practice with offices in London and Birmingham. We undertake instructions relating to all aspects of Building Surveying and Design services with particular specialist knowledge in the commercial and high end residential sectors.

With a wealth of experience spanning a range of disciplines, including major works project management, party wall and neighbourly matters, Licence for Alterations, Dilapidations and technical due diligence, we act as a trusted advisor to both individuals and corporate entities.

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Feature: Common Challenges and Disputes

Handling Neighbourly Disputes

Written by Rich Smeeton from Manage Your Block

ManageYourBlock™

As a property manager you may be used to wearing several hats in one day, but the one labelled 'mediator' may be one that you'd rather avoid…

Being a property manager means being a people manager. Each unit you take responsibility for represents a person or a family of people from different walks of life; different ages, different cultures, different stress levels, different daily routines… and these people are living in close quarters.

Conflict between neighbours is almost inevitable and you may need to step in to mediate if things can't be resolved easily.

Common Complaints

Neighbours in traditional housing may argue about boundaries, fences, overhanging trees etc, but when it comes to flat living, there are just a few common complaints we see time and time again:

1. Noise

In at number one are noise complaints. With shared walls, floors and ceilings, even the lightest of foot can find themselves unknowingly irritating their neighbours. Normal day-to-day activity for one person may be driving another mad: late night footsteps, noisy pets, music or slamming doors.

These complaints can usually be resolved with a simple conversation and some active consideration between the involved parties, but more serious complaints arise when unacceptable behaviour is involved such as very loud music played late at night, a dog being allowed to bark throughout the day or excessive shouting on a regular basis. This is when a property manager can be reasonably expected to step in.

2. Common Areas and Amenities

Bikes or buggies left in hallways, overflowing bins, intimidation when using shared spaces such as rooftop gardens… the list goes on. People living in close quarters and under a shared set of rules are bound to feel very angry if those rules are broken and their access to amenities (which they pay for in equal measure) is encroached upon.

3. Anti-Social, Violent or Abusive Behaviour

Unfortunately, this is a reality at times. Behaviour in this category could be anything from harassment, verbal abuse, intimidation and bullying to animal nuisance (e.g. dog fouling) or vandalism.

In most cases, mediation can diffuse and resolve the situation if it's caught early and dealt with appropriately but, if aggressive or violent behaviour is displayed, you feel unsafe, or if there's an element of discrimination involved, then the police should obviously be called.

Avoiding Issues in the First Place

There are some tactics you can employ to help promote harmony and happiness within your block.

The first and most obvious would be to inform all new leaseholders of the block's 'neighbourly best practice'.

Anything from acceptable windows of time for music, to the rules around rubbish and recycling collections can be included- anything that may not be explicitly clear, or that may have been missed among the fine print, within the lease.

You can include documents like this within a resident welcome pack, and it can be referred to as a first defence if complaints arise.

You can also uphold the rules by placing friendly but clear notices in problem areas as a reminder for all residents. Key spots might include the refuse area, the main entrance way (to display guidance for general 'quiet enjoyment' within the block) and hallways where clutter can lead to fire hazards and issues with access.

Having a clear complaints policy that is applied in all situations can be a real help too. It's your job to make sure all residents are looked after in the same way; having a protocol for complaints ensures a level playing field.

How to Handle Complaints as a Property Manager

You have a duty of care to your tenants and can be held liable if you are informed of issues and are seen to be doing nothing to support those involved or to resolve the situation. Not only that, but your reputation will also be on the line.

Here are some steps you can take to make sure you're fulfilling your role appropriately when it comes to neighbourly disputes:

1. Your first port of call should always be to engage with all parties, offering a neutral ear and always referring to the stipulations of the lease where you can. Make sure you are visible in the development and easily contactable; the faster you know about bubbling issues, the faster you can intervene to avoid things getting nasty.

2. Be as approachable, receptive and empathetic as possible so your tenants feel comfortable coming to you with issues.

3. Do your research. Your knowledge of the block and its residents will be invaluable- if you're new to a development, do your research and check historic records that may inform your approach. For example, if a particular tenant has made multiple complaints against multiple neighbours, you are likely to handle the situation differently than if this is their first complaint.

4. Make sure the insurance you secure for your block is suitable and covers you for malicious damage that could be caused by tenants.

5. Inspect the property regularly (within legal limits, of course!) and react to issues as soon as they arise, speaking to all parties involved.

6. Refer tenants to their leases if there has been a breach of contract and explain to them in plain English where they have overstepped the mark. Allow them to make amends before leaping into legal action.

7. If issues continue or if contracts are breached, consider seeking legal advice or contacting your local council. If the issues are severe, discriminatory, or aggressive in nature, call the police.

8. Keep detailed records of all interactions and steps taken so you have some evidence of your involvement should a situation escalate and lead to either police involvement or an eviction.

Being a property manager is an intricate role that pulls from many skillsets. Often those with natural 'people skills' find they are most suited to the job because they have a way of diffusing situations and bring a sense of calm. This is definitely a requirement when handling neighbourly disputes.

Manage Your Block aren't here to tell you how to run your block of flats, but we can provide you with highly specialised software to make the management of your block much easier. Call us for more details on 0333 577 9070 or email info@manageyourblock.co.uk.

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Feature: Common Challenges and Disputes

Common Leaseholder Issues

Written by Agata Skupinova, Paralegal at Bishop & Sewell

There are familiar instances which commonly arise and often lessees are unaware of the options available to them. With this in mind, here are a few common problems and potential solutions.

Of course, each instance will be unique and therefore before embarking on any course of action, a lessee will nonetheless want to obtain full and proper advice tailored to them.

I (and other leaseholders) would like to gain more control over the management of the property, what are our options?

There are several ways to gain greater control over the management of a building, for example:

Enfranchisement

The Leasehold Reform Housing and Urban Development Act 1993 gives 'qualifying leaseholders' the right to collectively purchase the freehold from their landlord.

It requires the participation of at least 50% of the flats in the property that fulfil the 'qualifying tenant's criteria' – so it may not be available to lessees by default.

When the complex procedure is correctly followed, the landlord cannot refuse the request for enfranchisement. Lessees will be required to 'purchase' the freehold, however at the same time will sometimes look to extend their leases and reduce ground rent liability.

Right to Manage ('RTM')

The Commonhold and Leasehold Reform Act 2002 provides 'qualifying leaseholders' with long leases the right to incorporate a company to take over the management of the properties in place of the lessor (an RTM Company).

Whilst the RTM Company acquires the right to direct the management of the property, it may also appoint managing agents to act for them. This provides lessees with the ability to decide on matters such as management, repairs, maintenance, improvements, and insurance.

In contrast to enfranchisement, there is no need to acquire the freehold or any interest in the land nor is there a need to prove the landlord's default or bad performance.

Both options require for a complex statutory process to be followed that and you are advised to consult specialist solicitors and surveyors.

Court Appointed Manager

Part II of the Landlord and Tenant Act 1987 provides a single leaseholder or a group of leaseholders with long leases with the right to apply to the First-Tier Property Tribunal to have a managing agent appointed.

The appointed manager then takes over the management from the landlord and manages the building in accordance with the order of appointment.

The leaseholder(s) would need to prove:

- The landlord is in breach of its obligations; and
- It is just and convenient for the Tribunal's order to be made

It should be noted that having court appointed manager does not necessarily mean that leaseholder(s) will have more control over the management of the property.

My service charge is too high / not reasonable.

Generally, a lease will enable a landlord to recover from the lessees service charges – normally costs incurred in maintaining the property. Under the Landlord & Tenant Act 1985, these charges are limited "only to the extent that they are reasonably incurred".

As such, you have the right to apply to the Court or Tribunal to challenge the "reasonableness" of any demand rendered to you. It may be that it is a sum a lessee is not contractually obliged to pay, or perhaps the sum is disproportionate against other options for the same services.

It should be noted that "reasonably incurred' is not a defined term within the Act and the Court or Tribunal have the ultimate discretion on these assessments.

Your lease and service charge demands need to be carefully considered in order to assess the validity and reasonableness of service charge demands, and whether any demand was rendered at the correct time / in line with the relevant statutory formalities.

Repairing works need to be carried out, but my landlord is not doing anything about it, what are my options?

Where the landlord is in breach of its obligations, one of the available remedies is a common law remedy known as 'self-help'.

This remedy might be appropriate in the following situations:

- Emergency situation that needs an urgent action
- Landlord has been delaying/failing to carry out repairs for a longer period of time
- It is within your property demise, and it is easier for you to carry out the repair works
- The repair works are easy and inexpensive

The lease needs to be carefully considered to establish the landlord's obligations.

Where the landlord is indeed in breach and the leaseholder carries out the repairing works, they could be entitled to compensation for their expenses (Loria v Hammer [1989] 2 EGLR 249).

Caution should always be exercised however as there may be issues of trespass, damage, or liability for defective works.

When should I start thinking about extending my long lease?

It is important to be aware that leases are a deteriorating asset – each year then come closer to concluding and the landlord being entitled to recover possession of the leased property.

When a lease drops below 80 years, what is known as 'marriage value' becomes payable.

Marriage value gives the freeholder opportunity to charge an additional premium on a lease extension, meaning that the cost of extending generally increases considerably simply for this.

As such, it is generally advised to start enquiring about the lease extension process when your lease drops below 90 years in order to avoid being penalised by paying a higher premium or having issues with selling or re-mortgaging your property.

Statutory lease extension can regularly take between six to twelve months to complete and, where there is a dispute over the value of any premium to be paid, could involve formal proceedings.

Extending a lease is a time-sensitive process involving the cooperation of both specialist solicitors and surveyors, and therefore lessees should always be mindful about the period left on their lease and regularly review whether it is a suitable time to commence the process.

The above is accurate as at 15 December 2021. The information above may be subject to change during these ever-changing times. The content of this note should not be considered legal advice and each matter should be considered on a case-by-case basis. Agata Skupinova is a Paralegal in Bishop & Sewell's Dispute Resolution team, taking on instructions in property, landlord and tenant and commercial disputes. If you would like to speak with Agata, or any member of the dispute resolution team, contact Bishop & Sewell by email to: litigation@bishopandsewell.co.uk.

Advising on property law is at the heart of Bishop & Sewell. Founded on property work, the issues matter to us as much as they do to our clients. We take pride in simplifying complex property issues, providing services covering every aspect – from purchase and sale, development and financing, to rental and enfranchisement.

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Feature: Common Challenges and Disputes

Managing Waste: Turning a Challenge into an Opportunity

Written by Christian Phipps, Sustainability Manager at FirstPort

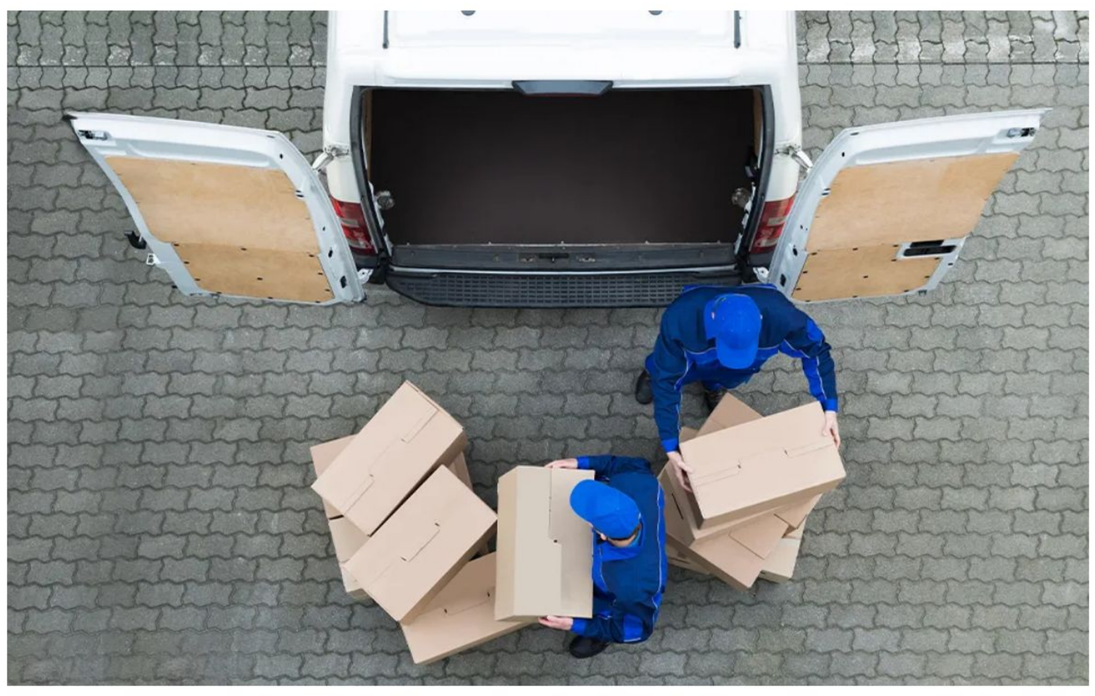
Let’s talk about waste. Not the most glamorous of topics, but nevertheless it’s an important part of looking after our customers’ homes. Managing waste – particularly at larger developments – can be a challenge, and one that property managers need to be on top of in light of the increasing trend of online shopping and home delivery.

Our shopping habits were arguably already heading towards the flexibility and ease of online rather than in-store, and the pandemic has clearly hit fast forward on this. We know for our residents, it can feel much easier, and for some safer, to shop from the comfort of their sofa.

The peaks in high volume of waste at our developments, unsurprisingly correlates with parcel management pressures.

The end of the year – as we prepare for Christmas – is typically a very busy period when it comes to parcel deliveries. In fact, an estimated incredible 55.6million packages were delivered to homes across the UK as a result of Black Friday (November), resulting in a massive increase in household waste across the country.

Our own data backs this up, with us seeing the number of parcels delivered in the month of November 2021 to one of our largest managed developments - Nine Elms Point in Vauxhall - increase by more than 95% compared to the same time last year, with a 103% increase over the week following Black Friday.



Supporting Residents to Manage Waste

At some of our larger developments, we manage over 20 bin stores and in excess of 200 general waste and recycling bins, so we’re well prepared to support residents to manage their excess waste. But we know that disposing of waste in an environmentally friendly way can sometimes feel daunting to our residents.

Research of over 2,000 nationally representative people conducted by FirstPort in November 2021 found that despite good intentions, over a third (37%) of householders say they struggle to recycle as much as they want to. And more than a quarter (28%) admit to letting their packaging waste build up for over a week, with one in 10 (11%) leaving it to clutter their house for two weeks or more. Worryingly, more than one in five Brits (21%) are still confused about what they can and can’t recycle and 6% don’t recycle at all.

As the leading property management company in the UK, we’re always looking for ways we can support our customers with challenges, and this includes our latest partnership with Recycle Now, the national recycling campaign for England, managed by global NGO WRAP, to help give consumers the confidence to recycle their post-Christmas waste in a sustainable way.

Top tips for recycling your post-Christmas waste:

- **Recycle it right** – Flatten and fold cardboard, wash and squash plastic and place them in the correct bins.
- **Strip the packaging** - Before recycling, remove any sticky tape and decorations such as ribbons and bows, as these cannot be recycled.
- **Remove the plastic** – Tape, polystyrene, and plastic inserts need be removed from cardboard packaging before it can be recycled.
- **Cardboard compost** - Egg boxes, and rolls from kitchen towel and toilet rolls, can be home composted, so if you’re out of room, why not try your hand at composting at home?
- **The scrunch test** – Do the scrunch test! If your local authority does collect wrapping paper for recycling, only non-foil paper will be accepted. To check, scrunch up the paper and if it doesn't spring back, it is non-foil and can be recycled.
- **Reuse your boxes** – Cardboard boxes can have wonderfully creative uses. Think about ways to reuse and restyle them, from makeshift playhouses for children, to extra storage in your home.
- **Recycle old Christmas lights** – Old fairy lights can be recycled at household waste recycling centres. Some local authorities collect small electricals as part of their recycling collections and may also provide collection bins at other sites too, e.g., at supermarkets.
- **Last year’s Christmas decorations** – Glass baubles are not recyclable. Broken glass baubles should be disposed of by wrapping and putting them in general waste. Plastic baubles are usually made from types of plastic not widely collected yet in the UK, so should also go in the general waste.
- **Batteries** - All those new toys and gadgets mean more batteries to recycle. Some local authorities collect batteries bagged separately with household recycling but there are also many battery recycling points in shops around town.
- **Find your local recycling point** – Not sure where to take your packaging waste? Visit www.recyclenow.com/local-recycling to find your nearest recycling point.

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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Feature: Common Challenges and Disputes

A Clear Understanding on Cost Recovery

Written by Phil Parkinson, Legal Director, & Lauren Walker, Trainee Solicitor of JB Leitch Solicitors

Legal Director Phil Parkinson and Trainee Solicitor Lauren Walker of specialist property law firm JB Leitch, provide comment on the topic of legal cost recovery, drawing on a recent and notable Court of Appeal matter to highlight the importance of clear wording in the construction of leases…

Recovery of legal costs is a consideration made by all landlords, residential or commercial, when issuing proceedings. Whether or not costs may be recovered, will be subject to the terms of the lease.

Providing clarity on the machinery relating to the recovery of service charges and a landlord's ability to recover costs, the judgment in **Kensquare Ltd v Boakye [2021] EWCA Civ 1725** has recently been handed down in the Court of Appeal.

The Kensquare case is significant as it has practical implications for both residential and commercial service charge recovery. Importantly, the case has emphasised the necessity to construe each lease upon its own terms.

The Facts

To provide context and background, in 2017, Kensquare brought proceedings in the First-tier Tribunal (FTT) to determine the reasonableness of service charges. The FTT determined that the service charges were reasonable and payable and following non-payment, a section 146 notice was issued.

Kensquare then served an interim demand for charges relating to the 2018 financial year (which had ended) and the 2019 financial year (in August 2019). Kensquare also sought payment of their legal costs associated with the FTT application in 2017.

Kensquare brought FTT proceedings in 2019 in respect of the reasonableness and payability of the interim service charges and the legal costs (which were sought by Kensquare as an administration charge or a service charge).

Specifically, in order to seek recovery of its costs as an administration charge, Kensquare sought to rely upon what is known as a section 146 costs clause which was present in the lease and included wording to allow the recovery of costs "for the purpose of or incidental to the preparation and service" of a section 146 notice.

Alternatively, Kensquare relied upon the following clause in the lease when seeking to recover its costs through the service charge:

Included within the service charge was *"the cost of employing such professional advisers and agents as shall be reasonably required in connection with the management of the Building."*

Tribunal Decisions

The FTT found in favour of Ms Boakye, however, the Upper Tribunal reversed that decision and held that time was not of the essence for the interim demands meaning that the interim demands could be raised at any time.

In respect of costs, the Upper Tribunal found that all legal costs were incurred for the purpose of a section 146 notice on the ordinary meaning of the clause wording.

The Upper Tribunal also found that the wording "in connection with the management of the Building" could be construed so as to include costs incurred in legal proceedings issued to recover service charges.

Court of Appeal

The decision of Upper Tribunal was appealed to the Court of Appeal on the following four grounds:

1. Whether time would be of the essence in respect of interim service charge payments.
2. If time is not of the essence, were there limits on when that notice could be served.
3. Whether legal costs incurred from the 2017 FTT proceedings could be recovered pursuant to the section 146 costs clause.
4. Alternatively, whether the legal costs could be put through the service charge.

The Court of Appeal allowed the appeal on grounds 1 and 2, finding that whether a clause in a lease requires strict compliance with its time stipulations will be decided following contractual interpretation and in accordance with the principles of construction. In Kensquare, the lease required strict compliance with the timescales stipulated and therefore the interim demand issued part way through the financial year in August 2019 was ineffective.

As to ground 3, the Court of Appeal dismissed the appeal and held that when read within its natural meaning, FTT proceedings that were necessary in order to issue a section 146 notice were applicable costs "for the purpose" of a section 146 notice.

The Court made this finding notwithstanding that the lease pre-dated the statutory requirement for proceedings prior to a section 146 notice being issued. However, the Court reinforced that the construction of each lease would be dependent upon its own wording so comparison against other leases would not provide reliable guidance.

The appeal of ground 4 succeeded on the basis that the wording in the particular lease (i.e. "the cost of employing such professional advisers… in connection with the management of the Building.") did not extend to litigation because to conclude differently would be to bring within the general words something that did not belong there. The Court found that the focus of the particular service charge clause was on management services as opposed to legal proceedings.

Conclusion

Section 146 costs clauses often appear in residential and commercial leases. Such clauses almost always include wording which includes "the preparation of and incidental to" the service of a section 146 notice. The Court of Appeal held in Kensquare that the natural reading of the clause would include costs associated with FTT proceedings that were brought as a pre-requisite to serving a section 146 notice. However, importantly, the Court relied upon the construction of the lease on its own terms.

Furthermore, in deciding whether the costs associated with the FTT proceedings would be payable via the service charge and whether the service charge machinery allowed for interim demands to be raised at any time, the Court again considered and relied upon the construction and wording of the lease.

In conclusion, it is advisable that in order to mitigate potential confusion and later contention, that leases are carefully and explicitly worded at the point of construction. Given that exact terminology may vary depending on individual lease terms, it also advisable for leaseholders to ensure they are fully aware of the implications of cost clauses.

Should you wish to discuss the article, or the issue of costs further, please contact us:

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L.walker@jbleitch.co.uk

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- Residents Associations

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What can I do on the Manage Your Block portal?

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You'll be provided with a username and password for your account which you can share with other directors, so that you're all always on the same page. This is especially handy during handover periods, as new directors will have all the information they need available to them at the touch of a button.

Have access to a contact list

Store, view and easily change your contacts list, making sure your residents' information is always up to date

Use the calendar

Our easy-to-use calendar function will help you to keep your block as organised as possible.

Send alerts

If your block suffers a power shortage, a broken lift or even crime-related incidents in the local area, you'll be able to send an alert out to your residents through your Manage Your Block account. Not only does this make it simpler for you, it makes communication a lot quicker and easier between your residents

Keep contact info for your contractors

Maintain all your contractors' details in one place so you never lose a name or number. This is especially handy in case of an emergency.

Quotes

You'll be able to obtain quotes for maintenance around your block from your preferred contractors or one of ours. You'll be able to choose from a range of discounted specialist services such as legal assistance, accounts and buildings insurance valuations, and manage all quote requests from your Manage Your Block account.

Manage your documentation

On Manage Your Block, you'll be able to store all the documentation relating to your block in one easy-to-reach place. This may include copy leases, financial records, fire evacuation procedures, along with other day-to-day procedure documents. You will have instant access no matter where you are; it's everything you need at the click of a button.

Keep a diary

Receive diary reminders to ensure you don't forget anything, such as health and safety risk assessments, gate inspections, fire drills and much more.

Notes

To make sure you don't forget anything, you can now keep important notes which will be saved securely on your account.

And now also collect service charges

This year, we've upgraded our property portal to include a function which will help you manage your service charges. You'll now be able to prepare, process and print out service charge demands for your block, meaning your in-house processes can be far more streamlined and efficient. Likewise, all the documents you produce will be collated with the required Summary of Tenants' Rights and Obligations.

ManageYourBlock™

For more information, or for a free, no-obligation demonstration of the Manage Your Block Portal, please contact a member of the team on 0333 577 9070 or visit manageyourblock.co.uk

Feature: Common Challenges and Disputes

How to Use Tech to Prepare for the Upcoming Building Safety Regime

Written by Simon Bushell, Sales Director at Fixflo

Fixflo

The block management industry faces a huge shakeup in the next eighteen months, as the Building Safety Bill (BSB) and its new requirements for how we document building safety come more sharply into focus.

With the Bill set to come into effect in May 2023, and the beginning of the transition expected in October 2022, time is of the essence. That's where tech comes in, with digital solutions the key to helping all parties stay safe and compliant.

The Building Safety Bill and the 'Golden Thread'

The Government has heralded the Bill, as creating a generational change, setting out a clear pathway for how buildings should be constructed and maintained safely, with harsher penalties for non-compliance. The Bill is currently at the Report stage in the House of Commons, during which the House is able to discuss it and make amendments.

Key to the Bill is the 'golden thread' of fire and safety information that building owners must provide. This should be accessible at every stage of the building's lifetime, from design and planning to construction and management.

The BSB calls for clear lines of responsibility and accountable individuals to check compliance and make sure the construction is safe at every stage. Those who are unable to evidence that they have enforced effective, proportionate measures to mitigate safety risks could face criminal charges.

Residents in high-rise buildings will be able to raise concerns about safety directly to the owners/managers of their building. If they cannot find a resolution here, they can raise issues with the Building Safety Regulator.

How PropTech Can Help Managing Agents

When it comes to evidencing and documenting safety procedures, technology has a dual role to perform, streamlining and advancing the process for managing agents, leaseholders and building residents and providing greater control and coordination for all parties.

Help Accountable Persons Check Compliance

A suitable block management solution will create audit trails to allow the Principle Accountable Person (PAP) and Accountable Persons (AP) to track what has been done and when. The Principle Accountable Person is the named person responsible for the safety of the building. They may appoint additional Accountable Persons to help them manage this.

Reporting features can provide an overview of progress towards compliance, demonstrating areas where further work or remedials are needed. Having a record of every correspondence and inspection is the safest way to protect a building.

Arrange Maintenance and Inspections

A dedicated repairs and maintenance management system will make it easy for a property manager to organise the repair works needed to maintain building safety, whether these are reactive issues arising through wear and tear of the common areas or planned maintenance to ensure assets remain compliant and safe.

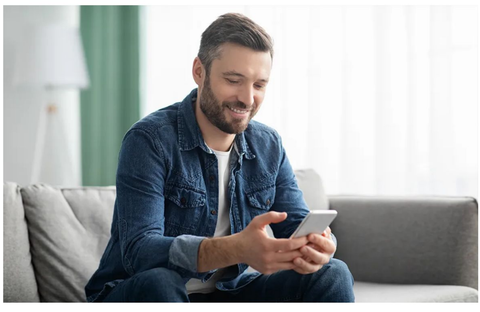
Store and Share Important Safety Information

Important and accurate information such as the outcomes of fire safety inspections can be stored digitally, minimising the risk of losing paperwork. This can be consistently accessible to the parties who need to see it, including contractors, property managers, leaseholders, residents, and Accountable Persons.

Engage with Residents

Following the Hackitt Review of 2018 as a result of the Grenfell Tower disaster, the Building Safety Bill requires the Principle Accountable Person (PAP) to prepare and review a resident engagement strategy to involve them in making building safety decisions.

Software solutions can make this process simple, with one-click communications that can be sent to all residents in a building. These can be used to send relevant safety information or surveys to capture feedback on safety measures.



Improved Reporting of Fire Safety Issues

Key to a successful building safety solution is to allow residents to easily report any issues they encounter. This can be done through a dedicated repair reporting portal accessible from any device with an Internet connection. A specialist system will walk a resident step by step through the reporting process to allow as much information to be captured as possible, leading to faster fixes of issues before they can escalate into major risks.

Making the Most of Technology

One of the biggest advantages of adopting technology is that its implementation can be bespoke. No two blocks are the same, and tech allows property managers to provide services highly tailored to the needs of their residents without increasing their workload.

Fixflo's block management solutions support effective repairs and maintenance, allowing easy communication, reporting and management of repairs and scheduling of inspections.

With new penalties stipulated for the named persons who are accountable for a building's safety, the journey towards compliance begins now —– and proptech is your vital partner.

Managing residential blocks is a huge responsibility. You could be in charge of the health and safety of thousands of residents in one building alone. On top of that, you need to make sure that communal facilities are serviced regularly. Manage proactive and reactive maintenance tasks, communicate with stakeholders and stay compliant easily with Fixflo's leasehold and block management solution.

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Feature: Common Challenges and Disputes

Top 5 Challenges Faced by Block Managers

Written by the team at Block in a Box

BLOCK in a BOX

It's well known that working in the property industry has its challenges, and no more so than for the property managers themselves.

Whether you're part of an external management company or if you've set up as an RMC, you're likely to have faced some or all of the issues below. Here's our round up of the most common issues facing property managers in 2022:

Recruiting & Retaining the Right Staff

Effective property management demands a certain skillset. Staff need to balance many competing priorities and to switch hats faster that you can say 'flash flood'! At any one time, PMs need to be customer service reps, mediators, administrators, accountants, complaint handlers and organisational whizzes- all while keeping on top of industry changes and current regulations. Finding a team of people that can fulfil that many requirements, and then keeping them, is a tough task- especially if you're forming an RMC of resident volunteers.

We wrote an article for last month's magazine about the need for genuine work-life balance for property managers which goes into some detail about the day-to-day challenges faced by management staff- it might be worth a read for a bit more insight into the sort of people you need on your management team.

Emergency Maintenance and Out of Hours Services

When you think of property management, this is likely one of the first things that springs to mind. PMs handle anything from scheduled large-scale works to emergency repairs and general upkeep.

Planned maintenance is obviously slightly easier on the stress levels as you know it's coming, budgets are set aside and the right processes can be followed throughout. Emergency works, however, are a different kettle of fish.

Most will have a treasured list of trusted suppliers to turn to, some may even have an out of hours service in place to handle midnight water leaks, but for many, the buck stops with them, and their phone is on loud day and night.

We wrote an article for November's Flat Living about the importance of out of hours support (which also forms part of our advice for supporting a work-life balance for property managers) and it really should be considered by any and all management companies to avoid staff burn out and unnecessary stress for residents who run into issues outside of the 9-5.

Cashflow, Budgeting & Accounts

This is the bane of a property manager's life.

Keeping cashflow moving and budgets on track, as well as handling year-end tax returns can be a heavy burden- especially on RMC directors who may have absolutely no background in accounts.

Residents have faced hikes in service charges over the last year due to the pandemic and the cladding crises squeezing management company budgets and forcing up the cost of insurance.

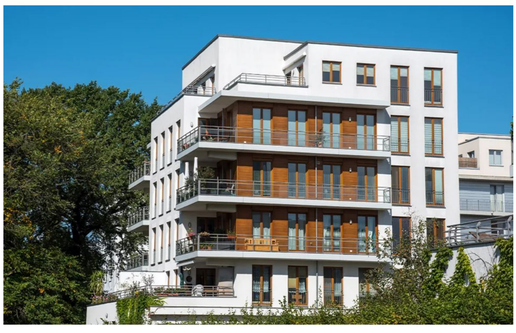
This has led to an increase in arrears, and without these scheduled cash injections, property management can come to a standstill.

Handling Resident Complaints

Residents can find a reason to complain about anything and everything it seems. Some may write full formal emails about seemingly tiny issues while others may really have something to complain about- both must be handled sensitively and in line with a PM's duties and the lease, which can take up a huge amount of time and energy for all involved.

Complaints that aren't handled in the correct manner or that don't reach a suitable conclusion can escalate into personal spats, withheld service charges and even legal action in some cases. Even more reason to make sure you're hiring the right team for the job!

Cladding



The cladding crisis still looms large over the industry as we head into 2022, and handling the distress caused to residents as well as the financial impact of any necessary works will be a tough ask for busy property managers.

While funding may make its way to some of those who need it, we're sure that shortfalls will become clear.

As the fight for support continues for those living in blocks of 18 meters or below or in buildings that use a different cladding material to Grenfell, this chapter is far from closed.

Block in a Box is here to support you through all the challenges you may face as an RMC director. We can help with anything from RMC Director Training to out of hours support and service charge arrears. Head to our website or give our friendly team a call today: 0333 015 4145.

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

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

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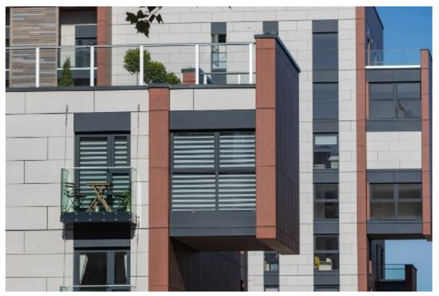

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Feature: Common Challenges and Disputes

Storm Damage and Your Insurance

Written by Belinda Thorpe, MD at Residentsline Flats Insurance

Most property managers will have to deal with storm damage at some point during the winter months.

As many of you will have returned from the Christmas break to reports of missing fence panels, leaking roofs and resulting damp issues, this January we wanted to inform and assure that most specialist Flats Insurance policies will cover storm damage if claims are genuine, and the weather has met the criteria for constituting a 'storm'.

What Classifies as a Storm?

Your policy should define what your insurer believes constitutes a storm so always check the wording.

The Financial Ombudsman defines a storm as weather that *"generally involves violent winds, usually accompanied by rain, hail or snow but in some cases we may find there's a storm without there being high winds. There are occasions where rain, hail, or snowfall by itself can constitute storm."*

Many insurers will start by checking the winds speeds at the time of the damage with most considering 'storm' winds to be 45mph. Some go higher, setting the bar at 55mph.

Recent Storms to Reach the UK

Storm Arwen visited the UK in late November 2021, prompting a 'red warning' from the Met office who said it was "one of the most powerful and damaging winter storms of the latest decade". Winds largely reached 69mph but increased to 98mph in the worst-hit areas of the country, bringing down thousands of trees, including, according to the National Trust, many large, mature ones due to the unusual direction of the wind (northerly as opposed to prevailing westerly).

They brought down power lines (with over 100,000 homes subsequently experiencing several days without power) and blocked roads. Rail lines were widely affected with passengers on a train in Aberdeenshire becoming trapped onboard overnight and 3 people even sadly lost their lives after being hit by trees as they fell. The winds also caused highly dangerous conditions at coastlines and hundreds of grey seal pups were lost from beaches along the North Sea coast.

It probably goes without saying, but structural damage to buildings was widespread.

As we write this in early December, Storm Barra is upon us with severe yellow weather warnings in place across the majority of the UK and winds already reaching 86mph.

First Steps When You Discover Damage

1. Contact your insurer so they can advise you of their protocol. You can then act within their guidelines; increasing your chances of a pay-out without issues.
2. Take photos of all damaged items/areas including the spaces where fence panels once were and roof tiles on the floor etc.
3. Arrange any necessary temporary or emergency repairs to avoid any worsening damage. Inform your insurer of your plans and keep hold of all receipts.
4. Store any evidence or reusable items: Remove damaged fence panels to avoid them being blown away completely and retain any that have already come away. Retain fallen roof tiles as evidence
5. Make an exhaustive list with full details of the damage.

How Residentsline Can Help

Most Buildings insurance policies will cover storm damage to some extent, but, unfortunately, very few will cover the cost of storm damage to fences, gates or hedges.

Our specialist flats insurance covers this automatically.

Our flats insurance policies are recognised as one of the most reliable policies on the market. They provide cover on an 'All Risks' basis, which basically means you'll be protected against the widest possible range of risks including damage caused by:

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- Flood
- Subsidence
- Storm
- Ground heave
- Theft
- Riot or civil commotion
- Escape of water or oil
- Accidental and malicious damage

Our flats insurance policies cover the bricks and mortar of the building as well as furnishings and contents. This protection also extends across any external buildings, garages, swimming pools, garden walls, patios, roads, driveways, underground pipes, communal areas, plus a great deal more.

Our flats insurance policies have been specifically created for Residents' Associations, Residents' Management Companies and all who are involved with managing blocks of flats and apartments. You will automatically receive a 24-hour claims line and emergency service helpline, so you'll never be without the support that you need.

All our policies are provided alongside gold standard levels of cover to give you and your fellow residents peace of mind.

Review our policy wordings here so that you can see what extras we provide.

Head to the Residentsline website for information on all our products and services or, if you'd prefer to speak to a member 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: Common Challenges and Disputes

Flood Risks for Blocks of Flats

Written by Darren Bagnall of Flat Living Insurance

The risks of floods may not spring to mind when you think about the issues you may face when managing or living in a block of flats, but it's as much of a risk to high rise blocks as it is to any other building.

With flooding on the rise across the UK, property managers and leaseholders should make sure they're aware of the risk to their building, know how to protect it as best they can and understand the implications when it comes to their insurance.

What Are the Risks of Flood to Blocks of Flats?

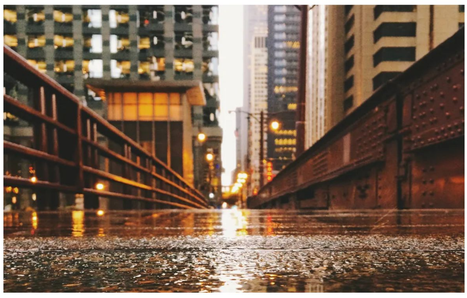
With flooding on the rise across the UK, property managers and leaseholders should make sure they're aware of the risk to their building, know how to protect it as best they can and understand the implications when it comes to their insurance.

We're used to seeing rows of terraced houses with sandbags at their doors on the news as yet another flood strikes, but the risk is just as real when it comes to blocks of flats.

The ground floor may be most obviously in the firing line, but a flooded ground floor can affect the entire building; either through mild inconvenience or due to catastrophic damage to the integrity of the building itself.

The impact of floods for residents on all levels of apartment buildings can include:

- Water damage to ground floor properties
- Water damage to car parks, garages and sheds
- Inaccessible entry and exit points
- Disruption to utility services – gas, electricity, water and telephone supplies
- Lift failures
- Sewerage and drainage systems backing up
- An increase in insurance premiums
- Being moved to alternative accommodation



You may also think that buildings without a river or coastline in sight will carry a reduced risk, but maybe not. Heavy rain often causes flash floods in urban areas- including in London in July of this year which were largely blamed on surface water drainage issues, and experts believe the issue will only worsen as the climate crisis continues.

In an article from the Guardian following the recent issues in London, Dr Jess Neumann, (a hydrologist at the University of Reading) said: *"Flooding from intense summer rainfall is going happen more frequently. No city, town or village is immune to flooding and we all need to take hard action right now if we are to prevent impacts from getting worse in the future."*

How Do I Know if my Building is at Risk?

When you take on an apartment building as a property manager, you'll most likely be made aware of any historical flood damage as well as any ongoing risks. If nothing's mentioned, it's definitely worth asking the question and checking the records.

If you're not sure about the flood risk to the area as a potential lease holder, you can use the Government's online lookup to check the long-term risks from rivers, sea, surface water, reservoirs and some ground water.

You should also ask your estate agent directly if there has been any historical issues with flooding and, if so, what the impact was for the building as a whole.

Protecting Your Property from Flood

National Flood Forum provide some great information on 'Resistance and Resilience' when it comes to protecting your property.

The advice around Resistance is based on reducing the risk of water entering the property at all- this is likely to be out of most property manager's remits. Actions aimed at Resilience, however, are more about reducing the impact of flooding, should it occur.

They advise:

"Measures should be tailored to each property, such as using porous plaster, fitting solid floors or tiled floor coverings, raising electrics and taking simple steps in a flood event to move furniture and valuable possessions upstairs. Structural measures need to take account of the building type and its fabric.

Caution: Older properties (listed & non-listed) often need different approaches to ensure the integrity of the build. Many everyday practices can be damaging and create historic problems for the futures of such buildings."

They provide further information in their leaflets; one for professionals and one for homeowners.

Insuring Against Flooding

The most important way to protect your apartment building and, in the case of leaseholders, your personal belongings, is to ensure you have the correct level of insurance in place. The usual tips apply- shop around, check reviews and if possible, use a trusted broker to find you the best and most suitable cover on the market.

When it comes to contents insurance, many leaseholders may be very confused to learn that, even if they're on the 9th floor, contents insurance may not be easier to obtain. This is because flooding puts the whole property at risk either through damage to foundations, loss of electricity, sewer drainage issues, or access impairment. Unfortunately, this means that many insurers will treat all apartments within a block in the same way- and many will not quote at all if the property has been hit by flooding before.

In summary, before considering buying the leasehold to a flat you must do your research and remember that, no matter how high off the ground your particular unit may be, the building will be assessed as one entity for the purposes of insurance which may affect your premiums.

Flat Living Insurance provides specialist insurance policies for blocks of flats and apartments. For more information or a quote, please contact a member of the Flat Living Insurance team on 0333 577 2044.

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: Common Challenges and Disputes

The Importance of Directors & Officers Liability Insurance as an RMC Director

Written by Sinead Campbell of London Flats Insurance

With this month's topic in mind, we wanted to give some examples of common disputes that arise when RMC directors face claims brought against them by their fellow residents, as well as the issues they face if they're not suitably insured.

Covering the Obvious

Any RMC Director knows that the job of insuring the building they manage is a top priority. It's a huge task that usually takes the number one spot on the list- why? Because without sufficient cover in place, every resident in the building is at risk both financially and in terms of safety and comfort.

However, many RMC Directors and committee members fail to make this connection with their own personal financial safety. While you're probably aware of your 'criminal liabilities' as a Director (e.g. making sure proper accounts are maintained and returned on time) but have you ever considered your civil liabilities to both your company and third parties?

Not many people would enter into an authoritative role within a business without suitable insurance- it should be no different for RMC Directors and Officers.

The Costs of Claims Against You

It's a commonly-held misconception that your role within a company or sitting on a committee as a volunteer is protected. This is not the case. Your decisions and those of your fellow board or committee members could end up costing you everything you own.

The fact is, as a Director or an Officer of a company, you hold a position of trust and you are personally liable for any act which is negligent or in breach of that duty or trust. It's worth noting too that there is no limit to your liability.

You don't even need to have done anything wrong to be faced with legal costs. If you are accused of something that has no foundation, you may still have to take legal advice and defend yourself- and if you have ever had dealings with a lawyer you will know that their services do not come cheap.

What Claims Can Directors Face?

While you may have taken on the role in an attempt to help and serve your fellow residents and have acted in good faith to resolve a problem, you may still be accused of anything from committing funds you were not entitled to commit, to negligence for taking too long to arrange a repair.

Some examples of known claims are below:

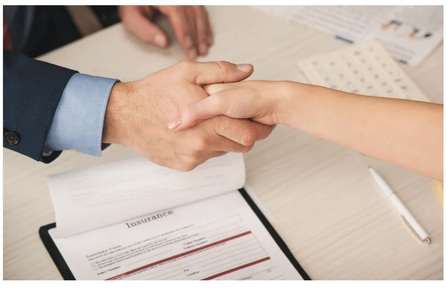
1. An RMC faced an allegation of wrongful termination after it fired an employee for gross misconduct.

2. A Director faced being sued as a result of a property being devalued following their decision to paint the exterior of the building an unusual colour.

3. A Director of a property-owning company breached his authority by appointing a family member's company to undertake work on their behalf. Proceedings were issued by the claimant for non-payment of fees of £42,000 following cancellation of the contract.

4. A neighbour sued a Director because the value of his flat fell. He claimed the drop in value was due to the Director's inadvertent failure to identify and rectify external repairs.

5. A tenant held a Director responsible for the poor workmanship of external contractors who had been engaged to repoint the external walls.



How Does a Directors & Officers Policy Protect You?

The purpose of a Directors & Officers (D&O) insurance policy is to provide defence costs and/or compensation for civil liability claims arising from the wrongful act of a director or officer in the running of a company.

Wrongful acts include actual or alleged:

- Breach of trust
- Breach of duty
- Neglect/error/omission
- Misstatement
- Libel and slander
- Breach of warranty of authority
- Wrongful trading

A range of limits of indemnity may be chosen, which will include payment of costs, and most policies will cover present directors and officers, former directors and officers and future directors and officers. Cover also applies to spouses, heirs or legal representatives in the event of the death, bankruptcy or insolvency of a director or officer.

Entity Cover

Entity Cover is normally taken out as an extension to your Directors & Officers Liability Insurance policy. It protects your company in case proceedings are brought against the Company rather than individual Directors and Officers.

For example, leaseholders of a block of flats successfully brought an action against the Residents' Management Company for failing to appoint a building company in a timely fashion to repair external brickwork on the building.

Damage had been caused following a heavy rainstorm and was reported to the Management Company however, repair work had not been commenced several months later when a subsequent rainstorm caused further damage.

The consequent costs and legal charges resulting from damages awarded by the court and paid from Directors' personal assets could have been avoided had the Company taken out Directors and Officers Liability insurance with Entity Cover.

All RMC directors should make it a priority to ensure that, having looked after everyone else, they now spend some time looking after themselves. D&O cover is widely available and offers comprehensive cover at a relatively low cost. You can view the details of our specialist policy here.

To discuss all of our services, call our team at London Flats Insurance on 020 7993 3034 or visit www.londonflatsinsurance.co.uk.

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

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London Flats Insurance

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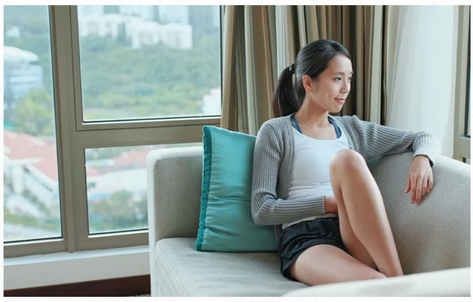
How to Take the Stress Out of Changing Managing Agent

Written by the team at Clear Building Management

Clear Building Management
QUALITY | VALUE | TRANSPARENCY

How do you tackle the challenge of replacing a poor performing managing agent in as successful and stress-free way as possible?

Clear Building Management offers practical advice to leaseholders and RMC directors keen to make the change.



Writing this just before Christmas, with people mandated to 'work from home if they can' and a further lockdown looking ever more possible, we can expect leaseholders to be continuing to spend more time in their properties. And with people spending more time at home comes a greater pressure on managing agents to deliver excellent levels of service.

For many developments this is also playing out alongside the challenge of implementing – and funding - fire safety measures, all of which can prompt directors and leaseholders to question if they have the right managing agent in place for their property.

Sounds familiar? We get regular calls from leaseholders and directors who are fed up with poor service from their managing agent and want to switch to Clear, but are anxious about the process -including how to manage the handover.

Here's our practical advice on smoothing the transition:

1. Getting other leaseholders on board

Not all leaseholders are created equal, and it can feel like a challenge getting support for a switch, particularly in bigger developments and in blocks with non-resident leaseholders. So how can you get support for changing managing agent?

Ask your prospective agent how they will support you with this process. For example, at Clear we would propose a range of tactics from helping with satisfaction surveys through to leafleting, meetings (virtual or face to face) and regular communications. We also recommend involving tenants as this can help to secure buy-in to the handover process and longer-term community engagement.

2. Avoiding a 'frying pan into the fire' situation

No one wants to be accountable for persuading fellow directors and leaseholders to switch managing agents, only to find out that they are no better than the old ones! So how can you make sure you get it right?

When speaking to potential building management companies, ask if you can talk directly to directors in other similar sized blocks that they manage. Ask them about the management company's best and worst qualities: unscripted feedback can be very useful.

Check out their communications; if they don't impress you at the pitch stage, what will they be like once they're managing your block?

Ask them how they measure performance and what redress you will have if their service is not as promised. For example, Clear Building Management offers clients a guarantee (as yet unused!) where directors can leave, penalty free, if they are not happy. We will even help them to move to another agent.

3. Overcoming inertia and lack of time

We are constantly being told to switch to get a better deal, whether for our broadband, TV package, car insurance…the list goes on. With life so busy, it's no surprise that the job tends to fall to the bottom of the to do list, even though we know it will probably lead to better service, a reduced cost – or maybe even both.

How can you make changing agent as streamlined and fuss-free as possible?

When choosing a new managing agent, ask them to talk you through the handover process; they should be able to reassure you that they will handle it all for you, ensuring a smooth transition for your block.

At Clear, we make it even easier, by giving RMC directors a 'one signature switch' process, which takes care of all the administration, from informing the outgoing management company to overseeing changes in utility contracts. Clients retain the control and the decision making but are freed of the paperwork and handover hassles – it's a popular solution for time-pressed directors.

4. Escaping the fear of conflict

You're wanting to change managing agent so it's likely that relationships are fairly strained with the incumbents, and you may not be relishing having to tell them you're sacking them!

A good managing agent should however take care of this difficult part for you, removing you from the line of fire and saving you from an awkward conversation. Talk to your prospective managing agent about handling this on your behalf – they should be very used to it.

Changing managing agent can be a nerve-wracking process and, all too often, a 'better the devil you know' mentality can prevail. However, whilst changing managing agent may feel daunting or too time-consuming, it can be achieved smoothly and painlessly with the right support. And, a fresh approach to your property management really can bring a new lease of life to both your development and the community within it.

For help with replacing a poor performing managing agent and moving to one that will deliver on its promises please do get in touch – or find out more at clearbuildingmanagement.com.

Clear Building Management offers a fresh approach to residential property management.

Formed by qualified and experienced professionals from the UK residential block management agent industry who recognised that there is a better and more inclusive way to manage residential buildings and apartment blocks, a way that embodies our core values of quality, value and transparency.

clearbuildingmanagement.com | info@clearbm.com | 0333 344 4996

Clear Building Management
QUALITY | VALUE | TRANSPARENCY

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Water Just Got Smarter

Written by the team at Aquilar

Sonic from Aquilar Ltd – the smartest ultrasonic water leak detection shut-off and protection system ever created.

Aquilar Ltd is proud to become the authorised UK & Ireland distributor for the award-winning Sonic – the smartest ultrasonic water leak detection shut-off and protection system ever created.

The detection and shut-off of leaks is an increasingly common requirement in building specifications – especially in the multi-dwelling market. The award-winning Sonic leak detector is a perfect solution for this need.

If you are a developer, contractor, specifier or public health engineer Aquilar would be delighted to help you explore the use of Sonic for your projects.

Julian Waumsley, Managing Director of Aquilar, commented "Hero Labs, who developed SONIC, is a fast-growing start-up focussed on the world of water. Sonic, the smart leak-detection shut-off device uses ultrasonic technology and machine learning to detect and identify leaks and water usage. It can identify very low flows and automatically shut-off the supply when damage is likely to occur, immediately alerting homeowners and building managers."

Pipe leaks are a very real problem with over £657 million worth of domestic insurance claims made every year to repair and replace property damaged by water leaks.

Class-leading HD resolution allows Sonic to protect your home/business from the smallest undiscovered drip to a catastrophic burst pipe. Water leaks cause more damage to UK property than any other factor – more than all house fires, explosions and burglaries combined. (ABI figures)

Sonic detects leaks anywhere in the home and shuts-off the water supply fast – with cutting-edge SmartShield technology that scans plumbing for problems up to 100,000 times a day, protecting property as well as helping to save water and money.

In the event of an issue, Sonic will send an alert to users of its mobile app and property dashboard, whilst automatically shutting-off the water supply in seconds to prevent a water leak.

The WRAS-approved valve can be controlled from the app at any time with full manual override or you can let Sonic respond to potential problems with smart actions that can be customised to suit individual lifestyles. Sonic is the only product in the UK to apply ultrasonic technology to monitor the water used, detecting any anomalies using its AI platform.

The dedicated Sonic app also monitors how much water is being used at each point in the home. Sonic's machine-learning engine recognises the different applications through their unique 'signature' helping users to understand water usage in order to manage overall consumption.

The fitting process is straightforward and, in most cases, installation can be completed under the sink. The compact, rugged form-factor fits easily into tight spaces to make installation simple.

Sonic can be powered from batteries or with a connection to the mains meaning no complicated wiring.

Benefits of Sonic

HD Ultrasonic: Innovative HD Ultrasonic technology uses machine learning to learn your habits and distinguish normal water use from harmful leaks with amazing accuracy.

Pinpoint precision: Don't let a little leak turn into a huge headache. Sonic regularly performs CheckUps – a smart routine that detects even the tiniest of pinpoint leaks, anywhere in your home.

WRAS approved: to comply with the UK Water Regulations Advisory Scheme this valve has been certified for use.

Smart Shield: If any water leak occurs, Sonic stops it fast with an integrated smart shut-off valve. You can customise the behaviour to suit your lifestyle.

Cool, calm and collected: Don't get caught out in the cold. Predict the future with Intelligent Freeze Detection that guards against frozen pipes.

Signatures: Sonic's even smart enough to recognise standard appliances and break your water usage down into different categories, helping you save money and protect the planet too.

HeroLink: Say goodbye to WiFi issues with class-leading HeroLink radio technology that lets Sonic communicate wirelessly over 300 meters (or through eight concrete floors).

Right at home: Sonic works with almost all standard plumbing configurations, and the compact, rugged form factor fits easily into tight spaces.

Home is where the smart is: Check up on your home from anywhere in the world, with full manual control and real-time alerts for suspected leaks or unusual water patterns.

People can now protect properties, businesses, homes and families with Sonic!

Aquilar is a provider of world leading leak detection technologies, providing the appropriate installation design and support.

They have a highly trained and knowledgeable team, specialising in TraceTek and Aquitron leak detection systems.

www.aquilar.co.uk | info@aquilar.co.uk | 01403 216 100

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Featured Job Vacancies

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

Senior Property Manager

Location: North London

Salary: £40,000 - £45,000

Tell me more

Property Manager

Location: Hampshire

Salary: £25,000 - £35,000

Tell me more

Block Manager (part home-based)

Location: South West London

Salary: £40,000 - £45,000

Tell me more

Property Manager

Location: Kent

Salary: £30,000 - £35,000

Tell me more

Senior Property Manager

Location: East Sussex

Salary: £35,000 - £40,000

Tell me more

Service Charge Accountant

Location: Surrey

Salary: £25,000 - £28,000

Tell me more

Block Manager

Location: Merseyside

Salary: £30,000 - £35,000

Tell me more

Block Recruit

Block Recruit speicalise 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

ARMA 2022 Training Courses & Webinars

ARMA's training courses will continue to upskill delegates via online sessions in 2022. Courses cover a range of topics which will help keep staff prepared for the modern world of property management. Topics covered in the courses and webinars include; residential service charges, managing contractors, fire safety, Company Directors and Secretarial Duties, reading leases and much 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

Information on Block Booking discounts can be found after the listings below.

Upcoming Training Courses

TC1: Introduction to Residential Property Management

Dates: 31.01.22 - 02.02.22

Time: 10:00 - 12:00

Tutor: Helen Christie

A six-hour course being run over three days (two-hours per day) by ARMA's Technical Officer, 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

TC98: Granting Consent and Licenses to Alter

Dates: 03.02.22

Times: 09:30 - 12:30

Tutors: Richard Bagwell and Robert Brown

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

TC66: Introduction to Fire Safety for Property Managers

Dates: 09.02.22 – 10.02.22

Times: 09:30 - 12:30

Tutor: Shaun Lundy

A 6-hour course being run over 2 consecutive days (3 hours per day). This course is provided for block managers looking to learn the basics of fire safety for residential buildings. It gives basic information for managing the fire risks of common parts of blocks of flats and delves in to the essential grounding of the Regulatory Reform (Fire Safety) Order 2005. At the end of this course, you will understand who is responsible for what and why in terms of fire safety and will have a basic knowledge of the changes happening in this all-important area of block management.

Book your place

TC27 The Procedural and Technical Issues of Section 20

Dates: 16.02.22 – 18.02.22

Times: 10:00 - 12:00

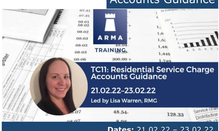
Tutor: Jeff Platt

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

The course is aimed at those who have some knowledge of the legal framework governing residential long leasehold management but who need to become more familiar with information needed to safely and efficiently assist or manage a portfolio.

Book your place

TC11: Residential Service Charge Accounts Guidance



Dates: 21.02.22 – 23.02.22

Times: 09:30 - 12:30

Tutor: Lisa Warren

A 2-day interactive webinar discussion addressing best practice for service charge accounting.

Book your place

TC88: Are You a Property Manager with Party Wall Headaches?

Dates: 24.02.22

Times: 09:30 - 12:30

Tutors: Cassandra Zanelli and Julian Davies

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

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

Dates: 01.03.22 – 03.03.22

Times: 10:00 - 12:00

Tutors: Mark Snelling and Cassandra Zanelli

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

Book your place

TC44: Introduction to Accounting for Service Charges

Dates: 07.03.22 – 08.03.22

Times: 09:30 - 12:30

Tutor: Lisa Warren

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

Book your place

Upcoming Webinars

W7: Façade Fire Safety

Dates: 26.01.22

Times: 11:00 - 12:30

Tutor: Dorian Lawrence

A 90-minute, CPD certified training session to give a specialist introduction to façade issues, the current situation, process and remediation solutions.

Book your place

W1: Dealing with Problems of Short-Term (And Nightly) Letting of Flats

Dates: 28.01.22

Times: 11:00 - 12:00

Tutor: Cassandra Zanelli

Even the briefest of visits to websites, such as Airbnb, reveal the common problem of residential flats being let out on a short-term (and often nightly) basis. Many managing agents are facing these problems across their portfolio. In this webinar, we'll explore some of the issues and challenges faced by this kind of short- term letting. The focus of this webinar is on the potential clauses of leases that might be breached by this behaviour, and the potential recourse a management company or landlord may have.

Book your place

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

Block Booking Discount Extended Until 2022!

ARMA members who invest in staff training in 2021 and 2022 can now save money on block bookings of ARMA online training courses.

Simply pay for 10 or more full-day training course places (they can be different courses) in one booking and you'll save 20% ON THE USUAL MEMBER PRICE – a saving of £20 per place!

How to claim your discount:

Drop us an email on info@arma.org.uk to book your 10+ places and claim your 20% discount on the usual Members price of £100 + VAT per place. Please note this offer is only available to ARMA members & all course places must be booked by **31/03/2022.**

To book on to a training session via our online portal, click here.

Get in touch

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

Setting Standards in Residential Property Management

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

IRPM Key Objectives

Setting & Raising Standards across the residential property management sector

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

Providing individuals with an independent **professional accreditation**

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

Join the IRPM

BLOCK in a BOX

Block in a Box is a tool-kit of services and solutions to help you Manage Your Block

3D Surveys

Accounting Solutions

Company Secretarial

Contractor Accreditation

Cyber Security Training

Drone Surveys

Electrical Charging Points

Emergency Assistance

Flat Living

FPRA
FEDERATION OF PRIVATE RESIDENTS' ASSOCIATIONS

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Insurance Solutions

Legal Support & Assistance

Out of Hours

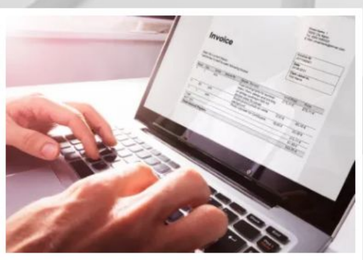
Reinstatement Cost Assessments

Repair & Maintenance

RMC Director Training

Rooftop Extensions

Service Charge Arrears



Service Charge Collections

SmarkLink45 Prepay Meter

Utilities

Water Leak Detection

Get in touch for a quote on anything you need for your block

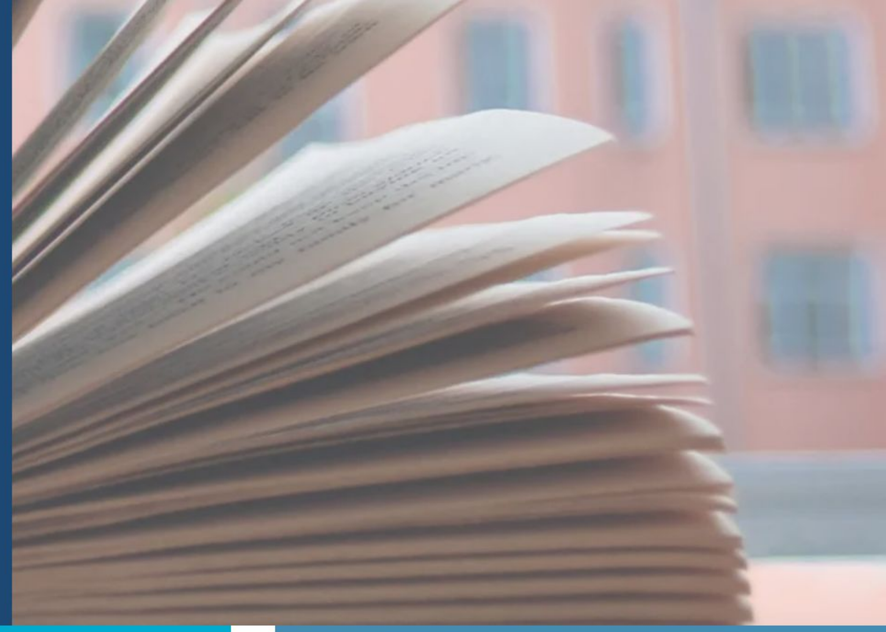
call us on 0333 015 4145

email info@blockinabox.co.uk

or visit our website blockinabox.co.uk

Directories

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



01
Managing Agents

02
Suppliers

03
ARMA Agents

04
ALEP Members

Find an Agent

Featured Managing Agents are listed alphabetically.

Nationwide

Clear Building Management

Find out more

Nationwide

FirstPort

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Bristol / South West

Fraser Allen Estate Management

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Nationwide

Omnia Property Group

Find out more

Nationwide

Trinity Estates

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AM Surveying & Block Management

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Metta Property Management

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PMS Managing Estates

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POD we'll take care of it

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Remus

Find out more

Scanlans Property Management LLP

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Find a Supplier

Featured suppliers are listed by category and then alphabetically.

Accountants

FORTUS
BUSINESS ADVISORS & ACCOUNTANTS

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Accountants

JW HINKS
CHARTERED ACCOUNTANTS

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Accountants

Numerico
CHARTERED CERTIFIED ACCOUNTANTS

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PLP
FIRE PROTECTION

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London Flats Insurance

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Residentsline
Flats Insurance

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Insurance Valuations

BARRETT CORP HARRINGTON

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Lifts

ARDENT
LIFT CONSULTANCY

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Lifts

Hemsworth
Lift Consultants

Find out more

Lifts

ilecs
LIFT CONSULTANTS

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Out of Hours Response

adiuvo

Find out more

Maintenance

tna building services
elite property maintenance

Find out more

Mailboxes

POST BOXES UK
VALUE ENGINEERED SOLUTIONS

Find out more

Parcel Delivery

Locker
simply smart

Find out more

Principal Contractor

STONE
CONTRACTS LIMITED

Find out more

Recruitment

BLOCK RECRUIT

Find out more

Software

Fixflo

Find out more

Software

ManageYourBlock™

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Monro Wright & Wasbrough

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Training

PROPel
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ARHM

Raising standards in retirement housing

RAISING STANDARDS FOR OVER 25 YEARS

The ARHM are the largest trade association body for the retirement sector, with 55 members representing more than 100,000 homes across the UK.

Our mission is to continually raise standards within the sector by promoting best practice and ethics amongst those managing retirement housing.

About Us

Discover more about the ARHM and our mission

Code of Practice

Our Government approved Code goes above and beyond statutory legislation, providing good practice for managers of leasehold retirement developments.

Events & Training

Regional training, events and conferences

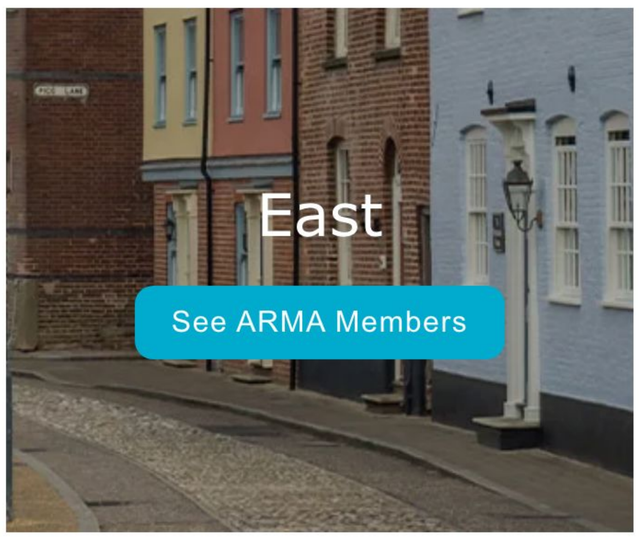
arhm.org | enquries@arhm.org | 07974 311 421

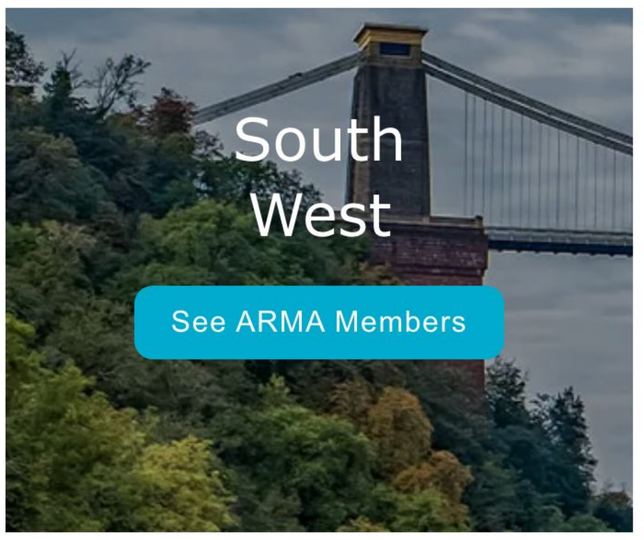
Find an ARMA Member

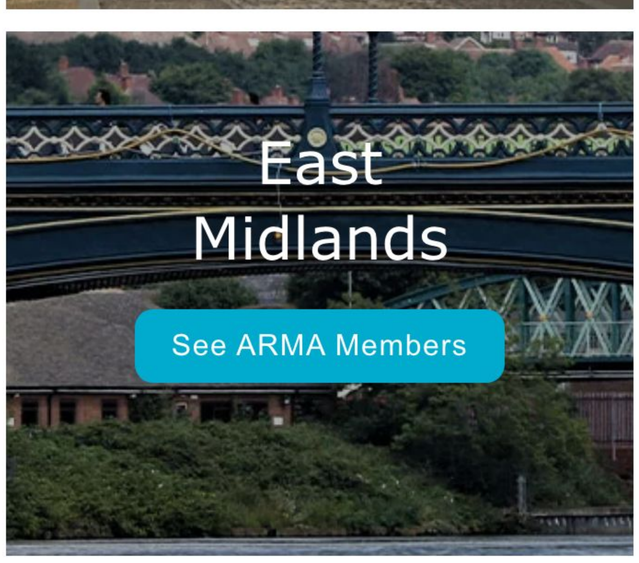
Are you considering a new managing agent?

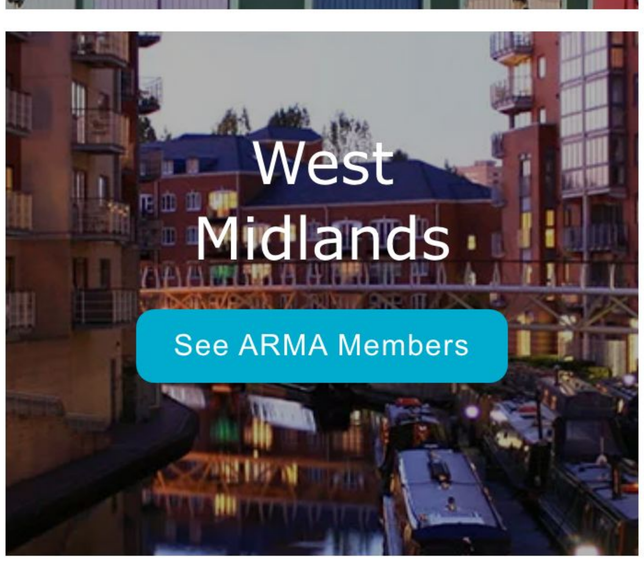
Below are a list of ARMA (Association of Residential Managing Agents) members by region.

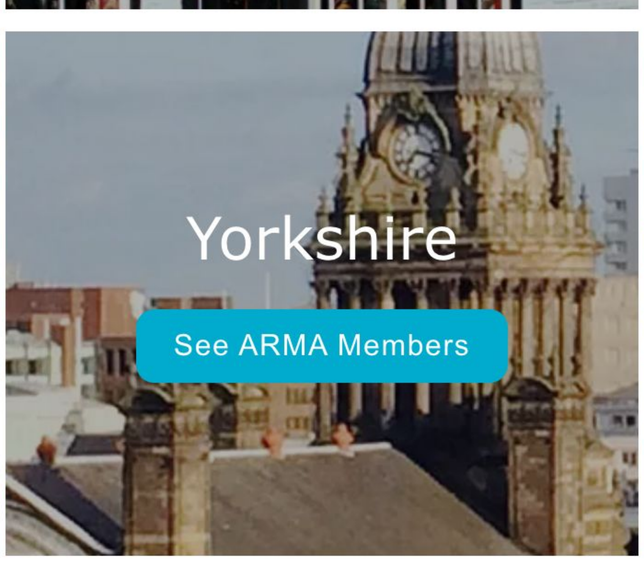
A managing agent that is a 'member' of ARMA will have successfully achieved ARMA Accreditation and is required to comply with the ARMA Bye-Laws, RICS Code, relevant legislation and ARMA Consumer Charter & Standards.

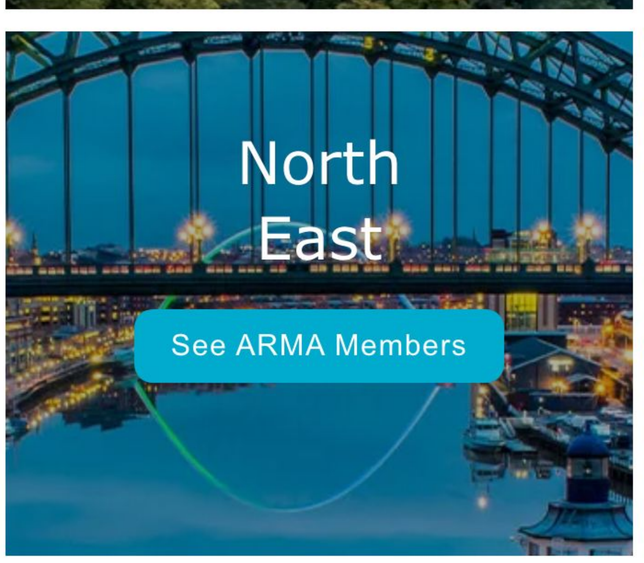


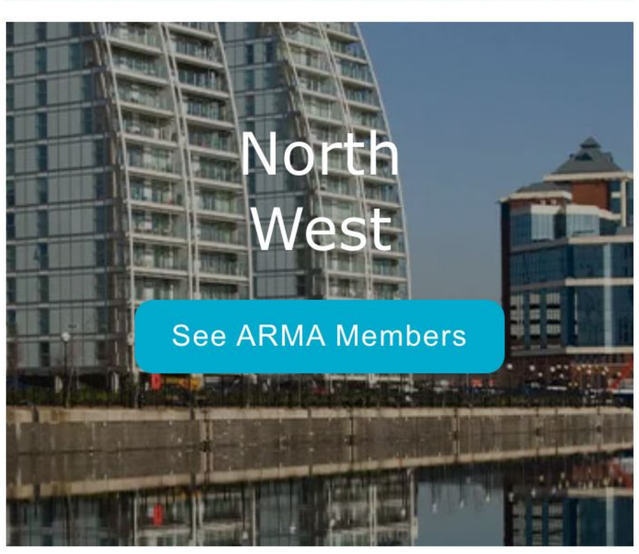


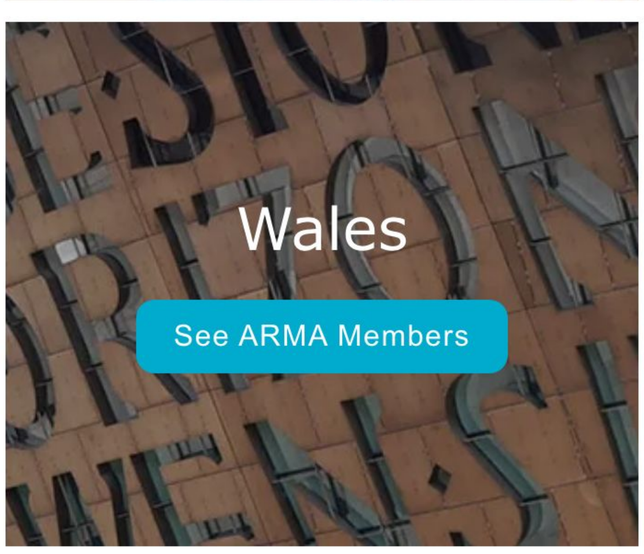


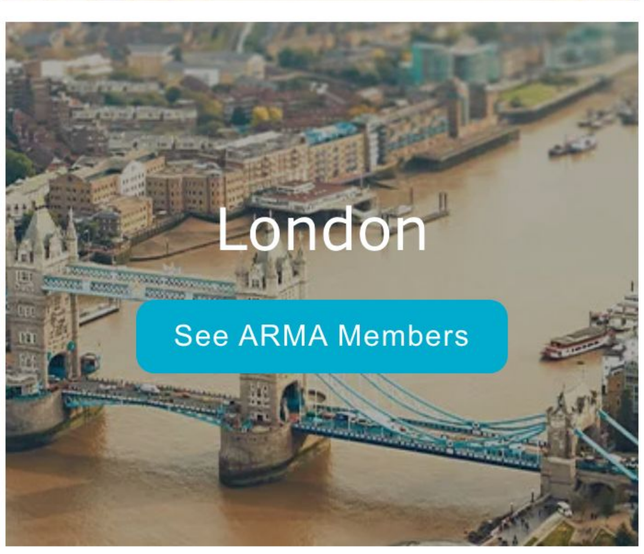


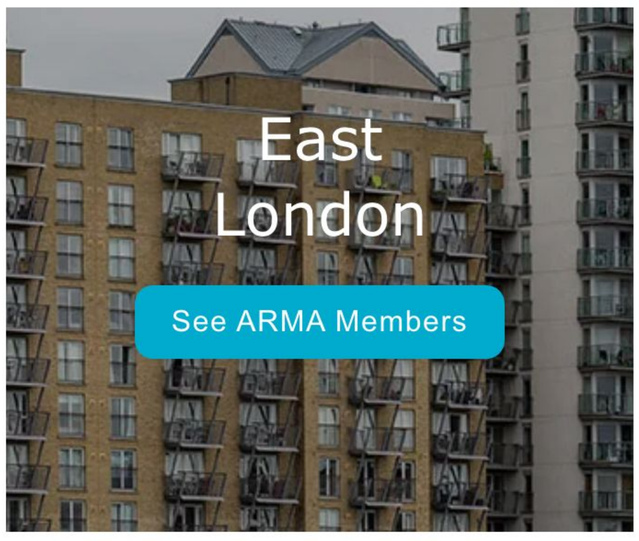












Setting the Standards in Property Management

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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:

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Find an ALEP Member

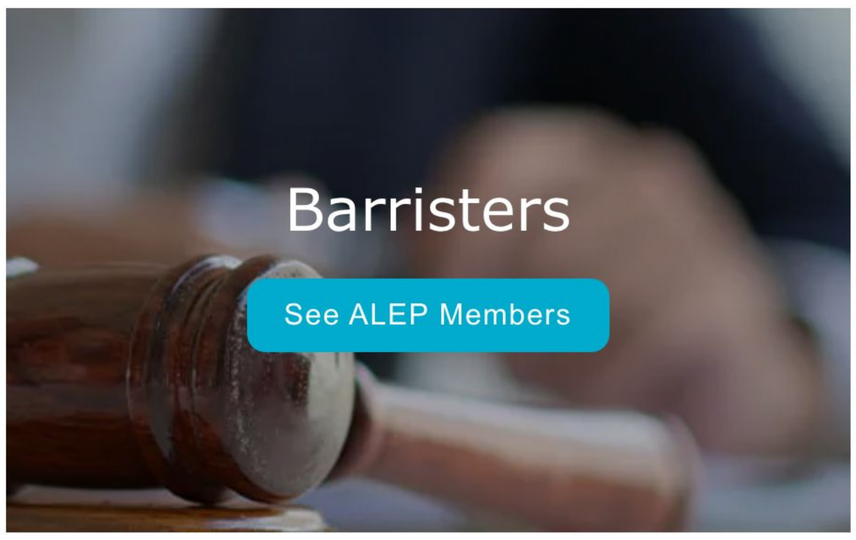
ALEP (Association of Leasehold Enfranchisement Practitioners) member firms are rigorously vetted so you can be confident that they have a proven track record in leasehold enfranchisement.

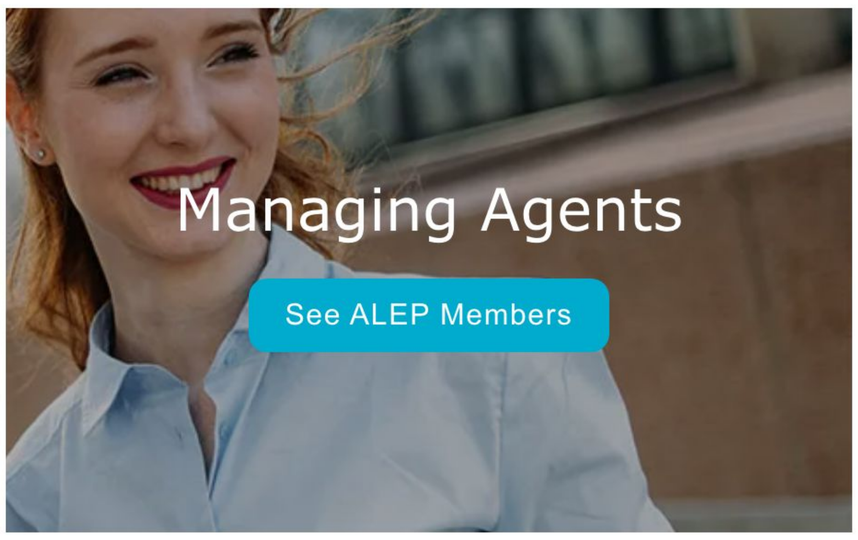
ALEP members can advise or assist with:

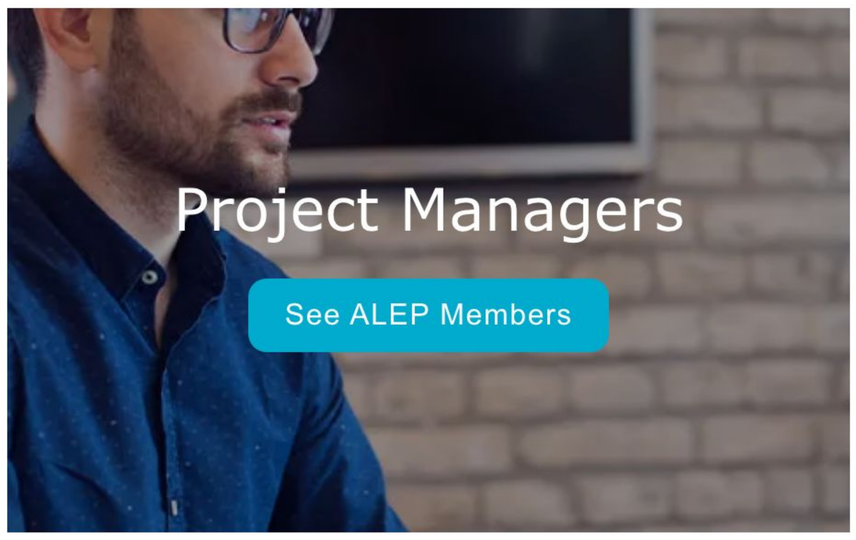
- Extending a lease;
- Buying a share or freehold of a building;
- Exercising the Right to Manage;
- Section 5 Notice;
- Dealing with freeholder or leaseholder disputes

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

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







ALEP
ASSOCIATION OF LEASEHOLD ENFRANCHISEMENT PRACTITIONERS

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

LEASE

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www.lease-advice.org

We hope you enjoyed this issue of Flat Living Magazine

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• Urbanbubble Limited	Manchester	01612 363 336	Full Member
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JFM Block And Estate Management	Harrow	02038 657 789	Full Member
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Blue Crystal Residential Ltd	London	020 8994 7327	Associate
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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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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
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Hill & Clark	Boston	01205 352019	Full Member
Home From Home	Ipswitch	01473 858690	Full Member
Janeteva Estate Management	Melbourn	01223 655734	Full Member
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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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• Patrick Oliver	Aston James Associates	020 8771 5035
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• Henrietta Hammonds	Beckett & Kay LLP	020 7439 6667
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• Christopher Spratt	C G Spratt & Son	01903 234343
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• Wilson Dunsin	Dunsin Surveyors	020 7233 6762
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• 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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• Andrew Georgiou	Fifield Glyn	020 7205 7172
• David Toogood	Harding Chartered Surveyors	020 7736 2383
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• Joe Fraser	Joe Fraser Chartered Surveyors	01642 262728
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• Nathan Hall	Kempton Carr Croft	01628 771221
• Gavin Lewis	Kingston Morehen Chartered Surveyors	01323 411088
• Steven Harding	Kinleigh Folkard & Hayward	020 8739 2040
• Jean Howe	Kirkby Diamond	01582 738866
• Jeremy Dharmasena	Knight Frank	020 7861 1587
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• Keith Chew	Lawrence & Wightman	0121 779 0999
• Justin Bennett	LBB Chartered Surveyors	020 7822 8850
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• Robert Kaye	Leasehold Assist Ltd	07714 570858
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• Simon Hanton	Willmotts Chartered Surveyors	07734 022826
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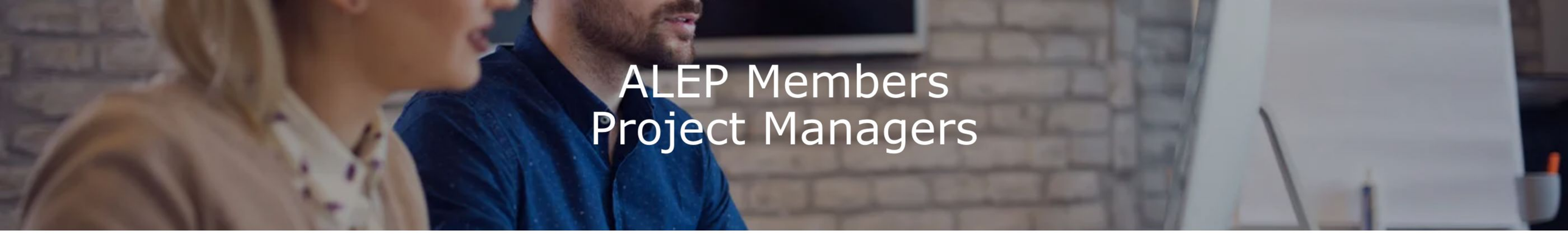

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