Information, advice & guidance
for RMCs and Property Managers

FlatLiving Magazine

May 2023

Feature: Extending your Lease

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Welcome

Welcome to our May issue of Flat Living Magazine!

This month we include a reminder on page 30 of regional briefings on the 21st and 29th of June, as well the ARMA Awards on Friday the 16th of June.

Our feature for May is on Extending your Lease, which is very topical with the proposed changes to leasehold reform. Our contributors have focused on lease extensions, don't forget to visit page 14 where Andrew at JB Leitch has approached lease extensions in a light-hearted but engaging fashion.

We have an important announcement from ARMA about registrations for high rise buildings, followed by an interview on retrofit from Earl Kendrick on page 8.

In news - Please find the FCA's press release on Multi-Occupancy Buildings, it is a vital time for anyone that has an interest in the proposed changes to express their views CP23/8: Multi-occupancy building insurance | FCA which need submission before the 9th of June. Also find an announcement from the Association of Leasehold Enfranchisement Professionals (ALEP) on the Building Safety Act 2022.

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

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

Happy reading!

Belinda Bagnall and The Flat Living Team

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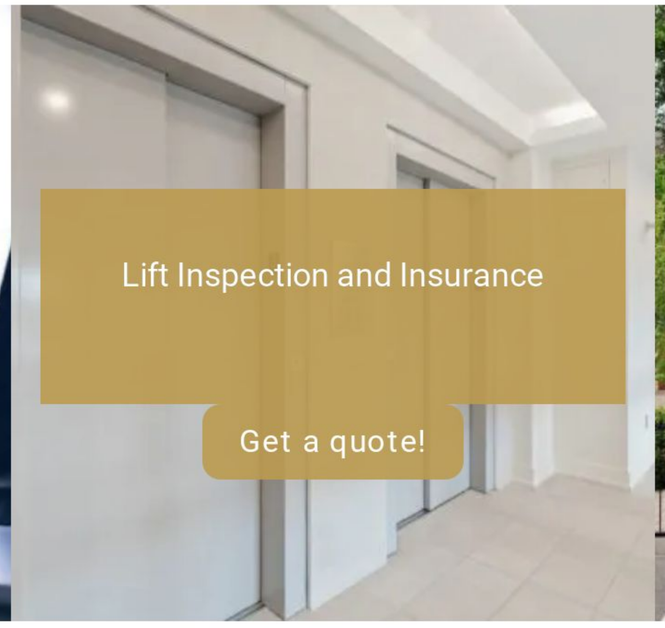

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ARMA ACE Awards 2023 Shortlisted Finalists

Over 110 ACE award entries have been whittled down to a select few following a rigorous judging process by a panel of independent judges. The winners will be revealed at an Awards Dinner on Friday 16th June at the Old Billingsgate venue in London, with ticket sales currently open.

In alphabetical order for each category, the full list of those shortlisted for the Awards can be found below:

Managing Agent of the Year (Under 1,000 Units)

Hegarty Property Management Ltd

Kingston Real Estate

Managing Agent of the Year (5,001 – 15,000 Units)

Churchill Estates Management

Parkgate Aspen

JFM Block & Estate Management

pbm Property Management

Prime Management (PS) Limited

Realty Management Limited

Urang Property Management

Zenith Management

Wellbeing Champion Award

Alpha Housing Services Ltd

Encore

JFM Block & Estate Management

pbm Property Management

Rendall & Rittner

On-Site Staff Member of the Year

Greta Berinde, Building Manager, JFM Block & Estate Management

Johnny Holden, Concierge – Centralofts, Kingston Property Services Limited

Louise Grace, House Manager, McCarthy & Stone

Maria Turner, Lodge Manager, Churchill Estates Management

Tamsin Searle, House Manager, McCarthy & Stone

Zoe Watson, Head Concierge of Novella Apartments, Salford, Zenith Management Ltd

Rising Star Award

Alice Baker, Operations Manager, Fraser Allen Estate Management

Annabella Fleetwood, Property Coordinator, Proxim Property Management

Becki Pollard, Property Manager, Kingston Property Services Limited

Carla Davies, Estate Manager, McCarthy & Stone

Clare Crosby, Finance Team Leader, Alpha Housing Services Ltd

Hannah Gray, Junior Property Manager, Prime Property Management

Rebecca Hallett, Property Manager, Premier Property Management & Maintenance Ltd

Ryan Harrison, Junior Property Manager, Kent Property (Block and Estate) Management Ltd

Outstanding Customer Service Award (Individual)

Adrienne Newton, Customer Advisor, Kingston Property Services Limited

Claire Radley, Property Manager, Plymouth Block Management,

Emma Griffiths, Office Manager, Alpha Housing Services Limited

Grace Crofts, Junior Property Manager, Strangford Management Ltd

Jackie Ashenden, Regional Manager, Churchill Estates Management

Janey Brockwell, Head of Property Management, Advantage Utilities

Service Charge Accountancy Firm of the Year

Fortus Business Advisors & Accountants

Glazers Chartered Accountants

Whitley Stimpson Ltd

PropTech Solution of the Year

Ace Group

Residentsline (Manage Your Block)

Blocks Online Limited

Data Energy

Managing Agent of the Year (1,000 - 5,000 Units)

Alpha Housing Services Limited

Aspire Block and Estate Management Limited

Jennings and Barrett

RLHA

Stevenson Whyte

Strangford Management Ltd

Managing Agent of the Year (15,001+ Units)

Encore

Kingston Property Services Limited

McCarthy & Stone

Rendall & Rittner

Environmental & Sustainability Impact Award

Data Energy Management Services Ltd

Future Group

Rendall & Rittner

Service Charge Accountant of the Year

Helena Smith, Service Charge Manager, Prime Property Management

Jack Lawson, Development Accounts Business Partner, McCarthy & Stone

Jennifer Lake, Client Finance Accountant, Watsons Property Group Limited

Molly Howlett, Senior Client Accountant, Strangford Management Ltd

Sherif Mankarios, Director of Finance, Urang Property Management Ltd

Tom Corlett, Service Charge Accountant, Churchill Estates Management

Major Works Project of the Year

Alpha Housing Services Limited

Future Group

JFM Block & Estate Management LLP

Legal Services Provider of the Year

Brady Solicitors

Property Management Legal Services (PMLS)

Outstanding Customer Service Award (Company)

Advantage Utilities

Alpha Housing Services Ltd

Churchill Estates Management (Careline Support)

JFM Block & Estate Management

Kingston Property Services Limited

PLP Fire Protection

Partner of the Year

Abbatt Group

Adiuvo

Advantage Utilities

Earl Kendrick Project & Building Consultancy

Full Power Utilities Ltd

ILECS

PLP Fire Protection

Property Management Recruitment

Insurance Broker of the Year

Bridge Insurance Brokers Limited (FlatGuard)

Midway Insurance Services Ltd & 1st Sure Flats

Residentsline Ltd

Honorary Industry Award

Winner to be announced on the evening.

Government Opens Registrations for High-Rise Buildings - 1st October Deadline

www.arma.org.uk

All Principal Accountable Persons (PAPs) Must Register High-Rise Residential Buildings (7+ floors/18m+)

The Government has opened registrations for high-rise residential buildings.

It is a legal requirement to register high-rise residential buildings that are at least 7 floors high, or 18 metres tall or higher, with two or more residential units by 1 October 2023.

The fee to register each building is £251.

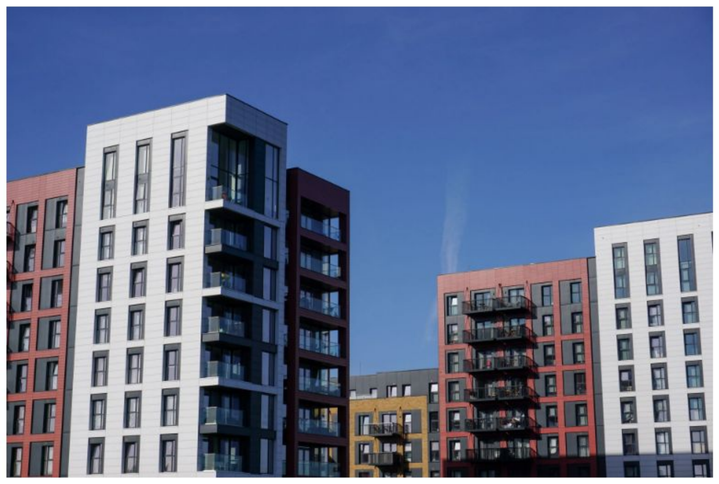
If you are the Principal Accountable Person for your building or have been authorised to complete registration on their behalf, you can begin your application.

Before Starting Your Application

Please read further guidance on **applying to register a high-rise residential building** and begin to prepare the information you will need. This includes:

- the number of floors at or above ground level
- its height in metres
- the number of residential units
- the year it was originally built
- its address or addresses

The register will also ask you about the **Principal Accountable Person** and any other accountable persons.



For further Government information, **click here**.

To begin the registration process, **click here**.

If you would like further information on identifying the Principal Accountable Person and understanding their duties, you can access an ARMA/IRPM summary sheet **here**.

Structure and Safety Information

As part of your application, you are required to provide information about your building's structure and safety. This information can be added to your application **from May 2023**.

There is no additional fee for submitting the structure and safety information.

What Happens Next

Once you have paid and submitted your registration application, the Building Safety Regulator will review the details so that it can be satisfied the building should appear in the register.

The government may contact you for more information or if it thinks the building does not need to be registered. The information you provided during registration will help you when you start to assess the building's risks as part of your **Safety Case Report**. It will also be used by the Building Safety Regulator to help it prioritise buildings for the building assessment certificate process from April 2024.

ARMA is the leading professional body for residential managing agents in England & Wales. We promote high standards of leasehold management and professionalism through advice, training and guidance.

ARMA | 020 7978 2607 | info@arma.org.uk

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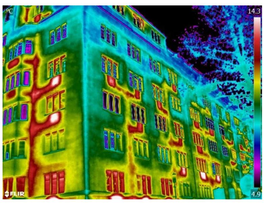
Retrofit for Blocks of flats: What's it all about?

EarlKendrick Project & Building Consultancy

www.earlkendrick.com

Jonathan Channing kindly interviewed Phillipa Burgin on retrofit. What is retrofit you ask? Read on...

Phillipa Burgin MRICS is Associate Director at Earl Kendrick London and their lead on all matters 'retrofit'.



Starting with the basics, what does retrofit mean in the context of blocks of flats?

"Retrofitting is the process of making changes or upgrades to an existing building (such as a block of flats) to improve its energy efficiency and reduce its carbon footprint. This can include works like improving insulation, installing energy-efficient windows, upgrading HVAC systems, and incorporating renewable energy sources like solar panels."

And what do you at EK Retrofit?

"My team carries out retrofit reviews on our client's buildings of all shapes and sizes. We assess the building's energy performance as it is now, calculating U-values and comparing these to buildings regulations' minimum requirements. Then we identify a range of feasible retrofit works for incorporation into their PMPs and planned major works, and project manage those works to completion."

Can all blocks of flats benefit from retrofit?

"In short yes. While brand new buildings will have to comply with the latest building regs [see Part L], older buildings would not necessarily comply, so retrofit works are most suited to older blocks of flats with energy efficiency problems. The vast majority of buildings – from Victorian purpose-built mansion blocks and conversions, to modern high rises – can improve their energy efficiency and thermal performance one way or another."

Why is retrofit suddenly a new thing in our sector?

"Green retrofitting as a concept has been around for a long time, but it's seeing a resurgence in a blocks of flats setting over the last couple of years. The government applying minimum energy efficiency standards for homes (those let on ASTs in particular) has had a lot to do with the drive for greener blocks of flats. From 2025, all newly rented properties are expected to achieve an EPC rating of C or better. Currently, the minimum is a rating of E.

Another key driver has been spiralling energy costs. Whether flats have independent heating and lighting, or they're in a block with communal heating or hot water, leaseholders want to (and need to) save money.

The UK has the least energy-efficient buildings in western Europe, so this resurgence hasn't come soon enough."

Take me through some typical retrofit upgrades. Are there some easy wins?

"There are definitely some easy wins any block can benefit from. Draught proofing, installing thermostatic radiator valves, pipe and plant lagging, installing LED lighting, thermal paints and renders, and even monitoring smart meters to moderate energy usage... These should all be taken into account by an EPC assessor, apart from the smart meter monitoring!

At the other end of the scale, you've got external wall insulation, which needs scaffolding to install. Apart from being expensive, such a system needs to be designed and installed impeccably, or condensation or damp issues may result. Unfortunately, a previous government's encouragement to install cavity wall and EW insulation meant unaccredited contractors flooded the market. PAS 2030 and 2035 didn't exist back then, but they do now and that helps to ensure compliant and competent installations.

Window upgrades too – double or triple glazing...or secondary glazing inside the property for heritage/conservation area blocks of flats.

And roof insulation. If you're planning on roof works, we would encourage you to look at the thermal properties of the roof and ask a retrofit expert to plan for a roof renewal that includes insulation – and all covered by a 25-year guarantee.

New properties will not be built with gas fired boilers from 2025. Heat pumps are becoming more common place, although a fabric first approach is recommended...heat pumps are far less effective if the building fabric is leaking heat!"

What are the benefits of retrofit and green upgrades – and who benefits?

"Some of the benefits are simply to comply with changing legislation. The government is chasing a net zero target by 2050 and whoever is in power, they're likely to introduce more legislation. Did you know that 80% of the houses we will be living in come 2050, we are living in today? That's potentially a lot of homes to be green retrofitted in the next 27 years.

For the resident, retrofit means lower energy bills, warmer homes in the winter and cooler homes in the summer, improved air quality...together making the building healthier and more comfortable for its occupants.

For the planet, it means less CO2 and climate change mitigation. As UK homes account for about 15% of our greenhouse gas emissions, we're not going to achieve net zero by 2050 without retrofit. There will come a time when there will be clear price differential, renting or buying, between energy efficient blocks (and flats), and those with poor energy ratings."

Will some flats struggle to bring their EPC rating to C or better because of the block they're in?

"Yes, I think so. EPCs are only for individual homes, so not in place for entire blocks of flats. That means a flat attempting to get its EPC banding to at least a C, may struggle to do so because there is a limit that it can do in terms of insulation, new windows etc. The biggest obstacle may be the external walls of the block or its roof...If they are allowing heat to leak, the flat owner is relying on the owner of the block to invest in external wall insulation and a new roof.

The government has estimated that it will cost the average flat £4,700 to improve the EPC rating from E to C, and some landlords know this and are disposing of their assets."

Will a time come when there will be an overall EPC rating for an entire block?

"I hope so, and if I can influence progress in this respect, I will."

What specific challenges do you face when retrofitting a block of flats?

"For retrofit to be successful, freeholders, RMCs and managing agents should be having their buildings assessed and then retrofitted holistically. That is a challenge, in terms of capital outlay, multiple stakeholders, lease restrictions [e.g. so called improvements]. Retrofitting a block of flats is clearly more complex than for one house. And if your block is grade listed, that complicates matters further, as these buildings tend to come with structural, technical and statutory limitations.

That said, it's what we are doing now...assessing grade I & II listed blocks of flats and making recommendations to help future proof the building's energy rating whilst preserving its character."

These are significant challenges. How to you overcome them?

"Leaseholder groups and their managing agents need to make sure they're talking to the experts – the likes of EK Retrofit and contractors registered under the Trustmark scheme and certified to PAS 2030. We vet contractors closely and we're accumulating our own approved list.

Those experts need to bring the leaseholders along for the journey, with the help of the managing agent. Sometimes legal assistance is needed to decipher the lease terms and potentially to assist with dispensation to go ahead with energy improvement works.

With any major works to a block of flats, often the reserves aren't sufficiently plentiful to proceed with retrofit without extra calls for service charge cash. So get started with the assessments and make a plan for the needed funds well in advance."

On the subject of funding, are there any government grants to assist private blocks of flats looking to retrofit?

"In this ongoing cost-of-living crisis, investing in retrofit may simply be unfeasible for some buildings that have other major works to contend with anyway, such as cladding remediation.

There are several government-funded schemes available for energy efficiency improvements that are likely to be available to blocks of flats, including the Energy Company Obligation (ECO) scheme and the Green Homes Grant scheme. These schemes provide financial assistance to homeowners and landlords to help them make energy efficiency improvements in their properties."

Will every block of flats have solar panels on them one way or another in say 10 years' time?

"Within 10 years, I would like to think that every block of flats will be harnessing the sun's energy and converting that energy to electricity. PVs [photovoltaic] today come with a 25 year warranty and payback on the return on investment could be as little as six years, then it's free electricity!"

I hear you've been involved with RICS and its new professional standards on retrofit. Tell me about that.

"Yes, I am working with RICS to put together a standard for retrofit by the end of the year. We are starting with individual properties, then will turn our attention to blocks of flats... Perhaps this will lead to that EPC rating for an entire block. We'll see."

What do you think the future of retrofitting looks like for blocks of flats?

"Retrofit isn't a new concept but it's firmly on the radar now. Block managers should expect a growing number of experts talking on the subject which should be valuable CPD all round.

For those like us providing solutions to the blocks of flats sector, the opportunities are unlimited, driven by an increasing sustainability awareness, and also by people – and companies – wanting to reduce their carbon footprints.

I think we'll see continued investment in retrofitting, both from the government and from private investors, and more and more buildings will become more energy-efficient and sustainable in the coming years.

However, the amount of retrofit work needed in the UK far exceeds the available resource. There are only 8,000 retrofit coordinators in the country, and we're interviewing some of them now!

Retrofitting blocks of flats for energy efficiency is an important part of the UK's efforts to reduce carbon emissions and meet its climate targets. Retrofitting can be challenging, but careful planning and design can help overcome these challenges and deliver effective and cost-efficient retrofit measures."

You're on the circuit presenting on retrofit regularly now. What's lined up for the rest of this year?

"Our new London office is in the Building Centre on Store Street, central London. The Building Centre opens the 'RETROFIT 23' exhibition from 10 May 2023 for six months. I will be presenting at the event and I will publicise my appearance accordingly. Details of RETROFIT 23 can be read here: https://www.buildingcentre.co.uk/whats_on/exhibitions/retrofit2023 and do get into contact with me to talk 'retrofit' for your blocks. phillipa@earlkendrick.com"

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

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EarlKendrick Project & Building Consultancy

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Stay Put or Evacuate in Leasehold Properties

www.4siteconsulting.co.uk

As a resident within a block of flats in the UK, it's crucial to have a plan in place in case of an emergency. One of the most critical decisions to be made is whether to stay put or evacuate.

Fire Safety in a building cannot be managed without knowing the building's fire evacuation strategy. 'Stay put or Evacuate?' is a question that has raised a lot of conversation since the Grenfell Tower tragedy in June 2017 and is still discussed today. Fire Risk Assessments form the foundation on which the entire fire strategy for a building rests, as well as other key fire safety information pertinent to the building, so it is highly important that these are kept up-to-date and are carried out by a competent person or organisation.

But what are the different fire evacuation strategies and when should they be applied?

Stay Put

The 'Stay Put' principle has been widely applied since the 1960s and is still used in many blocks of flats today. Generally, the Stay Put policy is designed to work best in purpose-built blocks of flats. It works by allowing residents to remain in their own flats in relative safety in the event of a fire in another flat.

The National Fire Chiefs Council (NFCC) supports a 'Stay Put' policy wherever possible as it reflects the building regulation requirement that each flat should be its own fire-resisting compartment – therefore effective compartmentation is key for this strategy.

A 'Stay Put' Policy involves the following approach:

- When a fire occurs within a flat, the occupants alert others in the flat, make their way out of the building and summon the fire and rescue service;
- If a fire starts in the common areas, all persons in these areas make their way out of the building and call the fire and rescue service;
- All residents who are in their flat and are not affected by the fire are expected to Stay Put until directed by the fire and rescue service.

Simultaneous Evacuation

Alternatively, where compartmentation cannot be confirmed or designed into the building to support a Stay Put policy, Simultaneous Evacuation will often be recommended and adopted. For this to be applied, alarm and detection systems should be suitable to alert all residents and allow them to evacuate in a timely manner.

Phased Evacuation Policy

If you manage a tall and complex residential building, it is likely that the 'Stay Put' policy will not be appropriate. If there is a whole building smoke and fire alarm in place, phased evacuation policy may be put in place. This means, evacuating only those at immediate risk first (usually floor of origin and sometimes floor above or below) then allow people not at immediate risk to delay starting their evacuation.

Choosing the most appropriate policy can make all the difference to those living, visiting and working within these buildings and keeping everyone safe. For further advice or guidance contact us at www.4siteconsulting.co.uk or 01376 572936.

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

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

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What's your Emergency?

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

If you are responsible for a block, you need to have an out of hours resource or provision to ensure due care for both your residents and your assets but what, maybe in the worst case, could that service be dealing with? Colin Stokes, MD of adiuvo, shares a case study of a recent single emergency and what was involved in managing it;

A large site of well over 100 units generated multiple reports of no water supply on a Friday evening of the Bank Holiday weekend, our team quickly confirmed it was not a local outage and therefore had 2 possibilities of either a leak or pump outage. With no site staff out of hours and a further report of standing water in the car park we procured plumbers to attend to a likely leak.

The plumbers attended and reported a burst 2-inch copper main and with a no likelihood of sourcing a part for the long weekend, we therefore we authorised and organised the following;

- Water to be isolated.
- Sourced 4 x portaloos for delivery to site next day.
- 5 litre bottles of water per flat also for the next day.
- Tanker to pump out pit to access burst as sump pump flooded by burst along with electrician to reinstate the controls.
- Major text and email notification to all residents advising of the above whilst dealing with multiple incoming calls regarding the situation.

Once the above works were completed it was re-confirmed several parts required were not available until after the Bank Holiday, at this point we conferred with client emergency contact and further arranged;

- Another text/email update, wording for notices to be printed by contractor to be posted around development to ensure all notified.
- Further delivery of water.
- In conjunction with Loss Adjuster 5 families were provided alternate accommodation due to at risk members with our team procuring the rooms.
- Provided our client with contractors from our approved suppliers list to ensure the above was delivered.

In total we received and made over 150 calls in dealing with this one major issue and dealt with more than 30 stakeholders. Although this is an extreme, and a long way from a standard lift breakdown call, it does show that whatever process you have in place it needs, at times, to be able to deal with extreme circumstances and volume.

For more from Adiuvo, click here.

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

Adiuvo | 0203 370 9332 | info@adiuvo.org.uk

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Shopping Around in the UK Lift Industry

ARDENT LIFT CONSULTANCY

www.ardentlc.co.uk

Every property in the UK whether commercial or residential that has a lift (or lifts) has a responsibility to ensure that the lift(s) are maintained and safe for continued use, this can be a costly experience if the maintenance is not kept up to date and carried out in a satisfactory manner, and may result in the life expectancy of the lift being reduced, and complete refurbishment or replacement may be necessary sooner than expected. That is where Ardent's expertise comes in, we can produce a lift condition survey for a fixed fee, giving our recommendations on areas that are a concern and need immediate attention, or whether they can wait and be undertaken 5-10 years from now. We also send out to tender to 4-5 separate companies and ensure that you get the best possible deal if you do choose to go ahead and refurb/replace the lift(s).

The UK lift industry is unusual in as much that the major lift manufacturers of Europe, Asia and America that dominate much of the rest of the world do not have it all their own way in Britain. This is because there are skilled independent contractors and manufacturers who can offer good quality equipment, which can compete with their multi-national competition.

Whilst the major lift contractors (and their subsidiaries) still make up a large proportion of the lifts installed and maintained in the UK, there are often opportunities to utilise a smaller company who can offer the same level of proficiency, whilst offering potential savings due to lower overheads, open protocol equipment (i.e. equipment which can be worked on by any competent lift contractor and do not require specialised tooling, unlike proprietary systems from the major manufacturers) and a more personable approach.

In our role as an independent lift consultancy, we work with companies large, small and somewhere in-between, ensuring we obtain the best possible value for our clients. With so many lift contractors to choose from and each having their own strengths and weaknesses, a key part of our position is to appoint the correct contractors to each project to ensure expectations can be met, while keeping to the confines of budgetary constraints.

Horses for Courses

With major cities building ever upwards, due to limited space and increasing population, the skyline is getting higher year on year, with people now regularly living and working 30 and 40 floors above ground. With high-rise developments of this nature, the major lift manufacturers are best suited to meet the needs of the developers (large, high speed passenger lifts, delivering people to their floors as quickly as possible). These companies spend millions annually on product development, with test towers around the globe. Equipment installed in this type of property is generally some of the best available, with individual lifts costing hundreds of thousands to install (and tens of thousands to maintain).

At the other end of the spectrum, the major contractors also mass produce low and mid-range products for less demanding environments. These products are designed to provide affordable lift equipment to smaller developments and most of them have been developed following from the initial schemes to provide motor room less (MRL) equipment to the building industry, removing the need to provide extra space in a property for lift machinery (maximising lettable area). This equipment is favoured by developers who look to maximise their investment and as such, thousands of these units have been installed in the UK and Europe from the mid 1990's onwards.

The other equipment far too frequently installed by developers over the past 10 years or so is from the smaller European/Asian manufacturers, who provide equipment that is not fully supported by the UK lift industry, with limited technical support, access to spare components for repair, etc. We are aware of a great number of lifts being in service for a very short period of time (1-2 years) before major investments (replacement controllers, machines, door operators, etc.) are required to guarantee reliability of the lifts in question. This equipment, whilst cheap for the developer, often costs the residents large sums of money to put right, a problem they would have been unaware of when purchasing their property.

Choosing the correct maintenance provider

The major lift contractors spend large sums in developing their products and as such, when dealing with high-rise properties, the installer of the equipment is often best placed to continue with the maintenance of the lifts, having access to information and tooling not readily available elsewhere.

However, with regards to low and mid-rise lift equipment, it is always worthwhile shopping around. This is not to advocate changing contractors frequently for the sake of it (after all if a lift company is performing well, continuity of maintenance will aid to extend the life cycle of the equipment); however, we are advising that looking to ensure best value is being received is always a worthwhile exercise.

As with any industry, knowledge is transferred from businesses over time as personnel move from contractor to contractor, as such, when an engineer leaves a company, their new employer's benefit from proficiency on certain products, which is passed on to colleagues within that company, meaning employees of Joe Bloggs Lifts start to know how to work on Fred Smith's Elevators and vice versa. This process takes time from release of a certain product range, but with lifts of 5, 10 or 15 years old, chances are that both technical assistance and spare components can be obtained by companies other than the manufacturer, giving you the opportunity to review the value of your contract.

In recent months we have been involved with a number of properties where the lifts have been installed and maintained thereafter by the same contractor. In some of these circumstances, the maintenance levels have been good, and the lifts have been reliable, which is of course high on everyone's priorities. However, some of the sites we have been involved with have had the lift contractor missing visits, (sometimes for years), not performing the correct level of maintenance in relation to their contract and not fulfilling their obligations with regards to response times or lift availability "guarantees".

To make matters worse, in some cases the lift contractors in question have been allowed to keep these contracts rolling with annual increases applied, meaning we have seen contracts which have doubled and, in some cases, trebled in cost over the life cycle of the equipment, costing the client thousands of pounds more per year than they should've been paying. If these clients had noted the problems earlier, they could've potentially paid for the refurbishment of the lift in the savings they would have made. Instead, they are now faced with an aging lift and shortfalls in funding.

As independent lift consultants, we are here to assist our clients with managing their portfolios to ensure they obtain good value from a maintenance perspective, but also to ensure that plans are in place for the inevitable later stages of the life cycle of their lift equipment.

Next stage of life with "proprietary" equipment

With such a vast number of products installed in the UK (and Europe) since the mid 90's, many of these lifts are now approaching the end of their design life. The expected design life for a "package" MRL (motor room less) lift as highlighted in the CIBSE Guide D: 2015 would be circa 18-20 years. With so many of these units reaching an age where their economic design life has been surpassed, what are the best options for Property Managers and their clients to retain a reliable lift service?

Previously these lifts have been removed and replaced when their useful life span has been exceeded, but this is of course a terrible solution in terms of its green credentials, with perfectly good steel work and various components with longer life than the control system being thrown away. Not to mention all of the effort to manufacture a whole new lift, transportation, etc. and the associated costs!

So now, many of the major suppliers have their own modification solutions, which have been designed around the original product and can be a good solution. However, in some instances this ties the client to the contractor for a further period of time, and the cycle continues with increased maintenance costs.

Due to recent advances in technology and greater knowledge of the "proprietary" equipment designs, independent suppliers have now developed open protocol control systems which can replace the closed protocol control systems favoured by the major lift manufacturers. These refurbishment solutions are relatively new in the UK industry but will become more commonplace as they are now frequently installed.

In the UK, we have a large number of controller manufacturers who export their products globally, as they are renowned for their reliability, longevity, and support. Therefore, the option to utilise reliable, open protocol equipment for modernisation schemes for MRL "package" lifts installed by the major lift manufacturers is now readily available.

These open protocol control systems have been in development over the last 5–10-year period to pre-empt the first phase of MRL "package" lifts approaching the end of their design life. The new control systems can be coupled to the existing machines to ensure the guide rail configurations and landing door positions can be utilised (reducing both installation time and cost).

The major benefits in utilising UK based open protocol systems for the refurbishment is that the lift can be readily maintained by any competent lift company, allowing the competitive tendering of maintenance contracts. This generally proves to be a cost-effective option over the medium and long term, rather than being tied to one the of the major lift manufacturers.

Furthermore, replacement of an underachieving maintenance company can be easily enforced when non-proprietary equipment is used, meaning maintenance regimes tend to be more thorough, adding further value for money.

Open protocol controllers ensure technical support is readily available and utilising local suppliers (most British controller manufacturers have bases in London, Midlands, and the North for a swift dispatch of required parts), with spare components easily obtained (within days rather than weeks). This ensures a fast and efficient service in the event of failure, which can be priceless when a single or busy lift is out of service.

With UK exports and our position as a trading nation under scrutiny of late, the UK lift industry has many things worth crowing about and when correctly approached, offering good engineering solutions to problems faced by those who are FLAT-LIVING.

As independent lift consultants, ARDENT Lift Consultancy recognise the importance of offering unbiased and accurate advice to our clients. This has developed mutual respect between our team of lift consultants and those we work with. Whether working with architects looking to build practicality into their vision, or a property manager with time constraints seeking immediate solutions, we totally understand individual client requirements and provide timely, well considered and accurate advice.

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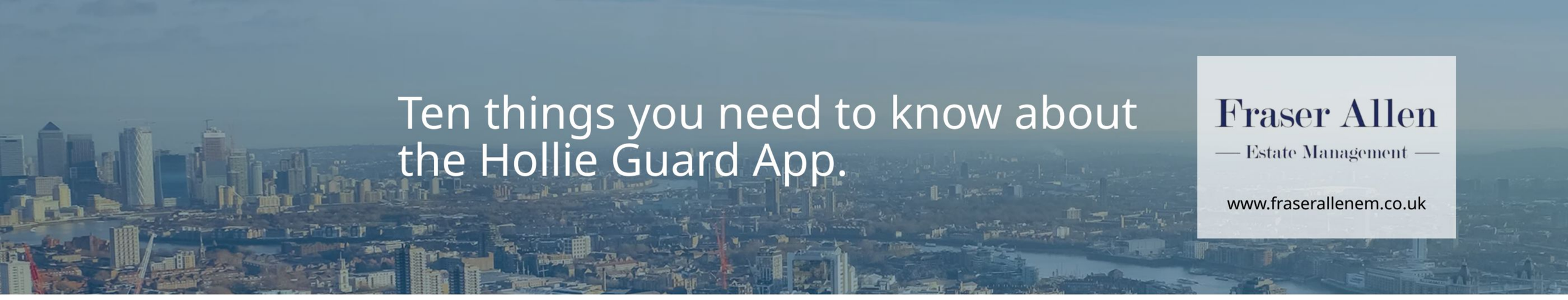

Ten things you need to know about the Hollie Guard App.

Fraser Allen
— Estate Management —

www.fraserallenem.co.uk

Have you or your staff ever felt scared, afraid or threatened when going out and about in their working day?

I know I have and I know my team have too – and that's a difficult thing to deal with.

Did you know that I have invested in the safety of my team – and myself – using the Hollie Guard Extra app?

Why? Because in our business sector, as with many, lone workers are often out late at night, and they can feel threatened when faced with aggressive or threatening clients or even random people as they try to carry out their professional tasks.

Having this amazing app gives them some security in knowing once they have activated it, it provides a safety net and if necessary, evidence, in terms of picture and sound and communicates location immediately.

Ten things you need to know about the Hollie Guard App.

Why was Hollie Guard set up?

It's one outcome following the setting up of The Hollie Gazzard Trust by the parents of Hollie Gazzard, Nick and Mandy and her sister, Chloe, after Hollie was murdered by an abusive, violent and co-ercive ex-partner who is now in prison for life. Nick's aim for the Trust, is, "We work to save lives by building individual and community resilience to abuse."

What is Hollie Guard App?

It is a smartphone app that provides enhanced levels of protection. Once an alert has been raised, the app will update your precise location every five seconds to identify where you are.

As well as being a personal alarm, it is also an evidence catcher and deterrent.

How it works:

Once you have the free app on your phone, if you feel threatened, to raise an alert you can either shake your phone, or press the icon tile button. The phone shows no obvious evidence that there is anything 'unusual' on its home screen. The app works in the background.

The app then pin points your location. It activates your phone's camera and microphone to capture evidence, and any other relevant information.

Your Alert will be sent via SMS to your chosen Emergency Contacts. They receive a secure web link with your location and the evidence your phone is sharing. There are also quick links to contact you to see if you require further help.

Above: Jodie Fraser

Other features of the app:

- **Meeting timer** – this is useful when you are going to a potentially dangerous meeting, or performing a dangerous task. There is a user set timer that counts down until deactivated, knowing that the user is safe, otherwise, it raises an alert.
- **Evidence Gathering** – when you raise an alert, the app captures the real-time evidence (on your camera and microphone), and your emergency contacts can evidence this in real-time too. This information is automatically saved to the Cloud for future use. This is extremely useful to create a log of events, which can be used as evidence if required.
- **Journey** – you can set a start and end point when you are travelling alone. The app monitors your journey and alerts nominated contacts or your safe arrival, or triggers an alert.
- **Man Down**- when enabled, this allows the app to automatically detect if you have a sudden fall or stop moving for a period of time. This is particularly useful if you walk the dog, or go out for a run alone, or are working at heights.

How it works:

Once you have the free app on your phone, if you feel threatened, to raise an alert you can either shake your phone, or press the icon tile button. The phone shows no obvious evidence that there is anything 'unusual' on its home screen. The app works in the background.

The app then pin points your location. It activates your phone's camera and microphone to capture evidence, and any other relevant information.

Your Alert will be sent via SMS to your chosen Emergency Contacts. They receive a secure web link with your location and the evidence your phone is sharing. There are also quick links to contact you to see if you require further help.

Hollie Guard Extra...

- is the paid version of the app and suitable for businesses where staff are at risk.

The only difference with this is, the alerts are sent to a 24/7 police approved monitoring centre too.

The app is a great safety feature for lone workers.

There are many people who are self-employed, so don't have a large team working with them, and their work can take them out all times of the day and night, and to be walking alone on a dark night, can be scary, for both men and women. The app provides a feeling of security.

It is just as useful for...

people going out to meet friends socially, for a night out, and knowing that they are having to catch a bus, or are returning late from a rail journey, or walking back to their car, parked in a dark, dingy place. Having the app gives you that extra piece of support, knowing that someone knows where you are, and can be contacted straight away.

For people who live alone:

the app can be extremely helpful. Especially if the person is elderly, or has a disability which perhaps causes them to fall. The Man Down feature is perfect.

For businesses and organisations:

like my own, purchasing the Hollie Guard Extra app for all of my employees is an obvious low cost investment in safety. We often work face to face with clients, at late hours, and on occasion have to face aggression or verbal abuse that could escalate into something physical – knowing that I can keep my staff safe.

Gift the App

It is the perfect gift to buy for teenagers, family members working late, and older family members living alone.

To find out more, and see where you can buy the app, visit the website: https://hollieguard.com

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: Extending your Lease

Lease Extension with JB Leitch

Written by Andrew Krochmal, Trainee Solicitor.

www.jbleitch.co.uk

ChatGPT is being discussed everywhere. Could ChatGPT give good advice on lease extensions, and could it even go so far as to make lease extensions interesting!?

A week ago a Trainee Solicitor received an email from an Associate Director at JB Leitch Real Estate, asking them to write an article about Lease Extensions in England and Wales. His schedule was hectic and because with each passing day the deadline loomed closer, he asked ChatGPT -3.5, a large language learning model which scours the realm of the internet, to carry out the task for him.

To see whether ChatGPT could make such a dull subject riveting, the Trainee requested:

"Write 850 words article in a style of William Shakespeare on residential lease extensions in England and Wales. Answer the questions when, why, how and who as part of the article on Residential Lease Extensions in England and Wales".

The resulting output was as follows:

Act I, Scene I

(Enter CHATGPT, a virtual assistant)

CHATGPT:

"To lease or not to lease, that is the question.

Whether 'tis nobler in the mind to suffer

The slings and arrows of outrageous rent,

Or to take arms against a sea of fees,

And by opposing end them? To extend, to renew,

No more; and by a lease extension to say we end

The heartache, and the thousand natural shocks

That tenancy is heir to? 'Tis a consummation

Devoutly to be wished.."

(Exit CHATGPT)

Not bad, thought-provoking, and certainly a twist on the otherwise monotonous texts on the subject.

In our practice, the problem of a short leasehold term usually arises due to the occurrence of multitude of "natural shocks" related to flat living, such as the death of a spouse or parent, the unexpected property damage, birth of a child, divorce, breakdown of long-term relationships, insolvency.

Other mundane causes that bring about the inescapable suffering from "slings and arrows of outrageous rent" are, for example: the end of another a mortgage fixed term deal, an increase of ground rent, fees for removing dangerous cladding and fungus, unintentional trespass to the undemised loft, garage or parking space, dissatisfaction with the building's manager, and envy of the neighbours who have recently extended their lease term, among others.

Unfortunately, leaseholders often only become aware of the lifespan of their leases when "the life's thousand natural shocks" force them to find them, dust off the documents and re-read them. Regrettably, ChatGPT has no ability yet to inform the stakeholders whether there are supplemental documents to their leases in existence, like deeds of variations, deeds of rectification, licences or other ancillary documents (But JB Leitch Real Estate Team can help find them. We also advise leaseholders to regularly review their title documents, and of course we can assist them in doing so if needed!).

What AI proclaimed in the Second Act was somehow more dazzling:

Residential Lease Extensions in England and Wales: When, Why, How, and Who.

Act II, Scene I

(Enter CHATGPT, in a scholarly tone)

CHATGPT:

"In England and Wales, many residential properties are subject to long leases, typically for a term of 99 years or more. As the lease term runs down, the value of the property decreases, and the leaseholder may face difficulties in selling or remortgaging the property."

How accurate is the above statement? ChatGPT accurately portrays the leasehold predicament as a wasting asset – as term runs down so is the asset value. Which is why, your Trainee shall add, some people avoid living in city centre flats. However, there is still hope for those in this situation – the assistance of a seasoned real estate lawyer versed in the mechanics of lease extensions.

But let's re-focus on the above AI generated sentence.

What is also striking is ChatGPT's use of the word "property" instead of "a house" or "a flat" or "a maisonette" which, if you are a lawyer, is not so clever choice.

For a property lawyer dealing with lease extensions a word "property" is unsatisfactory.

Let's unpack this idea very quickly. Usually, when people live in a leasehold house, they are recommended to approach their landlord and ask to buy a freehold (but not always). When they live in a flat (and flats are always leaseholds), they are deemed to ask for the extension of term.

What follows from this distinction is that these two different situations would be handled by two different Acts – Leasehold Reform Act 1967 for houses and Leasehold Reform, Housing and Urban Development Act 1993 for flats.

Can ChatGPT tell whether your property fulfils the legal definition of a flat? Unfortunately, not yet.

So, when should leaseholders consider extending their lease?

The answer is that it depends on how much time is left on the lease. Under the Leasehold Reform, Housing and Urban Development Act 1993, leaseholders have the right to extend their lease by 90 years and reduce the ground rent to a peppercorn (i.e., zero) if they have owned the property for at least two years. However, the shorter the lease term, the more expensive it is likely to be to extend it. Therefore, it is advisable to start considering a lease extension when there are around 80 years left on the lease.

The above output is quite a conservative guideline. It's worth noting that the leaseholders extend their lease term when there are 90, 80, 70 or 60 years left on the lease.

In "Hague on Leasehold Enfranchisement" (Seventh Edition, in Introduction at paragraph 1.18), a door wedge book that ChatGPT could not refer to as of yet, the authors suggest that the value of leasehold starts decreasing significantly from when there are 50 to 35 years left meaning that that the initial capital invested in a leasehold becomes locked in a rapidly value depreciating asset. 50 to 35 years is widely regarded as being the last call to extend the term.

Another useful piece of information which ChatGPT omitted is that the extension by 90 years on a lease might not always be possible. If there is, for instance, another intermediary lease between the Landlord and the Tenant, the overall term of the Tenant's lease cannot be higher than the term in the intermediary lease.

Another important legal aspect that has not been mentioned at all is the Leasehold Reform (Ground Rent) Act 2022. Some flat and maisonettes leaseholders, along with their lawyers, believe that this Act can extend their term and reduce their ground rent to a peppercorn (zero). While the Act offers some benefits, it should be pointed out that the lease extension claim under this Act has already been debunked. Additionally, the desirous reduction of ground rent to peppercorn on grant of a new lease is only partly true. The reduction of ground rent to a nominal fee only becomes apparent after the old lease term has expired, which often could happen long after the flat owner has passed away, or upon the grant of a completely new-born lease on or after 30th June 2022 linked to a freshly built, off-plan estate on or after 30th June 2022 (emphasis added) (S12) of Act 2022).

It is worth highlighting for your information that the correct Act for flat living is still Leasehold Reform, Housing and Urban Development Act 1993. While the Leasehold Reform (Ground Rent) Act 2022 does have some bearing on new properties, it doesn't currently have much influence on old flats.

Why should leaseholders extend their lease?

The answer is that it can be a wise investment. A longer lease term makes the property more attractive to buyers and lenders, which can increase its value. In addition, a lease extension can reduce the ground rent and other fees, such as service charges, which can be a significant cost over time.

The statement that a mere lease extension can reduce other fees, such as service charges for a flat, is an incorrect claim made by some firms on their marketing web sites. The extent to which a lease extension affects other fees depends on various other factors. For example, some people in addition to lease extension instruct their lawyers to link their ground rent to index-based RPI rate or make other important changes to their lease. Such actions are not automatically associated with lease extensions and should be considered on a case-by-case basis.

But how can leaseholders extend their lease?

The process can be complex, but it is generally done through a legal process known as statutory lease extension. The leaseholder must serve a notice on the landlord or the freeholder, stating their intention to extend the lease and offering a premium for the extension. The premium is calculated based on the value of the property, the remaining lease term, and the ground rent, among other factors. The landlord or freeholder can accept the offer, negotiate the premium, or reject the offer and propose their own premium. If the parties cannot agree on the premium, the matter may be referred to a tribunal for determination.

The above cogitation by ChatGPT is on the mark.

However, what ChatGPT will not be capable of doing is filling the documents for the leaseholder. Neither it will find lost documents, negotiate the terms of the actual document with the Landlord, nor register the completed deed with the Land Registry.

Finally, who is involved in the lease extension process? The leaseholder is the person who owns the leasehold interest in the property and wishes to extend the lease. The landlord or freeholder is the person or entity that owns the freehold interest in the property and is entitled to receive the premium for the lease extension. In some cases, the freehold may be owned by a company or a trust, and the leaseholder may have to deal with a managing agent or a nominee of the freeholder. In addition, the leaseholder may wish to engage a solicitor and a valuer to assist them with the process.

Your Trainee agrees with the above statement. With immense trepidation.

Could ChatGPT one day get involved in the lease extension process?

According to the report published by Goldman Sachs on 26 March 2023 entitled "The Potentially Large Effects of Artificial Intelligence on Economic Growth (Briggs/Kodnani)", the highest exposure to AI automation already have legal and administrative professionals (with former 44% and latter 46%). Therefore, the likelihood that such day will come is high.

Whereas your Trainee might not yet be fully replaceable by AI, he may use ChatGPT or other AI tools , to review lengthy documents, evaluate and retrieve legal information, draft lease reports, analyse regulatory and compliance lease terms, write business email, provide the arguments for and against the case and... help him write an article for Flat Living.

As we have seen above AI does not have all of the answers yet and stakeholders should still instruct a specialist solicitor to act for them on lease extensions.

Finally, does ChatGPT make lease extensions fascinating? Maybe not but lease extensions are an important process for stakeholders in landlord and tenant matters. However, ChatGPT certainly puts an interesting slant on them and bows out with the following:

Act III, Scene I

(Enter CHATGPT, in a lyrical tone)

CHATGPT:

Oh, the woes of the leaseholder,

Whose heart doth ache with every passing year,

As the lease term runneth down,

And the value of their property doth disappear.

But fear not, dear leaseholder,

For there is a remedy at hand,

A lease extension doth await thee,

To restore the value of thy property.

And your Trainee takes exit as well.

Stage left!

(Ends)

About the Author:

Andrew started at JB Leitch as part of the Real Estate team in September 2021 when he received his training contract.

Andrew's current role involves "disinterring" the complexities and nuances of the freehold and leasehold law.

Andrew has been handling a high volume of commercial leases mostly by conducting due diligence, completing the transactions, submitting the Deeds of Surrender to the Land Registry, and removing the accompanying restrictions. He has also drafted conveyancing transfer documents, giving the leasehold law advice to our landlord clients and, in the main, explored together with his partners almost all facets of a given real estate case.

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

BuildingSafety@jbleitch.co.uk

JB Leitch are specialist solicitors for freehold investor and property management companies.
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Feature: Extending your Lease

The End of Leasehold Property in England?

Residentsline Flats Insurance

www.residentsline.co.uk

Recently there has been much discussion around changes to the leasehold sector, and whether they spell the end of leasehold altogether. The first of two expected bills has already been passed, the second is yet to be detailed or given a timeline.

Here we'll discuss the changes made so far, what may be to come, and whether the leasehold sector may indeed be 'abolished' in the near future.

What has changed so far?

Back in January of 2021, the then Secretary of State, Robert Jenrick, announced that leasehold reform would begin with two pieces of legislation. The first of those came into force on the 30th June 2022 (The Leasehold Reform (Ground Rent) Act 2022).

This bill effectively banned ground rent for new leases (including retirement properties as of 1st April 2023). It also bans landlords from charging administration fees for collecting a peppercorn ground rent, preventing unscrupulous Landlords from charging £1 for the Ground rent but for an extortionate 'admin fee'.

The Leasehold Reform (Ground Rent) Act 2022 is an undeniably positive move in the right direction, but it only helps new leaseholders. Millions of existing leaseholders are still waiting to hear how their situations may be improved.

In addition, last week a report on proposed reforms was issued for multi occupancy properties. Recommendations included expecting brokers to stop paying commission immediately where they do not have the appropriate justification and evidence for doing so in line with the fair value rules. The Department for Levelling Up has announced it intends to ban the payment of sharing of insurance commissions with managing agents, landlords and freeholders. Read the full report here FCA's report 21/04/2023.

What could happen next?

Recent announcements from Housing Secretary Michael Gove have suggested that he plans to abolish the leasehold system. On the 20th February 2023, he said:

"We hope, in the forthcoming King's Speech, to introduce legislation to fundamentally reform the system…We need to end this feudal form of tenure and ensure individuals have the right to enjoy their own property fully."

Any abolishment of the leasehold system will not be simple or speedy. With freeholders, property managers and developers deeply invested in keeping the system going, resistance is expected. Despite the expected push-back, reforms will, according to the Government:

- Reform the process of enfranchisement valuation used to calculate the cost of extending a lease or buying the freehold.
- Abolish marriage value.
- Cap the treatment of ground rents at 0.1% of the freehold value and prescribe rates for the calculations at market value. An online calculator will simplify and standardise the process of enfranchisement.
- Keep existing discounts for improvements made by leaseholders and security of tenure.
- Retain the separate valuation methodology for low-value properties known as "section 9(1)".
- Give leaseholders of flats and houses the same right to extend their lease agreements "as often as they wish, at zero ground rent, for a term of 990 years".
- Allow for redevelopment breaks during the last 12 months of the original lease, or the last five years of each period of 90 years of the extension to continue, "subject to existing safeguards and compensation".
- Enable leaseholders, where they already have a long lease, to buy out the ground rent without having to extend the lease term.

Related government activity proposals

Aside from the headline-grabbing proposals, the Government is continuing to work towards other reforms including:

- Studying submissions for a consultation on proposals to extend the right to manage and enfranchisement rights in mixed-use buildings, commonhold voting rights in shared ownership properties and the provision of information during the sale of a commonhold property (the consultation opened in January 2022 and submissions were accepted until February the same year).
- Considering the recommendations set out in a July 2019 final report from the 'Regulation of Property Agents Working Group', with an aim to enforce regulation.
- Making the buying/selling of leasehold properties easier through standardised timescales, forms for information and maximum fees.
- Continuing to meet with and consider recommendations from the Redress Reform Working Group established in 2019.

So, what does all of this mean for the sector?

The culmination of all these legislative changes means that we're moving towards a commonhold system. If the leasehold system were to be largely abolished, it would make it much easier for leaseholders to come together and buy the freehold of their building.
Under a commonhold ownership, flat owners would own the freehold of the building, removing the ticking clock of their expiring lease and putting them in collective control of the management of their building (which can either be done themselves, or they can choose a manging agent to handle this for them).
With a distinct lack of certainty around what is to come, it's unlikely that the system will be abolished in its entirety by the end of this year. But the proposals do suggest that current or prospective leaseholders need to weigh up their options, seek professional advice and think carefully about their timing when it comes to purchasing or selling a leasehold property, or extending existing leases.

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

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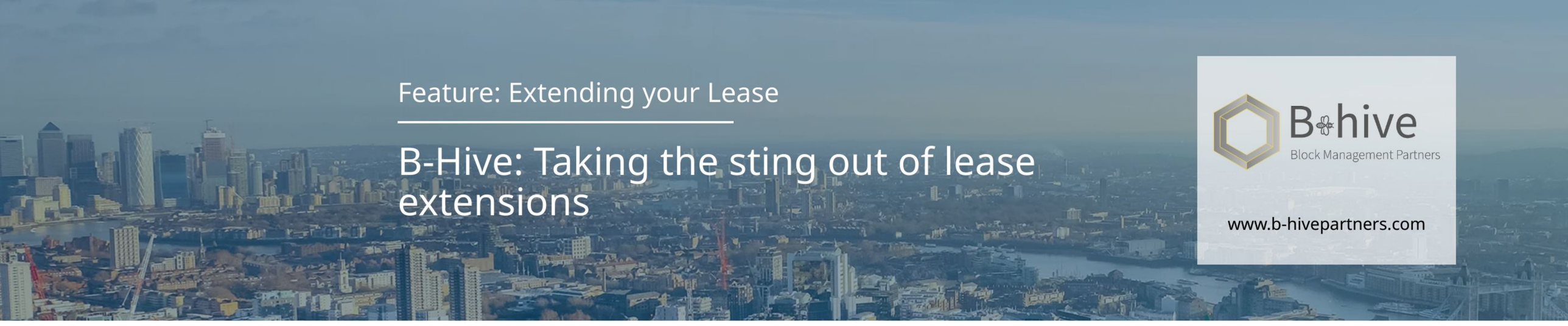

Feature: Extending your Lease

B-Hive: Taking the sting out of lease extensions

B-hive Block Management Partners

www.b-hivepartners.com

Renewing a lease agreement can offer various advantages, such as enhancing the worth of your property and expanding the range of potential lessees or tenants. This approach represents a savvy investment strategy for both leaseholders and landlords seeking to preserve their ownership and optimize its appreciation over an extended period.

Let B-hive take the sting out of lease extensions

Partnering with B-hive Block Management means access to a team of specialists ready to coordinate and oversee the lease extension (process), in turn diminishing the responsibility and pressures placed on your client.

At B-hive, we understand the nature of lease extensions and are here to help you navigate the process and ensure a successful outcome. We have a team of specialists on hand ready to offer their expertise with:

- **Valuation:** Determining the value of the lease extension. Includes assessing the current market value of the property, and any other factors that may impact the value of the lease.
- **Negotiation:** Act as an intermediary between the leaseholder and the landlord, to help negotiate the terms and conditions of the lease. This can include negotiating the premium, the length of the extension, and any other terms that may be included in the agreement.
- **Legal support:** Navigating the legal aspects of the lease extension process. Includes guidance on the relevant laws and regulations, reviewing and drafting legal documents related to the extension.

You can expect to receive this and more by partnering with B-hive Block Management Partners. We provide you with the training, resources and support necessary to perform block management safely and compliantly, coupled with continuous professional development opportunities to keep you abreast of the ever-changing legislative landscape. Our training sessions are designed to provide you with the knowledge, skills, and tools necessary to effectively manage and maintain residential blocks. We cover a wide range of topics, including legal and regulatory compliance, health and safety, financial management, communication with stakeholders, and dispute resolution.

Our training is delivered by experienced professionals with a deep understanding of the industry and the challenges that can arise. We utilise a range of teaching methods, including interactive workshops, case studies, and practical exercises, to ensure that our trainees are fully engaged and able to apply their learning in real-world situations.

In addition to our general training, we also offer specialised sessions tailored to specific areas of block management, such as leasehold law, building maintenance, and service charge management. These sessions are designed to provide more in-depth knowledge and expertise in key areas, and are taught by industry experts with a wealth of experience in their respective fields.

Overall, our training programs are designed to equip you with the knowledge, skills, and confidence needed to manage residential blocks effectively and efficiently, while staying up-to-date with the latest legislative requirements and industry best practices.

Working in partnership with B-hive Block Management Partners

Let us introduce you to B-hive, the trusted, credible, and capable partner that manages the complexity on your behalf, leaving you free to nurture client relationships and explore new opportunities.

At B-hive, we empower individuals who want to set up their own block management business, offering support and guidance every step of the way. We understand that starting your own business can be a daunting prospect, which is why we provide comprehensive support and training to help you get up and running quickly and effectively.

But that's not all – we also offer opportunities to existing block management companies, whether through joint ventures, partnerships, or exit and retirement routes. By partnering with B-hive, you can focus on what you do best, while we take care of the rest.

B-hive manage all the money and provide all the service charge accounting, as well as giving you access to the software, leaseholder portal and all of the compliance services required. B-hive Property Solutions are back-office services designed to support the provision of property management and building surveying. We provide the compliance and scalable machinery to cope with the complexity that exists in the property management sector.

We have extensive experience in the property management industry, having delivered our back-office services to a client base of 100,000+ estate and block management units.

In addition to this, our service provision further extends to our **"Essential Services"** – services which are for statutory or regulatory requirements that are necessary for buildings during the management life cycle.

Partnering with B-hive means you can be confident that your business is in safe hands, and that you are complying with the latest fire and building government legislations. Let us help you reduce costs, streamline your business, and focus on what you do best. Contact us today to learn more about our comprehensive range of services and how we can help you navigate the complex world of property management.

Contact us now to find out more:

0333 032 5920

info@b-hivepartners.com

www.b-hivepartners.com

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

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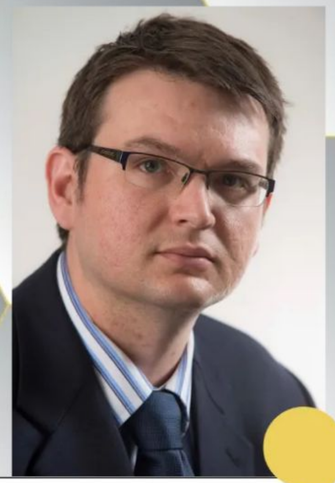

Peter is the owner of Devere-Catt Ltd, which provides residential investment management, Central London block management and residential consultancy services, specialising in institutional clients, such as those in charitable, religious and financial sectors.

"I was already expecting good things from B-hive Partners as they were reccommended to me by a friend, and they have not disappointed! When I set up my company I could have gone ahead and arranged all the necessary back-office services myself, but with B-hive it is all set up for me and I have the reassurance that everything is done compliantly and to a high standard.

Partnering with B-hive also saved me a lot of time, which meant I could focus on building the customer-facing side of the business. The training provided was comprehensive, but completely tailored to my needs; I didn't have to repeat anything I was already familiar with, which was great. My work focuses on institutional clients from the charitable, financial and religious sectors, and it is quite bespoke and specialist. I look forward to growing my business organically and with their support."

Peter Devere-Catt MRICS FIRPM - Director
www.devere-catt.co.uk

Devere-Catt
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Sam is a fellow of the Royal Institute of Chartered Surveyors (RICS) and the cofounder of Doyenne, ambassadors pioneering for women in the residential property market. Sam is no stranger to ground-breaking efforts in block and estate management and the launch of her new business, SAMAS Property Management, powered by B-hive, is an exciting proposition.

As an experienced block management expert, B-hive will support Sam on her journey and bring her vision to life. We will deliver all the back-office services, including those pertinent to Health and Safety, compliance, robust technology and compliant service charge accounting, all of which are necessary in an ever-evolving legislative market.

"I have been approached countless times in the last 20 years to consider starting my own managing agent and have finally decided to take the plunge. I know I will have the backup I need from B-hive to deliver the engaged and collaborative management service that I believe in."

Samantha Massey FRICS FIRPM - Managing Director www.samas.uk

SAMAS
Property Management

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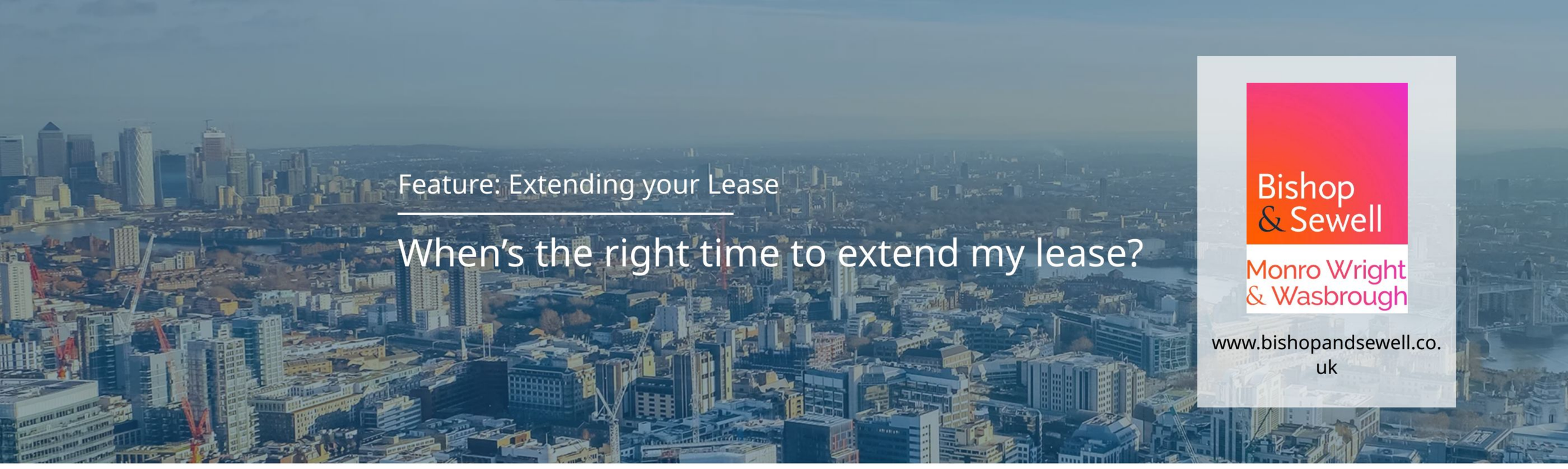

Feature: Extending your Lease

When's the right time to extend my lease?

Bishop & Sewell
Monro Wright & Wasbrough

www.bishopandsewell.co.uk

The process of extending your lease can seem daunting. But with the right professional advice, you'll understand exactly what is happening every step of the way and feel confident you are making informed decisions. There are many points to consider – and timelines involved.

In this Q&A, Clare Groom, Associate Solicitor in the award-winning Landlord & Tenant Team, outlines some of the initial questions facing leaseholders looking to extend their lease.

At what point should I become concerned about the length of my lease and consider a lease extension?

You can extend your lease at any time provided you either qualify to serve a statutory notice or your freeholder informally agrees to extend your lease. However, solicitors and valuers alike would recommend extending your lease before the unexpired term drops below 80 years.

As soon as your lease falls below 80 years, you will have to pay an additional amount to your freeholder for Marriage Value, which can significantly increase the premium payable.

The shorter the lease, the higher the premium. Therefore, if you already have a short lease, we would advise that you consider extending the lease as soon as possible. Or, if you are considering buying or already own a leasehold property, you should extend well before the 80 year cut off.

Above: Clare Groom, Associate Solicitor in the award-winning Landlord & Tenant Team

I have already purchased my flat, why do I need to consider a lease extension?

As an interest in land for a fixed period of time, a lease is a wasting asset. Without extending your lease it will eventually expire and as a leaseholder you will no longer have an interest in the property you purchased!

As your lease becomes shorter, selling or re-mortgaging your property can become increasingly difficult as many lenders will refuse to lend on short lease properties.

How do I start the process to extend my lease?

There are two ways to extend your lease: by applying for a 'statutory lease extension,' or via an informal agreement with your freeholder.

A 'qualifying tenant' has the right to extend a long residential lease under the provisions of the Leasehold Reform Housing & Urban Development Act 1993, provided the leaseholder holds their flat under a 'long lease' (a lease originally granted for a term of least 21 years) and has owned the flat for at least two years.

Provided you satisfy the criteria above, you have the right to obtain a new lease with a term of 90 years in addition to the remaining term of your existing lease at a peppercorn (i.e. nil) ground rent. All other terms of the new lease should be the same as the old lease, save only for 'necessary' modernisation and the inclusion of certain statutory terms.

To exercise the rights given by the 1993 Act you must first serve a notice (commonly known as a Section 42 Notice) which will include an offer price to the freeholder for a statutory lease extension.

Professional valuation advice should be taken on the offer price to put in the Section 42 notice and on the likely premium payable for a lease extension.

Following service of the Section 42 Notice the freeholder should respond with a counter-notice which includes his counterproposal on the price. The parties will then have a period of time to negotiate the premium payable for the lease extension and the terms of the new lease.

There are detailed statutory requirements and strict time limits and it is therefore essential that you choose legal and valuation advisors well versed with the technicalities of the legislation, to safely navigate you through the lease extension process.

Alternatively, your freeholder may be willing to grant you an 'informal' lease extension whereby they dictate the terms of a lease extension, usually on a 'take it or leave it basis'. If you are able to agree an informal lease extension the terms of the new lease will need to be agreed between the respective solicitors to reflect the agreed terms. You may be able to approach your freeholder directly or through your property managing agents to enquire.

I want to go ahead and extend my lease. What are the next steps?

Bishop & Sewell
Monro Wright & Wasbrough

The process of extending a lease can be fraught with challenges, and it is important to seek professional expert advice, whichever route you take.

The friendly and professional Bishop & Sewell team are experts in Landlord and Tenant matters. We can help with all aspects of the process from the initial claim to the final stages of completing your lease extension including:

- Service of the initial Notice of Claim
- Ensuring all legal deadlines are met and Notices filed correctly
- Responding to requests from your Freeholder
- Negotiating the terms of the new lease and finalising its completion
- Recommending reliable and suitable valuers or surveyors for your specific situation

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

The above is accurate as at 28 April 2023. The information above may be subject to change during these ever-changing times.

The content of this note should not be considered legal advice and each matter should be considered on a case-by-case basis.

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: Extending your Lease

A Guide to the Leasehold Reform (Ground Rent) Act 2022

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

There was much discussion around the Leasehold Reform (Ground Rent) Act 2022 last year, but now that the act applies to all leases (including retirement properties who were given until 1st April 23 to comply), we thought a round up guide may be useful to our readers.

Here we'll explain what came into force last year, how it affects existing and new leaseholders, and what to expect in terms of further legislation updates in the months to come.

Why Has the Act Come About?

It has been known for some time that leasehold ownership came with a set of sometimes tricky financial obligations, including Ground Rent- a property industry term given to a rent that is usually paid annually by owners of residential long leases to their landlord.

"Long leases (those exceeding 21 years) frequently require a leaseholder to pay an annual ground rent, often hundreds of pounds a year, for which the landlord does not have to provide a clear service in return." Gov.uk

Given Royal Assent on the 8th February 2022, the Act aims to "make home ownership fairer and more transparent…tackling significant ambiguity and unfairness for future leaseholders."

What Has Come into Force So Far?

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

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

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

Enforcement of the Rules

Enforcement of the new regulations will fall to Trading Standards. District Councils are also able to enforce the rules (in England only) but they're not required to do so.

As a leaseholder, if you find that your lease requests a Ground Rent fee, the first thing to do is to check that your lease is covered by the Act. If it's a residential lease granted on or after 30th June 22, the likelihood is very high. The four main exceptions to the Act are statutory lease extensions and business, community housing and home finance plan leases.

If you've confirmed that the lease is covered, Government guidance suggests an informal chat with your landlord in the first instance. They may simply amend the lease to reduce the Ground Rent requirement to zero to correct their error. If you've already paid the Ground Rent laid out in your lease, your landlord has 28 days to return the funds to you.

If your talks with your landlord are fruitless, you can then report the breach to the Citizens Advice Consumer Helpline who will pass your report to Trading Standards. Trading Standards officers will then use this information to decide what action is required.

Ultimately, if a landlord charges ground rent in contravention of the Act, they are liable to receive a financial penalty between £500 to £30,000.

What May Come Next?

The Leasehold Reform (Ground Rent) Act 2022 is a positive move in the right direction, but it only helps new leaseholders. Millions of existing leaseholders are likely to be left wondering when they may be helped with the cost and red tape involved in extending their leases.

HomeOwners Alliance summarise the concerns of many existing leaseholders: "We are at risk of a two-tier leasehold market appearing: newly built leasehold properties with no ground rent will be more desirable to buyers than the 4.6 million existing leasehold properties."

Recent announcements from Housing Secretary Michael Gove have suggested that he plans to abolish the leasehold system: "I don't believe leasehold is fair in any way. It is an outdated feudal system that needs to go. And we need to move to a better system and to liberate people from it."

He suggested that a bill to reform the leasehold sector will be included in the next session of Parliament in the autumn of 2023. HomeOwners Alliance Chief Executive Paula Higgins commented: "We are extremely pleased that the government has committed to a leasehold bill in the coming session of Parliament. But the devil is in the detail: we need to wait and see the scope of the draft bill and whether it is indeed included in the next King's speech which has been delayed until Autumn 2023."

Any abolishment of the leasehold system will not be simple or speedy. With freeholders, property management companies and developers deeply invested in keeping the system going, resistance is expected.

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

Feature: Extending your Lease

Extending Your Lease in 2023

www.flatlivinginsurance.co.uk

2023 is a tricky but hopeful year for leaseholders. The Leasehold Reform (Ground Rent) Act came into force last year, a welcome change that is helping thousands of new leaseholders to enter the market while avoiding the expense of Ground Rent. The Secretary of State for Levelling Up, Housing and Communities, Michael Gove has recently been hinting at further reforms that could change the leasehold landscape enormously... we just don't know when or exactly how.

For those on older leases, unaffected by the Leasehold Reform (Ground Rent) Act 2022, and who are looking to extend their leases this year, the vague nature of the proposals is surely frustrating. Tough decisions will need to be made around whether to go ahead and extend as per the current system, or to hold out for when the proposals become clearer.

Here we'll be discussing what a lease extension entails, how the Mr Gove's proposals may affect the sector and providing some guidance for those on the cusp of extending this year.

Why are lease extensions necessary?

When you buy a leasehold property, you're effectively buying the right to live there for the period of the lease. The land it's built on is owned by the freeholder. When they're first built, flats tend to have a lease of 99 or 125 years. Without a lease extension, when that time is up, the flat automatically returns to the possession of the freeholder.

In reality, leaseholders extend their leases to maintain their ownership and the value of the property. When they do so, a premium is paid to the freeholder to compensate them for the added length of time before they obtain possession of the property and for the lack of ground rent receivable moving forward.

Leases should ideally be extended before they reach 80 years or less, for two reasons:

- They get more expensive as time goes on but especially so when they fall to less than 80 years.
- It's very difficult to get a mortgage or to re-mortgage a property when there's less than 70 years on the lease.

Extending before you hit the 80-year benchmark should save you some money and ensure that your property is still desirable to buyers if you're looking to sell.

How is a lease currently extended?

Under the current system, leaseholders have two options: a formal and an informal route.

Under the formal route, leaseholders must meet certain criteria before the lease extension can be negotiated with their freeholder:

- They must have been registered as the property owner with the Land Registry for at least 2 years (the registration date is usually a few days to a few months after you complete).
- The property can't have been originally bought through shared ownership unless you've increased your share to 100%.

Note: If you add another person to the title deeds, the two year clock re-sets. You don't have to have lived in the property for 2 years, you just need to have owned it as per the Land Registry registration.

Both parties must follow a specified procedure as well as strict timescales set out in law, and leaseholders enjoy much more protection via this route as they can take their case to the Tribunal if the terms or price can't be agreed.

The informal route involves a private agreement between the leaseholder and the freeholder, with terms and price to be negotiated among themselves. Freeholders are under no obligation to agree to a lease extension in this instance.

Word of warning: Informal lease extensions are negotiated between the leaseholder and freeholder, meaning that unscrupulous freeholders won't necessarily add 90 years to your lease or reduce your ground rent to zero, making the property difficult to sell in the future.

It's often recommended that the informal route is attempted at first as it can be far cheaper for leaseholders if their freeholder is agreeable. The formal route can then be taken if needs be (and if the lease meets the legal criteria).

Step by step guide to extending your lease

The Leasehold Advisory Service states that "Lease extension can be a difficult process. We recommend you get professional help from a solicitor and surveyor with experience in this area." Based on that advice, you can follow the following steps:

Choose Your Solicitor

If you don't have a recommendation or anywhere to start in your search, head to the Association of Leasehold Enfranchisement Practitioners website where you'll find listing for specialist solicitors. Some companies can manage the entire process while some will ask you to find a separate valuer. Do your homework and shop around as costs vary widely (although it's worth remembering that the cheapest option may cost you more if they allow the freeholder to drag their feet).

Valuation of the lease

This should not be scrimped on as the valuer will give you an accurate indication of what you should pay for your extension while building up evidence that will be used to negotiate with the freeholder. These valuations are usually done remotely. Again, the Association of Leasehold Enfranchisement Practitioners website is a good place to start your search.

Negotiation

A formal notice is served, detailing your opening offer. The freeholder will then require a deposit of 10% of the opening offer or £250, whichever is greater. They will then hopefully accept your offer. If not, they'll provide a counter offer and your solicitor will pass that to your valuer for negotiation with the freeholder.

Non-Agreement Next Steps

If your valuer and the freeholder can't agree a price, you can take your case to the First-Tier Tribunal. This will increase your costs, but it will also increase your freeholders costs so hopefully they'll negotiate to avoid this.

If things get this far (which is rare), your valuer will ague your case for you and then you'll receive a letter from the Tribunal stating the price that you will pay for your extension.

How much does this all cost?

The cost varies very widely but some estimations are below:

- Lease Extension Premium: £7,000 – £10,000
- Surveyor's Valuation: £600 – £900
- Solicitor's Fees: £600 – £1,200
- Freeholder's Valuation: £600 – £900
- Freeholder Solicitor's Fees: £600 – £1,200
- Surveyor's Negotiation Costs: £150 – £200 per hour
- Land Registry Fees: £20 – £40

Total: Around £9570 to £14,440

The above figures are based on estimations from April 2023 but the cost of extending your lease is affected by the current value of your property (so extending when house prices are falling can be a great option). You can use The Leasehold Advisory Service's calculator for a rough estimation for your flat.

Not many of us have £10k – £15k in our back pocket, so most leaseholders will cover these costs by borrowing more on their mortgage. Extending your lease does add a lot of value to your property, but don't be tempted to take out loans or max out credit cards to do it. Always speak to your mortgage provider in the first instance.

What are the proposed changes?

While nothing has been confirmed and no details have been provided, based on what we know so far:

All leaseholders who can extend their lease will have the right to add 990 years.

This is a huge change, especially for leaseholders of houses who can currently only extend once by 50 years. Leaseholders of flats can currently extend as many times as they want to/can afford, but only by 90 years.

Marriage Value will be abolished.

You can read more details on this on the Leasehold Advisory Service website, but in a nutshell, this is a payment currently paid by leaseholders to their freeholders once a lease extension is completed on a lease that was for less than 80 years.

This cost is incurred because the lease extension adds significant value to the property, and the property is owned partly by the leaseholder and partly by the freeholder. This payment to the freeholder can add thousands of pounds to the cost of a lease extension.

With no published timetable for these changes to take effect, leaseholders are in a tricky situation. As the bill is still in the consultation stage, it may even take years for these changes to become law- so that leaves many leaseholders asking "do I extend now, or do I wait?"

The answer will depend entirely on your situation, including how long is left on your lease and if you're looking to re-mortgage or sell your property in the near future. Keep that magic number of 80 years in mind- if your lease has less 80-82 years left on it, the chances are you'd be best placed to go ahead and extend. If you have more than 80 years remaining and you're not looking to re-mortgage or sell, you may be best off waiting to see if the changes come into effect in time for your next extension.

For advice for your particular situation, you can book a call or request a written response from the Leasehold Advisory service here.

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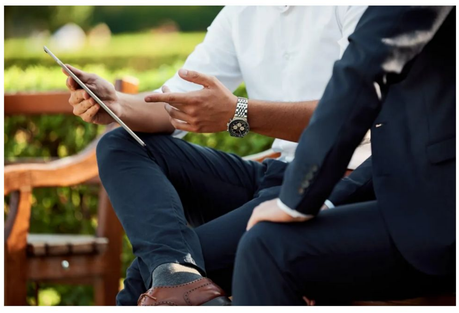
The Perils of Underinsurance

www.blockinabox.co.uk

The team at Block in a Box look at underinsurance and the risks it can bring for Residents' Management Company Directors.

For Residents' Management Company (RMC) Directors, insurance is of upmost importance. It's your responsibility to ensure that your leaseholders' finances and investments are safe in the event of damage, and that means choosing an accurate, full coverage policy that will pay out correctly should the worst happen. Either in the hope of reducing insurance premiums or through a lack of due diligence, some RMC Directors can find themselves underinsured. Here we want to discuss how that happens, how to avoid it and what the consequences could be in the worst-case scenario.



What is Underinsurance?

In a nutshell, underinsurance is the result of an inadequate Sum Insured (the maximum amount of money your insurer will be willing to pay out to rebuild your property from the ground up to its current design and to current specs should the very worst happen).

This can lead to a lack of protection and, depending on where the mistakes have been made, could result in claims not being paid out at all or for substantially less than expected.

Underinsurance is often the result of the incorrect assumption that the entirety of the property is covered by a policy, or it boils down to an inaccurate or out of date Reinstatement Cost Assessment (leading to an inaccurate Sum Insured).

When a property is underinsured and a claim arises, those claims may be subject to an average, meaning that any pay-out will be reduced proportionately by the level of underinsurance. This is the last news you want to receive in the already stressful situation you'll be in if your block is partially or completely destroyed.

What Could Happen if We're Underinsured?

Firstly, due to the lack of or minimal pay-out, you and your leaseholders could find yourselves footing enormous bills you were not prepared for. This could also lead to legal action being taken against the members of the RMC as you can be held personally responsible for decisions made.

Side note: Directors and Officers are considered to be liable as individuals; meaning their personal assets could be at risk should any legal action be taken against them. If you don't have Directors & Officers Liability cover in place, head over here and fill out the form for a quote.

Another consequence of being underinsured could be that your insurer enacts their right to cancel your policy all together or impose a penalty. Worst case scenario would be that you can't afford the repairs to the property and end up having to sell.

Insurers can also renege on any commitments to pay for temporary accommodation if the building is uninhabitable due to damage- adding more financial stress for all leaseholders.

What Can I Do to Avoid Underinsurance?

When choosing your Residential Buildings Insurance, keep front of mind that the cover should be comprehensive and suited to the needs of your block. The price is also obviously a factor and finding a balance can be challenging, but the costs of underinsurance are far higher than any premium.

Step one should be to ensure that your Buildings Sum Insured is up to date and accurate by booking in a Reinstatement Cost Assessment. This valuation is based on the complete destruction of the property and the assumption that it needs to be rebuilt from the ground up. It includes demolishing and clearing away any remaining structures before rebuilding with modern materials and professional labour.

According to our recommended Reinstatement Cost Assessors, Barret Corp Harrington, your property should be re-valued at least every 3 years:

"After a Reinstatement Cost Assessment, to ensure that your rebuild value remains correct and up to date, we recommend following the RICS best practice guidelines which state that a desk-based Major Review should be completed 2 to 3 years after the RCA."

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

Tip: Many people assume that if the cost of repairing their property falls below the sum insured that the full amount needed will be automatically paid. This is not the case. In the event that the building is under-insured, the insurance provider may apply the Condition of Average Clause where the total claim cost is reduced proportionally to the value of under-insurance.

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

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

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

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

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

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

Tip: Most residential buildings insurance policies have a minimum of £1,000 subsidence excess, however, the excess for all other damage is usually negotiable.

Choose Barrett Corp Harrington for your next Reinstatement Cost Assessment - you can find their details and request a quote via our website.

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

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

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

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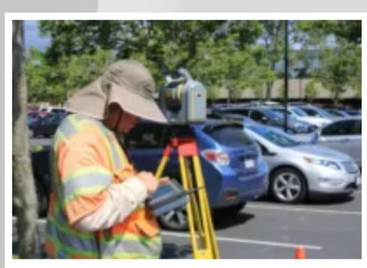

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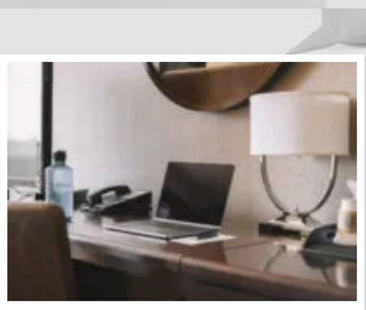
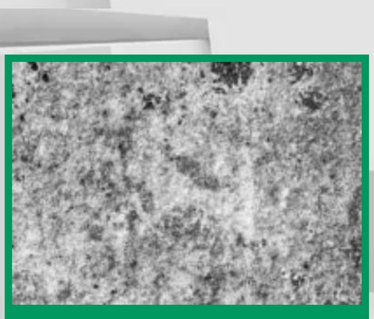
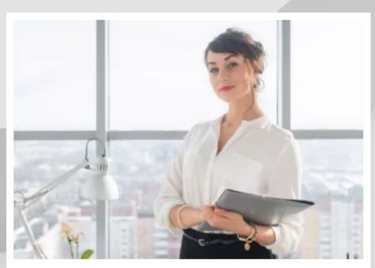


Alternative Accommodation



Asbestos Survey and Management



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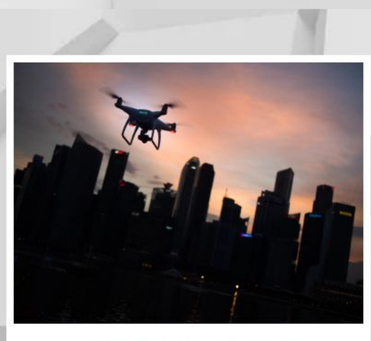
Contractor Accreditation

Cyber Security Training



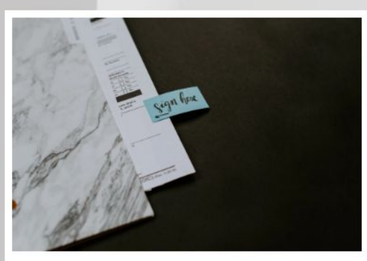
Drone Surveys

Directors and Officers Liability

Emergency Assistance

Electrical Charging Points

Enfranchisement



EWS1 Forms

Fire Risk Assessments

Fire Door Inspection

FPRA

FEDERATION OF PRIVATE RESIDENTS' ASSOCIATIONS

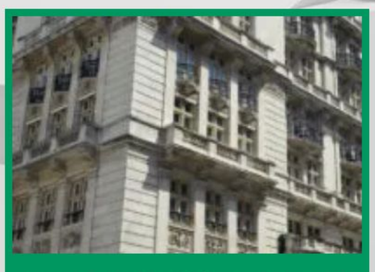
FPRA

Flat Living

Health and Safety

Health and Safety Risk Assessments

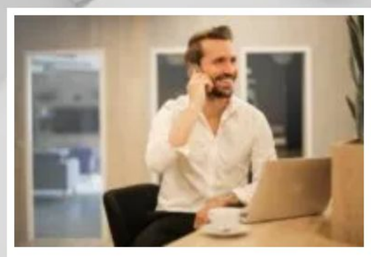
Health and Safety Awareness Training



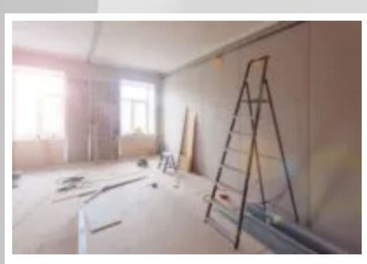
Historic Building Repair

Insurance Solutions

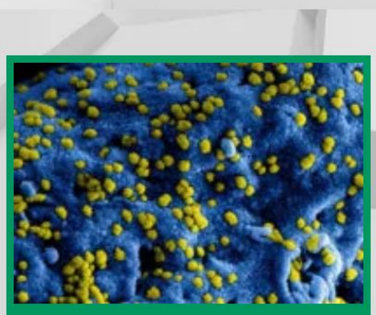
Lease Variation



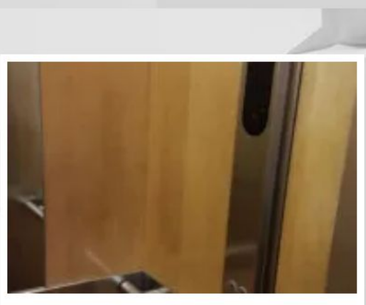
Lease Extensions



License to Alter



Legionella Risk Management



Lift Wrapping

Out of Hours Helpline

Planned Maintenance Program

Party Walls

Reinstatement Cost Assessments

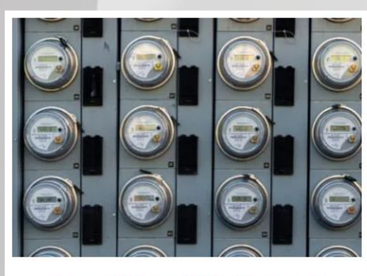
Right to Manage

RMC Director Training

Rooftop Extensions

Rope Access Surveys

Service Charge Arrears



SmarkLink45 Prepay Meter

Service Charge Collections

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

Sole Directors - Are You Covered?

ManageYourBlock™

www.manageyourblock.co.uk

tel: 0333 577 9070

Managing a block of flats can be a complicated and busy occupation. The health and safety, maintenance, and bookkeeping aspects can be daunting and they're rife with pitfalls. That's why, in most cases, Residents' Management Company-run blocks are looked after by dedicated teams of officers, led by a Director.

But it is possible to run a block as a sole Director, especially with the help of software designed for the task. You'll still need to be organised and meticulous, determined to keep up with legislative changes and an ever-evolving sector, but the right software can take the stress (and paperwork) out of the equation.

You'll also need to make sure that you and your personal assets are protected by the right insurance. More on that later.

Read on to find out how Manage Your Block can help you maintain your block to the highest standard, while also helping you to keep on top of your duties as a sole director.

Software Features

- Calendar for planning and reminders.
- Secure cloud storage for all your documentation.
- Contractor contact list – quote requests and works orders can be sent directly from the software.
- Owner and Leaseholder contact list to keep all your resident's details in one place.
- Alerts function to contact all stakeholders in an emergency or to make them aware of an upcoming event.
- Notes can be used to support your audit trails.
- Manage Your Block Plus includes the service charge function where you can prepare and track your demands.

All of the above are obviously great for managing your block, but they can also be utilised to keep you on track in terms of your obligations as a limited company director.

What Are My Obligations as a Sole Director?

There are a fair few stipulations involved in running a limited company, but it's nothing a few diary reminders (and perhaps an accountant) can't handle.

You can find all the information you need on the Government website, but here is a run-down of what's required, plus some insight into how Manage You Block can help.

Documentation

There's a fair bit of paperwork involved in maintaining your company records. Thankfully, Manage Your Block's secure cloud storage means you can file all your paperwork online and avoid the dreaded box files.

You can store and add notes to all of the following:

- Articles of association
- Insurance documentation
- Details of any loans and repayment dates/recipients
- Details of any indemnities
- Details of any loans or mortgages secured against the company's assets
- Tax returns
- Confirmation statements (your yearly confirmation to HMRC that the details they have for the company are still correct)
- Financial records (you can be fined £3,000 by HMRC or disqualified as a company director if you do not keep accounting records)

Note: You must keep financial records for 6 years from the end of the last company financial year they relate to, or longer if:

- They show a transaction that covers more than one of the company's accounting periods
- The company has bought something that it expects to last more than 6 years, like equipment or machinery
- You sent your Company Tax Return late
- HMRC has started a compliance check into your Company Tax Return

Reminders

As you can see, there's a fair bit to remember, but Manage Your Block's calendar and diary reminders are here to help.

You can set yourself reminders for:

- Any obligations laid out in the articles of association
- Reporting any changes that HMRC needs to be aware of
- Filing your accounts and your Company Tax Return
- Paying your Corporation Tax
- Loan repayment dates
- Confirmation Statements
- Renewing your Management Liability Insurance

That's a lot of details out of your head and onto a reliable system, leaving your mind freer to concentrate on the day-to-day running of your block.

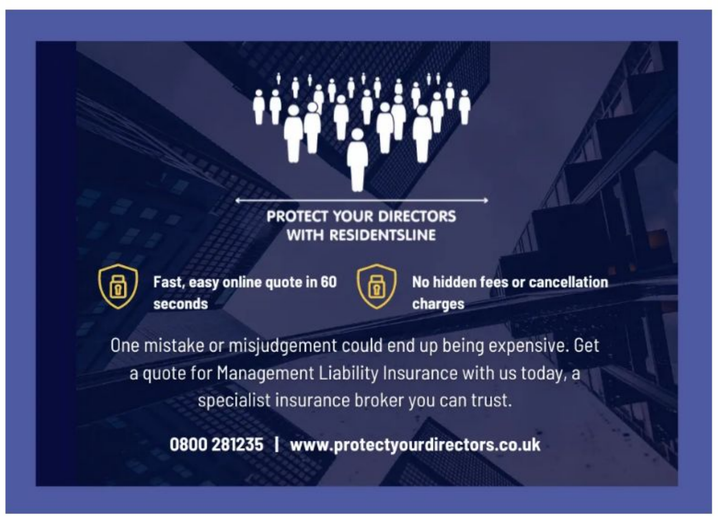
Management Liability Insurance

As a Director of a Residents' Management Company, Residents Association or Right to Manage Company, you have many legal responsibilities and could be held personally liable for decisions made or actions taken whilst working in your position.

Residentsline's Management Liability Insurance includes both Directors and Officers Liability Insurance and Corporate Liability Insurance in one policy wording; protecting past and present Directors, Officers and your Company against claims.

Policy cover includes the cost of defence, and in some cases the amount of awards and damages as a result of claims and prosecutions made in a wide range of situations. With cover starting at less than £100 per annum, it's not a risk you want to take.

You can give the team a call or head to the website and complete their quote form.



If you're interested in Manage Your Block, head to our website for more information, tutorial videos and to get in touch.

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

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

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

ManageYourBlock™

Share this page on social media

ManageYourBlock™

Store, Save & Secure – Self management software!

VISIT OUR WEBSITE

An **online portal** designed for RMC's, Directors and Owners of apartment blocks. With Manage Your Block, you can update, control and navigate your documents all in a user-friendly hub. This is accessible through any device at a touch of a button 24/7 personalised to suit your needs.

Who is Manage Your Block For?

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

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

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

Tel: 03335779070 Email: info@manageyourblock.co.uk

OUR FEATURES

Diary

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

Documents

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

Notes

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

Quotes

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

Save

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

Contractors

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

Contacts

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

Calendar

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

Alerts

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

HELPING YOU
BUILD YOUR FUTURE,

BLOCK BY BLOCK

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

- Melissa Bagot

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

- Max Braun

www.blockrecruit.co.uk

Featured Job Vacancies

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

Block Manager

Location: Dorset (Hybrid Working)

Salary: £25,000 - £35,000

Tell me more

Property Manager

Location: Surrey (Hybrid Working)

Salary: £30,000 - £35,000

Tell me more

Block Manager

Location: West Midlands (County)

Salary: £30,000 - £33,000 +£4,200 Car Allowance

Tell me more

Block Manager

Location: Central London (Fully Homebased)

Salary: £35,000 - £40,000

Tell me more

Helpdesk Coordinator

Location: South West London

Tell me more

Caretaker

Location: North London

Salary: £29,000

Tell me more

Head of Block Management / Head of Operations

Location: South West London

Salary: £50,000 - £70,000

Tell me more

Block Manager

Location: Middlesex (Office Based)

Salary: £25,000 - £40,000

Tell me more

Property Manager

Location: Hampshire

Salary: £30,000 - £38,500

Tell me more

Block Recruit

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

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

BLOCK RECRUIT

London Flats Insurance

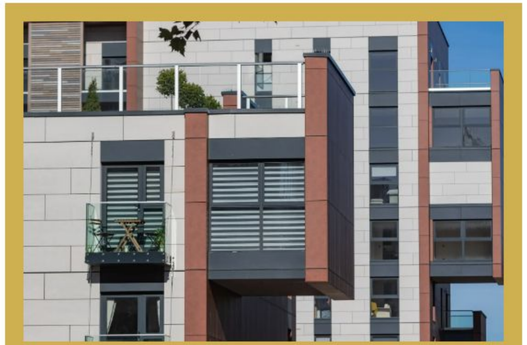
Insurance specialists for blocks of flats and apartments within London

Our team at London Flats Insurance have the experience and expertise to provide you with the best and most suitable insurance policy for your specific block of flats or apartments.

To obtain a quote, simply click the button below or contact us

Tel: 0207 993 3034 Email: info@londonflatsinsurance.co.uk

Click here to get a quote today!

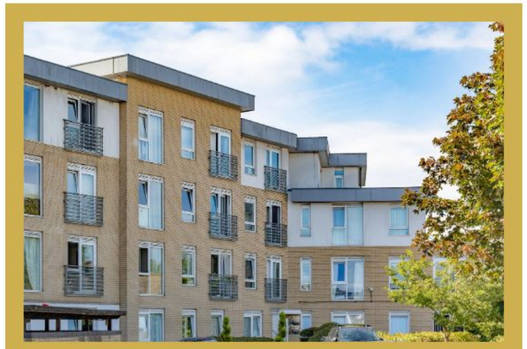


Buildings Insurance

Learn more

Directors & Officers Insurance

Learn more



Terrorism Insurance

Learn more

Lift Insurance and Inspection

Learn more

Upcoming ARMA Training Courses

TC39 READING LEASES

Dates: 15/05/23 - 16/05/23

A 6-hour course being run over 2 consecutive days (3-hours per day) where you will be learning to read leases constructively and understanding the practical application of the principles.

This course is for the relatively inexperienced who have some knowledge of the legal framework governing residential long leasehold management but who need to become familiar with the essential information needed to safely and efficiently assist or manage a portfolio.

Book your place

TC100: COMPANY LAW BASICS FOR MANAGEMENT COMPANIES

Dates: 17/05/2023

Residents' Management Companies and RTM companies are subject to the same rules and regulations as all other limited companies. With corporate-based challenges from members on the increase, it is important that managing agents are familiar with company law basics. At the request of members, ARMA has designed an interactive workshop focusing on the fundamentals of company law for management companies and troubleshooting some of the most common issues and challenges that managing agents face.

Book your place

W9: DEALING WITH PROPERTY TRANSFERS

Dates: 17/05/2023

Webinar

During the life of a lease, the leasehold interest is likely to be sold, transferred or otherwise disposed of. And the lease will set out the requirements that outgoing (and incoming) lessees need to adhere to.

In this webinar we'll explore the typical requirements found in leases, and consider how managing agents should approach and enforce compliance with those requirements.

This webinar is ideal for anyone involved in property transfers.

Book your place

TC59: MANAGING YOUR FIRST PORTFOLIO – LEGAL WORKSHOP

Dates: 31/05/2023 - 02/06/2023

A 6-hour course being run over 3 consecutive days (2-hours per day). Being a property manager is a demanding job; on any given day you can be required to demonstrate a variety of skills and knowledge. In this interactive legal workshop, we'll explore some of the common legal challenges that you might face and how to deal with them. This workshop will be based around a fictional block and a copy of its specimen lease and Articles of Association will be provided to all delegates for 'pre-reading'.

Book your place

ARMA Training Costs

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

Online Training Course Costs

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

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

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

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

Get in touch

Website: www.arma.org.uk

Phone: 0207 978 2607

Twitter: @ARMAleasehold

Upcoming Events

ACE Awards 2023

Date: FRIDAY 16TH JUNE, 2023

Entries & Ticket Sales Now Open!

Join us for an evening celebrating the exceptional achievements of UK managing agents and the work of their people in improving the lives of millions of leaseholders.

Ticket sales are now open, so you can secure your seat or table for this summer's event and take advantage of our early bird offer.

Nominations have also opened across all 18 award categories. All those shortlisted will receive a complimentary ticket for the evening, and we've made our entry process quick and simple.

For 2023, attendees can look forward to four new award categories and a return to the unique London venue of Old Billingsgate on the bank of the Thames.

Book your place

ARMA & IRPM Southampton Regional

Dates: Wednesday 21st June 2023

Venue: Hilton at the Ageas Bowl, Botley Rd, West End, Southampton, SO30 3XH

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

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

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

Book your place

ARMA & IRPM Birmingham Regional

Dates: Thursday 29th June 2023

Venue: TheStudio, 7 Cannon Street, Birmingham, B2 5EP

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

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

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

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

Book your place

ARMA Annual Conference 2023

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

Sponsor the 2023 ARMA Annual Conference

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

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

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

Book your place

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

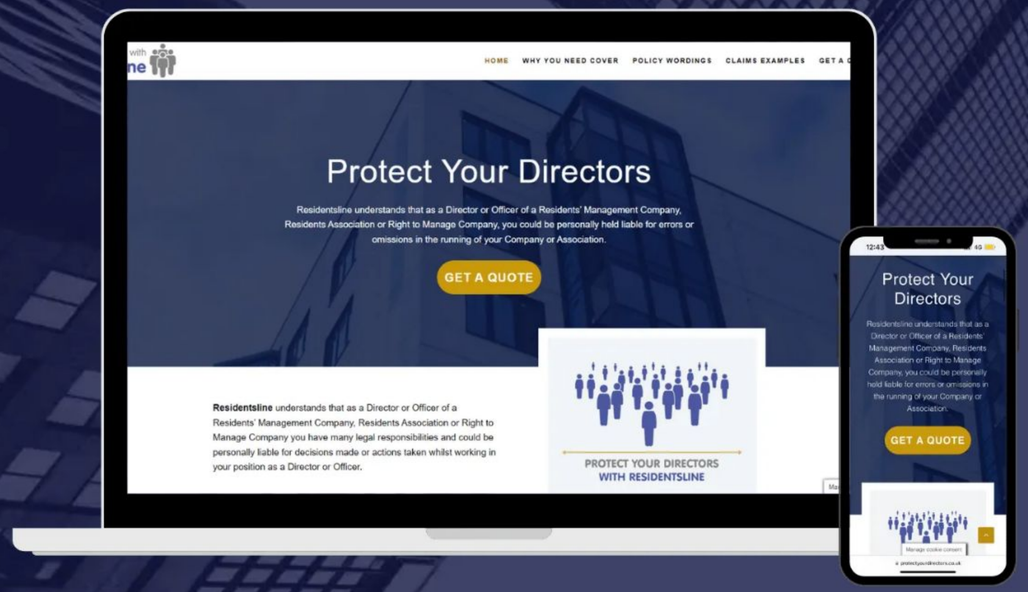
To be the **trusted** source of **expertise**, **knowledge**, & **qualifications**

Providing individuals with an independent **professional accreditation**

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

Join the IRPM

CLICK HERE TO GET A MANAGEMENT LIABILITY INSURANCE QUOTE AND COVER TODAY!



Fast, easy online quote in under 5 minutes

No hidden fees or cancellation charges

Click here and save on admin fees by using our easy online quote form

Directories

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

01
Flat Living Directory

02
Recommended Suppliers

03
Find an ARMA Member

Find a Supplier

Featured suppliers from

BLOCK in a BOX

3D Surveys

SCANIX

Find out more

Accountants

Flat Management Co. Accounts Limited

Find out more

Alternative Accommodation

ICAB
Insurance Claims Accommodation Bureau

Find out more

Asbestos Surveying and Management and many more

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Find out more

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Garratts
Chartered Accountants

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Lease Variations, Lease Extensions, Right to Manage and Enfranchisement

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Waterguard

Find out more

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FlatLiving® Insurance

Find out more

Insurance

London Flats Insurance

Find out more

Insurance

Residentsline
Flats Insurance

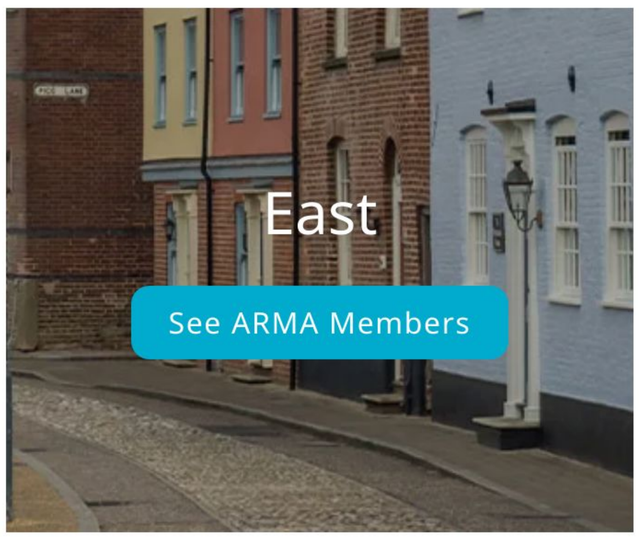
Find out more

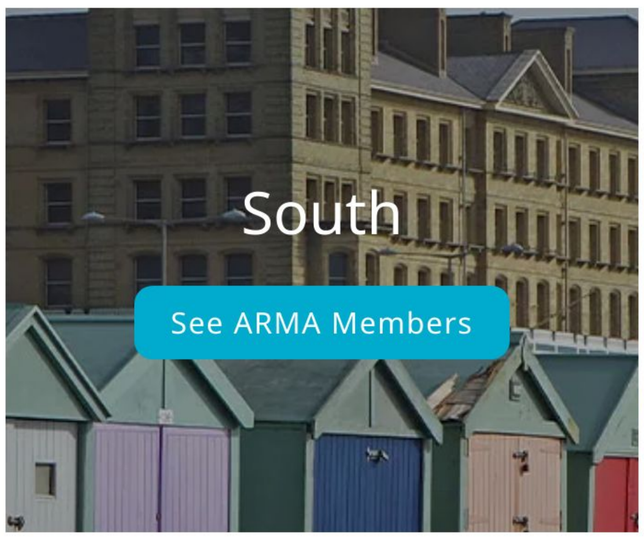
Find an ARMA Member

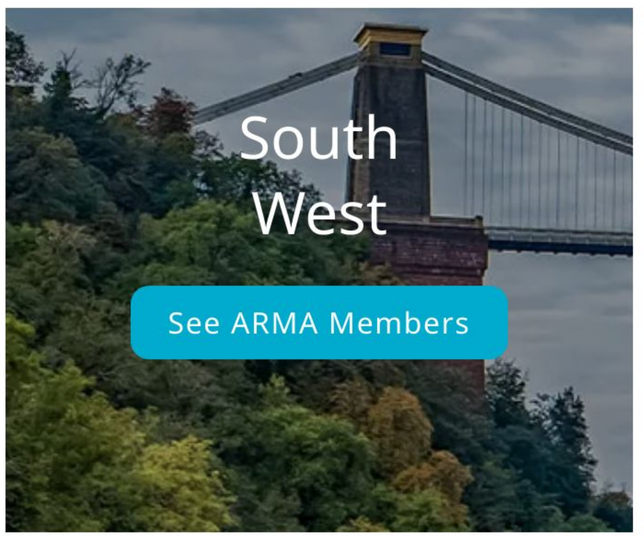
Are you considering a new managing agent?

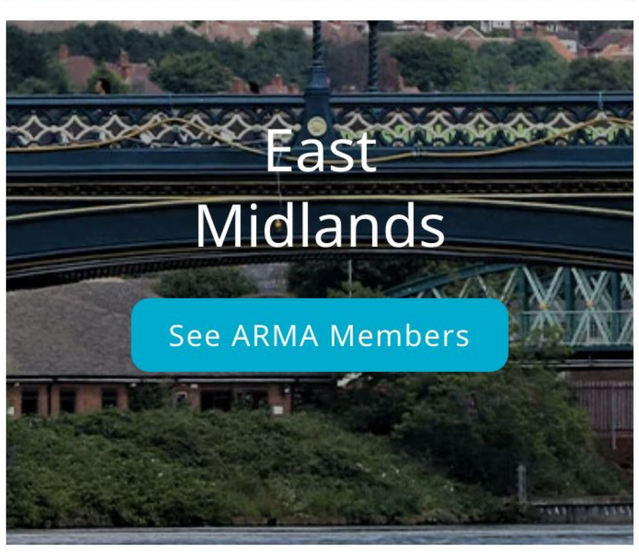
Below are a list of ARMA (Association of Residential Managing Agents) members by region.

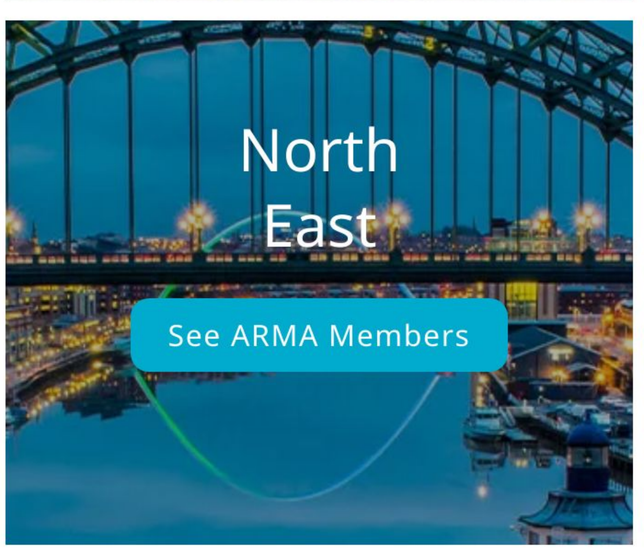
A managing agent that is a 'member' of ARMA will have successfully achieved ARMA Accreditation and is required to comply with the ARMA Bye-Laws, RICS Code, relevant legislation and ARMA Consumer Charter & Standards.











Setting the Standards in Property Management

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

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

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

020 7978 2607 | www.arma.org.uk

ALEP - the voice of the enfranchisement sector promoting best practice

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

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

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

Our Work

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

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

Our Members

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

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

Areas ALEP members can help with include:

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

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

Leasehold enfranchisement specialists - media spokespeople

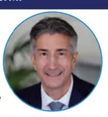
Formed in 2007 and now with over 250 member organisations, ALEP is a not-for-profit association that brings together barristers, managing agents, project managers, solicitors and valuers working in the residential leasehold sector.

ALEP's membership encompasses businesses that work with both freeholders and leaseholders, with the common objective of providing expert advice and support to their clients.

Founded with an aim to bring together enfranchisement practitioners, and committed to promoting excellence within the sector, the Association is the go-to source for expert opinion in all things leasehold.

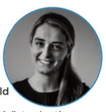
ALEP's expert panel

The following ALEP experts are available for interview, providing authoritative commentary and professional insights on everything to do with enfranchisement, the leasehold system and leasehold legislation and reform.



Mark Chick
ALEP Director
Bishop & Sewell LLP

Mark is a Partner and Head of the Landlord & Tenant team at law firm Bishop & Sewell and a director and founder committee member of ALEP. A leasehold reform specialist, Mark is recognised as a leading UK authority in this sector. He deals with a range of issues including freehold purchase, lease extension, services charges and landlord & tenant matters, and his expertise when it comes to leasehold reform issues is unparalleled.



Henrietta Hammonds
FRICS FCIArb MIRPM
ALEP Valuer Committee Member
Beckett & Kay

Henrietta is a Chartered Surveyor and Partner at Beckett & Kay. She specialises in leasehold reform, diminution in value, property management, and specialist valuation work. Henrietta qualified as a member of the RICS in 2015, and became the youngest ever female Fellow in 2020. She has appeared as an expert witness at the First-tier Tribunal (Property Chamber) and in arbitration proceedings.

Charlotte Clarke
Commonhold and Leasehold Experts Ltd

Charlotte is an Associate Solicitor at Commonhold and Leasehold Experts Limited and Head of the Residential Conveyancing Team. She regularly acts for clients selling or purchasing leasehold properties, as well as acting for both Landlords and Tenants in statutory and informal Lease extensions. Charlotte also acts for leasehold house owners exercising their right to buy their freehold under the 1967 Act. Charlotte also deals with commonhold sales and purchases.

John Midgley
ALEP Director
Seddons Solicitors

John is a Director of ALEP and Partner at Seddons heading up the specialist Leasehold Enfranchisement team. A leading practitioner in the field of collective enfranchisement, lease extensions and right to manage claims, John has been involved in numerous high-profile cases. His clients include residential and commercial landlords, tenants and managing agents.

Anna Favre
ALEP Solicitor Committee Member
Cripps

Anna is an award-winning specialist in leasehold enfranchisement and residential landlord and tenant law. A Partner at Cripps, her areas of expertise include residential advisory work, asset management in a residential context, contentious and non-contentious leasehold enfranchisement including high value, complex claims of flats and houses, security of tenure, licences to develop and restrictive covenants.

Eleanor Murray
ALEP Solicitor Committee Member
CMS Cameron McKenna Nabarro Olswang LLP

Eleanor Murray is a Partner and Head of Enfranchisement and Residential Disputes at law firm CMS. She is an expert in all aspects of residential disputes, specialising in enfranchisement, residential service charges and right to manage instructions. Eleanor is recognised as a leading practitioner in enfranchisement and has significant experience advising in relation to the 1987 Act, Rights of First Refusal and Estate Management Schemes.

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Katherine Simpson
Edwin Coe

A Partner at Edwin Coe, Katherine is a recognised expert in the specialist field of leasehold enfranchisement and is particularly renowned for her expertise in the Leasehold Reform Act 1967. She has been involved in many of the most high-profile enfranchisement cases on behalf of several major landlords. Katherine regularly gives lectures and seminars on aspects of the legislation and has written for both the legal and general press in this niche area.

Leigh Shapiro
Irwin Mitchell

Leigh is a Partner at law firm Irwin Mitchell where she acts for leaseholders, landlords, developers, institutional investors, lenders or those involved in managing residential property. She specialises in lease extensions, enfranchisement of houses, collective enfranchisement of flats, rights of first refusal, right to manage, and rights in relation to service charges.

Jeremy Dharmasena
Knight Frank

Jeremy heads up the Leasehold Reform & Litigation department at Knight Frank. He specialises in advising freeholders and leaseholders on premiums for statutory lease extensions, freehold collective enfranchisements of flats, and the enfranchisements of houses. A Member of the RICS since 1996, he is also an Accredited RICS Valuer.

Mark Wilson, MRICS
ALEP Valuer Committee Member
myleasehold

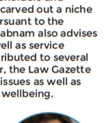
Mark is a RICS Chartered Valuation Surveyor whose background is in residential valuation, residential estate agency, property letting and management. As a founder member of ALEP and Managing Director of myleasehold, Mark promotes higher professional standards and transparency in the complex field of Leasehold Reform.

David Robson
Robsons

David is a Chartered Surveyor and RICS Registered Valuer, and is Head of the Leasehold Reform valuation department at Robsons and carries out a range of valuations on behalf of leaseholders and freeholders, including lease extension, collective enfranchisement, Right of First Refusal and 1967 Act valuations.

Shabnam Ali-Khan
Russell-Cooke

Shabnam is an award winning solicitor and Partner in the enfranchisement team at law firm Russell-Cooke. She specialises in lease extension and enfranchisement matters, primarily under the Leasehold Reform Housing and Urban Development Act 1993 working with a variety of clients ranging from high-net-worth individuals and companies to individual leaseholders and investor landlords. Shabnam has carved out a niche in right of first refusal matters pursuant to the Landlord and Tenant Act 1987. Shabnam also advises on Right to Manage matters as well as service charge issues. Shabnam has contributed to several publications including the Lawyer, the Law Gazette and Property Week on leasehold issues as well as the impact on mental health and wellbeing.



Clive Scrivener
Scrivener Tibbatts

Clive is a Chartered Surveyor and RICS Registered Valuer and a Partner at Scrivener Tibbatts. Qualifying in 2014, Clive has been working in the residential property sector since 2008. Aiming to provide common sense professional advice to both individuals and companies requiring valuation advice, he primarily focuses on residential lease extensions and enfranchisement.

CONTACT DETAILS
To speak with a member of our expert panel, please contact ALEP by:
Emailing: ALEPPR@alep.org.uk
Telephoning: Clare Grove, Marketing and Communications Manager, 07766 694312

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GLOSSARY OF TERMS

Enfranchisement - The purchase of a freehold interest in a house where the leaseholder of the house may buy the freehold. Can also be a building containing flats, where leaseholders get together to exercise a right to buy the freehold.

Collective enfranchisement - The collective purchase of the freehold by leaseholders in a building containing flats in accordance with the 1993 Leasehold Reform Housing and Urban Development Act, as amended by the 2002 Commonhold and Leasehold Reform Act.

Conveyancing - The process of transferring a legal title to property from one party to another. It is advisable to engage a solicitor when buying or selling property.

Freehold - The ultimate title in property. By being the owner of a freehold you own the building, and the land it stands on, outright and forever.

Freeholder - Owns the freehold of a property which can include a building and other property or land. In a block of flats, for example, the freeholder would own the land and the actual building. A leaseholder will own a flat within that property on a lease for a fixed length of time, but the freeholder will own the property outright.

The freeholder is usually responsible for the repair and maintenance of the exterior and common parts of the building. At the end of the lease, the flat ownership reverts to the freeholder. A freeholder is also commonly referred to as the landlord.

Landlord and Tenant Act 1987 - Part 1 of the Landlord and Tenant Act 1987 (LTA 1987) grants certain residential tenants a right of first refusal, where their landlord proposes to make a "relevant disposal" (i.e. sell the freehold).

Lease extension - A residential lease is granted for a specific term. At the expiration of this term, the property reverts to the landlord. Once a lease has been granted the term immediately begins to get shorter. If you wish to sell a leasehold property, you may need to extend the lease in order to maintain its value.

Leasehold - Where there is a lease of the property it is called leasehold property. This means that the property is owned for a set period of time.

Leaseholder - Owns a property on a lease, typically for 99, 125 or 999 years. The length of the lease decreases year by year until it eventually runs out.

A leaseholder is also called a tenant, but this should not be confused with short-term agreements. It is essential to be familiar and understand the terms of your lease because this sets out your rights and obligations.

Leasehold Reform Act 1967 - The Leasehold Reform Act 1967 confers on a tenant of a house for the last 2 years under a long tenancy at a low rent the right to either: acquire, on enfranchisement, the freehold

Leasehold Reform Housing and Urban Development Act 1993 - Chapter I of Part I of the Leasehold Reform, Housing and Urban Development Act 1993 confers on qualifying tenants of flats the right to have the freehold of the premises in which the flats are contained acquired on their behalf by a person appointed by them for the purpose.

Right of First Refusal - A right whereby, in certain situations, the freehold of the building must be offered to the leaseholders before it can be disposed of to a third party.

Right to Manage - A collective right which leaseholders in a building containing flats have the right to exercise, allowing them to take over management of their building.

The Royal Institution of Chartered Surveyors (RICS) - The Royal Institution of Chartered Surveyors is a global professional body for those working in the Built Environment, Construction, Land, Property and Real Estate.

Service charge - A contribution payable by a leaseholder typically to a landlord, for a share of the cost of insuring, maintaining, repairing, cleaning, etc. the building.

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Find an ALEP Member

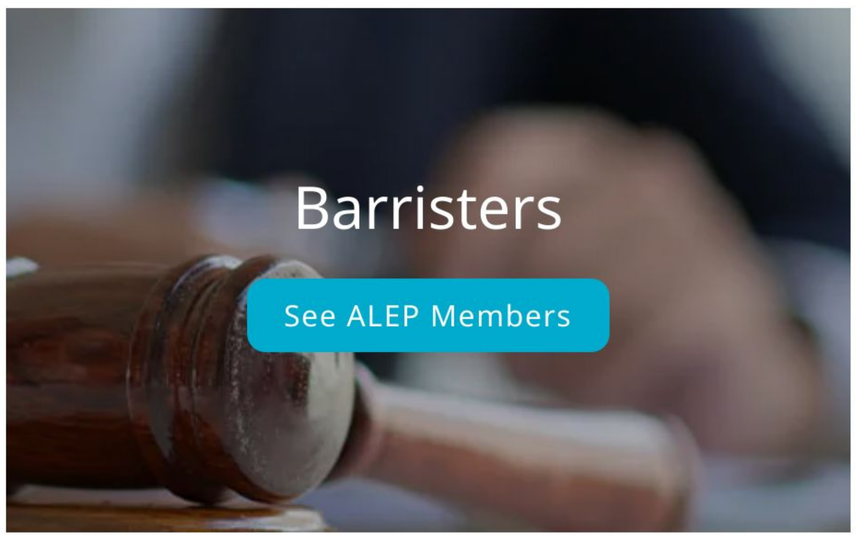
ALEP (Association of Leasehold Enfranchisement Practitioners) member firms are rigorously vetted so you can be confident that they have a proven track record in leasehold enfranchisement.

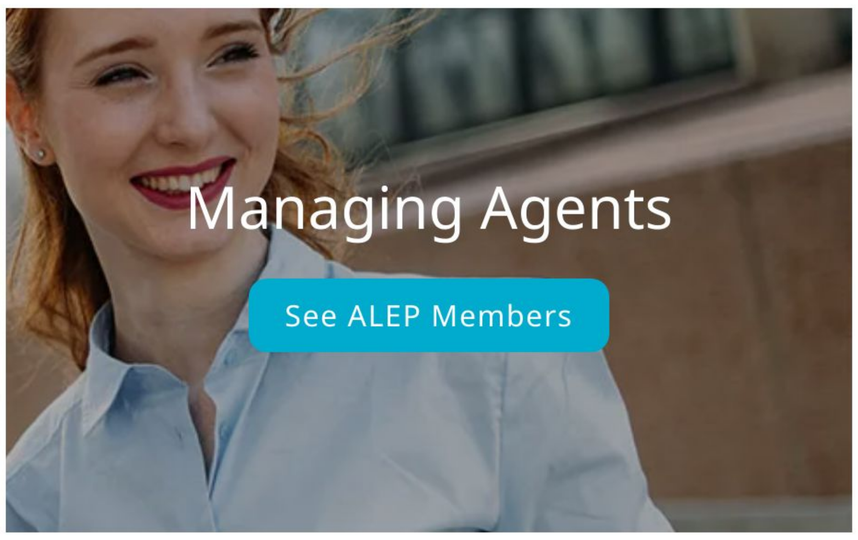
ALEP members can advise or assist with:

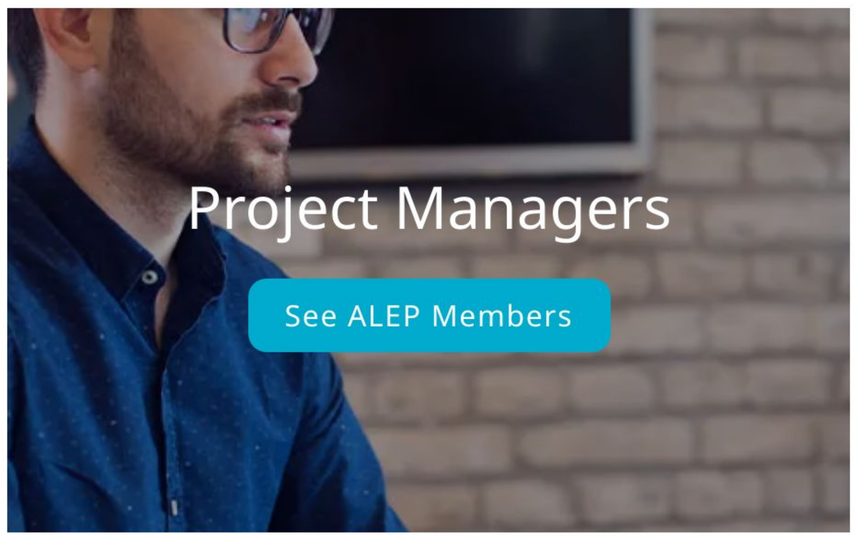
- Extending a lease;
- Buying a share or freehold of a building;
- Exercising the Right to Manage;
- Section 5 Notice;
- Dealing with freeholder or leaseholder disputes

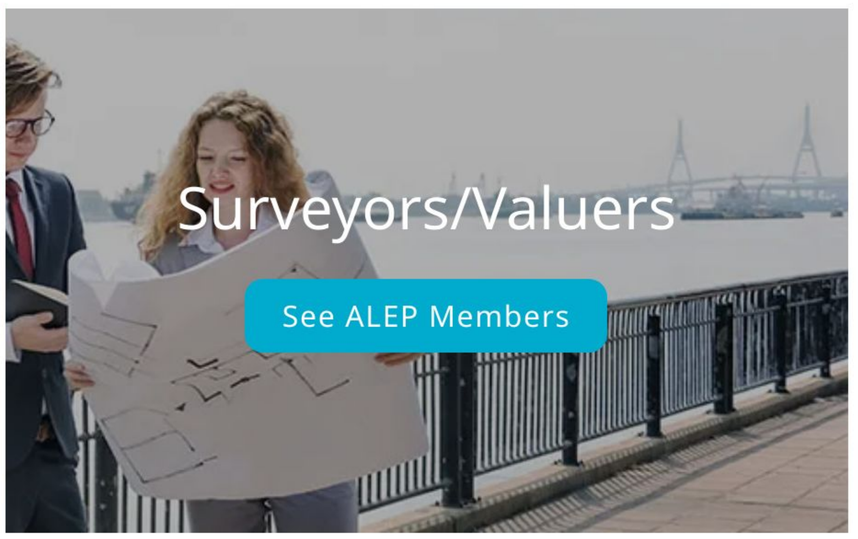
Below are details of ALEP Professionals (alphabetically) in the following areas:

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









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- Strangford Management Ltd London 02039 462 650 Full Member
- Vision PEM & Vision RTM London 08454 568 775 Full Member

ARMA Members
East Midlands

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

ARMA Members
West Midlands

- Blocsphere Property Management Ludlow 03333 601 601 Full Member
- Centrick Limited Birmingham 0333 012 4125 Full Member
- Compass Block Management Birmingham 0121 236 5757 Full Member
- Cottons Birmingham 0121 247 2030 Full Member
- Exclusive Property Management Ltd Solihull 0121 707 7727 Full Member
- Hadrian Property Management Company Limited Lichfield 01543 410922 Full Member
- KT Management Co (UK) Ltd Merry Hill 01384 573 637 Full Member
- KWB Property Management Limited Birmingham 0121 233 2330 Full Member
- Longlease Property Management Stratford upon Avon 01789 333 464 Full Member
- Mainstay Residential Ltd Worcester 07900 822309 Full Member
- Metro PM Birmingham 0121 428 4747 Full Member
- Pennycuick Collins Birmingham 01214 561 700 Full Member
- Philip Laney & Jolly Great Malvern 01684 580974 Full Member
- Principle Estate Management Birmingham 0121 289 4315 Full Member
- Proxim Property Management Ltd Alcester 01789 713112 Full Member
- Specialist Property Asset Management Ltd West Midlands 0121 725 3620 Full Member

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West London

- Aspect Property Management Limited London 020 7828 1664 Full Member
- Berkshire Hathaway Home Services Kay & Co London 020 7467 2027 Full Member
- Bold and Reeves Limited London 020 7408 7590 Full Member
- Brunsfield Ltd London 020 3601 7676 Full Member
- Burlington Estates (London) Limited London 020 7499 3207 Full Member
- Castlereagh Management Limited London 020 7258 9670 Full Member
- Homes Property Management Limited London 020 8960 7730 Full Member
- KDG Property Ltd London 020 7887 6413 Full Member
- Knight Frank LLP London 020 7861 1242 Full Member
- Lanigan Estates Ltd London 020 7223 0851 Full Member
- Lee Baron London 020 7758 5627 Full Member
- Lewis & Tucker London 020 7323 2321 Full Member
- London Residential Management Ltd London 020 7438 1080 Full Member
- Lornham London 020 7724 4777 Full Member
- Mayfair Property Management Limited London 020 7576 9435 Full Member
- MIH Property Management Ltd London 020 3637 7968 Full Member
- Principia Estate & Asset Management London 020 7341 0220 Full Member
- Quadrant Property Management Limited London 020 7386 8800 Full Member
- Raglan Limited London 020 7937 5272 Full Member
- RMD Properties (London) LLP London 020 7723 2111 Full Member
- SAFE Property Management London 020 8762 0167 Full Member
- SBA Property Management London 020 7629 4949 Full Member
- Sears Morgan Property Management Limited London 0844 257 2222 Full Member
- SHW London 020 7389 1500 Full Member
- Sloan Block Management London 020 7221 4935 Full Member
- Susan Metcalfe Residential Property Management Ltd England 020 7591 0931 Full Member
- Tideway Property Managers London 020 7409 0609 Full Member

ARMA Members
Yorkshire

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

ARMA Members East

- Alexander Faulkner Partnership Fareham 01489 296 000 Full Member
- Appointmoor Estates Westcliff on Sea 01702 719966 Full Member
- APT Property Management Fenstanton 01480 192 065 Full Member
- Aspire Block & Estate Management Limited Watford 01923 372169 Full Member
- Belgravia Block Management Ltd Peterborough 01733 345 278 Full Member
- Broadoak Management Limited Hocklife 01525 211548 Full Member
- Carringtons Residential Management Ltd Harlow 01279 7011239 Full Member
- Encore Estate Management Cambs 01223 866 980 Full Member
- Flaxfields Limited Linton 01223 941380 Full Member
- Hegarty Property Management Moulton Park 01604 953890 Full Member
- Hill & Clark Boston 01205 352019 Full Member
- Home From Home Ipswitch 01473 858690 Full Member
- Janeteva Estate Management Melbourn 01223 655734 Full Member
- Letters Block Management Peterborough 01733 898 589 Full Member
- Norwich Residential Management Ltd Norwich 01603 670 050 Full Member
- PREIM Ltd Peterborough 01223 866980 Full Member
- Proactive Block Management Ltd Letchworth Garden City 01462 376 015 Full Member
- Quay Management Services Dunstable 07809 74 8820 Full Member
- Redwood Estate Management Ltd London 0203 962 7222 Full Member
- Rounce & Evans Property Management Ltd King's Lynn 01553 401580 Full Member
- St Andrews Bureau Ltd Cambridge 01223 352 170 Full Member
- TLC Estate Agents London 0207 370 4000 Full Member
- TW Property Block Management Tunbridge Wells 01892 530 109 Full Member
- Watsons Norwich 01603 226500 Full Member

ARMA Members North West

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

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

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• Grace Clarke	Arnold & Baldwin	020 8642 2999
• Patrick Oliver	Aston James Associates	0800 035 6473
• Stewart Gray	Austin Gray LLP	01273 201988
• Henrietta Hammonds	Beckett & Kay LLP	020 7439 6667
• Roshan Sivapalan	Blakes Surveyors Ltd	020 8296 1234
• Thomas Dogger	BN Surveyors Ltd	020 7101 3382
• Katy D'Souza	Brasier Freeth LLP	07808 249262
• Christopher Spratt	C G Spratt & Son	01903 234343
• Paulina Reade	Carter Jonas	020 7581 3215
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• Riccardo Carreli	Chestersons	078 1882 6198
• Johanne Coupe	Coupe Property Consultants Limited	01179 596487
• David Coleman	David Coleman & Company	0121 655 0998
• David Graham	David Graham (Chartered Surveyors)	07973 364162
• Wilson Dunsin	Dunsin Surveyors	020 7233 6762
• Jackie Collis	Each Side Leasehold	07842 395767
• Emma Biddle	Egerton Ltd	020 7664 6648
• Chris Clark	Ely Langley Greig	023 8027 4211
• David Haines	Extend Your Lease	020 7586 0044
• Angus Fanshawe	Fanshawe White	020 7099 8465
• Andrew Georgiou	Fifield Glyn	020 7205 7172
• Andrew Perrin	Fraser Wood (Midlands) Ltd	01922 627 686
• Jenni Freeborn	Graves Son and Pilcher	01273 321123
• David Toogood	Harding Chartered Surveyors	07808 161 463
• Harriet Fleming	Harriet Fleming Surveyors Ltd	01727 750045
• Colin Horton	Hortons Valuers Ltd	020 3058 3200
• Kevin Broadhurst	Jackson Green & Preston	01472 311113
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• Malcolm Angus	George F White LLP	0333 920 2220
• Simon Coates	Jones Lang LaSalle Limited	020 7087 5911
• Julian Wilkins	Julian Wilkins Chartered Surveyors	01903 872211
• Nathan Hall	Kempton Carr Croft	01628 771221
• Gavin Lewis	Kingston Morehen Chartered Surveyors	01323 411088
• Steven Harding	Kinleigh Folkard & Hayward	020 8739 2040
• Jean Howe	Kirkby Diamond	01582 738866
• Jeremy Dharmasena	Knight Frank	020 7861 1587
• David Parkin	Lamberts Chartered Surveyors	07764 577535
• Sarah Abel	Lawrence & Wightman	0121 779 0999
• Justin Bennett	LBB Chartered Surveyors	020 7822 8850
• Kevin Broadhurst	Leasegevity Ltd	0300 400 3279
• Ryan Bridges	MAP Chartered Surveyors	020 8300 1144
• Prosper Marr-Johnson	Marr-Johnson Stevens LLP	020 7499 3199
• John Keenan	Mathieson Keenan	07710 475 094
• Ross Maunder Taylor	Maunder Taylor	020 8492 5526
• Chris Baker	McDowalls Surveyors Ltd	020 8472 4422
• Kieron Mckeown	Mckeown & Co LLP	01722 439518
• Michael Lee	Michael R Lee Chartered Surveyors	020 3376 3032
• Michael Boaden	MJ Boaden Chartered Surveyors	0191 495 6182
• Paul Holford	Morgan Sloane Chartered Surveyors	0800 161 5767
• Mark Wilson	myLeasehold Ltd	020 7034 3435
• Simon Levinson	OCK Chartered Surveyors	020 8202 7948
• Michael Aldous	Perry Hill Chartered Surveyors	01483 237333
• June Dunne	Prickett and Ellis Surveyors Ltd	020 8442 2491
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• Alastair Stimson	Savills (UK) Ltd	07812 965513
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• Adam Robinson	Selkent Surveyors Ltd	01732 752099
• Matthew Gawne	Shaw & Company (Surveyors) Ltd	0208 394 5371
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• Richard Stacey	Websters Surveyors	020 3011 5310
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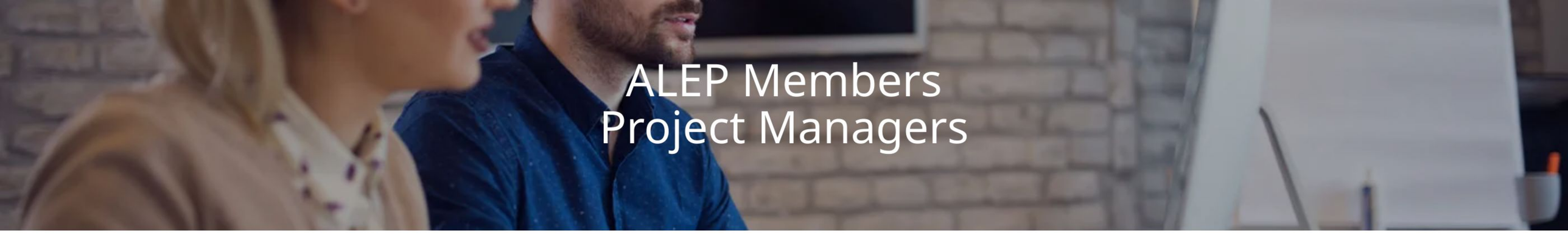
• Simon Hanton	Willmotts Chartered Surveyors	07734 022826



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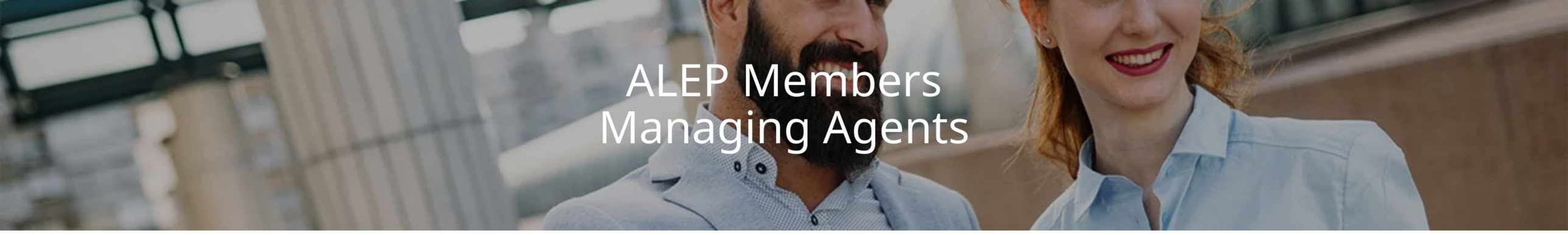
- Linz Darlington Homehold Services Limited 020 3997 8950
- Mike Somekh The Freehold Collective 020 3488 3148
- Silvana Goddard Start Lease Extensions 020 8315 6901



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