Information, advice & guidance
for RMCs and Property Managers

FlatLiving Magazine

November 2022

Feature: Weather, Winter and Cost of Living

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Welcome

Welcome to the November issue of Flat Living Magazine.

We are back!

I hope you are all keeping safe and well. Flat Living has been issuing out email circulars for the last few months. We are now excited to show you that Flat Living Magazine is back and full of the latest news and knowledge.

In this issue we have focused on news about the weather, winter and the cost of living. These are the topics that are widely being discussed and many questions are being raised to our team.

In news - we have mortgage news following the recent interest rate increases and a new national installer of EV charging points as well as great prices on reinstatement cost assessments for your block.

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.

Find out the results from the recent PM50 awards and read about some special people doing amazing things in our sector on **Page 6**.

I hope you enjoy this issue, start reading with the **latest news**.

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

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News

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Airspace Development 101 for Freeholders and Leaseholders

Published by Mani Khiroya, co-founder of AIMS and CEO of Fruition Properties.

Airspace development has hit the headlines recently, with huge potential to unlock new housing above existing buildings.

When done correctly, this practice should not only bring benefits for the building owner and developer but also the freeholder and leaseholder. So what do you need to look out for if you are a freeholder considering an airspace project, or if you are a leaseholder and your freeholder has presented the idea to you?

Unlike a new build, where the only hidden issues are in the ground below the building, with airspace you must contend with all of the live issues in the building, ranging from the people who live or work there, the structure, the fire risks, health and safety and more.

This complexity means there are many potential pitfalls to avoid, and these have become more relevant and important recently, particularly for leaseholders.

In 2020 the Government relaxed the planning rules to make it a simpler process to add two floors to existing buildings through Permitted Development. The news of this policy highlighting the possibility of this potential opportunity, combined with the lower cost of delivering a permission, has attracted more and more freeholders to seek to develop or sell the potential asset to a third party. Quite often they have done this without consulting the leaseholders who live in the property, and without any benefit to those who will be most impacted by the development.

This can be an alarming prospect for many leaseholders so it is worth understanding the legalities and the rights leaseholders have, as well as the many benefits of airspace development and the value it can release.

Firstly, it's worth noting that not all buildings immediately qualify for permitted development as there are several key criteria that need to be met such as limitations on where you can build, how high, and the age and type of buildings. If a building doesn't qualify for Permitted Development this doesn't mean that the door to this type of development is closed – it just means full planning permission needs to be applied for which generally takes longer and is more expensive to deliver.

Secondly, it's not always the case but the owner of the property's freehold usually owns the airspace above, but that doesn't necessarily mean that they have carte blanche to build without consent from leaseholders. There may be legal encumbrances which prevent development without leaseholder permission.

If a leaseholder has a share of the freehold, together with the other leaseholders they will have the potential rights to develop the airspace. And if they don't own the freehold, as leaseholders they may have the right to acquire the freehold through a process known as enfranchisement under the Landlord and Tenants Act 1987. This is a specialist process and will need the assistance of lawyers and surveyors and the appropriate funding to ensure they can acquire the freehold at its market value. Unsurprisingly, where the airspace has been identified, and has value, the cost of the freehold will increase to take this factor on board.

Unless the freeholder has followed a specific legal strategy to circumvent the rights of the leaseholders in most scenarios the freeholder of the airspace will be required to give the tenants the opportunity to acquire the airspace on the same terms as being offered to any developer. In this scenario leaseholders will be served a Section 5 notice and if this happens, they will have two months to take up the offer.

A group of leaseholders will then need to mobilise quickly to deal with the notification, as in reality 8 weeks is not that long considering the complexity. Chiefly they may be required to raise significant funds to pay for the airspace and to establish the overall financial viability of the project. This should be done as early as possible as current build costs mean, in our view, that airspace only works effectively at higher price points. This enables enough value to be created so that all stakeholders can benefit from the upside otherwise there may not be enough profit to make it worthwhile for the developer or for the leaseholders to suffer the inconvenience.

As well as being financially viable the building must be structurally viable and have the capacity to take the one or two additional floors. Will it need additional steel grillage to spread the load of the new development? How will services for the building be developed? Delivery of new electricity, gas and water services need to be considered and how they will integrate with the existing services.

Faced with some or all of these challenges it may be easier and more viable to partner with a developer. This won't prevent the development coming forward but will ensure that leaseholders are part of the process and can have input into the new scheme. As such, Fruition Properties firmly believe any airspace development should be a 'win-win', delivering value to all of the stakeholders involved, sharing the development gains with the leaseholders. If a freeholder is unwilling to do this, we will not get involved with the project

We recognise that clearly there will be disturbance to those who live in the property and therefore there should be some recompense. The benefits can be far ranging including everything from updated communal areas, new rooves, to contributions to sink funds for future works. Alongside this, new airspace will need to consider the fire safety of the building and will result in enhancements to the benefit of all occupiers. The addition of more units will mean that future costs are shared between more leaseholders providing a cash saving to each owner in the building.

A good airspace development also upgrades the existing building, extending its lifetime and therefore is a very sustainable way of delivering new homes. The refurbishment works will also improve the value of all units in the building without any cost to the leaseholder.

These are just some of the complex issues involved in airspace development but with the right knowledge and the right professional support and guidance leaseholders are well placed to maximise the many opportunities and benefits airspace development can bring.

The Proposed Leasehold Reform Bill: What Effect Could it Have?

The proposed Leasehold Reform (Disclosure and Insurance Commissions) Bill was presented as a private members bill to the House of Lords in July 2022. The bill could mandate compulsory commission disclosure by landlords. It can also preventing landlords from recovering service charges from their leaseholders if they have failed to comply with the required disclosures.

While it's uncommon for private member bills to make it through to law. We think this is an important bill to discuss as it's reflective of larger changes in the sector. Read on to find out how this bill is representative of the winds of change for the insurance sector.

The Background

Michael Gove, the (now ex) secretary for levelling up, housing and communities, ordered an inquiry into the buildings insurance market. Because of rising concerns around the fairness of service charge fees.

In May, the Financial Conduct Authority announced that it would be collecting data from the industry to help inform "political interventions." If they found that broker fees were a "significant cause of harm" (Insurance Times 11th May 2022 and 23rd May 2022). They went on to say that the FCA would consider changing certain rules to allow leaseholders access to information about policies bought by their freeholders- something that would also be mandated by the Bill.

If these rules came into effect, the Government would no longer need to intervene. The FCA could simply change the rules to ensure that the market is, "honest competitive and fair" which is what they are mandated to do.

In July 2022, the FCA published its final rules for its Consumer Duty regulation. These rules require insurance firms to review their products and services against the FCA's standards of fairness. And one of the four standards is "fair price and value". The regulator has stated that it wants to become "more assertive" and have previously expressed concern over hidden remuneration elements. They now state that fairness to leaseholders must be taken into account in firms' value reviews.

The previous regulator, the Financial Services Authority (replaced by the FCA and the Prudential Regulation Authority in 2013). Had actually been aware of these issues back in 2005. And as noted in unpublished reports that were later seen by the Insurance Times. They noted that the structure of the market has created a *"monopoly position"* for freeholders over leaseholders. This is in relation to buildings insurance and service charges.

Is the Market Unfair to Leaseholders?

It is known that leaseholders are largely at the mercy of their landlords/freeholders when it comes to insurance and service charges. Insurance for these multioccupancy buildings is chosen by the freeholder/landlord or by an appointed Managing Agent. Leaseholders are not able to do this themselves and are also not privy to the details of the process or the resulting policy as they are not the customer according to current property laws.

This has led, in some cases, the freeholders/landlord or the appointed agents choosing high premium policies for the benefit of the insurer and to allow some of the service fee made by the broker to be paid to the customer as a commission. The higher premium is then paid by the leaseholders via their service charges.

There is no incentive for the freeholder/landlord/agent to seek out a lower premium as they are not responsible for the cost of the insurance and it's not easy for leaseholders to challenge their service charge fees. Challenges can often involve lengthy litigation via the First-Tier Tribunal or the Property Chamber.

The size of the leasehold market means that millions of residents can be affected by this untoward practise.

Principal at financial compliance consultancy Branko, Branko Bjelobaba, is quoted as saying: *"Leaseholders should be entitled to know about commission arrangements, because the worrying thing is that the very largest brokers who have cornered this market are being paid or demanding extortionate rates of commission, which insurers are happy to pay to keep the business. Brokers are then able to split this commission with property managing agents as their cost of doing business. The fact is leaseholders could be insured for a lot less...It's totally wrong."*

There are guidelines in place that require insurers to conduct value assessments on an annual basis and Government rules require them to demonstrate that commission structures are appropriate for the work being done by brokers. However, no specific formula has been set out.

How Will the Proposed Bill Challenge the Situation?

If this Bill comes into effect, leaseholders will be able to view the commission associated with their policies and therefore give them more power to demonstrate that they are not receiving value for money, making the process of challenging service charges more worthwhile and likely to lead to wins for leaseholders.

However, many, including Harry Scoffin (a reporter at leaseholder campaigning charity Leasehold Knowledge Partnership) and the aforementioned Branko Bjelobaba, believe that the only real solution to the issue will be for leaseholders to be able to choose their own insurance via residents associations.

Harry Scoffin holds a grim view of the sector, saying: *"The majority of the problem is that leaseholders need to eventually be placing their own insurance policies. The reality is that for as long as people don't have control over their own services, freeholders and insurers will innovate into the next scam."*

Bjelobaba holds the same sentiment, saying: *"The fact that leaseholders cannot arrange their own insurance is the issue. The one thing that would massively help is to allow the real person at the end of the chain who is paying for all of this – which Consumer Duty talks about all the time – to procure their own policy."*

FCA Sets Out Potential Interventions to Reform Multi-Occupancy Buildings Insurance Market

The Financial Conduct Authority (FCA) has today set out a range of recommendations and other potential remedies designed to give leaseholders greater protections from high prices and ensure the buildings insurance market operates better for leaseholders.

Since the Grenfell tragedy leaseholders have been faced with substantially increased costs of insurance.

In light of this, the FCA was asked to carry out a review into the market for multiple-occupancy residential buildings insurance and explore ways to provide better value cover for leaseholders.

Sheldon Mills, Executive Director of Consumers and Competition, said:

'Since the Grenfell tragedy, hundreds of thousands of leaseholders have had to endure the difficulties of living in buildings with known fire safety issues and these problems have been made worse by increases in the cost of their insurance.

'We will consult on measures to improve transparency for leaseholders about the price of their insurance and how leaseholders can be given greater protection. We expect the insurance industry to work quickly with us and government to develop solutions to this issue, including developing pooling arrangements and reducing commission, that will make affordable insurance cover more widely available.'

The review found there has been a reduction in the supply of insurance for multi-occupancy residential buildings between 2016 and 2021, with some insurers leaving the market and a reduced appetite to take on new business among others. This appears to be the result of the falling profitability of this line of business.

Data from industry from 2016 to 2021 suggest that the average price of premiums for such buildings has more than doubled over this period (a 125% increase from £6,000 to £15,300).

The package of potential remedies suggested by the FCA seeks to give leaseholders greater protections and improved information about their insurance costs, as well as improve the affordability and availability of insurance.

The package of recommendations and other potential remedies includes:

- creating a cross industry pool to limit the risk to individual insurers posed by certain buildings affected by flammable cladding or other material fire safety risks, aimed at reducing the price of insurance for these buildings;
- increasing the amount and transparency of information available to leaseholders on the pricing of the insurance they are paying for;
- making it easier for leaseholders to challenge high insurance costs passed on to them; and
- making leaseholders 'customers' of buildings insurance.

The FCA will provide an update on progress towards potential remedies in **six months.**

This review of the market for multi-occupancy buildings insurance was commissioned by the former Secretary of State for Levelling Up, Housing and Communities on 28 January 2021.

This report into the cost of buildings insurance for leaseholders is part of the FCA's work to ensure consumers are protected and markets function effectively.

The FCA is committed to being a more innovative, assertive and adaptive regulator and to meet its growing remit. The FCA launched an ambitious three year-strategy in April, to improve outcomes for consumers and in markets throughout the UK.

Read the report **to see how changes could affect your business.**

Ranked: The Top 10 UK Towns to Retire In

Retirement is a time when many Brits look to relocate for a change of scenery in towns and villages that may not have been as convenient to live in while raising a family or working full time.

London-based Estate Agents Douglas & Gordon have looked at the top 10 UK towns perfect for retiring. By looking at factors such as average rent and house prices, restaurants, and the number of parks and golf courses, they were able to rank the top 10 retirement towns.

The Top 10 Retirement Towns

Rank	Town	Average Rent	Restaurants	Parks	Golf Courses	Average Temperature	Average Rainfall in October	Average House Price
1	Twickenham	7462.5	155	193	3	12	9.3	2,585,000
2	Richmond	2537.9	377	128	3	12	9.4	4,375,000
3	Bromley	3042.5	336	100	1	12	9.5	1,962,500
4	Sutton	2525	190	90	2	12	9.6	1,925,000
5	Beckenham	3150	86	185	2	12	9.5	1,519,000
6	Lymington	2125	72	52	2	12	10.3	1,394,750
7	Llandudno	662.5	144	36	5	11	13.4	1,287,500
8	Ilfracombe	1212.5	71	45	1	12	12.4	537,250
9	Glossop	905	66	151	1	9	11.3	792,500
10	Tynemouth	872.5	45	40	1	10	9.4	725,000

Top ten retirement towns by Douglas & Gordon

1)Twickenham – The London suburb has been ranked the best place to retire in throughout the whole of the UK, despite rents and house prices being higher than most of the other towns Twickenham offers plenty for retirees to do. The South- West London town has plenty of transport links, a huge 193 parks to visit and 3 golf courses for those that play.

2) Richmond- Not far behind in second place and also a close neighbour of Twickenham is Richmond, the town has the highest average house and rent prices in the list but with extensive transport facilities, a choice of over 350 parks with the notorious being Richmond Park and over 377 restaurants to try out there are many benefits to retiring in Richmond.

3) Bromley – In third place is another London town, Bromley borders South-East London and Kent, meaning retirees can have the best of both worlds when it comes to living near a faster paced city to escape to the countryside for a bit. House prices and rent prices are not as high as the first two towns but still considerably steep however Bromley is a great location and there is plenty for retirees to do.

Click here to view the Douglas & Gordon website

UK Mortgage Market Findings

The main findings include:

Mortgage searches

1. October 2022 was the third-busiest month ever for total mortgage searches - just behind March 2022 and September 2022.
2. The first week of October 2022 saw the most mortgage searches for remortgages ever on the platform
3. Total searches for fixed products actually dropped in October 2022, but rose for all other product types, notably tracker mortgages where volumes rose over 50%
4. Green mortgages saw their busiest day ever at the beginning of the month

ESIS documents

1. The three busiest days ever for producing ESIS docs were in the first week of October 2022
2. Eight of the 10 busiest days ever for remortgage ESIS docs were in September 2022

Purchase v remortgage

1. The month ended 52:48 for purchase v remortgages but the second half of the month was 57:43 purchase and the first half was 60:40 remortgage - a month of two halves

Products

1. The month ended with 49% more products/variants available than at the end of the prior month

James Tuckec founder and CEO of Twenty7Tec said of the findings;

"The frantic September market continued into the first week of October, but then things dropped off as the month progressed. Mortgage availability stabilised around the 10,000 products and variants mark, and volumes calmed towards longer-term averages.

"It's possible that November will also prove a month of two halves given the Chancellor's statement on November 17th, two weeks after the Bank of England's November 3rd interest rate decision meeting."

Property Management 50

Winners 2022!

Raising standards and celebrating excellence are areas that need to be recognised within the residential property management industry.

We have amazing individuals working at all levels, both within managing agents and the suppliers supporting them. We feel that it is important to recognise these individuals and their contribution in different areas.

Now in its 4th year the Property Management 50 aims to celebrate these individuals and their contribution to our sector.

Congratulations to our 2022 Property Management 50 winners

Property Manager Winners | Build to Rent Winners | Influencer Winners | Legend Winners | Rising Stars Winners | Supplier Winners

Rising stars

Judges

We would like to thank this years judges. They were selected as they are all previous winners of the Property Management 50 and are legends in their own right. We have been delighted to have them involved in the process of choosing our 2022 winners.

Click the on the judges photos to find out more about them!

Lewis Cassar

Founder & Director of Transparent Property Management

Jodie Fraser

Managing Director of Fraser Allen Estate Management

Dr Nigel Glen

Executive Chair, The Property Institute

Shelley Jacobs

Director of Michael Laurie Magar Ltd

Sowgol Zarinchang

Managing Director of Way of Life

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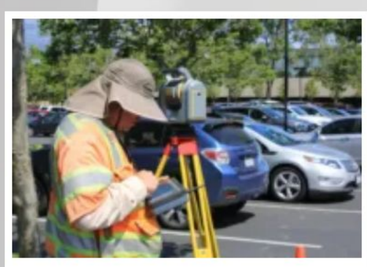
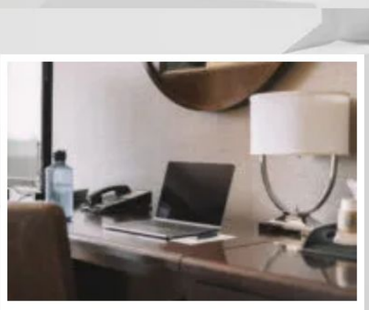
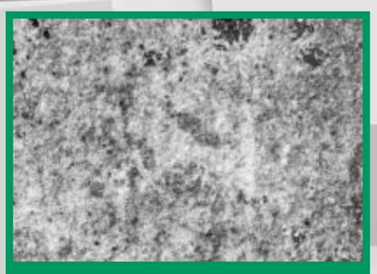


3D Surveys

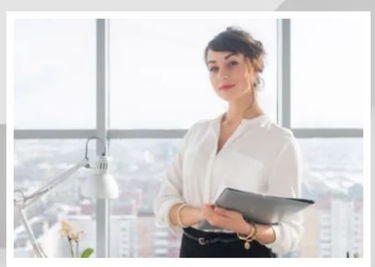
Accounting Solutions



Alternative Accommodation



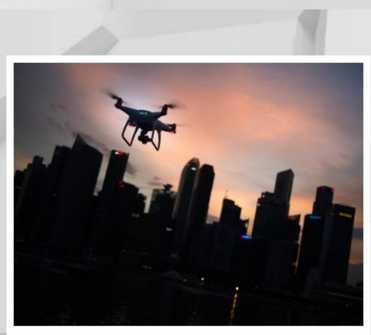
Asbestos Survey and Management



Company Secretarial

Contractor Accreditation

Cyber Security Training



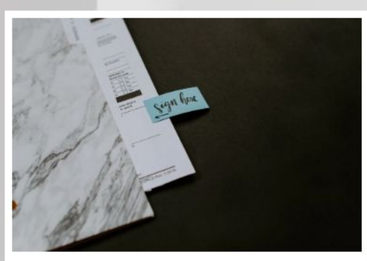
Drone Surveys

Directors and Officers Liability

Emergency Assistance

Electrical Charging Points

Enfranchisement



EWS1 Forms

Fire Risk Assessments

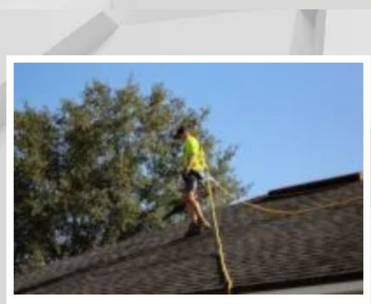
Fire Door Inspection

FPRA

Flat Living

Health and Safety

Health and Safety Risk Assessments

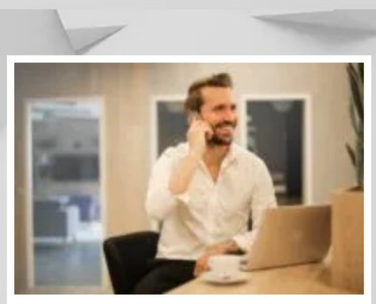


Health and Safety Awareness Training

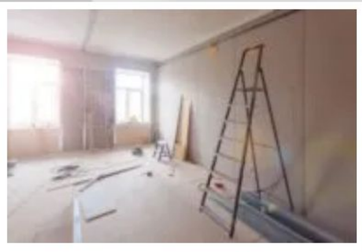
Historic Building Repair

Insurance Solutions

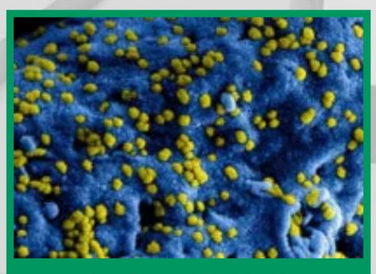
Lease Variation



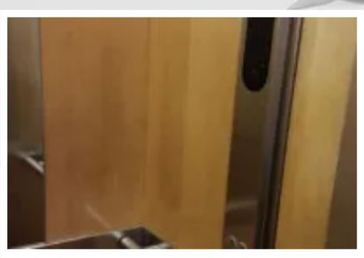
Lease Extensions



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

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Feature: Weather, Winter and Cost of Living

EV Chargers

Written by Belinda Bagnall, Managing Director of Residentsline

Nationwide Service for Electric Vehicle Charger Installation

Legislation introduced in June 2022 is focused on helping move England forward when it comes to obtaining an EV charging infrastructure.

Legislation introduced in June 2022 is focused on helping move England forward when it comes to obtaining an EV charging infrastructure. Electric vehicles, on average, omit three times less CO_2 then the equivalent petrol car!

And if you're an owner or Managing Agent of existing block of flats, acting now while you can get the financial support, via Government grants (see below for more), is definitely the sensible thing to do.

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And if you're an owner or Managing Agent of existing block of flats, acting now while you can get the financial support, via Government grants (see below for more), is definitely the sensible thing to do.

The Office for Zero Emission Vehicles (OZEV) offer a grant for a whole host of building owners, including:

- **Commercially let properties Building owners, including landlords and social housing providers**
- **Owners of apartment blocks**
- **Commercially let properties**

As an example, apartment block owners may be eligible for:*

- **A grant of up to £30,000 per building**
- **A grant of up to £850 per bay**
- **Additional grants of up to £500 per bay for supporting infrastructure to allow a charge point to be installed at a later date**

Alongside this, the Workplace Charging Scheme (WCS) is available to help reduce the cost of installing EV charge point infrastructure in places of work.

To be eligible for all OZEV EV charge point grants, an OZEV-approved contractor must be used to install OZEV-approved EV charge points.

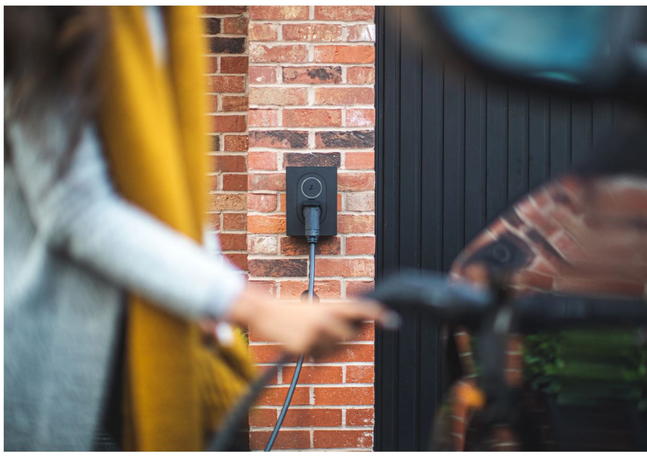
THAT'S WHERE WE COME IN...Residentsline can now provide project managed OZEV accredited service across the UK via British Engineering Services Group.

NEED A QUOTE OR MORE INFORMATION?

All we need from you is:

- Your full site address
- Pictures of the main electrical incomer and most localised distribution board feeding the chargers
- Pictures of the charger location and any cable/civils route

This information can be sent directly to **info@residentsline.co.uk** and we will discuss your requirements with British Engineering Services Group.



As soon as we have this information, we'll get in touch with a quote and to discuss next steps.

The British Engineering Services Group engineers work closely with our customers to make sure you get a solution that meets your specific needs considering:

Aesthetics –installations discreet and compact or bold and robust, whatever works for you

Charging speed – offering slow, fast and rapid charging solutions to meet your needs

Quality –quality is never compromised

*OZEZ stipulated criteria applies, visit their website for more information about the full range of grants available including qualification criteria. ** EV services are provided by Lantei and Boyd Brothers, part of the British Engineering Services Group

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Feature: Weather, Winter and Cost of Living

What Should You Be Looking For in a Flat in 2022?

Written by Flat Living Insurance

www.flatlivinginsurance.co.uk

The cost-of-living crisis is affecting us all, but some of those hardest hit will be the younger generations and those trying to move house in the current climate to flats.

First time buyers trying to get on the ladder for the first time are facing even more adversity than ever before (and it's never been a walk in the park), and those trying to move up the ladder are feeling a squeeze on their budgets.

We wanted to point out some of the features (and lack of features) to watch out for if you're searching for your first apartment or if you're looking to move over the next few months. Mortgage issues aside, there are many features to hunt down that may help you during the cost-of-living crisis, and for years to come.

Location and Home Working Space

Your ideal location has always been the first question to ask when searching for a new home, but your 'ideal' may have changed significantly since the pandemic and with a better awareness of the climate issues we're all facing.

While traditionally, proximity to workplaces and family was prioritised over internal space, research now shows that most younger buyers prioritise a proximity to public transport links as well as having a private outdoor space (more on this later) and somewhere to create an office.

Transport links reduce or even remove their need to drive which reduces both their monthly costs (for insurance, parking, fuel and tax) as well as their carbon footprint, while having somewhere work from home became vital during the pandemic lock downs. With thousands of workers now accustomed to working from home and workplaces becoming more and more supportive of this way of working, office space is often paramount.

Research by The Property Marketing Strategists shows that 70% of the 2,500 16–25-year-olds they surveyed consider access to public transport as 'important in terms of sustainability'.

Property Condition and Insulation

Obviously, the overall condition of a property has always been important, but with costs rising, buyers are very wary of taking on any kind of 'project'. The cost of materials and labour have rocketed, and many people have less capacity for unforeseen costs, so buying a property in great condition is vital.

Great insultation is also something to look out for- it can cut your energy bills dramatically as well as protecting the property from damp issues (which are likely to be rife this winter as people try to cut back on heating costs). The Property Marketing Strategists research showed that 67% of 16-25 year olds want their accommodation to 'have great insulation to cut down energy bills'.

Utility Costs

Speaking of the dreaded heating bills, the additional costs of utilities will be very close to the top of most people's lists. You can check the property's annual usage and estimated costs with the agent so you can factor these monthly costs into your budget along with the mortgage and any other associated fees. The agent will also be able to let you know which council tax band the property is in so you can check the annual bill.

The property's appliances and lighting fixtures should also be considered. Fitted appliances would ideally be economical with great energy ratings and LED lighting will also reduce your bills. If you're buying within a block, you should be looking for LED lighting and timers in the communal areas. Non-LED bulbs on 24/7 in stairwells and hallways will add to your service charge demands.

Bonus points for any solar panels you can benefit from. The Property Marketing Strategists research showed that 35% of 16–25-year-olds would 'like to see solar panels installed' in their accommodation- and with good reason! Solare panels are great for the environment and can have a significant impact on electricity costs.

Always view properties in daylight hours so you can judge how much natural light you'll be enjoying. Great natural light is obviously good for us as humans but could also mean a reduction in your energy bills if you can keep the lights off for the majority of the day.

Shared Amenities

While the idea of an on-site gym or pool can be luxurious, it's worth considering what they will add to your service charge and whether that additional cost is worth it to you. Maintenance, heating and cleaning can really bulk out your service charge demands so, if you're unlikely to be using the shared amenities on a very regular basis, it may be worth considering properties without these added extras.

Sustainability and Outdoor Space

70% of the 16-25 year olds surveyed by The Property Marketing Strategists believe that 'sustainability features in accommodation are important' and 22% said they 'want outdoor space to grow produce'.

Sustainability and reducing monthly costs go hand in hand. Solar panels, LED lighting, eco-friendly energy sources and well insulated homes are all great for the environment and for our wallets, so it's no wonder these features are now on buyer wish lists.

Outdoor space became a must-have during the pandemic lockdowns and has remained a wanted feature since. Being able to grow produce or just enjoy a private outdoor area for mental health reasons are both great reasons for young people to prioritise gardens when looking for their perfect home.

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Written by Jacy Donoghue, Trainee Solicitor at JB Leitch

Feature: Weather, Winter and Cost of Living

S121 of The Law of Property Act 1925: Estate Rent Charges

As leaseholders are subject to service charges, freehold property owners can also be subject to charges for the cost of maintaining communal areas and facilities.

In this article, Jacy Donoghue of JB Leitch Real Estate, reviews both the purpose of estate rent charges and the remedies available for management companies, developers and owners under the provisions of Section 121 of the Law of Property Act 1925.

Estate rent charges impose enforceable charges on land to secure and create obligations that are directly enforceable against any successors in title to the original purchaser, without the need for the successor to enter into any direct agreement with the management company (or other owner of the rent charge).

There is no scope or method to challenge the amount of rent charge, other than bringing court proceedings.

Mortgage lenders do not deem rent charges acceptable where they are not demanded or collected meaning a clear payment receipt cannot be obtained. Where this is the case, lenders require the issue to be resolved before they will agree to lend, requiring the rent charge owner to be obligated to give the owner and any lender written notice of the arrears with at least two months' written notice to remedy the breach before any action can be taken.

This results in the purchasers being unable to proceed with the purchase of a property until the rent charge has been redeemed, removed or paid up to date. The reason for this is the potential for the provisions under Section 121 of the Law of Property Act 1925 to be used by the rent charge owner to recoup outstanding rent charges. Section 121 of the Law of Property Act 1925 provides two remedies which allow the rent charge owner to take possession of a freehold property and lawfully exclude the owner from their property should the rent charge monies remain unpaid for 40 days. This causes great concern to lenders as this could make a property unsaleable.

This means that a lender's security, and ability to sell the property should the owner default on their mortgage, could be at risk.

Remedies available under S121 of the Law Property Act 1925:

- Section 121(3) Law of Property Act 1925 – A right to enter into possession of and hold the property or any part thereof, and to take the income from the property.
- Section 121(4) Law of Property Act 1925 – A right to lease the property or any part thereof to a trustee.

Unlike forfeiture proceedings against a leaseholder following a breach of a lease, there would be no requirement for the rentcharge owner to serve any notice to the owner or any lender giving them a reasonable period of time to remedy the breach. The right of re-entry and the granting of a lease would be binding on any future purchasers and any lenders in possession. This could significantly affect the value of the property and limit the number of lenders willing to offer mortgages on properties which have these provisions included.

Remedies available under S121 of the Law Property Act 1925:

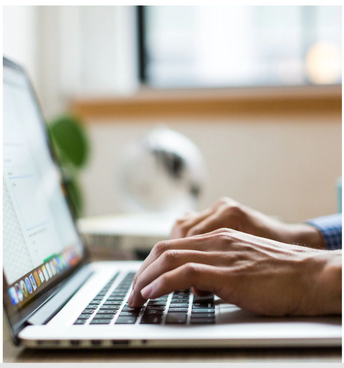
Consequently, when acquiring a property on a development that is subject to estate rentcharges the purchaser may seek to limit or remove the remedies available to rentcharge owners pursuant to Section 121 of the Law of Property Act 1925 by way of a Deed of Variation.

The compromise to limiting or removing the available remedies to the rent charge owner would be to include a clause similar to the one below, that notice would be required to be given to a lender, and also the property owner, prior to any of the remedies under Section 121 being exercised.

An example of such clause to vary the provisions contained in the original deed granting the estate rent charges, could be:

"In the event of default by the Transferee in paying the Fixed Rent charge and/or the Variable Rent charge the Manager hereby covenants with the Transferee and their successors in title: (a) that in the event of a lease being created pursuant to the powers in section 121 of the Law of Property Act 1925 such lease shall contain an agreement on the part of the tenant to surrender such lease immediately upon payment of all arrears and the reasonable costs of collecting such arrears (all reasonable legal costs including court costs) and the reasonable costs of creating and surrendering the lease; and (b) to procure the surrender of such lease in such circumstances.

It is further agreed and declared that no premium can be charged by the Manager for the time being in consideration of the surrender of such lease. PROVIDED THAT before any powers under section 121 of the Law of Property Act 1925 are exercised by the person entitled to the Fixed Rent charge and/or Variable Rent charge (including any right to enter the Property is exercised) such person shall give no less than 2 months' prior written notice of its intention to do so to the Transferee and to any mortgagee of the Property whose interest is registered against the title to the Property and such breach shall not have been remedied within 2 months of notice being served on the Transferee and such mortgagee. Additionally, if further action is taken regarding non-payment the Manager must notify the Transferee and any mortgagee of such action."



It is clearly necessary that obligations to pay for the maintenance of shared facilities are binding and enforceable on all property owners on an estate. Without such obligations there is no guarantee that all property owners would pay their respective contributions. This could lead to insufficient funds to carry out necessary work and upkeep of shared facilities, which would result in common parts being neglected, to the detriment of the overall amenity and value of the properties that are part of that development. The example clause above offers both property owners and mortgage lenders the opportunity to remedy any arrears, before further action can be taken by the rentcharge owner, thereby representing a balance of rights.

In conclusion, schemes including the use of rent charges have become increasingly common in recent years, established to cover the cost of maintaining communal areas and spaces. It is noteworthy that although rent charges are still in existence, they have a finite life, and are collectively due to be automatically extinguished in July 2037. However, estate rent charges are an exception to this. The government published its consultation paper "Tackling unfair practices in the leasehold market" in July 2017 which recommended giving freeholders an equivalent right to leaseholders so they can challenge the reasonableness of service charges levied through a deed of covenant or an estate rent charge. This aspect of potential reform is yet to be progressed and as such the instruments discussed above provide an established means by which estate rent charge owners can preserve the quality, standards and value of developments.

Should you wish to discuss this article further, or if we can help with matters relating to estate rentcharges, please contact us:

j.donoghue@jbleitch.co.uk

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Feature: Weather, Winter and Cost of Living

How to Prepare Your Home for Winter

Written by Adiuvo

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

1) Test your heating

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

2) Service your boiler

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

3) Check your windows and doors

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

4) Check your guttering

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

5) Hire a chimney sweep

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

6) Insulate your pipes

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

7) Look after your pipes

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

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

8) Locate your stopcock

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

9) Bleed radiators

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

10) Use your heating timer

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

11) Create a power cut kit

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

12) Make sure your oil tank is topped up

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

13) Get your outdoor space ready

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

14) Brush up on drying washing indoors

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

15) Ventilate your property

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

16) Get your roof checked

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

17) Check your outdoor lights

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

18) Brush up on your security

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

For more articles by Adiuvo, please click here.

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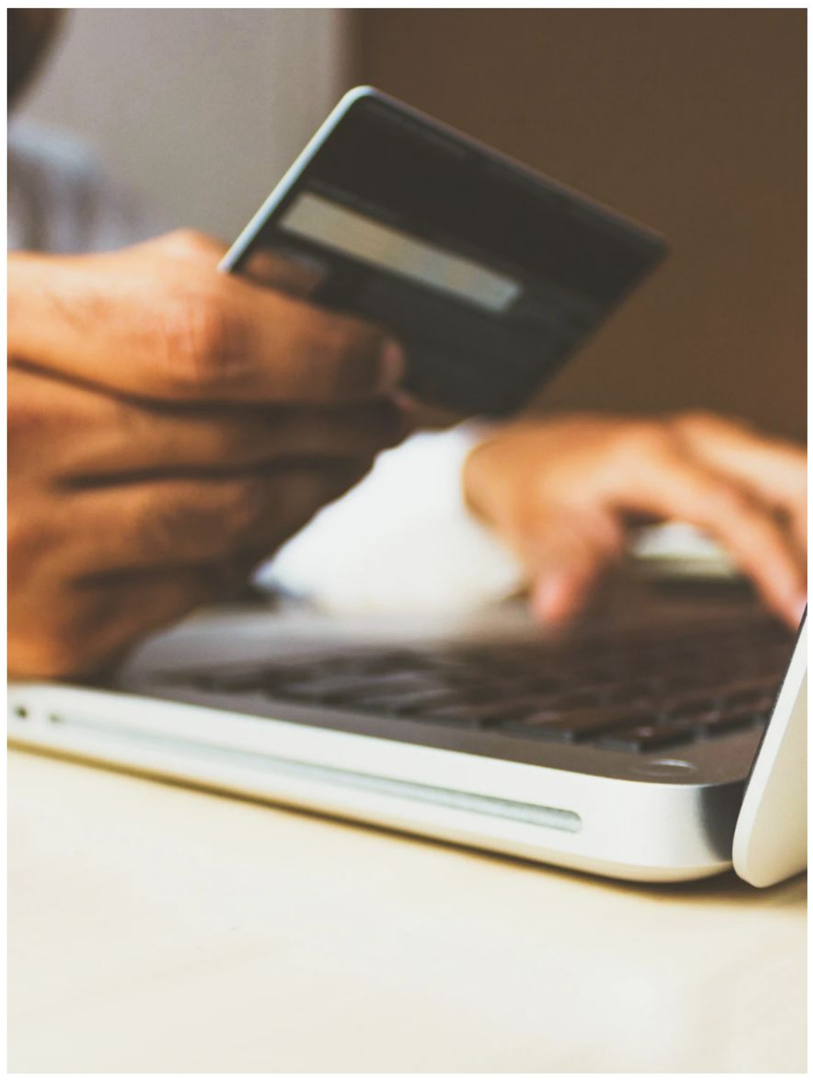
Feature: Weather, Winter and Cost of Living

How to Cut Energy Costs in 2022

Written by Flat Living

FlatLiving®



Everyone is currently looking at quick and easy ways to save money on their energy bills. Here are a few simple tips to cut costs:

· Turn appliances off at the plug to save an average of £30 a year.

· Use plug sockets that can be turned on and off via your phone, to make sure you switch unused appliances off. Alternatively use timer plugs to schedule turning appliances off.

· Use Smart thermostats, make your heating more efficient by only warming the rooms you use. Smart thermostats know how long it takes to heat your flat, so the rooms can reach your desired temperature when you need it, all operated via your phone.

· Turn down your thermostat – 50% of energy bills are spent on heating and hot water. By turning your heating down by just one degree could save up to £80 a year.

· When swapping appliances going for one with a high energy-efficiency. An A+++ washing will on average use £65 less energy than an A+ one over an 11-year lifespan.

· When you replace your boiler opt for an A-Rated condensing boiler with a programmer, room thermostat and thermostatic radiator controls.

· Wash clothes at a lower temperature. By washing at 30 degrees rather than 40 degrees can help reduce your energy usage, and if you can cut out one wash cycle per week you'll save even more

· Draught-proof your property, draughts can cause your home to lose warmth. Draught excluders or draught-proofing kits are a good way to help. Seal gaps in floors and skirting boards, insulate your letterbox to help reduce your heating bills.

· Plastic linings for your windows and foil linings for your radiators retain more heat in your rooms.

Landlords, property managers and residents' management committees should look to cut energy in communal areas in similar ways.

· Replace standard lighting with LED lighting or automated lighting which switches off when there is no one in the communal areas, although that requires investment.

· Check seals on communal area windows.

· If you are only passing through the communal hallway to reach your flat, does it need to be heated?

It's a trying time for us all. If you are looking for a new energy supplier, contact the **Flat Living team** and we can offer a number of providers who understand the blocks of flats market can search the market and provide a solution for you on **0808 175 1371.**

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Feature: Weather, Winter and Cost of Living

Should We or Shouldn't We Clear Snow?

Written by Flat Living

FlatLiving®

Hopefully the UK will get the benefit of a few snow showers this winter.

When it snows Flat Living always receives a number of calls from Residents' Management Companies asking "should we or shouldn't we clear snow?"

The answer is as long as it is safe to Yes! There are no health and safety regulations that prevent people from clearing snow at their home, their business or at their neighbours' homes, despite some scaremongering stories.

You can clear ice and snow from footpaths and pavements but always be careful that you don't put yourself in danger. The government has put together guidance so people are aware of the facts, including practical tips online for anyone clearing snow at https://www.gov.uk/clear-snow-road-path-cycleway.

When you clear snow and ice:

· do it early in the day - it's easier to move fresh, loose snow

· don't use water - it might refreeze and turn to black ice

· use salt if possible - it will melt the ice or snow and stop it from refreezing overnight (but don't use the salt from salting bins as this is used to keep roads clear)

· you can use ash and sand if you don't have enough salt - it will provide grip underfoot

· pay extra attention when clearing steps and steep pathways - using more salt may help

Stay safe this winter!

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Feature: Weather, Winter and Cost of Living

Retrofit doesn't have to cost the earth, but not retrofitting might! How to make a difference to your property.

Written by Phillipa MRICS, Earl Kendrick Project & Building Consultancy

Due to a variety of coinciding world-wide events, energy prices are higher than ever.

Property and block managers up and down the country are feeling the pressure to procure affordable electricity and gas prices, and to protect concerned leaseholders against soaring costs, but finding a good deal with your energy provider is not the only means of protection.

'Retrofit' usually refers to works carried out to an existing building in order to improve its energy performance, ventilation or reduce its carbon dioxide emissions.

When carried out successfully, retrofit works can result in a reduction in energy usage and therefore energy bills, as well as improving the thermal comfort and health of a building's occupants.

An additional driver in the race to retrofit is the government's ambitious Net Zero target, of which the residential housing sector plays a huge part. It's been estimated that the UK needs to "deep retrofit" half a million homes a year for the next 30 years in order to achieve Net Zero by 2050 as planned.

In an attempt to achieve this Net Zero target, the government is introducing ever tighter minimum energy efficiency standards to properties, and in particular to the private rental sector.

Under the Minimum Energy Performance of Buildings (No. 2) Bill, which is currently going through parliament at the time of writing, all new tenancies must have an energy efficiency performance of at least EPC Band C from 31 December 2025; and all existing tenancies must be at least EPC Band C from 31 December 2028 (where practical, cost-effective and affordable).

Agencies sometimes fall into the trap of only caring about the customer when things go wrong or need to be repaired. Normally, the customer journey goes like this: move-in, repairs reported, move out.

But there's a stage missing. What about after the resident has moved in? Visit in-person to see how things are going. Issues or questions can easily stack up in a new, unfamiliar environment in the first few months. Ensure your customer service team has excellent social skills. Sometimes residents will just want an excuse to chat, so be prepared to meet their needs.

They are low-risk and affordable, and if you are on the cusp of a more positive EPC rating, easy wins can have a big impact. I provide some examples below:

Draught proofing

Old windows and doors are responsible for a considerable amount of heat loss. Installing draft excluders such as foam or brush strips to fill the gaps is easy and should not affect the operability of the window or door. The Energy Saving Trust estimates this saves the average property £125 a year in wasted energy – and with energy prices at an all-time high, the savings may be far greater.

Thermal Radiator Valves (TRVs)

TRVs are affordable, easy-to-install valves that regulate the temperature of the radiator based on the temperature of the room, resulting in a more responsive and efficient heating system.

LED lighting

Upgrade your light bulbs to light emitting diode (LED) bulbs. Quality LED light bulbs last longer, are more durable, and offer comparable or better light quality than other types of lighting. Compact fluorescent light (CFL) bulbs use 25-35% of the energy used by traditional incandescent bulbs, but LEDs use as little as 10% and can last 25 times longer than incandescent lighting.

Off-peak electricity

Use off-peak electricity where possible. Off-peak hours vary between areas and electricity providers, but are often before 4pm and after 10pm. Off-peak rates typically reduce the cost per kwh by 75%. Consider confirming your off-peak hours and notifying all building occupants, so that use of high consumption appliances such as dishwashers, washing machines and tumble dryers can be adjusted accordingly.

For more easy wins or to start planning for more involved retrofit works, please get in touch.

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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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Feature: Weather, Winter and Cost of Living

Storm and Flood Conditions

Written by Flat Living Insurance

www.flatlivinginsurance.co.uk

We have enjoyed a lovely summer but now the winter is approaching and with it will come wet weather and potential storm and floods again.

You may think that is only ground floor flats that may suffer from water damage but unfortunately it doesn't stop there, be aware of issues that could affect your block if you live near a river:

· Communal hallways can become inaccessible leading to residents being unable to access their properties

· Car parks and parking areas can become flooded

· Any property in garages and sheds are at risk

· Lift shafts can become water-logged

· External brick work is damaged by flood water which may have been contaminated with sewage, animal waste and other contaminants and often leaves a muddy deposit which can be difficult to remove

· Utilities are often disrupted – (we know many of you have been without electricity recently)

Having an evacuation plan for these instances would be beneficial. We have evacuation procedures for fires, so why not for flood?

What happens if you are flooded, the Association of British Insurers recommends:

- Contact your home or commercial insurer as soon as possible. Most will have 24-hour emergency helplines to ensure customers get advice on what to do and arrange repairs as quickly as possible
- Only return to your home when it is safe to do so. If your home is unsafe, your insurer should be able to arrange temporary alternative accommodation
- If necessary, arrange temporary emergency repairs to stop any damage getting worse. Tell your insurer and keep any receipts, as this will form part of your claim
- Do not be in a rush to throw away damaged items, unless they are a danger to health, as these may be able to be repaired or restored.
- Take photos of damaged items once your Insurer has advised they can be disposed of.
- List, as far as possible, details of damaged items
- For items like carpets and soft furnishings, take a cutting as this can help your insurer in providing a similar replacement or cash payment

Protect your property against the storms

Now unfortunately there isn't much we can do to avoid heavy winds, however there are a number of protective measures to consider to help prepare property for stormy weather, including:

- Check property for loose roof tiles and ensure gutters, drain opening and gullies are clear to help with drainage.
- Put away garden furniture, gazebos and any other loose items that might get blown around and cause damage.
- Secure gates and shed doors.
- Be ready to turn off essential supplies – gas, electricity and water – at the mains.
- Prepare an emergency pack to include torch, first aid kit, warm clothes, blankets and water and make sure your mobile phone is fully charged.

After the storm, check your property again for any damage.

Our advice for homeowners is to check that you have adequate cover before you are faced with an emergency situation such as flooding or storm damage. With 3,000 homeowners requiring alternative accommodation following the recent storms, ensuring your buildings insurance policy protects you is key.

For questions, queries, assistance or quotations simply call Flat Living Insurance on 0333 577 2044 or email info@flatlivinginsurance.co.uk.

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

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Feature: Weather, Winter and Cost of Living

How to prepare your block of flats for weather changes

Residentsline Flats Insurance

Winter appears to be in full swing already- a bit of a shock after the heatwave we experienced this summer! As temperatures drop and the 'big' coats come out of storage, it's time to make sure your block and your residents are prepared for the months ahead.

For those with the budget to do so, now would be a good time to invest in measures that will protect your block and lessen the impact of the cost-of-living crisis on your residents. For those with less money to spend, there are still lots of small ways you can look after your block.

Large-Scale Investments

Upgrading Heating Systems

Alongside an annual system service to make sure everything's ticking along fine, you may also want to consider a heating system overhaul. If your system is behind the times and your residents are having to use expensive measures such as stand-alone radiators or fan heaters, this is definitely an investment worth making.

Upgrading Lighting Systems

With the shorter, darker days approaching, it's worth noting how much energy is wasted using out-of-date lighting systems. Non-LED fixtures that are left on 24/7 will be a serious drain on your finances.

It's also worth noting that, following Stage 2 of the Single Lighting Regulation and the updated Restriction of Hazardous Substances (RoHS) directive, from February 2023 fluorescent lamps and fittings will no longer be available. According to the Government, "the shift to LED bulbs will cut 1.26 million tonnes of CO2 – the equivalent of removing over half a million cars from UK roads."

Upgrading Windows

Sub-standard windows allow warm air to escape through a thin surface, air leakage through poor insulation, and heat convection through even the tiniest of gaps in joints and casements. Modern, well fitted double glazed windows will cut down on heat loss, draughts and issues with condensation. You could also consider hanging thermal curtains in communal areas to help retain heat.

Small Changes: Big Impacts

Frozen Pipes

Prevention is always better than cure, and burst pipes are no joke. Tick through this list in the autumn months to protect yourself and your residents against frozen pipes:

- If a resident is planning on being away for a while, suggest that they ask a friend or relative to check on their home to make sure pipes haven't burst or frozen.
- Dripping taps may freeze and block pipes so always replace faulty washers promptly- you may also save around a litre of water a day!
- Make sure you, your team and your residents know where the stop cock is and regularly check that you can turn it off easily. Consider labelling it so you remember where it is in a panic.
- In very cold weather, the heating will need to be on low or set to come on a couple of times a day, especially if the property will be empty for a while. Most modern boilers have a frost-protection thermostat which turns on automatically if the temperature drops to a level that will cause your pipes to freeze.

Flat Roofs

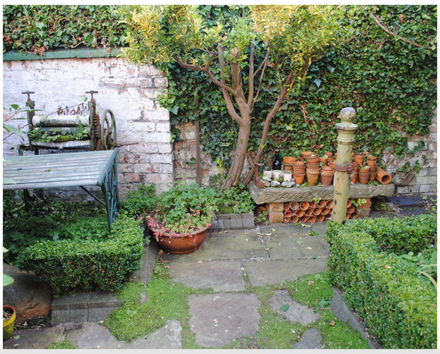
These should be checked regularly (even within their ten-year guarantee period) to ensure their condition. We recommend an annual check by a professional roofer. Your insurer may well ask for a copy of their report along with confirmation that any necessary maintenance has been carried out.

Trees and Leaves

Take care to note any trees that look unstable or like they may be easily blown over in a storm. Remove any unsecure branches too. Leaves should be cleared away consistently to avoid a slippery layer of wet mulch on the ground. This could freeze over, causing a further hazard.

Gutters

Avoid the expense and inconvenience of having to replace uncared for gutters or deal with the water damage and mould caused by blockages. A professional clear out every two years should be sufficient unless you have trees nearby or a mossy roof. In which case an annual clean might be needed.



Fences

Replace any loose or weather-worn panels and give each one a shake to make sure they're secure.

Garden furniture, Pots and Ornaments

Store these away wherever possible to prevent weather damage. They could even be picked up by strong winds, causing damage to anything they hit.

We'll all be facing increasing costs this winter. While the above measures may help reduce some of the impact, your residents are likely to be feeling the pinch. Make sure they're aware of the support available by directing them to the Government's cost-of-living guidance here.

Residentsline's sole focus has always been insurance for blocks of flats. Today, 25 years on, Residentsline is still the best choice for flats insurance.
At Residentsline, our flats insurance policies are tailored to your needs; created for all sizes and types of blocks of flats and apartments. Our insurance cover also includes the option to include directors and officer's liability insurance, terrorism insurance, lift cover or legal expenses protection as part of your policy or as a separate policy if desired.

residentsline.co.uk | info@residentsline.co.uk | 0800 281 235

Residentsline Flats Insurance

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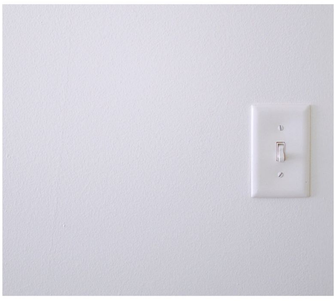
Written by the team at FirstPort

FirstPort Reveals its Top Residents-Led Energy Saving Tips

As more of us look at ways to reduce electricity and gas consumption in our homes, property management company FirstPort has been checking in with its developments to reveal some resident-led changes being made.

FirstPort is committed to working with residents to reduce costs where possible, and sometimes it's the small things that make the biggest impact – not only to bills, but to its environmental impact as well.



All Lit Up

Ever heard the phase 'It's like Blackpool illuminations in here"? Well, that's what residents are keen to avoid by switching off lights when a room is empty. In some communal lounges, Development Managers are putting up a friendly note next to a light switch reminding people to consider switching lights off if they are the last to leave. In the same vein, some residents have suggested that the communal corridor heating is turned down, just by one or two degrees.

There are some more permanent solutions being initiated at some of FirstPort's developments too, such as changing to LED lighting, putting sensors on stairwell and corridors lighting, or changing the main entrance outside night lights to dusk to dawn daylight sensor bulbs. Where this is appropriate for a development, FirstPort is engaging with residents to look at the options before proceeding.

Sharing the Load

Where there are communal laundry rooms, some residents are now 'buddying up' with neighbours to avoid running a washing machine cycle on only half a load. Residents are also making a conscious effort to switch off any washing machines or tumble dryers once a cycle has been finished and whilst it's waiting to be emptied.

Some residents are also choosing to wash their clothes at 30 or 20 degrees – did you know this also helps prevent clothes from shrinking?

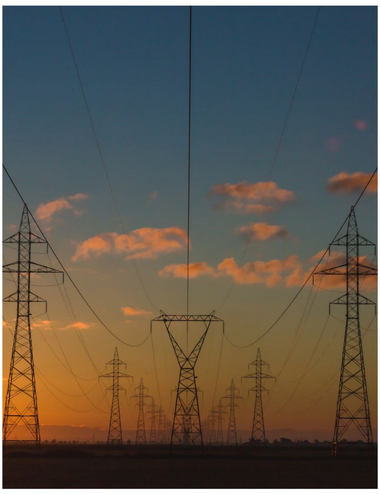
Off Peak vs Peak Energy Use in Your Home

Some energy companies are reminding customers that it's worth considering the time of day they use bigger appliances – washing machines, dishwashers etc – because off-peak hours tend to be quieter periods when power demands are at their lowest (for example, between 10pm and 8am). If you do want to use appliances during off peak times, it is strongly advised that, for fire safety reasons, you do not leave appliances unsupervised while in use.

According to Compare The Market, you will need to be on an Economy 7 or Economy 10 tariff to benefit from cheaper hours. A great option for those who use a lot of energy during the night, these will offer you seven or 10 hours of cheaper electricity. It's worth knowing that daytime rates can be steep on these tariffs, so only switch if you will be using appliances more after hours.

Whether you have an off-peak tariff will depend on your energy supplier but according to Compare The Market, this information should be displayed on your electricity bill or meter reading. Look out for two dials – one for peak and one for off-peak. You can also contact your provider if you are unsure if you have an off-peak tariff.

Several energy companies are also encouraging customers to sign up to a new a scheme which will give them money back on their bills to use appliances outside of high demand times. Under the National Grid announced service, people with a smart energy meter can opt-in. Households would receive a text message asking them to only use electricity when there is less demand – off peak. Energy providers will share details of the scheme with applicable customers.



FirstPort Investing in Future Leaders With New Development Programmes for Colleagues

FirstPort is offering a range of sought-after leadership development programmes for colleagues, investing in future leaders and showing its commitment to a people-first culture.

The programmes are facilitated by multi award-winning management training provider, Corndel, offering three different levels (3,5 and 7) of apprentices to 46 colleagues across the business.

Participants will gain a formal qualification. Those completing Level 3 and Level 5 Leadership and Management programmes will graduate with Chartered Manager status from CMI, and those who complete the Level 7 programme will be awarded Chartered Fellow status. The most advanced Leadership and Management programme is being delivered in collaboration with the prestigious Imperial College Business School.

Anita Bestwick, Head of Learning and Development at FirstPort, said: "We are so proud to be able to offer these exceptional leadership programmes to colleagues looking to progress or enhance their managerial skills. FirstPort is a people-first business, and this is part of a wider package of learning and development opportunities we offer to colleagues at every level. Developing our managers will enhance our offer to customers, whilst providing an exciting future for people who want a long and fulfilling career with us."

Lisa Potter works in a support function role for FirstPort, she has just started a level three progressing in management qualification. She commented: "It's really great to work for a company that encourages development and offers substantial opportunities for career progression. This course allows me to put into practice the learning from day one to support my team, and our customers better. FirstPort is an ambitious business with exciting growth plans and there are opportunities for everyone to contribute to that growth, with personal development a consistent theme."

Christian Bless, Senior Account Manager from Corndel, said: "We are excited to see a range of Leadership and Management programmes launch at FirstPort. These high-quality training solutions are dynamic and engaging for participants, offering flexible delivery to fit around work schedules and personalised one-to-one coaching that will empower future leaders to deliver business impact."

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

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

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Feature: Weather, Winter and Cost of Living

LED Lighting in Your Property at Christmas

Written by the Block in a Box Team

Halloween is done and Christmas is on the horizon. Millions of us will soon be digging out the box of decorations in the attic, or heading to the shops to pick out a whole new theme for this year's tree.

Decorating your home is exciting, but safety needs to remain the focus- especially if you're managing a property and will be decorating common areas. Out of date electrical items, especially in combination with certain other decorations or under-protected homes, can present serious fire risks. They can also add unnecessary pressure to already inflated energy bills.

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

LED Lighting in Your Property at Christmas

LED Lights

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

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

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

Some top tips when choosing your LED lights include:

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

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

Celebrating Safely

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

Electric lights and metal don't mix

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

Turn lights off overnight/when you're away

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

Think about tree placement and hydration

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

Check the ratings

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

Watch out for frayed wires

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

Outside for outside, inside for inside

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

Extension lead safety

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

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

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

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

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

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HELPING YOU
BUILD YOUR FUTURE,

BLOCK BY BLOCK

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

- Melissa Bagot

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

- Max Braun

www.blockrecruit.co.uk

Featured Job Vacancies

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

Property Manager (Hybrid Working)

Location: Hampshire

Salary: £25,000 - £35,000

Tell me more

Senior Block Manager (Hybrid Working)

Location: Surrey

Salary: £45,000 - £55,000

Tell me more

Assistant Property Manager

Location: Essex

Salary: £20,000 - £34,000

Tell me more

Senior Service Charge Accountant

Location: Hertfordshire

Salary: £45,000 - £50,000

Tell me more

Admin Assistant (Office Based)

Location: Central London

Salary: £25,000 - £30,000

Tell me more

Property Manager

Location: North West London

Salary: £25,000 - £35,000

Tell me more

Block Manager

Location: Central London

Salary: £30,000 - £40,000

Tell me more

Property Assistant

Location: Northamptonshire

Salary: £20,000 - £23,000

Tell me more

Block Manager

Location: West Midlands (County)

Salary: £25,000 - £35,000

Tell me more

Block Recruit

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

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

BLOCK RECRUIT

Terrorism Insurance: Expect the Unexpected and Be Ready

We all know about the usual policies needed to protect your block: Flats Insurance, Directors and Officers Liability (if you're an RMC) and specialist cover for features such as lifts and swimming pools etc.

But have you protected your building and it's residents against the unexpected?

Here's we'll detail the London Flats Insurance policies that are too often left on the "it'll probably never happen" pile, which can sometimes lead to huge financial outlays when these rare incidents do occur.

Home Emergency Policy

This is our out of hours, 24/7 emergency assistance policy.

Unexpected issues occurring outside of normal office hours can be a nightmare. A burst pipe or a broken window in the middle of the night are a risk to all residents and need to be attended to immediately. Finding an emergency contractor is hard enough during the working day, let alone at unsociable hours, and the costs can be astronomical.

Our Home Emergency Policy can put your mind at rest, safe in the knowledge that help will always be available when you need it most.

Arranged via Legal Protection Group, the policy is only £36 per flat per annum (all flats must be included in the policy) and the following emergencies are covered:

- The complete breakdown of your heating system
- Plumbing and drainage problems
- Damage which affects your security including locks and windows
- If your only toilet is broken
- Loss of your power supply
- Lost keys
- Vermin infestation
- Roof damage

With one phone call to LPG, an approved contractor will attend and make emergency repairs. They will also provide alternative accommodation for residents if the incident leaves your them in an unsafe or uncomfortable environment.
This service is available 24 hours a day, 365 days a year and, for additional peace of mind, all permanent repairs are guaranteed for 12 months. Find out more here.

Terrorism Insurance for London Flats

Unfortunately, this is something all RMC directors must consider, but especially those with buildings in a major city such as London. Terror threat levels in the UK have been fluctuating between 'severe' and 'critical' since August 2014, with the capital and provincial cities being considered at the highest risk.

It has never been more important to be aware of how to protect yourself against the unexpected, and being aware of how to protect your home is a logical place to start. During the untold stress of being involved in an incident, the last thing your leaseholders will need is to be told that their insurance doesn't stretch to this sort of situation.

It's tempting to skip this policy to save a little on your premiums- we understand that. But at the same time, ignoring the potential for your building to be affected could cost your leaseholders their homes.

A standard buildings insurance policy will not provide cover for a terrorist attack and, however unlikely it may appear, if an incident did occur and there was no insurance in place, the RMC directors or Managing Agent could be held responsible. Some leases also stipulate that Terrorism Cover should be in place.

Our Terrorism Policy

Our policy is underwritten by Pool Reinsurance Company. Within the insurance industry, they are by far the largest provider for UK Terrorism Insurance policies, and are backed by funding from Her Majesty's Treasury.

Pool Reinsurance Company were established in 1993 as part of a government response to the market failure following the Baltic Exchange bombing the previous year. Since then, they have paid out claims of more than £600 million, with no cost to the UK taxpayer. Currently, they underwrite £2 trillion worth of property cover against terrorist damage – a sum which stresses how necessary Terrorism cover really is.

Terrorism cover for your block can be added as an add-on to your LFI Buildings Insurance premium. We can also provide a stand-alone Terrorism Insurance policy if you are insured with another company.

You can read more about our policy here, or, to get a quote, please contact us with your postcode and the Declared Value (or Sum Insured if this is not stated) shown on your current Buildings Insurance policy.

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

OR, for more London Flats Insurance articles click here.

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

londonflatsinsurance.co.uk | 020 7993 3034

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The Psychology of Block Management

Written by Jodie Fraser at Fraser Allen Estate Management

Fraser Allen
— Estate Management —

Managing a block of flats or an estate can be looked at as ‘just a building’ or ‘just a communal area’

But it’s more than that. **It is someone’s home.** It is their safe space and where they feel most comfortable.

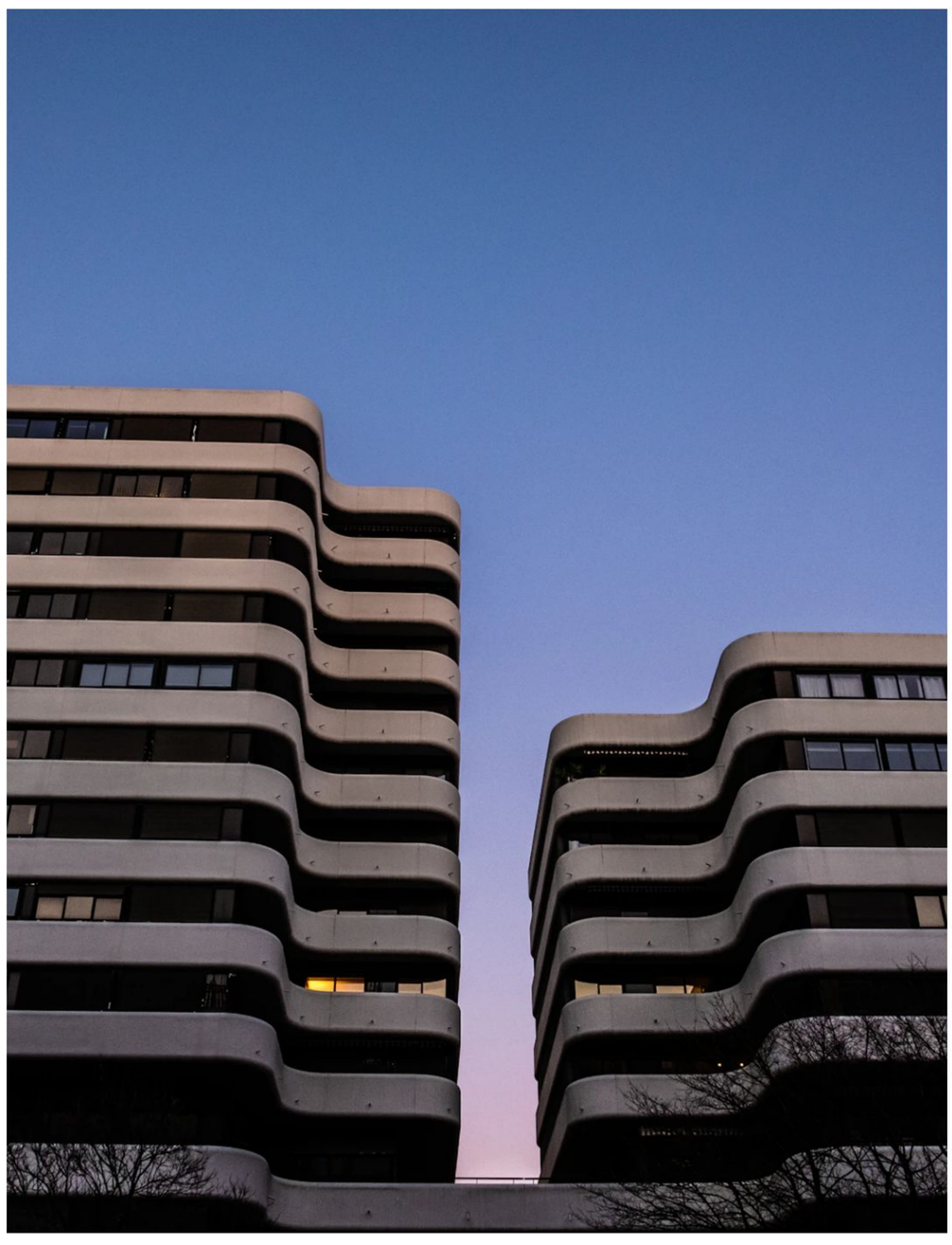
According to nationally recognised body language expert Jan Hargrave, and many other professionals who study personality and motivational factors, only 7% of all communication is verbal. It really isn’t the words you say that creates a lasting impression, it is how you say them, your posture, and your tone. It is how you show that you care about the place that your residents call home.

Residential property research shows that when someone is looking for a property, they want convenience, access to public transportation, open spaces and a safe place that feels like home. One thing that all of those needs have in common is an emotional connection.

Properly maintained facilities, clean and tidy communal areas, welcoming colour schemes and perfectly manicured green spaces not only add value to the property, but the resident knows that you care about their space and how they feel about their environment.

Developing a clearer understanding of diverse personalities as part of relationship building strategies can also generate customer satisfaction. Tell your clients, “We heard you and we’re doing something about it.” When you ask customers for feedback (or when they share unsolicited feedback), let them know that it was received, that you heard what they are saying and that you’re going to do something with it. And when you do that “something,” let them know what you did and why.

Finally, thank them again for bringing the matter to your attention.



Understanding how a resident ***feels*** about the property (and the world in general) will help you build a stronger relationship with them.

When a person feels frustration, anger, tension or fear, they are more likely to act aggressively towards others. The world is full of fear at the moment with the cost-of-living crisis looming over everyone’s head. Add the lasting effects of Covid to that and emotions are heightened dramatically.

Remember, emotions are neither good or bad, but emotions can lead to socially acceptable or socially unacceptable behaviours if they are not properly addressed. These include:

- Anger
- Aggression
- Fear
- Anxiety
- Disgust

Emotions that may result in positive social behaviours include:

- Joy
- Hope
- Amusement

Emotions that may result in neutral social behaviours include:

- Calmness
- Boredom

Emotions such as awkwardness and confusion may present themselves as aggression because this triggers a fear response. People generally start to get scared or worried when they do not know what is going on.

As a property manager myself, I know how important clear communication is, but I also understand the demands of the role and that time is sometimes against you.

But I also believe that building trust and understanding how people feel about something will enable any property manager to meet the expectations of the resident, leaseholder or client and build a lasting relationship.

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

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

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— Estate Management —

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ManageYourBlock™

Store, Save & Secure – Self management software!

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: 0335779070 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.

Our Website is New and Improved

We've been working hard here at **Manage Your Block** to update our website and improve the information available to new customers.

We hope you enjoy the new website design and find it easier to locate the information you need. Here are some of the key updates:

Navigation

As you'll see, we've made it much easier to navigate the site and find the information you're after. On the left-hand side we now have clear page links to take you where you want to go. This includes a list of key features, our pricing, blog and testimonials to name a few.

You'll also find a link to our recommended suppliers which will take you to our partner site, Block in a Box. Our new Directory link will also take you straight to the Flat Living directory pages.

Detailed Package Information

We've now made it even easier to understand the amazing value available in our two simple packages: MYB Standard or MYB Plus. Each feature included in both of our packages is listed here, with details of what each feature entails.

MYB Plus will also include the Service Charge Collections feature- a must for most property managers. The service charge function allows you to send professional and compliant demands at the click of a button. You can also track the payments received and creating a full Service Charge history for the block.

Pricing

Manage Your Block Standard continues to be FREE to all Residentsline customers. You can also upgrade to the Plus package for only £49 per annum. For non-Residentsline customers, our Standard package is just £99 per annum. MYB Plus (including the Service Charge feature) is only £148 per annum.

The MYB software enables you to update, control and navigate your documents all in a user-friendly hub. This is accessible through any device at a touch of a button with 24/7 access. We believe MYB offers exceptional value for money for Property Managers and their teams.

Contact us to find out how we can support you.
To read more from Manage Your Block, please **click here.**

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

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

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

ManageYourBlock™

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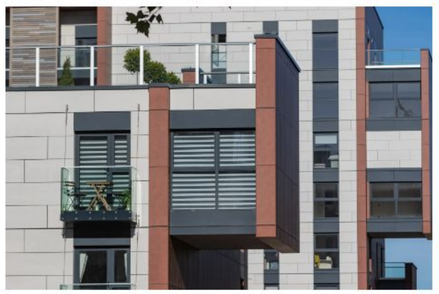
London Flats Insurance

Insurance specialists for blocks of flats & apartments within London

Find out more at londonflatsinsurance.co.uk or call 0207 993 3034

Get a quote



Buildings Insurance

Learn more

Directors & Officers Insurance

Learn more

Terrorism Insurance

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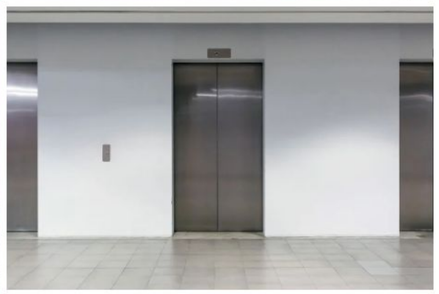


Lift Insurance & Inspection

Learn more

Upcoming ARMA Training Courses

TC105: Effective Complaints Handling

Dates: 22/11/2022

Online

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

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

Book your place

TC11: Residential Service Charge Accounts Guidance

Dates: 07/11/22 - 08/11/22

Online 2-day course

A six-hour interactive discussion forum addressing best practice for service charge accounting being run over two consecutive days.

Who should attend:

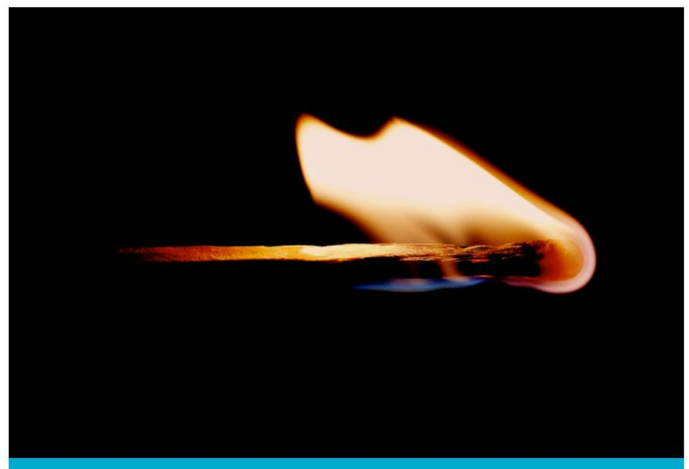
Accounts staff who need to understand the requirements of lease and law in the production of accounts

Property managers whose input is required during the service charge year from their clients

It may also be suitable for senior managers who are responsible for the corporate strategy within their accounts department

Book your place

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



Dates: 23/11/22 - 25/11/22

3-day course

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

Book your place

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

NGL Annual Conference

Dates: Hybrid Event 14th -17th November

This years event will take place over 4 days

3 Days of Virtual Zoom Sessions (Monday 14th – Wednesday 16th November)

Full Day Live Conference - The British Library, London

(Thursday 17th November)

Price:

£99 per delegate (Virtual)

£175 per delegate (Virtual and Live)

£299 per delegate for non NLG members (virtual and live)

Book your place

FPRA Conference

Dates: Wednesday 23 November 2022

5.00pm DOORS OPEN Welcome drinks

6.00pm AGM AGENDA

1. Confirmation of quorum

2. Apologies for absence

3. Chairman's opening remarks and thanks to our sponsors

4. Approval of the minutes of Annual General Meeting held on 13 November 2021

5. To receive and adopt the Report and Accounts for the financial year end 31 March 2022

6. To transact any other ordinary business of The Federation of which due notice has been given*

7. Any other business

8. Questions

6.30pm GUEST SPEAKER To be notified.

7.00pm Round table discussions, networking and 1:1 pre-booked sessions to include: managing agents, fire safety, self manage, general legal, right to manage, committee procedures, leasehold reform, service charges and section 20, and insurance.

Book your place

Setting Standards in Residential Property Management

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

IRPM Key Objectives

Setting & Raising Standards across the residential property management sector

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

Providing individuals with an independent **professional accreditation**

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

Join the IRPM

Directories

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

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

4site®

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Company Secretarial Solutions

Garratts Chartered Accountants

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Landlord Emergency Assistance Insurance Solutions

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Lease Variations, Lease Extensions, Right to Manage and Enfranchisement

BLOCK in a BOX

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FPRA

FPRA FEDERATION OF PRIVATE RESIDENTS' ASSOCIATIONS

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

EarlKendrick Building Surveyors

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Lift Wrapping

Distinct LIFT WRAPS

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adiuvo

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Reinstatement Cost Assessments

BARRETT CORP HARRINGTON

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RMC Director Training

LEASE The Leasehold Advisory Service

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Rooftop Extensions

Sussex Airspace Developments

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Rope Access Surveys and Safety Testing

RopeAccess Surveys

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Service Charge Collections

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Smartlink45 Prepayment Meters

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Insurance

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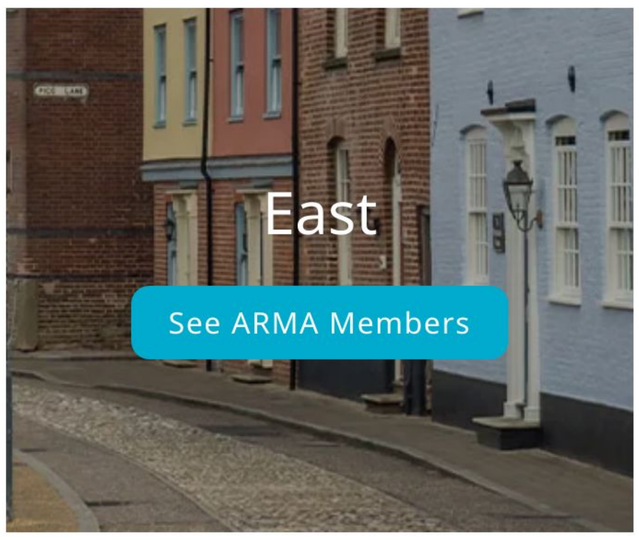
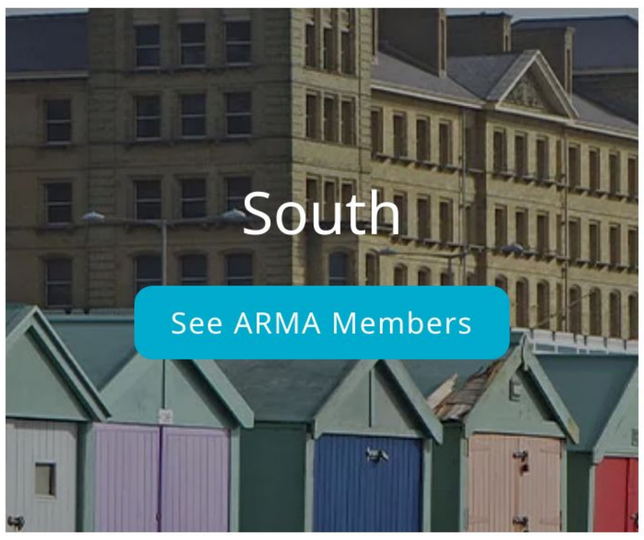
Find an ARMA Member

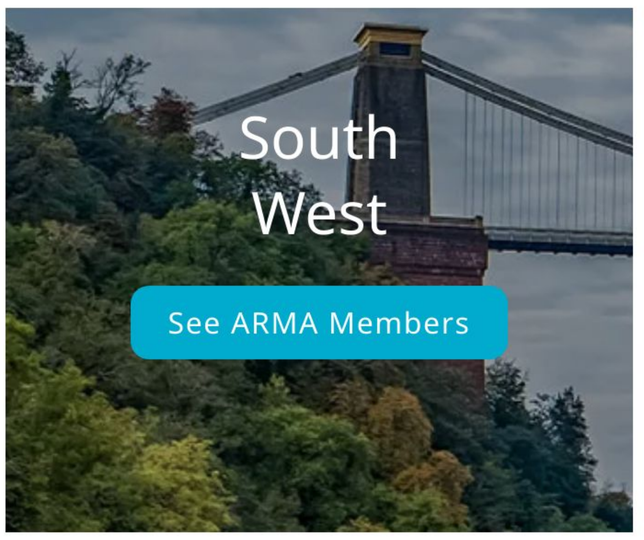
Are you considering a new managing agent?

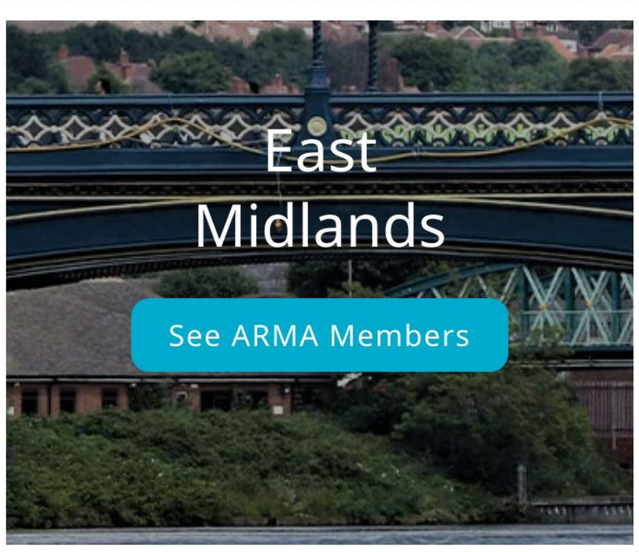
Below are a list of ARMA (Association of Residential Managing Agents) members by region.

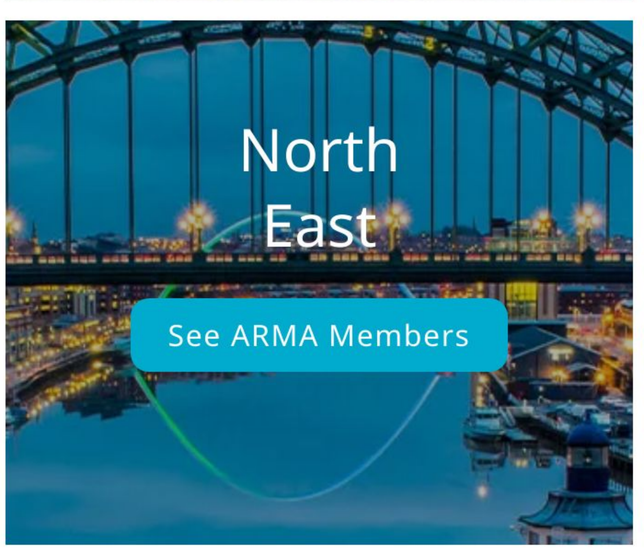
A managing agent that is a 'member' of ARMA will have successfully achieved ARMA Accreditation and is required to comply with the ARMA Bye-Laws, RICS Code, relevant legislation and ARMA Consumer Charter & Standards.











Setting the Standards in Property Management

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

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

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

020 7978 2607 | www.arma.org.uk

ALEP - the voice of the enfranchisement sector promoting best practice

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

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

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

Our Work

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

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

Our Members

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

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

Areas ALEP members can help with include:

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

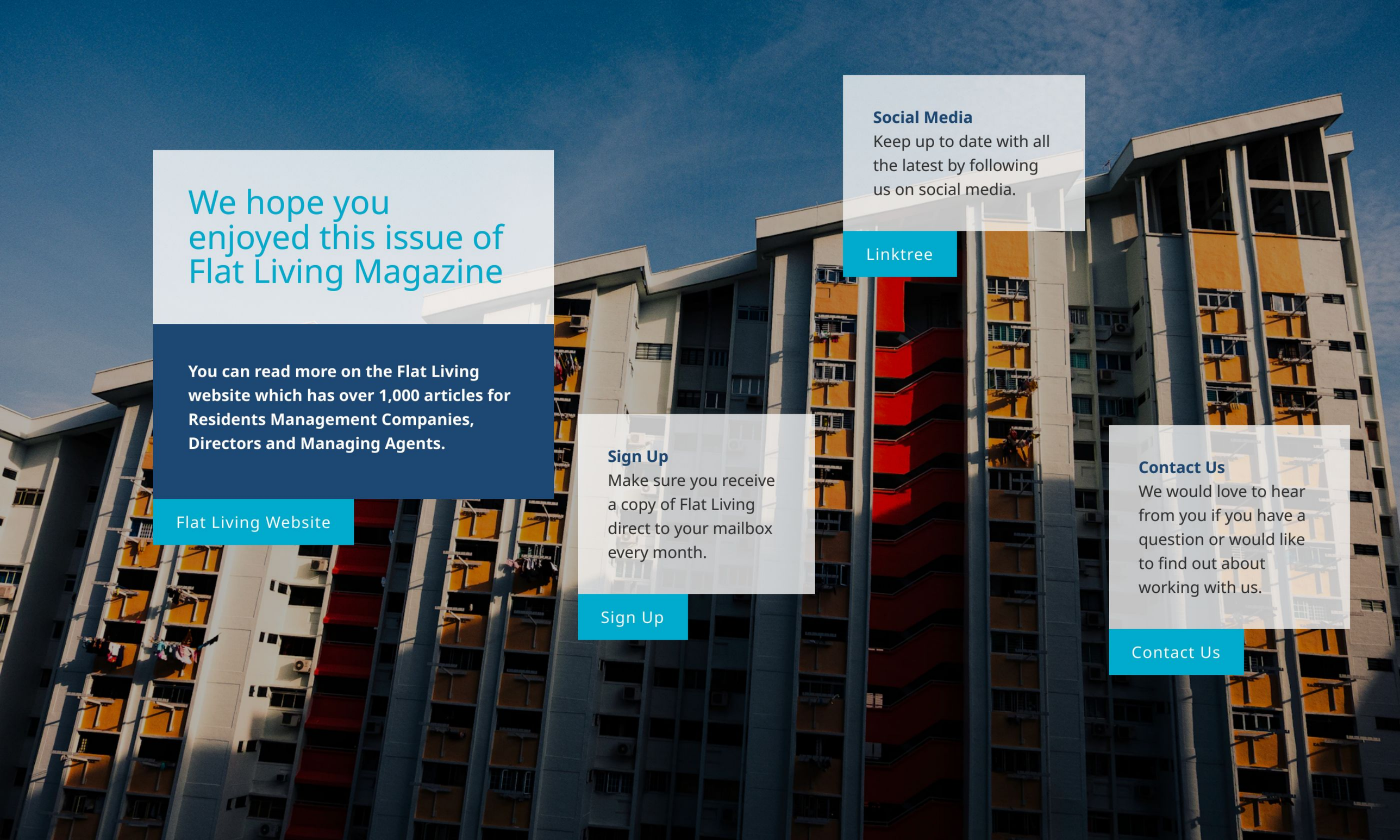
For more information and to find an ALEP member in your area please visit: www.alep.org.uk

LEASE

THE LEASEHOLD ADVISORY SERVICE

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

www.lease-advice.org



We hope you enjoyed this issue of Flat Living Magazine

You can read more on the Flat Living website which has over 1,000 articles for Residents Management Companies, Directors and Managing Agents.

Flat Living Website

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

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example@yourdomain.com

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Submit

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• Asset Property Management	Bournemouth	01202 532 898	Full Member
• Burns Hamilton	Bournemouth	01202 391663	Full Member
• Freemont Property Managers Limited	Lymington	01590 610 555	Full Member
• GH Property Management Services Limited	Southampton	03453 080 988	Full Member
• Hobdens Property Management Ltd	Littlehampton	01903 724 040	Full Member
• Hunters Estate & Property Management Ltd	Burgess Hill	01444 254 400	Full Member
• Itsyourplace Limited	Fleet	0330 660 0699	Full Member
• Kites Property Services Limited	Camberley	01252 837514	Full Member
• KTS Estate Management Limited	Arundel	01903 889 799	Full Member
• MJ Staples t/a Deacon Crickmay Asset Mgmt	Horsham	01403 218 975	Full Member
• Millstream Management Services Limited	Ringwood	01425 888 912	Full Member
• Minster Property Management Limited	Wimborne	01202 883 360	Full Member
• McCarthy & Stone Management Services	Bournemouth	01202 508 190	Full Member
• Napier Management Services Limited	Fordingbridge	01425 650 656	Full Member
• Rebbeck Brothers Ltd	Bournemouth	01202 438 908	Full Member
• Retirement Lease Housing Association (RLHA)	Aldershot	01252 356 000	Full Member
• SPL Property Management LLP	Poole	01202 555 560	Full Member
• Stride & Son	Chichester	01243 813 760	Full Member
• Weldon & King Estate Agents	New Milton	01425 623 423	Full Member
• Cloud Student Homes	Salisbury	01722 580263	Associate
• HC Block & Estate Management Ltd	Camberley	0118 338 8794	Associate
• PS&B - Estate Management Limited	Portsmouth	01273 326 171	Associate

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

ARMA Members
South East

- Adur Property Management — Shoreham By Sea — 01273 252526 — Full Member
- Allsop Letting and Management Limited — Brighton — 01273 322000 — Full Member
- AM Surveying & Block Management — Aylesford — 01732 220 598 — Full Member
- Amber Management — Ware — 0800 567 7567 — Full Member
- Appre Management Services Ltd — Leatherhead — 01372 376 536 — Full Member
- Arko Property Management Limited — Hastings — 01424 439786 — Full Member
- Atlantis Estates Ltd — Reading — 0118 903 5902 — Full Member
- Austin Rees — Hove — 01273 207 501 — Full Member
- Bamptons Sustainable Property Management Ltd — Broadstairs — 01843 609 388 — Full Member
- Banner Property Services Limited — High Wycombe — 01628 522888 — Full Member
- Bartley Management Limited — Winchester — 0345 017 9969 — Full Member
- BBM - Burkinshaw Block Management — Tunbridge Wells — 0207 978 2607 — Full Member
- Belgarum Property Management Ltd — Winchester — 0800 298 0069 — Full Member
- Boydens Ltd — Colchester — 01206 762244 — Full Member
- Bridgeford & Co — Lymington — 01590 677725 — Full Member
- BW Residential Limited — Southampton — 02380 847111 — Full Member
- Cable Rock Ltd — Eastbourne — 01323 345045 — Full Member
- Canbury Management Ltd — Staines — 01784 466501 — Full Member
- Caxtons — Gravesend — 01474 537733 — Full Member
- Charles Cox Property Management — Denton Island — 01323 894 400 — Full Member
- Cleaver Property Management Ltd — Wokingham — 0844 499 3411 — Full Member
- Collinson Hall — St Albans — 01727843222 — Full Member
- Cosgroves Block Management — Southsea — 02392 827 827 — Full Member
- Courtney Green Ltd — Horsham — 01403 246 170 — Full Member
- Covenant Management Limited — Witney — 01993 899 840 — Full Member
- Deacon Crickmay Asset Management — Hove — 01273 421 286 — Full Member
- Denfords Property Management — Southampton — 023 8038 6970 — Full Member
- DJC Property Management Limited — Wickford — 0345 459 2812 — Full Member
- DMG Property Management Limited — Marden — 01622 831017 — Full Member
- Eastbourne Lettings Limited — Eastbourne — 01323 430811 — Full Member
- Essex Properties Limited — Chelmsford — 01245 329652 — Full Member
- Evolve Block & Estate Management — Ringwood — 01425206595 — Full Member
- Fell Reynolds — Folkestone — 01303 228688 — Full Member
- FirstPort Property Services Limited — Luton — 01582 393700 — Full Member
- FirstPort Retirement Property Services — New Milton — 020 3117 2612 — Full Member
- FPE Management — Hastings — 01424 457750 — Full Member
- Fresh Property Management Ltd — Borehamwood — 020 3651 6000 — Full Member
- Gem Estate Management Limited — Letchworth — 01462 480 481 — Full Member
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- Helen Breeze Block Management — Sevenoaks — 01732 740789 — Full Member
- Hera Management Services — Billericay — 0345 683 8812 — Full Member
- Heritage Management Limited — Kingswood — 01737 850260 — Full Member
- HES Estate Management Ltd — Leatherhead — 01372 450 655 — Full Member
- Housemartins Property Management — Seaford — 01323 896418 — Full Member
- HPS — Wokingham — 0118 962 7493 — Full Member
- Hunt Property Management — Eastbourne — 01323 644288 — Full Member
- Hurford Salvi Carr Property Management Ltd — Hertford — 01992 500 040 — Full Member
- Hydehead Ltd — Peacehaven — 01273 579796 — Full Member
- Jacksons — Hove — 01273 328 556 — Full Member
- Jennings & Barrett — Erith — 0203 598 9665 — Full Member
- JH Property Management Limited — Sittingbourne — 01795 476 249 — Full Member
- Jordan & Cook Ltd — Worthing — 01903 820740 — Full Member
- Kent Gateway Block Management — Rochester — 01634 814867 — Full Member
- Kent Property Management — Canterbury — 01227 678016 — Full Member
- Let Solutions — Canterbury — 01227 456466 — Full Member
- MCS — Hertford — 01920 466500 — Full Member
- Metta Property Management Limited — Westcliff-On-Sea — 0330 133 0242 — Full Member
- Oakfield PM Ltd — St Leonards on Sea — 01424 854 814 — Full Member
- PACE Property Lettings & Management Ltd — Southend on Sea — 07810 801485 — Full Member
- Park Lane Block Management Ltd — Southampton — 02380 330706 — Full Member
- Peerless Properties (Oxford) Limited — Oxon — 01869 331198 — Full Member
- Pembroke Property Management Ltd — Tumbridge Wells — 0333 3442 100 — Full Member
- Pinnacle Property Management Ltd — Hurst — 01189 320180 — Full Member
- PJJS Management Services Limited — Maidstone — 01622 861 533 — Full Member
- PMS Managing Estates Limited — Essex — 01206 835350 — Full Member
- Premier Block Management — Borehamwood — 020 8236 1270 — Full Member
- Property Management Solutions — Bournemouth — 01202 901 709 — Full Member
- Qube Property Management — Hertfordshire — 0333 014 3330 — Full Member
- Rayners — Godstone — 01883 742690 — Full Member
- Residential Management Group Ltd — Hoddesdon — 0345 002 4444 — Full Member
- Roger McMillan Properties Ltd — Cobham — 01932 576444 — Full Member
- Rushbrook & Rathbone Ltd — Hitchin — 01462 420201 — Full Member
- Scott Estates Management Ltd — Hastings — 01424 722 586 — Full Member
- Sebright Property Management Limited — Harrow — 020 8863 2767 — Full Member
- Sensible Property Management (Eastbourne) Ltd — Eastbourne — 01323 738886 — Full Member
- Sheridan's — Beds — 01462 814087 — Full Member
- Sweetings Property Management Limited — Surrey — 020 8941 7799 — Full Member
- Trent Park Properties LLP — Borehamwood — 020 3384 0583 — Full Member
- Trinity Estates — Hemel Hempstead — 01442 437 656 — Full Member
- Virtus Property Management — Bishops Stortford — 01279 461281 — Full Member
- Warwick Estates Property Management Ltd — Harlow — 01279 626 616 — Full Member
- Acquis Management Limited — Dorking — 01306 881884 — Associate
- Eaves Property Management Services Limited — Maidenhead — 01628 947908 — Associate
- LevelUP Property Management — Northfleet — 07920 000144 — Associate
- Orchard PM Limited — Worthing — 01273 030 271 — Associate
- Reed Block Management — Essex — 01702 606888 — Associate
- Sennen Property Management Ltd — Camberley — 01276 804 781 — Associate
- Vertical Village — Esher — 020 8399 0170 — Associate
- Warmans 1859 Limited — Royston — 08000 383858 — Associate
- Zone Property Management — Sawbridgeworth — 07983 447522 — Associate

ARMA Members
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- Ariston Property London 020 7272 9988 Full Member
- City Estates London 02088 095 051 Full Member
- Colin Cohen Property Management London 020 8959 6870 Full Member
- Cotleigh Property London 02088 020 111 Full Member
- Defries & Associates Ltd Edgware 02082 020 759 Full Member
- Dillons London 02075 615 230 Full Member
- Drivers & Norris London 02076 075 001 Full Member
- Hallmark Property Management Ltd Enfield 01992 761 419 Full Member
- Islington Properties Limited London 02078 120 480 Full Member
- James Andrew Residential Ltd London 02083 497 171 Full Member
- K&M Property Management Limited Barnet 02084 401 034 Full Member
- Lamberts Chartered Surveyors London 02071 486 797 Full Member
- London Block Management Ltd London 02078 704 000 Full Member
- Parkgate-Aspen Property Management London 02087 328 888 Full Member
- Parkwood Management Company (London) Ltd London 02083 688 111 Full Member
- Sterling Property Management (UK) Limited London 02030 310 850 Full Member
- Trust Property Management Ltd London 08452 601 515 Full Member
- Y & Y Management Ltd London 02082 111 550 Full Member
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• Anthony James Consultancy Ltd	Merseyside	01704 545 800	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
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• Matthew's Of Chester 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
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• Regency Estates	Bolton	01204 695 919	Full Member
• Revolution Property Management Ltd	Salford	01618 500 022	Full Member
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• Stevenson Whyte	Manchester	0161 832 5060	Full Member
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• Zenith Management Limited	Manchester	01612 451 166	Full Member
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ARMA Members South West

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• Andrews Letting & Management	Bristol	01179 294 400	Full Member
• Apex Property Management	Plymouth	01752 210 970	Full Member
• Belmont Property Management	Truro	01872 260606	Full Member
• Blenheims Estate & Asset Management Limited	Paignton	01803 668 730	Full Member
• Bloq Management Services Limited	Bristol	0117 942 3112	Full Member
• BNS Management Services	Bristol	0117 9570 809	Full Member
• DNA Property Management	Bristol	0117 9200 141	Full Member
• Easton Bevins	Bristol	0117 944 3000	Full Member
• Freehold Management Services Ltd	Plymouth	01752 603 900	Full Member
• Hillcrest Estate Management Limited	Somerset	0117 973 0600	Full Member
• Hillsdon Management Ltd	Sidmouth	01395 517950	Full Member
• Koti Property Management Ltd	Bodmin	01208 510050	Full Member
• Peninsula Management SW Limited	Barnstaple	01271 386306	Full Member
• Plymouth Block Management	Plymouth	01752 717311	Full Member
• Saturley Garner & Co Ltd	Somerset	01934 628174	Full Member
• Stephen & Co Block Management Ltd	Weston super Mare	01934 621101	Full Member
• Tuffin & Co Property Management Ltd	Plymouth	01752 254 222	Full Member
• West of England Estate Mgmt Co Ltd	Bath	01225 485910	Full Member
• Bath Leasehold Management	Bath	07775 444432	Associate
• JW Block Management Limited	Compton Dundon	07762 857617	Associate
• Smeaton Block Ltd	Plymouth	01752 938208	Associate
• Southernhay Estates Limited	Exeter	07788 437522	Associate

ARMA Members East

- Alexander Faulkner Partnership Fareham 01489 296 000 Full Member
- APT Property Management Fenstanton 01480 192 065 Full Member
- Belgravia Block Management Ltd Peterborough 01733 345 278 Full Member
- Block Management Uk Limited Sudbury 01787 211 801 Full Member
- Carringtons Residential Management Ltd Harlow 01279 408 740 Full Member
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- Letters Block Management Peterborough 01733 898 589 Full Member
- Norwich Residential Management Ltd Norwich 01603 670 050 Full Member
- PREIM Ltd Peterborough 01778 382 210 Full Member
- Redwood Estate Management Ltd London 02083 168 990 Full Member
- Rounce & Evans Property Management Ltd King's Lynn 01485 544 740 Full Member
- St Andrews Bureau Ltd Cambridge 01223 352 170 Full Member
- TLC Estate Agents London 0207 370 4000 Full Member
- TW Property Block Management Tunbridge Wells 01892 530 109 Full Member

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- M H Associates London 020 7737 2552 Full Member
- Moss And Co London 020 8946 7661 Full Member
- Prior Estates Limited Bromley 020 8460 9690 Full Member
- Rendall & Rittner Ltd London 020 7702 0701 Full Member
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- VFM Property Management Beckenham 020 8658 6824 Full Member
- Connect UK (Nationwide) Limited London 01293 529 993 Associate
- Denar Property Management Kingston upon Thames 020 8117 9930 Associate
- Mellio London Unknown Associate

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- 2 Manage Property Ltd Sunbury on Thames 01932 765 493 Full Member
- Acorn Estate Management Bromley 02083 156 980 Full Member
- Adelaide Jones London 02077 255 800 Full Member
- Alliance Managing Agents Ltd London 02033 281 950 Full Member
- Andrew Purnell & Co London 02088 797 888 Full Member
- Blenheims Estate and Asset Management Limited London 02073 684 150 Full Member
- Bowood (London) Limited London 02072 236 940 Full Member
- Brackenbury Property Management Ltd London 02030 023 600 Full Member
- Centro Plc Sutton 02084 011 000 Full Member
- Cluttons LLP London 02074 081 010 Full Member
- Colin Bibra Estate Agents Limited London 02085 670 077 Full Member
- Crabtree PM Limited London 02083 717 070 Full Member
- Craig Sheehan Chartered Surveyors London 03452 077 400 Full Member
- D&G Block Management London 02079 328 500 Full Member
- Dauntons Soar Management Limited London 02078 341 032 Full Member
- Esskay Management Services LLP London 02073 318 888 Full Member
- Fairoak Estate Management London 02030 789 824 Full Member
- Fifield Glyn London 02076 296 457 Full Member
- Fry & Company London 02078 210 099 Full Member
- Grace Miller & Co. New Malden 02086 051 200 Full Member
- Hammond Properties Sidcup 02083 004 811 Full Member
- HML Croydon 02086 628 800 Full Member
- Houston Lawrence Management Ltd London 02078 013 201 Full Member
- JCF Property Management Limited London 02087 889 700 Full Member
- JFM Block And Estate Management Harrow 02038 657 789 Full Member
- Kensington Flats London 02075 896 699 Full Member
- Kinleigh Folkard & Hayward London 02035 420 147 Full Member
- KMP Solutions Limited London 02083 719 171 Full Member
- London Wharf Property Management Co Ltd Erith 07543 247 144 Full Member
- May & Co Management Ltd London 02073 763 726 Full Member
- Michael Laurie Magar Ltd Borehamwood 02084 929 850 Full Member
- Moonstone Management London 02083 009 281 Full Member
- Pinnacle Housing Limited London 02074 275 182 Full Member
- Prime Management (PS) Limited Bromley 02037 008 733 Full Member
- Prime Portfolio Ltd London 020 7409 0209 Full Member
- Property Hub Wembley 0208 459 3333 Full Member
- Urang Property Management Limited London 02077 518 355 Full Member
- Aston Square Ltd London 020 3982 8282 Associate
- Barosa Property Limited Stanmore 02030 867 130 Associate
- Blue Crystal Residential Ltd London 020 8994 7327 Associate
- Charles David James Ltd London 020 7704 0660 Associate
- Davies Daniel Ltd London 02034 170 425 Associate
- Eight Asset Management London 07951 622 643 Associate
- JSG Block Management Ltd Ruislip Manor 01895 604 446 Associate
- Navana Asset Management Limited London 0203 9979 918 Associate
- Nicolas Van Patrick Ltd London 02075 901 200 Associate

ARMA Members
East Midlands

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

ARMA Members
West Midlands

- Blocsphere Property Management Ludlow 03333 601 601 Full Member
- Centrick Limited Birmingham 0333 012 4125 Full Member
- Compass Block Management Birmingham 0121 236 5757 Full Member
- Cottons Birmingham 0121 247 2030 Full Member
- Exclusive Property Management Ltd Solihull 0121 707 7727 Full Member
- Hadrian Property Management Company Limited Lichfield 01543 410922 Full Member
- KT Management Co (UK) Ltd Merry Hill 01384 573 637 Full Member
- KWB Property Management Limited Birmingham 0121 233 2330 Full Member
- Longlease Property Management Stratford upon Avon 01789 333 464 Full Member
- Mainstay Residential Ltd Worcester 01905 357777 Full Member
- Metro PM Birmingham 0121 428 4747 Full Member
- Pennycuick Collins Birmingham 01214 561 700 Full Member
- Philip Laney & Jolly Great Malvern 01684 580974 Full Member
- Principle Estate Management Birmingham 0121 289 4315 Full Member
- Proxim Property Management Ltd Alcester 01789 713112 Full Member
- Regalty Estates Congleton 0845 456 4980 Full Member
- Specialist Property Asset Management Ltd West Midlands 0121 725 3620 Full Member

ARMA Members East London

- ERA Property Services Ltd London 02078 376 186 Full Member
- Fortune Block Management Ltd Potters Bar 02089 051 621 Full Member
- Galleons Point Management Ltd London 02075 118 585 Full Member
- Ian Gibbs Middlesex 02083 704 810 Full Member
- Maunder Taylor Potters Bar 01707 665 666 Full Member
- Montalt Management Ltd London 02082 239 820 Full Member
- Omnicroft Ltd Rainham 01634 362 097 Full Member
- Parc Properties Management Ltd London 02075 153 553 Full Member
- POD Management London 03335 776 656 Full Member
- Stock Page Stock London 020 7251 4171 Full Member
- Strangford Management Ltd London 02039 462 650 Full Member
- Strettons Limited London 02085 094 435 Full Member
- Vision PEM & Vision RTM London 08454 568 775 Full Member
- Charlesons Ilford 02085502221 Associate
- Hawk Block Management London 02080 161 178 Associate
- Letting International Limited Ilford 02085 549 999 Associate
- Managed Partnerships Limited Romford 0203 475 9067 Associate

ARMA Members
Wales

- Absolute Property Management Solutions Ltd Penarth 02920 707590 Full Member
- Birt & Co Tenby 01834 842 204 Full Member
- Compton Property Management Ltd Swansea 01792 315 488 Full Member
- RH Seel & Co Ltd Cardiff 02920 370 100 Full Member
- Western Permanent Property Cardiff 02920 235 151 Full Member
- Westquay Property Management Ltd Barry 01446 506 079 Full Member
- Number One Property Management Newport 01633 492777 Associate

ARMA Members
West London

- Aspect Property Management Limited London 020 7828 1664 Full Member
- Berkshire Hathaway Home Services Kay & Co London 020 7467 2027 Full Member
- Bold and Reeves Limited London 020 7408 7590 Full Member
- Brunsfield Ltd London 020 3601 7676 Full Member
- Burlington Estates (London) Limited London 020 7499 3207 Full Member
- Castlereagh Management Limited London 020 7258 9670 Full Member
- Homes Property Management Limited London 020 8960 7730 Full Member
- KDG Property Ltd London 020 7887 6413 Full Member
- Knight Frank LLP London 020 7861 1242 Full Member
- Lanigan Estates Ltd London 020 7223 0851 Full Member
- Lee Baron London 020 7758 5600 Full Member
- Lewis & Tucker London 020 7323 2321 Full Member
- London Residential Management Ltd London 020 7438 1080 Full Member
- Lornham London 020 7724 4777 Full Member
- Mayfair Property Management Limited London 020 7576 9435 Full Member
- MIH Property Management Ltd London 020 3637 7968 Full Member
- Principia Estate & Asset Management London 020 7341 0220 Full Member
- Quadrant Property Management Limited London 020 7386 8800 Full Member
- Raglan Limited London 020 7937 5272 Full Member
- RMD Properties (London) LLP London 020 7723 2111 Full Member
- SAFE Property Management London 020 8762 0167 Full Member
- SBA Property Management London 020 7629 4949 Full Member
- Sears Morgan Property Management Limited London 0844 257 2222 Full Member
- SHW London 020 7389 1500 Full Member
- Sloan Block Management London 020 7221 4935 Full Member
- Smith Waters LLP London 020 7839 3950 Full Member
- Susan Metcalfe Residential Property Management Ltd England 020 7591 0931 Full Member
- Tideway Property Managers London 020 7409 0609 Full Member
- Parallel Property Management London 020 3828 0180 Associate