Information, advice & guidance
for RMCs and Property Managers

FlatLiving Magazine

October 2021

Feature: Service Charges

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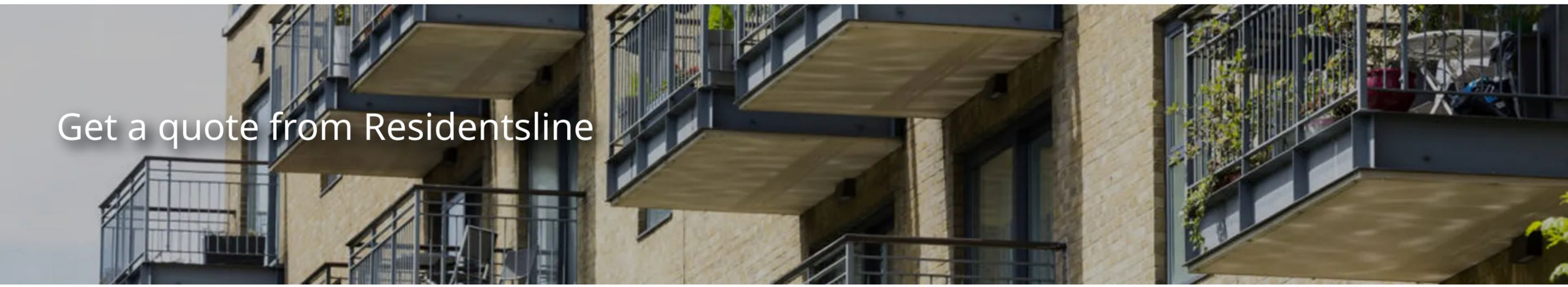

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Welcome

Welcome to the October issue of Flat Living Magazine

In this issue of Flat Living Magazine, we have a feature on Service Charges.

Our writers drill down to find out what they cover, how they work and explain more about them. We then take a look at reserve funds and how they are used to improve common areas.

After this, we look at what happens if you can't pay, don't agree and then how to handle service charge arrears.

In the news this month 4site Consulting celebrate 15 years, JB Leitch retain their Legal 500 listing, Principle Estate Management expands with a third partner, and Future Fuel advise on new grants for electric vehicle charging.

This month the ARMA Annual Conference is taking place virtually on the 12-15th October and the Oxford Weekender dates are announced for April 2022.

I really hope you enjoy this issue of Flat Living Magazine.

Rebecca Kelly
Head of Partnerships, Flat Living

Start Reading

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News

All the latest property management news:

• JB Leitch Celebrates Recognition in the New Legal 500 Listings for 2022 •

• Experienced Expert Joins Principle Estate Mgmt as Expanding Firm's Third Partner •

• Up to £30K for EV Charge Points in Blocks From 2022 •

Specialist Law Firm JB Leitch Celebrates Recognition in the New Legal 500 Listings for 2022

Specialist property solicitors JB Leitch are pleased to report they have retained Tier 3 status in the new Legal 500 rankings for property litigation for the second consecutive year.

Acknowledged as the world's largest independent legal referral guide, the rankings for 2022 are based on a broad series of criteria, including strong technical ability available for the most complex and innovative work, client recommendation and results.

Legal Director Phil Parkinson has also been awarded Rising Star status for the third time and Associate Katie Edwards has been notably recognised as a Key Lawyer.

This position reaffirms JB Leitch's standing as a leading provider of specialist expertise in the area of property management and leasehold law, alongside some of the largest regional and national firms. The listing has been further bolstered by a host of testimonials from their commercial clients, recognising the firm as *"a northern powerhouse..... providing value for money and incredible expertise"*.

Director Jonathan Leitch adds: *"This is fantastic news for the firm and for the entire team. What also make this particularly significant is that the ranking and client comments reflect the dedication, clear guidance and continuity of service we have all worked hard to provide during a particularly difficult period of uncertainty and disruption in the wake of the pandemic"*.

Experienced Expert Joins Principle Estate Management as Expanding Firm's Third Partner

Principle Estate Management has appointed a new partner to head the firm's business development plans with national developers, house builders and estate agents.

Bob Simonds has a degree in Estate Management, is a fellow of the Royal Institution of Chartered Surveyors (RICS) and a member of the Institute of Residential Property Management (IRPM).

He joins with a wealth of experience including time with Lambert Smith Hampton, where he oversaw the Calthorpe Estate Management and Severn Trent residential portfolios, and set up Symphony Court as part of the Brindleyplace mixed use development.

He has worked closely with various regional and national housebuilders at Knight Frank, and has previously handled new homes, the private rented sector and build-to-rent sites for investor clients for another major business.

Importantly, Mr Simonds has previously worked with Principle's current partners Brett Williams and Joe Jobson at CPBigwood, and so the three partners already have established links and professional relationships.

Mr Simonds said: *"I'm really excited to be joining Principle at this key time to help them to continue to grow. I know that they are all about managing properties properly which is something I am looking forward to being able to offer to my contacts again. Principle is regulated by RICS and the Association of Residential Managing Agents (ARMA), with both Brett and Joe being chartered surveyors and Brett being a past chairman of ARMA. That really demonstrates their credentials and desire to provide top quality property management."*

Mr Simonds added: *"It was the right time for me to get back to what I know best: helping developers with management strategies for new-build house and apartment schemes so that they can build great places for people to live."*

Brett Williams, managing director at Principle, said: *"It's great to have Bob join our team. I have hoped we would be able to work together again. Whilst he is concentrating on business development, with his decades in the sector he has more to offer to the business as a whole."*

Joe Jobson, a director at Principle, said: *"Since we formed Principle, I have led on the new homes instructions. It has gone really well with us working with a number of regional house builders, not just in the Midlands, but also further afield, and we are thrilled to count some major plc developers amongst our clients. I am now looking forward to working with Bob again so we can double up on our capability and help more house builders by providing modern and efficient property management, which is such an important part of the new homes market."*

Principle, which launched in 2018, now has more than 35 staff looking after a portfolio of more than 7,000 units in 250-plus developments across the UK.

Up to £30K for EV Charge Points in Blocks From 2022

Flat owners thinking of switching to an electric vehicle (EV) got a nice surprise in September as the Office for Zero Emission Vehicles (OZEV) revealed what new chargepoint grants for landlords and leaseholders will look like.

In 2022 the Electric Vehicle Homecharge Scheme, launched for householders in 2019, will be extended to anyone living in a flat or rental accommodation with dedicated off-street parking and a qualifying vehicle. The new EVHS will fund up to £350 of the cost of installing an EV chargepoint and only one application can be made per person.

Building owners, landlords and social housing providers can also apply for an EVHS grant to fund their chargepoint installation. Up to £350 is available per socket and applicants will be limited to 200 applications per year.

There is also additional help for owners of apartment blocks to provision the building's associated parking with chargepoints. Up to £30,000 will be available per building towards the cost of installing chargepoints, with a limit of 30 applications per year per applicant. The size of the grant will depend on how many parking bays are being provisioned with either a chargepoint socket (up to £850 available per bay) or supporting infrastructure for a chargepoint to be installed at a later date (up to £500 available per bay).

Jamie Willsdon, Director of EV consultancy Future Fuel, is delighted that building owners and residents are getting help from the Government to make blocks EV-friendly, as he believes the leasehold sector has been left behind in the past.

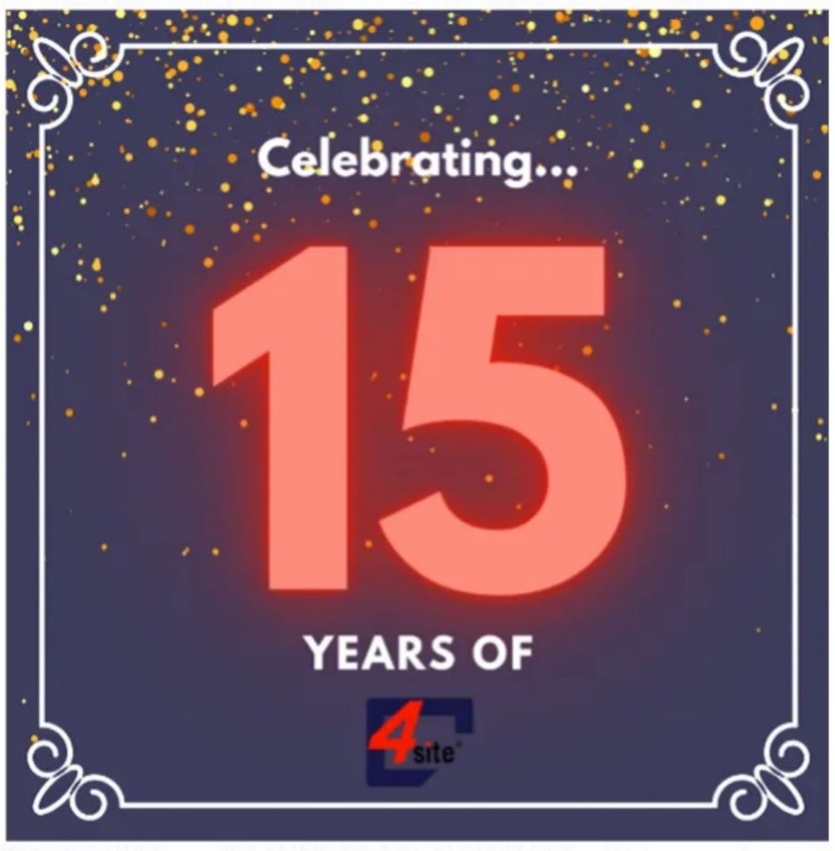
"We've been lobbying the Department of Transport to make it easier for blocks to install chargepoints for more than two years," he says. "This announcement is a major step in the right direction, especially the move to incentivise future-proofing of blocks. I hope building owners and leaseholders will full take advantage of the new funding".

The funding scheme will be delivered through a new digital platform for OZEV chargepoint grants to be made available in early 2022.

4site Consulting: Celebrating 15 Years

Written by the team at 4Site Consulting

4site Consulting Ltd



A family company at heart, 4site was founded as a consultancy in 2006 with the aim of providing professional safety support to Property Managers and Landlords.

Fast forward to 2021, with quite possibly the toughest year behind us all, we're excited to be celebrating 15 years in business!

We have managed to grow consistently over the last 15 years whilst providing crucial safety advice and services to our clients. Let's look back at some of the changes we have faced in the industry, and forward to what the future may hold...

How has the industry changed over the past 15 years?

Since the introduction of the Regulatory Reform (Fire Safety) Order in 2005, the industry has seen a gradual shift towards prioritising health, safety and fire. Although a gradual change was noticed, recent tragic incidents have undoubtedly caused a dramatic culture change in the industry. More recently, the introduction of the Fire Safety Act 2021 and the Building Safety Bill have shifted a heavy focus onto specifics such as external wall systems, compartmentation, and fire doors etc., and in turn we have been pro-active in our approach to offer support and new services in these areas.

How has technology supported our growth?

One of the key milestones for 4site was the decision to move our software development in-house and create a system for clients to manage their compliance for free. The resulting team now has expansive experience, and enjoy working on new and exciting opportunities to make managing safety compliance easier for Property Managers. One of our most recent introductions: 'Smart Safety', is a project that we worked hard with industry professionals to develop and stands as an additional feature to on our web portal for our clients to use for free.

So, what does the future hold?

For the industry, we predict that the future holds an amplified focus on flat entrance doors and increase in the need for Building Safety Managers. For 4site, we will continue to cater for these and other safety requirements of property managers in the future.

With further growth expected, we are currently expanding our office space and fleet in order to reinforce both our back-office team and our operations team.

As a team, we are incredibly proud of the business and how it has developed over the past 15 years and to celebrate, we are getting together for a well-deserved party! We're also looking forward to attending various industry events for the remainder of the year, so keep an eye on our socials for updates on this!

Here's to the next 15 years and beyond!

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

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

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"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

Feature: Service Charges

What Is a Service Charge and How Does It Work?

Written by Zoe Byass, New Schemes Manager at Trinity Estates.

This question is asked a lot; from first time buyers to people who have owned many properties before but never within a managed development.

Service charge will vary drastically from development to development and for each development and type of property the legal Transfers should be checked. However, there are some factors which are universal.

What Does it Cover?

The service charge will cover maintenance, repair and renewal of communal items and areas, as well as include any administrative and insurance costs in relation to managing the service charge accounts.

These costs will be set out in a budget at the start of each year for Leaseholder and/or Freehold House Owners. This budget will show the anticipated costs for the year and will be split into day-to-day costs and Reserve funds.

The day-to-day costs will include any contracts in place from soft services to asset contracts as well insurances and administration costs, as applicable. While the reserve fund costs are set amounts, which will be collected over the years for larger works such as redecoration of a block of flats, replacement of a lift or in terms of Estate Tree surgery works or replacing private areas of road.

A bespoke budget will be put together based on details within the Transfers (Lease or TP1) of items which required management and expert knowledge of the person setting the budget.

Unfortunately, even the most comprehensive budget cannot predict the future and they can be items of expenditure which were not expected through the year. This is why Service Charge Accounts are produced.

At the end of each year/period a set of Service Charge Accounts will be produced showing actual expenditure for the development for that previous period. During the Account production process all costs which were incurred in the period are accounted for and any costs which were set in the budget for reserve funds will be transferred to Reserve.

This will create a set of Accounts with either a surplus or a deficit based on the budget provided at the start of the year. The statement of Account is a snapshot of the bank balance at the end of the year and will also take into account any accruals or debt on the accounts.

There is a set Service Charge cycle as dictated in the majority of Transfers which follow the same process. However, for each developer you need to check the legal requirement to ensure the cycle is set correctly. Especially in terms of billing date and financial years. Below is a general cycle:

2 Months Prior to Budget Start Date

The budget will be reviewed and prepared at this point and send to the client for approval.

1 Month Prior to Budget Start Date

The budget will be sent out to Leaseholders or Freehold House owners along with a Service Charge demand for a period set out in the Transfer (annually in advance, quarterly in advance, six monthly in advance. NB there are other options, but these are the most common).

Budget Start Date

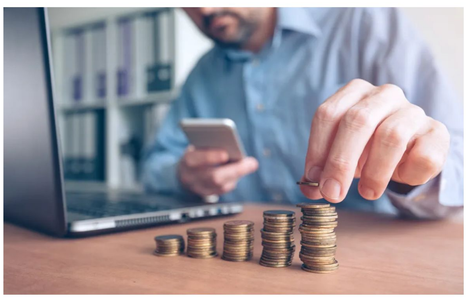
Payment will be due on this date or within 30 days of the invoice issued (whichever is the latter).

End of Q1 and End of Q2

Review all expenditure to date based on budget v actual to ensure running in line with budget.

End of Q3

Review all expenditure to date based on budget v actual to ensure running in line with budget. Start to prepare the budget for the following year using information gathered from current year as well as potential known additional expenditure for the development.



Year End

Start process of producing account. During the following months the Year End Accounts will be produced, reviewed, sent to external accountants for certification (or equivalent based on term of the transfers) and approved by the client.

6 Months Following Year End

The Accounts should be issued within 6 months of the Year End as a legal requirement. If they is a reason these cannot be produced and there is an anticipated additional expenditure (deficit on the account) a notice to advise Leaseholders of this must be issues (Section 21B notice). This does not legally need to be done for Freehold Houses, however it would be seen as best practice to follow this process whatever the tenure of the properties within the Estate.

When issuing the Accounts a credit or debit note will be included depending on the balance sheet along with reasoning for the difference from the budgeted amounts.

Please contact us to discuss your service charge requirements, we would be more than happy to provide a no obligation budget for you.

Trinity Property Group is a national managing agent specialising in Residential service charge management and manage in excess of £50 million pounds of client funds. We are proud members of ARMA-Q and are FCA registered. We would be pleased to complete a service charge appraisal of your development and discuss with you how our services can assist you further.

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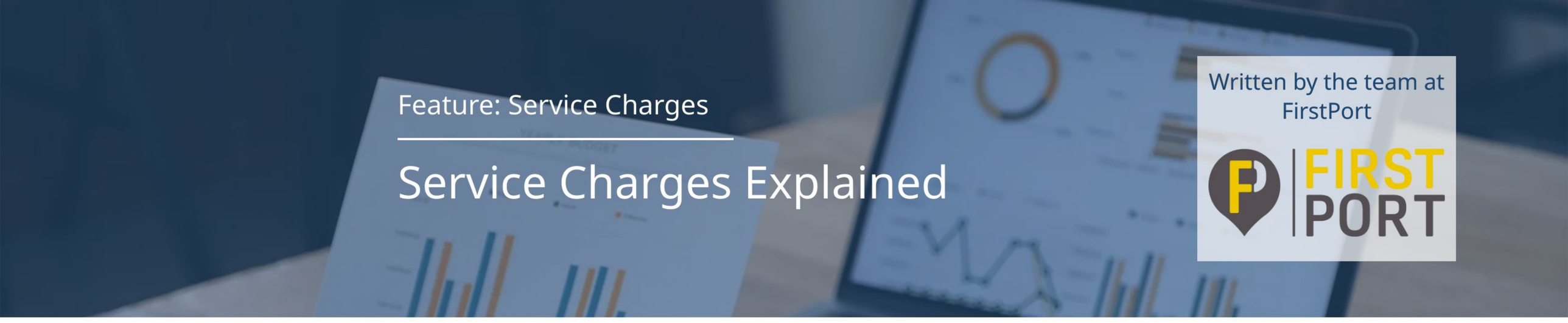


Feature: Service Charges

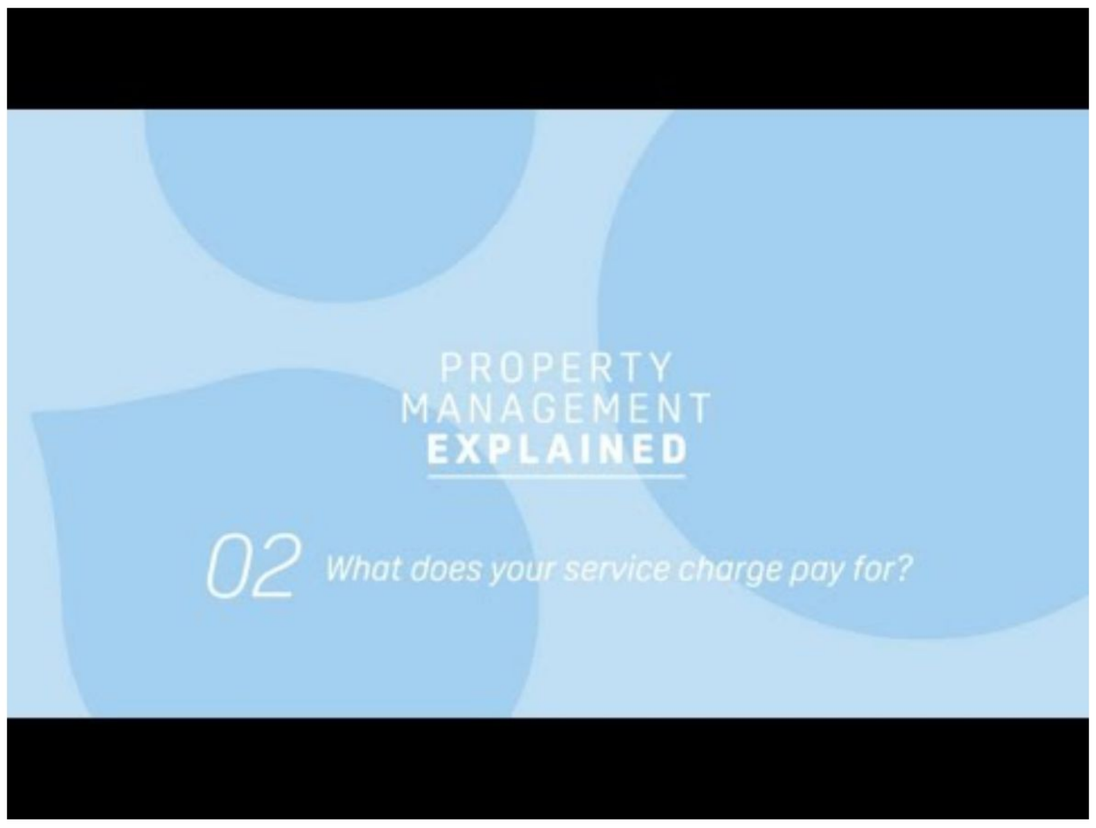
Service Charges Explained

Written by the team at FirstPort

We understand how important it is to have complete visibility when it comes to your service charge, and most professional and responsible property managers will provide you with a clear overview of what fees and charges will be due, what they will cover and how they will be spent.

At FirstPort, we created a series of videos and factsheets called 'Property Management Explained' so our customers fully understand how we look after their homes

You can view our video all about what the service charge pays for below.



In the majority of circumstances, the service charge covers the cost of keeping communal parts of the place you live – such as hallways, car parks and shared gardens – in good condition.

The money goes toward making sure the building you live in is safe, clean, and comfortable. That means taking on the day-to-day tasks, like mowing the lawn. It means sorting out the big jobs, like refurbishing the lifts. And, if something goes wrong – like if the underground carpark gets flooded – the service charge should help cover the cost.

Your service charge money should be kept in a separate bank account, just for your development, and at the end of the year you should receive a full account of what we have spent.

The Cost

The cost of your service charge will vary depending on a number of factors. Variables like the number of homes on site, the facilities available and the location of your home will all have an impact. The service charge is based on an estimate or budget we prepare each year which considers all the running costs relating to the communal areas of your development.

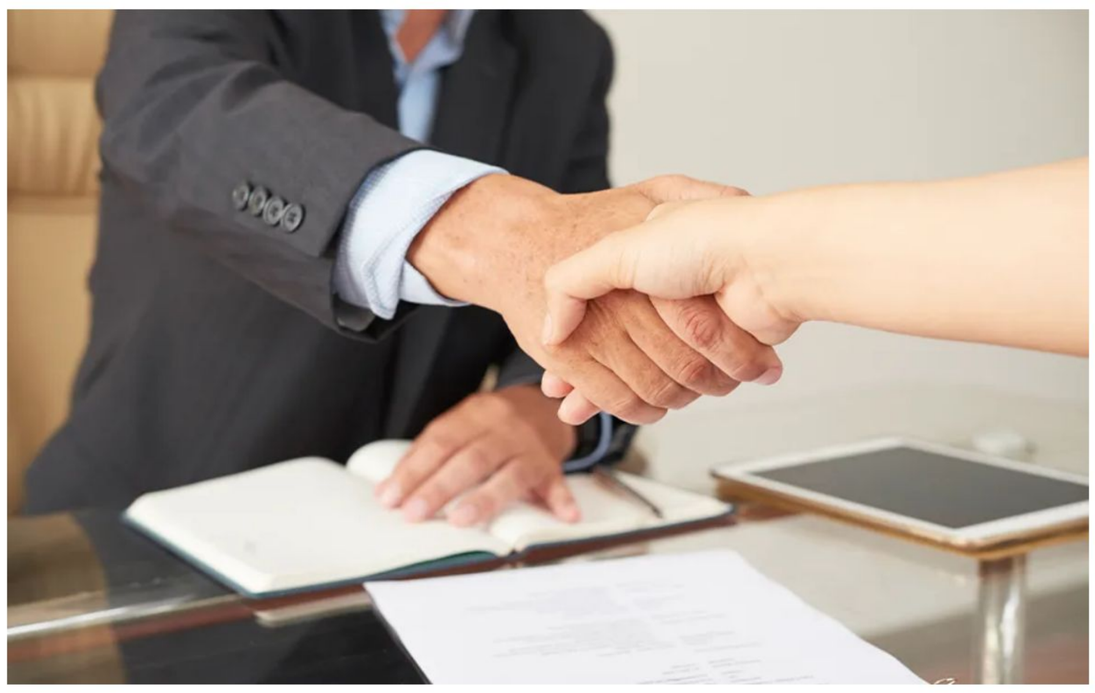
Where your building is run by a professional, responsible managing agent, the service charge will be carefully budgeted every year to cover the work that is needed. Generally, the charges are divided up into equal portions and payable by everyone living at the development.

Paying into a service charge pot also means you never have to worry about finding the right supplier or deciding how to split the bill with your neighbours – your managing agent should do that for you. At FirstPort, we find that our scale and experience mean we can always find the right people for the job – from the gardener that comes every month, to the expert we call if there's a leak in the roof.

Transparency and Trust

It's no secret that service charges have been a cause of controversy in the past, and in rare instances they have been mishandled by substandard managing agents – with homeowners bearing the cost. However, by being informed and knowing the right questions to ask you can protect yourself from any negative surprises.

As the largest operator in our market, we have taken the lead in transparency and choice over fees. Where they are properly accounted for, responsibly held, and transparently spent, service charge payments remove the worry about upkeep and disputes over the management of communal areas. They allow you to get on with the most important thing: enjoying your home, and it's our job as managing agent to make sure that happens.



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

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Feature: Service Charges

Held In Reserve: The Management and Operation of Reserve Funds

Written by Phil Parkinson & Katie Edwards at JB Leitch

A reserve fund held by the landlord or management company on behalf of the leaseholders can provide a distinct benefit in covering the cost of major works or other significant items of expenditure. With considerable and ongoing attention surrounding the apportionment of costs for remedial building safety works, such funds can, in some instances, mitigate the potential need to increase service charges to meet important and urgent requirements. The presence of a healthy reserve or sinking fund can also be attractive to potential buyers, providing peace of mind that there is a contingency in place to meet future needs.

Lease Provision for Reserve Funds

A lease will usually state if there is an obligation to set up and maintain a reserve fund and the method for collecting contributions to this fund. The lease may allow contributions to be collected as part of the annual service charge, which must be reasonable in amount in order to satisfy the necessary statutory requirements under the Landlord and Tenant Act 1985 ("LTA 1985").

Demands for monies destined for the reserve or sinking fund will, in addition to complying with the terms of the lease itself, have to satisfy the test set out in LTA 1985 s.19(2), which provides:

"Where a service charge is payable before the relevant costs are incurred, no greater amount than is reasonable is so payable, and after the relevant costs have been incurred any necessary adjustment shall be made by repayment, reduction or subsequent charges or otherwise."

Of equal significance, Section 42 of the Landlord and Tenant Act (LTA 1987) also states that a reserve fund which contains service charge monies, must be held on trust, in a designated account at a relevant financial institution. The premise of this is to prevent the types of risk which might result in the monies not being available to spend on the purpose intended or to provide protection for lessees if the landlord or management company enter an insolvency regime.

In the case of business leases, which would fall outside this scope, it may be that there is an implied term that any contribution to the reserve or sinking fund demanded will be reasonable.

In the absence of a clause permitting, directly or indirectly, the establishment of such a sinking/reserve fund in a lease, there may not be the entitlement to demand contributions in order to establish one. Given this point, along with the procedural requirements set out above, the case law highlighted below illustrates the issues of interpretation and contention that can arise.

Cases in Point

In the absence of a provision in the lease expressly providing for the establishment of a reserve or sinking fund (whether or not referred to as such), on a proper construction of the lease the landlord may be entitled to establish such a fund. In St Mary's Mansions Ltd v Limegate Investment Co Ltd, the terms of the lease provided that the amount of service charge due from a given tenant was to be ascertained and certified by a certificate signed by the landlord's auditor.

A further sub-clause provided that the certificate should contain a summary of the expenses and outgoings incurred by the landlord. An additional sub-clause defined *"the expenses and outgoings incurred by the lessor"* as including not only those expenses actually disbursed or incurred in the year in question, but also: *"Such a reasonable part of all such expenses, outgoings and other expenditure hereinbefore described which are of a periodically recurring nature ... including a sum or sums of money by way of reasonable provision for anticipated expenditure ... as the lessor or its accountants or managing agents may in their discretion allocate to the year in question as being fair and reasonable ..."*

The landlord established a reserve fund and a substantial sum was accumulated in it. In those circumstances, the court appears to have thought it clear that the landlord was entitled to establish and maintain a reserve fund, subject to complying with the procedural requirements imposed by the lease relating to certification and because the statutory trust implied by the Landlord and Tenant Act 1987 s.42 applied to the lease in question.

Where there is express reference in the service charge provisions of the lease to payment of sums towards the cost of provision for future expenditure, it may not be clear whether such provisions give rise to a reserve or sinking fund. In Secretary of State for the Environment v Possfund (North West) Ltd, it was held that, on the proper construction of the relevant term in the lease, the monies paid by the tenant were merely an indemnity against the cost actually and irreversibly incurred by the landlord during each year by virtue of the depreciation of its plant, i.e. a *"depreciation allowance"*. However, the judgment noted that where payments made in respect of the cost of making provision against future expenditure by way of a *"depreciation allowance"* are proved to exceed that which was necessary, the landlord would ordinarily be expected, at least, to give credit to the tenant for the excess against future depreciation payments.

Summary

Where the lease makes specific provision for the establishment of a reserve or sinking fund, it may do so in general or specific terms. Not infrequently the service charge clause in a lease will simply provide for service charges to include an amount towards "future anticipated expenditure", or some such very general form of words, but sometimes it will be more specific than this and identify the subject matter of the future anticipated expenditure, for example, "plant and machinery". In such cases, the fund can be used only for the specified purposes. Where the terms of the lease are more general, it will be a matter of construction in each case.

It is clear that a reserve fund can have benefits for both landlords and tenants, and it is worth noting that where the lease does not provide for such a fund to be established, either seeking agreement from the tenants to vary their leases or to making an application, in respect of residential property, to a tribunal for a variation of the lease can be mutually beneficial.

Should you wish to discuss service charges and the operation of service charges and sinking funds further, please contact us: p.parkinson@jbleitch.co.uk / k.edwards@jbleitch.co.uk.

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

Six Tips to See If Your Service Charge is Fair

Written by Ian Hollins, Director at Clear Building Management

If you live in a flat, you'll be used to budgeting for your annual service charge, but how do you know if the amount you're paying is fair and reasonable? Peter McCabe of Clear Building Management offers advice on how to assess if your service charge is fair.

As a leaseholder, you have a right to be able to clearly see how your service charge monies are being spent. Transparency is key to helping leaseholders understand what they need to pay, it can also encourage prompt settlement of demands, which can be essential in smaller developments and those that run without a surplus.

However, we've met many leaseholders who have felt like they've been kept in the dark when it comes to things like maintenance and insurance costs and are understandably concerned as to how their money is being spent.

So how can you tell if your service charge is fair?

Sometimes of course your managing agent or RMC directors will have no choice but to increase the service charge – we have all read reports of high levels of inflation and rising prices across fuel, basic goods and wages, which will of course have a potential impact on the cost of maintaining your property. Inflation aside however, there are several things you can investigate to help you understand if you are being charged fairly for your property management service.

1. Does the managing agent take over-riders or commissions?

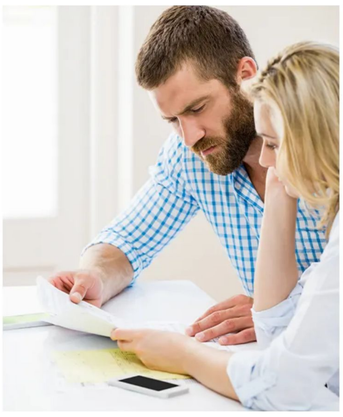
This is one way in which we are regularly able to deliver cost savings to new Clear BM customers. There are too many agents still taking a slice of the property management pie by taking a kickback from suppliers. Ask your managing agent to ditch the commission and pass it on to the leaseholders instead.

2. Are suppliers and contractors independent?

This might take a bit of research but is often worthwhile. Ensure that you and your fellow leaseholders are getting a fair deal from suppliers and that they are not linked to the managing agent or the freeholder.

3. Are competitive quotes being sought?

Make sure your managing agent is getting competitive bids for work that is carried out at your block. The lowest price may not always be best, but it can help with negotiations – and competitive tendering keep contractors on their toes.



4. How often do emergency repairs take place at your development?

Regular emergencies or last-minute works are often a sign of poor management and will generally lead to increased costs overall. Your service charge budget should allow for adequate maintenance levels to avoid sharp spikes in cost when emergency repairs are needed.

5. Check the management fee level

The fee charged by managing agents can creep up – often this is entirely justifiable (see inflation point above!) but occasionally it isn't. Don't be afraid to negotiate on this or talk to another managing agent to understand what they would charge you.

6. Check when your insurance policy was last put out to tender

As with point 1, insurance is regularly an area where we can deliver cost savings to new property management clients. Ask your managing agent to put your block insurance out to market to see if they can secure a better price or better cover. At the same time you can also interrogate the commission levels of course...

Whilst any sensible leaseholder should be wary of a managing agent that promises a five-star service at a rock bottom price, all too often leaseholders are paying far too high a service charge because the managing agents are either beholden to the freeholder or the RMC is not holding them to account.

Naturally, older blocks with more maintenance requirements may lead to a higher service charge, likewise those with more extensive facilities so it can be difficult to compare service charges across developments, yet there are several steps you can take to see if your service charge is fair.

For a sensible discussion about your service charge and a more transparent approach to property management, talk to the team at Clear Building Management.

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

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

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Feature: Service Charges

An At-a-Glance Guide to Service Charges

Written by Darren Bagnall from Flat Living Insurance

For those who haven't owned a leasehold property or come across the term; service charges are payable by leaseholders on an annual basis to cover the landlord's incurred costs for providing services and maintaining the common areas of the building. When signing a lease, residents commit to paying a proportion of these running costs which will vary depending on the terms of the lease and the level of service or maintenance provided.

Service charges can be complicated (as well as a point of contention between landlords and their leaseholders) so we thought a one-stop guide to the basics may be useful:

What do Service Charges Cover?

Your service charges will be calculated based on several factors such as the size and quality of the building as well as the services provided under your lease, but a typical service charge may cover some or all of the following:

- General repairs, maintenance and cleaning of common areas
- Cleaning of communal windows
- External maintenance such as grass-cutting and gardening
- Redecoration funds
- Lift maintenance and insurance (inc ground floor residents)
- Fire equipment maintenance
- Bank and accountancy charges
- Buildings/property owners' insurance (this may be paid separately)

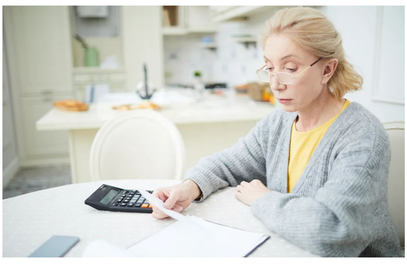
What Should I Look for in My Lease?

Details of what is and isn't included in your service charge must be detailed in your lease. As these can be complicated documents, make sure you read and fully understand yours before signing. If you're in any doubt, ask a professional to check it over for you to flag any potential issues or pitfalls.

The lease will give details of:

- Which services must be paid for and when
- How service charges are apportioned between residents
- The way in which they are calculated
- How the landlord will collect the charges
- Whether or not there is a sinking/reserve fund in place

The lease is also likely to contain a 'sweeping clause' which is designed to cover any services not specified in the lease. If the lease doesn't have one of these, residents are only legally obliged to pay for the services listed.



How Much Should My Service Charge Be?

Your service charge costs will likely vary year on year (while also rising with inflation) but they must always comply with your lease.

Landlords are also entitled to add a 'reasonable' management fee but they should never make a profit.

How Do I Challenge My Service Charge?

If your lease doesn't provide enough clarity to be sure if you're being charged appropriately, or if you disagree with a charge, you have every right to request more information.

In fact, you're entitled to ask your landlord to provide a written summary of costs incurred in the last accounting year (April to April) or, if there's not one, the last 12 months leading to the date of your request.

This must be provided to you within 6 months of the end of the last accounting period, or within one month of the request (whichever is later). Within 6 months of this being received, you can then go on to request that the accounts and receipts (and any other supporting documents) be sent to you for inspection.

If leaseholders are unhappy with the cost of their service charge or believe they are getting little in return, they are entitled to write to their landlord/freeholder to try to negotiate a lower charge or request an improved service. If this doesn't resolve the issue, the next step is to go to a First-Tier Tribunal (FTT), which has the power to decide whether the landlord is charging a reasonable rate for the service delivered.

It is not advisable for residents to withhold their service charge as, if it is not paid, they could end up in court or (in extreme cases) be threatened with eviction. It's worth knowing that you can still follow the routes above to challenge a charge even if you have already paid it (as long as you haven't specifically admitted or agreed that the charges are payable).

What is a Sinking/Reserve Fund?

This is a specific pot of money that is reserved for use in the event of a major repair or large-scale maintenance works becoming necessary. Each leaseholder contributes a set amount of money each year via their service charge.

Leaseholders are only obliged to contribute to a sinking or reserve fund if this is stated in the lease, however, having one in place can be of huge benefit to both landlords and residents in the event of a major repair. As buildings age, more maintenance will inevitably be needed- for example, in ten years' time a new roof, downpipes or heating system may be required. A sinking fund should ultimately save either party having to find large sums of money at short notice.

If you don't already have a sinking fund for your building and want to set one up, a formal agreement must be established between the landlord and all the other leaseholders.

Some leaseholders take issue with sinking fund contributions because landlords are under no obligation to refund contributions if a leaseholder sells their property without any major works taking place during their time in the building.

The Legal Framework

Landlords are obliged to provide tenants with detailed information along with their service charge demand, including:

- Annual accounts setting out details of service charges incurred
- A copy of the policy of the insurance for the building
- A summary of tenant's rights and obligations in relation to service charges

Leaseholders are under no obligation to pay the charges until this information has been provided.

Landlords must also consult with tenants if particularly expensive work is needed and the landlord wishes to:

- Carry out works costing more than £250 per tenant per year
- Supply any communal service (such as gardening/cleaning) which will cost more than £100 per tenant per year

If the landlord doesn't meet his obligations in these circumstances, the leaseholder will not have to pay more than either £250 or £100 respectively (unless the First-Tier Tribunal rules in favour of the landlord).

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Feature: Service Charges

Improving Common Areas

Written by Matthew Billington, Managing Director of Jigsaw Infrared

Lighting Communal Areas

One of the things contributing to service costs are the communal areas. Whether heating, lighting, security or decoration, communal areas contribute a lot to both your service charge and the impression the building creates for those who live there and those who visit.

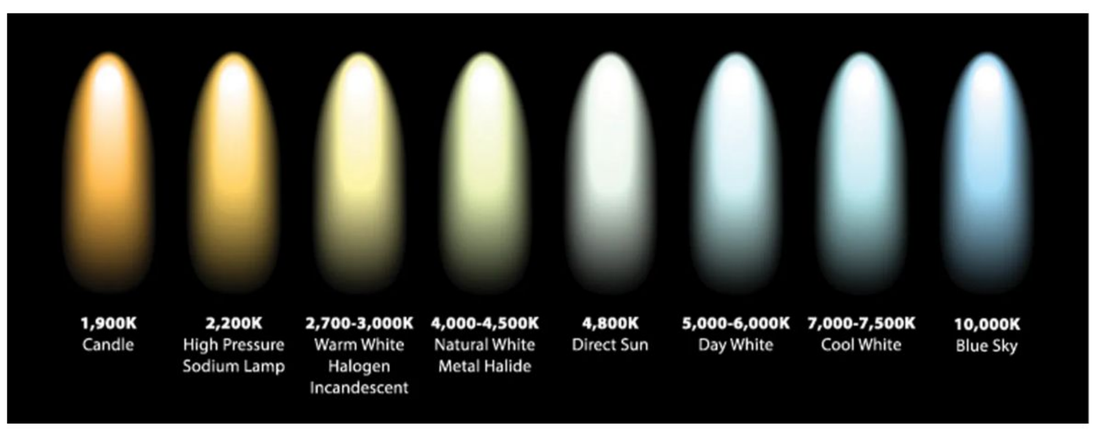
Lighting communal areas nicely is often something not thought about. However, a nicely lit, economically specified lighting for communal areas makes a huge difference. This is not just about the impression it creates, or the cost it saves but can also impact on the safety of both residents and visitors.

The worst type of communal lighting is lighting which is either on or off and uses inefficient lights – perhaps halogens or fluorescents.

A nicely designed lighting scheme will consider the quality of the light, the efficiency of the light (LED is the best option) and the control of that lighting. Generally, it's not a good idea to have a cold light – a warm or cool white will generally work best in communal areas. As a general rule of thumb:

- Warm to Warm white: Communal areas, living spaces
- White to Cool white: Bathrooms, kitchens offices
- Day White: Commercial spaces

How do you know which is which? LED lighting will all have a Kelvin rating, which is the warmth of the light. The chart below gives an idea.



Having a cool white or day white in your communal areas will provide a very clinical feel and will highlight any decoration issues in those areas as well. This form of lighting, combined with motion sensor control provides a pleasant and efficient environment.

A nicely decorated communal area sets the tone and encourages residents and visitors alike to maintain the quality impression given. A simple decorative scheme will get the most out of the majority of communal areas. Regular maintenance of the decorative areas will ensure the space continues to look its best and encourage pride in the areas. The aim is for the communal areas to be as pleasant a space as possible rather than just a quick pass-through area.

Heating Communal Areas

Finally, we must consider how we heat these spaces. This is important for both comfort and maintenance issues. However traditional convection-based heating in communal areas can be a significant expense and a cause of unpleasant stuffy air and dust. So, what's the solution?

Infrared heating provides instant heat and heats people and objects directly. This means that people feel warm as they move through communal areas without the need for the heating to be running 24/7.

Jigsaw Infrared Heating panels - installed in suspended ceiling (left).

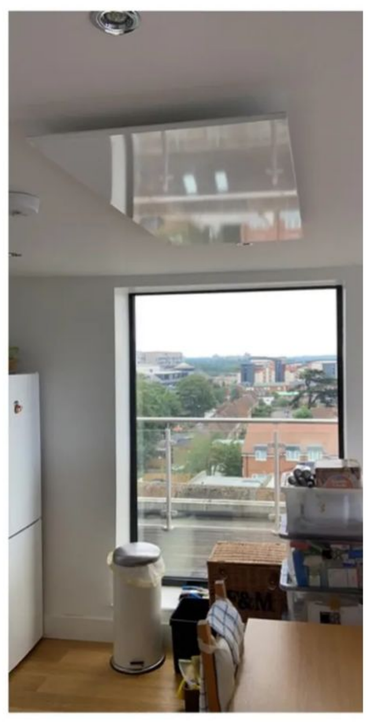
At Jigsaw infrared, we combine our heating with smart controls which work on motion. The heating only comes on when it needs to be on, that is when someone is in the communal areas. On its own, infrared heating is around 30% more efficient than convection heating. However, when you use the heating when someone is in the communal space the savings are massive.

Other benefits include the minimisation of dust. Since infrared heat does not rely on convection-based air flow to heat the space, the stirring up of dust in these spaces is minimised.

Black spot mould caused by spot condensation is also vastly reduced. Black spot mould is caused by condensation, which is caused by warm air touching cold surface. Since infrared heating warms objects and surfaces first, black spot mould can be practically eliminated in spaces heater with infrared. This means less re-decoration and a much most pleasant environment in communal areas.

Infrared heating can be hidden in mirrors or mounted on the ceiling and offer a real enhancement for both the decoration and comfort in communal areas.

We're pleased to answer any questions you may have about this form of heating.



Jigsaw Infrared Mirrored Panel (left hand) and Jigsaw Aluminium Infrared Heating Panel on ceiling (right hand).

Infrared heating is the efficient, greener and comfortable heating system that is made in the UK. Unlike 'normal' convection heating, infrared warms the surfaces and the people in the room first. This is more efficient and more natural as it replicates how we feel when we're in the sun.

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Feature: Service Charges

Service Charge: Can't Pay or Won't Pay?

Written by Jodie Fraser, Managing Director of Fraser Allen Estate Management

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Why shouldn't your service charge be a surprise?

Nobody likes financial surprises - right? But here's the thing: a service charge should never be a surprise!

The Landlord would be responsible for the maintenance and repair of the building in which any associated costs are recoverable via 'Service Charges' and billed to the leaseholders. The details of what is charged would be detailed in each lease, and remember the lease is king!
Trying to get payment for an "invisible" service of benefit is always hard.

Everyone knows, or should know, why they need to pay a service charge, it's usually written in the lease, which they signed when they bought the property.

But paying into a "sinking fund" for the "just in case" problems that will inevitably go wrong, or the five yearly decoration that needs to be completed is tough for those who aren't "savers" by nature. These "invisible" benefits need to be paid for, but it's easy to forget when your other monthly payments for the mortgage, car payment, insurance payment, savings, Netflix, Amazon etc and other monthly commitments are already going out.

What's going on in the background?

Getting behind with payments is embarrassing, and when people are embarrassed their behaviour can change.

It's not just the actual lack of money that's the problem. A shortage of money can lead to a massive increase in anxiety. The emotional strain of dealing with debt can be almost as damaging as getting your electricity cut off or having your car repossessed or seeing your credit score plunge to where you'll never get another loan.

Whatever the cost, whatever the cause, debt wreaks emotional havoc on our psyche. Among the negative effects are low self-esteem and impaired cognitive functioning. Being in debt can lead to denial, stress, fear and panic, anger and depression.

The easiest and most common behavioural trait is ignore it and it will go away, - commonly known as the "ostrich move". When this happens, we have found that instead of bombarding them with calls, texts and emails the best way, as authentic and responsible Block Managers, is to seek to understand the problem.

We know many would have a debt collector on speed dial - it's just not our way!

What's the problem?

We seek to understand first and foremost. There's usually a good reason why, and we seek to understand the reason behind the non-payment.

Is it a case of understanding and coming up with a payment plan that works for everyone?

Don't get me wrong, we're not a pushover, we simply use a more flexible and gentler approach to financial challenges.

We really do find out whether it is a case of can't pay or won't pay.

The Arrears Process

It's not a cliche, but we are all human beings and we know that talking is the best approach. So, we start with a phone call and of course we put our communication in writing so there is an audit trail if we ever need it, but our process always starts and ends with a phone call.

Our strategy is simple - talk to us, because our process does not auto-generate a debt collector!

Let's face it, we look after their home, and if their home is their castle, their sanctuary we need to let them know we're on their side, but we still have a job to do. As soon as people are "threatened" or feel threatened whether it's legal action, or a debt collector, then the relationship is failing and likely to be destroyed.

We take the longer-term approach; we want to maintain the relationship and still collect the service charge.

What's our advice?

- Get your team some great communication training.
- Take a longer-term approach to the debt - it's a relationship that needs nurturing and support.

At Fraser Allen we take a gentler approach, a kinder approach, as we realise there is usually a reason why someone has not paid and we aim to listen, understand and put a payment plan in place. Whenever we have needed to refer the matter to solicitors, it has always been after extensive due diligence over that particular case. Financial matters are something we take very seriously.

If you like the sound of the way we work at Fraser Allen and you'd like your property to be in safe hands, then let's see how we can support you. If you are self-managing your block and you'd like some expert help and guidance, drop us a message or call the office - we'd love to help!

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

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- Right to Manage Companies
- Residents Associations

We know that handover periods between new directors can be a challenging time. Managing a block comes with an enormous amount of information, from insurance documents to residents' contact information as well as the entire documented history of the block.

With our Manage Your Block portal, you'll never have to worry about finding information again. We'll provide you with a safe, reliable place for you to store and amend your documentation, contact your residents and manage your service charges...plus much more!

What can I do on the Manage Your Block portal?

The Manage Your Block portal has a massive range of functions, all created to make your processes as streamlined and simple as possible.

Share account information with other directors

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

Have access to a contact list

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

Use the calendar

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

Send alerts

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

Keep contact info for your contractors

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

Quotes

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

Manage your documentation

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

Keep a diary

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

Notes

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

And now also collect service charges

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

ManageYourBlock™

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

Feature: Service Charges

What to Do If You Don't Agree With Your Service Charge Demand

Written by Belinda Thorpe, Managing Director of Residentsline

Service charges can be a point of contention between landlords and leaseholders. Obviously, landlords need to cover their costs in maintaining the building and leaseholders want to be sure that they're being charged appropriately and reasonably in line with their lease- so what do you do if you receive a demand you don't agree with?

We've put together a checklist to make sure you approach the situation in the best way possible and with the required knowledge of the law. Remember; even if you've already paid up, you can still challenge a demand (as long as you haven't already specifically admitted or agreed that the charges are payable).

1. Does the demand comply to the basics?

All service charge demands should be supplied with a summary of your rights and obligations and should also display your landlord's name and address.

You are under no obligation to pay the amount requested until both criteria are met.

2. Do the charges comply with your lease?

The importance of reading and understanding your lease cannot be stressed enough, and that knowledge comes in very handy when it comes to identifying which service charges are acceptable and which are not.

You simply cannot be charged for costs that are not referred to in your lease. For example, your lease may oblige the landlord to repair and maintain the building, but that may not stretch to the new bin store you're being charged for... You can also only be charged a management fee if the lease allows. If you're in any doubt, always refer to your lease.

3. Request More Information

If, after checking your lease, you still feel the charges are incorrect, you have every right to request more information. In fact, you're entitled to ask your landlord to provide a written summary of costs incurred in the last accounting year (April to April) or, if this isn't applicable, the last 12 months leading to the date of your request.

This must be provided to you within 6 months of the end of the last accounting period or within one month of the request (whichever is later). Within 6 months of this being received, you can then go on to request that the accounts and receipts (and any other supporting documents) be sent to you for inspection.

4. Mediation and First-Tier Tribunal

If, following inspection of the supporting documents, you still believe that the service charges are not 'reasonably incurred' (as they must be by law), you can write to your landlord or managing agent to raise your concerns and the reasons for them. If communications fail, you may want to consider using a mediation service to iron things out.

If all else fails or if the landlord is simply being uncooperative, you can make an application to the First-Tier Tribunal and request that they determine if the charges are payable.

The majority of landlords and managing agents comply with the law and will only ever supply reasonable demands, but it's important to understand your lease and know your rights in the event that you are asked to pay an unreasonable charge. We hope our checklist goes some way to informing you and bolstering your confidence to challenge any unreasonable demands that come your way.

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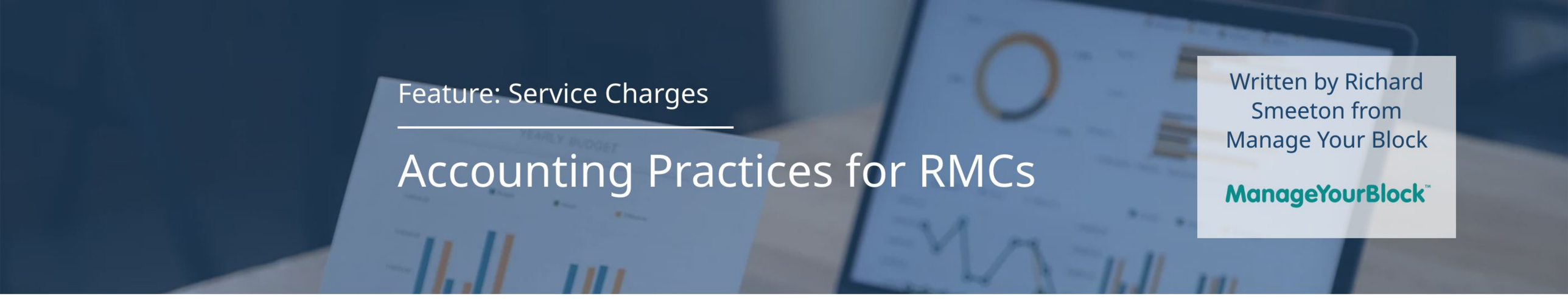

Feature: Service Charges

Accounting Practices for RMCs

Written by Richard Smeeton from Manage Your Block

ManageYourBlock™

When taking on the role of Residents' Management Company (RMC) Director or Officer, many tasks that land at your feet may feel somewhat overwhelming- and none more so than accounting and service charge calculations.

These tasks are often best left to professionals who have extensive training, up to date knowledge of the law and the time to dedicate to these vital tasks. However, hiring a professional accountant is not always possible. So, what do RMC Directors and Officers need to know if they're filing their own accounts?

Choosing Your 'Accountant' Wisely...

Quite often, RMC Directors are automatically handed the task of accounting, but some thought should go into who among the Officers may be best suited to this detailed, time-consuming task.

The ideal candidate will be meticulous, organised and thorough- with enough spare time to dedicate to the role.

Splitting the tasks among your team should also be considered. Often, a Director may be best placed to keep track of transactions and file receipts etc, while an Officer may be better placed to complete the annual statutory accounts.

Either way, the accounting function shouldn't be given to any one member of the team without due thought and consideration to their skillset and availability- especially as Directors may find themselves signing off on (and accepting responsibility for) incorrect accounts if the wrong decision is made.

What Accounts Need to be Submitted?

As with all companies, an annual tax return is required by Companies House (guidance for which can be found here) and, often, this can be done online.

Alongside this, RMCs will need to complete an annual statement of account for service charges too. Best practice for service charge accounting is set out in guidance issued by the Institute of Chartered Accountants in England and Wales (ICAEW) and ARMA- all of which can be found online and downloaded for free.

ARMA states that "Approval of the service charge account is not for the shareholders or members of an RMC to do. The lease may require the statement to be certified or audited professionally but it should be issued to all leaseholders — not just shareholders or members."

What Can RMCs & Their Residents do to Support the Accounting Function?

Residents can make the lives of their Directors and Officers easier by ensuring that all payments are made promptly and with the references requested by the team attached.

RMCs can make things simpler by preparing their accounts on a very regular basis- even as often as weekly. This avoids the once-yearly scramble to dot the Is and cross the Ts before deadlines loom.

We're not here to tell you how to run your block of flats, but we can provide you with highly specialised software to make the management of your block much easier. Contact us for more details .

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

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

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Feature: Service Charges

What Were You Thinking?! I Knew it Wasn't That!!

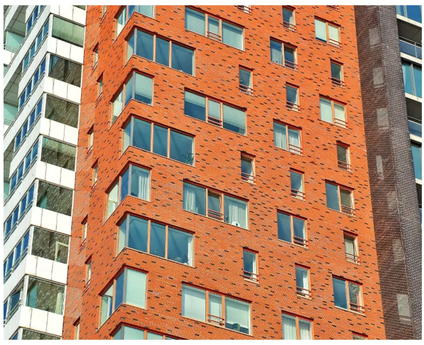
Written by Charles Jamieson, Solicitor at Bishop & Sewell

Train; Office; Train; Home – The Renaissance of the Commute is upon us!

Sometimes the commute can be a welcome break from having tasks to do – no reason to feel guilty about not cleaning the flat: you aren't there. No need to ring anyone: train's too busy anyway. No ability to do work – it is a simple time when you can be alone with your thoughts (although regular readers of my articles will know I always find time for quiet reflection with a cup of tea).

But why has mindset suddenly become an important, and potentially costly consideration for lessees and lessors?

Costs and Forfeiture



A question recently came before the Court of Appeal in No.1 West India Quay (Residential) Ltd v East Tower Apartments Ltd [2021] EWCA Civ 1119 where the Court were asked to consider whether a landlord was entitled to recover their legal costs arising from pursuing unpaid service charges (which were, for a portion, successfully challenged).

Many tenants will be familiar with clauses similar to:

To pay to the Lessor all costs charges and expenses incurred by the Lessor under or in contemplation of any proceedings under section 146 or 147 of the Law of Property Act 1925.

For those less familiar with it, Section 146 is the process under which a landlord will seek to forfeit a tenant's lease.

This is the clause a landlord will generally (in the absence of some other form of recovery provision) seek to rely on when seeking to recover their legal fees, from a tenant, incurred in pursuing that tenant for some form of breach of lease (often say a failure to pay service charges).

It is worth noting here that with residential leases there is an added layer of protection to tenants regarding unpaid service or administration charges (rent is treated slightly differently), in that there must either be a determination of breach, or admission of breach before a landlord can seek to forfeit ("Section 81 HA 1996 conditions") – as such there are several hoops for a landlord to jump through before they could forfeit, even if they wanted to.

Keen readers will have noted that the above form of wording does not require forfeiture to be an immediately available remedy for this mechanism to be activated, merely that it is being 'contemplated'.

A landlord's default position (if they are aware of forfeiture in principle) will be that pursuing any breach of lease is inherently a precursor to forfeiture and that forfeiture cannot be given further / proper consideration until after the Section 81 HA 1996 conditions have been complied with (and this was submitted to the Court of Appeal) – surely the Court cannot expect you to prove what you were abstractly thinking about the moment you became of even the first penny of arrears, can they?

The Judgment

Lord Justice Henderson, delivering the leading judgment in this case, at para 57 held (distinguishing a different case):

...it [is] not establish[ed], either expressly or by necessary implication, that legal costs are incurred by a landlord in contemplation of proceedings under section 146, in a clause similar to [the] clause ...in the present case, merely because they are incurred in relation to proceedings before the FTT which could in theory be the necessary prelude to service of a notice under section 146. The words "in contemplation of any proceedings" in the clause ... do in my view require an investigation of the landlord's state of mind at the time when the costs were incurred, although any intention formed at that stage to serve a section 146 notice will of necessity be contingent upon the [Section 81 HA 1996 conditions] being satisfied.

For those familiar with these forms of clauses, and arguments, they will know that this is not a new position for the courts to adopt – it previously being taken by the Upper Tribunal in Barrett v Robinson [2014] UKUT 322 (LC).

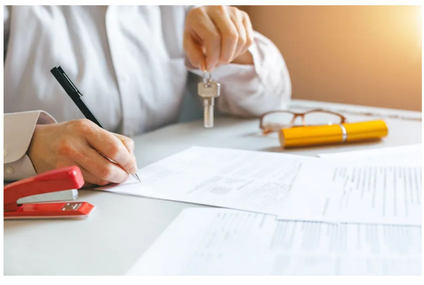
What the judgment does do however is set a precedent that there is a clear, positive obligation on the landlord to prove that any step which was taken, for which they will later be seeking their costs, was taken in contemplation of forfeiture (no matter how many other steps may be required before forfeiture becomes available).

For the curious reader – the landlord did not prove in this case that the costs (circa £500,000) were incurred in contemplation of forfeiture; there was a finding of fact in the FTT that:

"...at no point has the [Landlord] ever evinced an intention to forfeit or to take proceedings for forfeiture..."

With that finding of fact not being challenged in either the UT of the Court of Appeal, it was not a point which could latterly be taken hand as such the landlord had not proven that this clause was activated such as to later be relied on.

What Next?



With the majority of leases being drafted on different terms to one another it is difficult to say that this issue is now settled and closed – although this is a fairly familiar form of wording. The Court of Appeal were also live to the fact that by whom proceedings were first issued, the specific wording, whether there was actually a breach by the tenant and the general circumstances surrounding any dispute may impact the enforceability of these forms of clauses.

What is clear however is that it is incumbent on the landlord to demonstrate that any costs incurred (which they are later intending to recover under this form of clause) were done so in contemplation of forfeiture.

It is unclear what the Tribunal will require as evidence of 'contemplation' – a constructive knowledge of the process? An innocuous statement inferring that it was considered? An express threat at a wholly premature stage? That will be the subject of other decisions yet to come.

For me, I will take the lesson that sometimes the old adage of 'keeping your thoughts to yourself' may not always be the best option (well, at least if that thought is the contemplation of forfeiture) and wait with interest to see how landlords seek to prove what they were actually thinking about on the 08.21 to Waterloo.

Charles Jamieson is an experienced solicitor in the Bishop & Sewell Dispute Resolution Department, taking instructions in Landlord & Tenant, Property, Commercial and Chancery disputes. If you would like to speak with Charles, or any member of the dispute resolution team, contact Bishop & Sewell by email to: litigation@bishopandsewell.co.uk.

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

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

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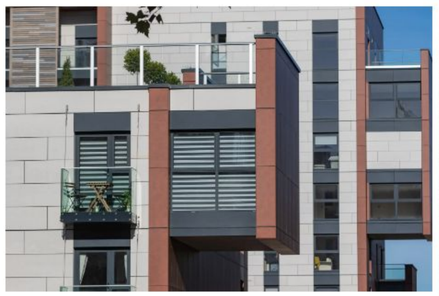

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Feature: Service Charges

How to Handle Service Charge Arrears

Written by the team from Block in a Box

Anyone involved in the property management industry will be fully aware of the importance of budgeting, financial planning, and cash flow when it comes to running a building. Largely, this means relying on the timely payment of service charges by leaseholders.

Residents' Management Companies (RMC) Directors dread their leaseholders falling into service charge arrears and having to deal with all that that entails- read on for some helpful guidance around what your procedures should be and who to turn to if all else fails.

The Effect of Arrears on Property Management

The effect of service charge arrears becoming an issue in your block will be felt almost immediately, with reduced levels of general maintenance and service being the first to be noticed. If any large-scale maintenance is on the horizon, start dates may have to be pushed back and plans may even have to be put on hold indefinitely until the situation is rectified.

The knock-on effect will be unhappy residents, a potential drop in property value and a decrease in any remaining equity available to leaseholders.

The Service Charge Demand Process

It's vital that Directors have a clearly defined process to ensure the prompt demand and collection of service charges. Residents who pay on time will, quite rightly, expect a high level of maintenance and service and can make things very difficult for property managers who do not live up to expectations.

It's therefore in the Director's best interest to exercise a zero-tolerance approach to arrears, but that means ensuring that demands are compliant in the first place and a simple, straightforward procedure is in place:

1. Demands should be supplied in adherence to current standards, which means including a summary of the leaseholder's rights and obligations as well as displaying the landlord's name and address. If these standards aren't met, the leaseholder is under no obligation to pay.

2. If payment is not received on time, a polite reminder should be sent to the leaseholder ASAP.

3. In the continued absence of payment, the leaseholder should be warned of the possibility of legal proceedings being commenced and a solicitor instructed.

Late Payment Administration Charges and Interest

Importantly, during the process of serving service charge demands and reminder letters, RMCs and managing agents should ensure that any slow payers are penalised with late payment administration charges when appropriate. These charges will go some way to recovering monies for the additional time spent chasing payment.

The legislation merely states that such charges should be 'reasonable' but you can look to your lease for guidance. Most leases allow for interest to be charged at a rate of 4% above base rate.

Instructing Solicitors; Recovering the Legal Costs from the Leaseholder

Most modern leases also allow for the recovery of solicitors' costs from a leaseholder if they're instructed to recover any arrears. With this in mind, RMC directors and managing agents can expect that all legal fees for undisputed cases are paid by the leaseholder – not the RMC. This makes sense as it ensures the legal costs are not absorbed into any subsequent service charge demand, therefore protecting the other leaseholders.

This means that that outsourcing arrears recovery to a solicitor may be preferable as a) they have the expertise, b) they have the time to dedicate to the matter and c) the costs are recoverable from the leaseholder at fault. With this in mind, RMC directors and managing agents are able to adopt a zero-tolerance approach to the collection of arrears, safe in the knowledge that any disputes can be handled by a third party. At Block in a Box, we highly recommend SLC Solicitors for your service charge recovery needs.

In the Event of a Service Charge Being Challenged…

It's important to note that the above advice is applicable to late payers and not leaseholders who actually take issue with a demand.

Leaseholders have the right to challenge any demand that they believe is unreasonable or non-compliant with the lease. If a complaint is raised, the leaseholder is entitled to a written summary of costs incurred in the last accounting year (April to April) or, if there's not one, the last 12 months leading to the date of their request. This must be provided within 6 months of the end of the last accounting period, or within one month of the request (whichever is later).

Within 6 months of this being provided, the leaseholder can then go on to request that the accounts and receipts (and any other supporting documents) be sent to them for inspection.

You must comply with the above time frames to avoid landing yourself in hot water and, in most instances, the above is enough to satisfy the needs of the leaseholder so that payment can be made. If not, the matter may go to First-Tier Tribunal but, as long as you've kept things above board, this should swiftly result in payment being demanded of the leaseholder.

Block in a Box not only provides information on service charges. We can also help with utilities, repairs, insurance, health and safety, and just about any other issue a flat owner or manager might face. To learn more about leasehold management companies or freehold management companies, contact our friendly and professional team today.

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

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

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

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Feature: Service Charges

Recovering Outstanding Service Charges

Written by Sinead Campbell from London Flats Insurance

Non-payment of service charges is a property manager's nightmare. Arrears throw the year's maintenance and service provisions into chaos and can even lead to a decrease in property value if sufficient maintenance can't be carried out.

When leaseholders sign their lease, they are taking on the responsibility of paying the service charge demands and ground rent as set out in that lease in anticipation of the coming year's expenditure. Non-payment is a breach of lease and should be taken very seriously- but what can, and what should, you do?

First Things First

It's worth bearing in mind that payment of service charges can be delayed for a variety of reasons, for example, when someone has died, a property has been sold or a leaseholder is made redundant- in which case an investment landlord cannot attract a tenant, and therefore it's important that the landlord, Managing Agent or Residents Management Company (RMC) investigates proactively.

Any late payers should be written to with polite reminders of the demand and their obligations under their lease. A conversation should be started with a view to getting the demand paid in one way or another; whether that be through an instalment plan for anyone struggling with their finances, a direct debit if that makes their life easier or by simply making a concession as long as a precedent isn't being set.

Late Payment Fees

If a leaseholder is being uncooperative or simply refusing to pay the demand, check your lease for guidance on late payments. Most leases allow for late payment fees to be charged by the landlord and, since the Commonhold and Leasehold Reform Act 2002 came into force, it has become possible to levy variable administration charges for breaches of a lease (such as late payment) even if the lease does not specify this.

When advising a leaseholder of an administration charge, you must ensure that they also receive a notice of the Tenant's Rights and Obligations (Administration Charges). As the charge is variable, this simply means that whatever administration fee is levied, it must be reasonable.

Interest Charges

Leases often allow interest to be charged on unpaid service demands which often encourages payments to be made in a timely manner. A typical lease will specify a late payment interest rate of around 4% above base rate.

If your lease does not contain this option, then you may be able to apply to the First-Tier Tribunal (FTT) for a 'variation of lease' under Section 35 of the Landlord and Tenant Act 1987 – but it will need to be seen as fair and reasonable. Equally, the FTT can prevent landlords requesting interest charges if they are seen to be unreasonably high.

Debt Recovery

Where debt recovery is necessary, it's best to follow a clear procedure- ideally with a zero-tolerance approach to late payments. The procedure should be common knowledge with your residents and should explain to all leaseholders (in very clear terms) why timely payment of service charges is so crucial to the running of their development. This should be outlined in terms of maintenance and property value.

We would recommend the following procedure:

- 14 days after the due date: First reminder letter explaining the procedure that will follow if payment is not made
- 21 days after the due date: Second reminder letter advising that legal action will be initiated 7 days after the date of the letter
- 28 days after the due date: Legal action initiated

At each stage, we'd advise that you offer the leaseholder the opportunity to discuss the outstanding balance and any issues they're experiencing to see if any arrangements can be made.

The reminder letters should:

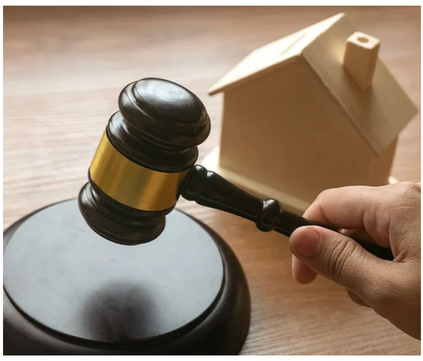
- Be clear & concise
- Refer the leaseholder to the availability of legal advice
- Provide a reasonable length of time for the leaseholder to respond
- State what will happen if the debt remains unpaid without discussion

Taking Legal Action

This, while a last resort, is a fairly risk-free approach for the property manager to take. Some law firms will work on a 'no recovery, no fee' basis and will not charge anything upfront as they know will be able to recover their fees from the late-paying leaseholder (so long as the lease allows this, and the vast majority of leases do).

When instructing a solicitor, always choose a firm that specialises in the recovery of service charges. They will understand the urgency required- for the benefit of the property and the remaining leaseholders as well as the manager.

Legal action is usually sought by seeking a judgment by the court (a CCJ) which may award the monies owed plus fixed costs (for claims under £5,000) and late payment interest to be paid by the defaulting leaseholder. Once a CCJ is granted by the court your solicitor has a variety of options to enforce the court's order.



How is a Judgement Enforced?

If payment remains outstanding following the court's decision, a number of enforcement measures are available:

- 'Warrant of Execution' by the courts bailiff to seize goods to the value of the debt
- 'Attachment of Earnings Order' where monies are deducted regularly from the debtor's salary
- 'Charging Order' where the debt is secured against land or shares in which the debtor has an interest
- 'Third Party Debt Order' which requests the monies be paid by a third party who owes money to the debtor (often banks or building societies)

What Happens If Mortgages Are Involved?

Where flats and apartments are subject to mortgages, the late-paying leaseholder will not only be breaching the terms of their lease but also the mortgage company's requirements.

Mortgage companies should be made aware of the debt, as they will be keen to protect their investment to avoid any possible forfeiture of the lease and the loss of their security. They may even offer to add the debt to their clients' mortgage with or without a leaseholder's consent.

In most cases, if there is a mortgage on the property, it is likely that the mortgage provider will be given a further opportunity by your solicitor to protect the mortgagee's interest and pay on behalf of the leaseholder the full amount owing - including the solicitor's costs, interest, administration charges and, of course, all the arrears of service charges and ground rent.

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

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Salary: £36-£40k

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Property Manager

Location: Leicestershire

Salary: £25-£35k

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Location: Central London

Salary: £40-£45k

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BLOCK RECRUIT

Tuesday 12th October – Friday 15th October

10:00-12:30 each day

Online event

ARMA's 2021 Annual Conference will take delegates back to the future of residential property management, by refocusing on the key issues set to shape the sector over the coming years.

Day 1 - ARMA Updates & Keeping Positive

Beginning with key ARMA updates, our first conference sessions will be delivered by ARMA's Chairman and its CEO. After a tough year of restrictions, remote working and the ever-present need to keep residents safe, we'll also look at how individuals can stay positive and maintain resilience in their day-to-day lives.

Day 2 - Building Safety

After the Fire Safety Bill received Royal Assent earlier this year and as the Building Safety Bill progresses through the House of Commons, health and safety will be a staple of our 2021 agenda. Day Two discussions will cover the Building Safety Bill, the new roles critical to the regime as well as the ongoing cladding crisis.

Day 3 - Legal Cases

Day Three will see a lively legal debate with several high-profile cases covered which could have significant implications on the world of leasehold.

Day 4 - Partner Expertise

On the final day, delegates can tap into a wealth of industry expertise as we open up the floor to our ARMA Partners who will provide delegates with free guidance on their chosen 'Technical' or 'Business' topics.

Confirmed speakers include:

- Nigel Glen, CEO, ARMA - Day 1, 'ARMA and Industry Updates'
- Michael Jacobs, ARMA Chairman & MLM Property – Day 1, 'ARMA and Industry Updates'
- Shelley Jacobs, MLM – Day 1, 'Wellbeing and Resilience'
- Dr Shaun Lundy, Tetra Consulting – Day 2, 'Building Safety Bill'
- Cassandra Zanelli, PMLS – Day 3, 'Legal Updates'
- Justin Bates, Landmark Chambers – Day 3, 'Legal Updates'
- Linn Byberg, Institute of Business Ethics – Day 3, 'Ethical Leadership'

Book Your Place

If you're looking forward to another year of engaging speakers, need-to-know content and lively discussions, make sure you book your place onto the event here

Book Your Place

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Property Management Events

All the latest conferences, seminars, webinars and events taking place in the industry.

4th - 7th October 2021

ALEP Annual Autumn Conference (Virtual)

The Association of Leasehold Enfranchisement Practitioners (ALEP) has announced the schedule for its annual Autumn Conference; "Leasehold, Ground Rents and Human Rights"

Find out more

12th - 15th October 2021

ARMA Annual Conference 2021 (Virtual)

ARMA's 2021 Annual Conference will take delegates back to the future of residential property management, by refocusing on the key issues set to shape the sector over the coming years.

Find out more

18th November 2021

NLG Annual Conference

Save the date for the NLG Annual Conference taking place in London.

Find out more

1st - 3rd April 2022

IRPM & PM Legal: Oxford Weekender

The Oxford Weekender is back! A three day conference to be held at St Hugh's College, Oxford.

Express your interest

Upcoming ARMA Tech Talks

We've now moved our popular Tech Talk events to the small screen, meaning ARMA members can benefit from the excellent advice and knowledge of our ARMA Partners, without leaving their desks!

ARMA Tech Talks are a series of free-to-attend roundtable sessions where we gather members to explore the latest trends, challenges, and topics of common interest in an informal atmosphere, led by our ARMA Partners and industry experts. It's a great opportunity for everyone with an interest in the topic at hand to meet (digitally) and discuss new approaches, share experiences and best practice, challenge the status quo, or simply to learn more. Be sure to book early to secure your free places!

Upcoming Tech Talks

Achieving Net Zero: The Role Of Low Carbon Heat Networks, hosted by Data Energy

Date: Tuesday 26th October 2021

Time: 10:00 - 11:00

Where: Online via GoToMeeting *(Joining details will be sent a few days before the session)*

Did you know that around a third of UK carbon emissions originate from heating our homes? In this live interactive Tech Talk, Property Managers can learn about the big changes coming over the next few years, on the road to Net Zero.

Data Energy experts Rupert Mackay and Sian Hoddle will discuss the UK's net zero objectives, and the role of heat networks as an integral solution to our decarbonisation strategy.

We will cover:

- What is Net Zero?
- The PM's Green Industrial Revolution
- The Heat and Buildings Strategy/Fair Heat Deal
- The challenge of de-carbonising domestic heat
- Getting the most from a heat network
- Regulation and best practice

For more information and to book this Tech Talk, click the button below.

Book your place

Building Services Maintenance: Reducing Risk and Improving Building Efficiency, hosted by DMG Delta

Dates: Monday 8th November 2021

Time: 10:00 - 11:00

Where: Online via GoToMeeting *(Joining details will be sent a few days before the session)*

This online Tech Talk session will look at a range of building services and importance of ensuring they operate safely and effectively, providing guidance on how to develop a comprehensive maintenance programme tailored to the specific needs and objectives of your building portfolio.

We are delighted to be joined by experts from ARMA Partner, DMG Delta, Paul Martin and Christian Koch for this Tech Talk, which will cover the importance of ensuring building services operate safely and effectively.

This session aims to provide guidance on how to develop a comprehensive maintenance programme tailored to the specific needs and objectives of your building portfolio, covering:

- Heat networks and energy centres
- Heating, hot water and boiler plant
- Air conditioning systems
- Water treatment and hygiene
- Electrical

For more information and to book this Tech Talk, click the button below.

Book your place

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

ARMA Training Courses in October

ARMA's October training courses cover a range of topics which can help keep staff prepared for the modern world of property management. Topics covered include developing leadership, reading leases, fire safety management 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

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

Upcoming Training Courses

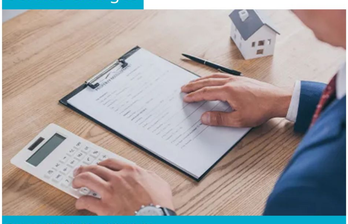
TC84: Developing Leadership

Dates: 04/10/21 – 06/10/21
Times: 10:00-12:30

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

Book your place

TC44: Introduction To Accounting For Service Charges



Dates: 07/10/21 – 08/10/21
Time: 09:30 – 12:30

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

Book your place

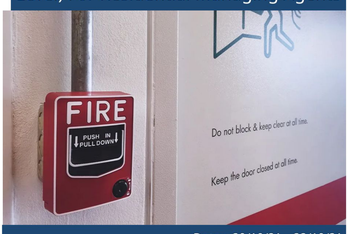
TC39: Reading Leases

Dates: 18/10/21 – 19/10/21
Time: 09:30 – 12:30

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

Book your place

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



Dates: 20/10/21 – 22/10/21
Times: 10:00-12:00

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 Flats publication and provides leasehold and legal tools that can be used to enforce leaseholder fire safety compliance.

Book your place

TC59: Managing Your First Portfolio – Legal Workshop

Dates: 26/10/21 – 28/10/21
Time: 10:00-12:00

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

Book your place

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

Block Booking Discounts

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

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

How to claim your discount:

Drop us an email on info@arma.org.uk to book your 10+ places and claim your 20% discount on the usual Members price of £100 + VAT per place. Please note this offer is only available to ARMA members & all course places must be booked by **31/12/2021**.

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

Get in touch

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

Setting Standards in Residential Property Management

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

IRPM Key Objectives

Setting & Raising Standards across the residential property management sector

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

Providing individuals with an independent **professional accreditation**

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

Join the IRPM

National Leasehold Group

The NLG (National Leasehold Group) is a countrywide networking group of leasehold management professionals with the Social Housing sector.

We have a stated aim of improving property management standards and achieve this through a variety of training, seminar and conference offers.

The NLG prides itself on quality events that are accessible to all members at affordable rates

Upcoming Training & Events

Leasehold Management Training

Two training courses providing the basics and advanced training on Leasehold Management.

Find out more

Service Charge Conference

Taking place on the 23rd September in Milton Keynes is our much-anticipated conference.

Find out more

Annual Conference

Save the date for our 2021 Annual Conference which will be taking place virtually and in-person in London.

Find out more

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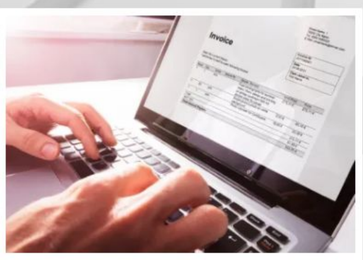

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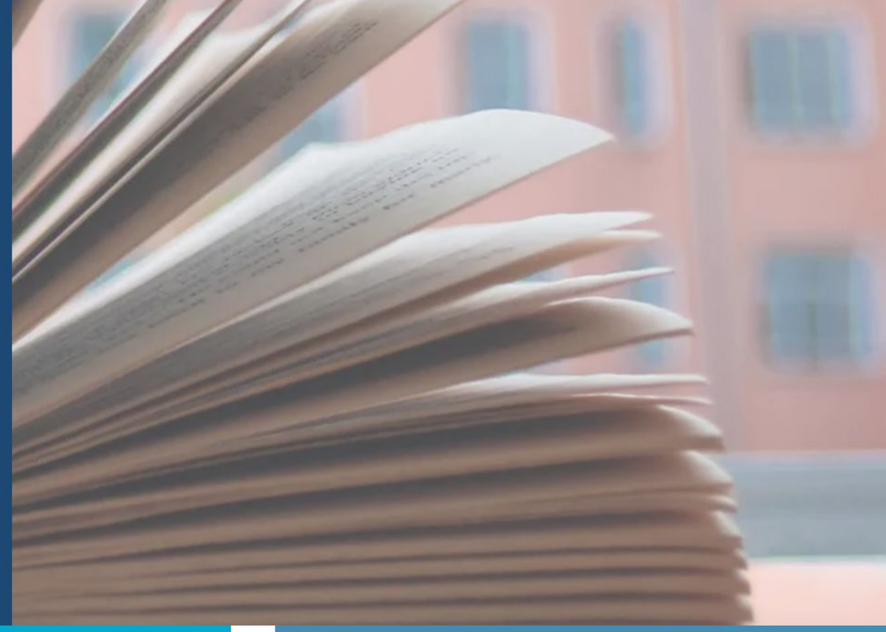

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ARHM

Raising standards in retirement housing

RAISING STANDARDS FOR OVER 25 YEARS

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

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

About Us

Discover more about the ARHM and our mission

Code of Practice

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

Events & Training

Regional training, events and conferences

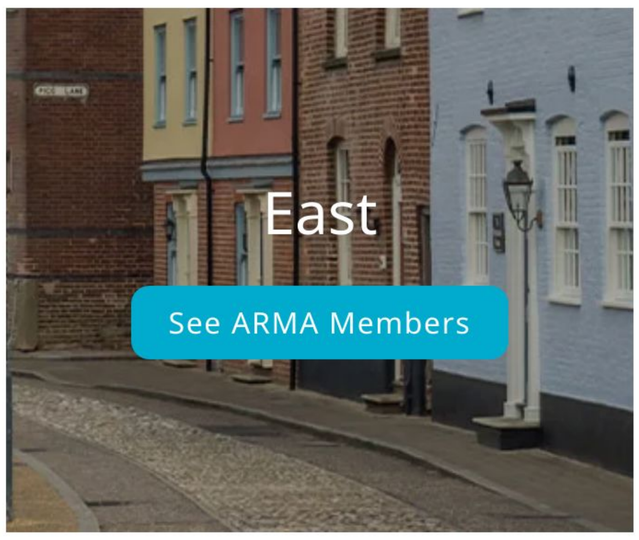
arhm.org | enquries@arhm.org | 07974 311 421

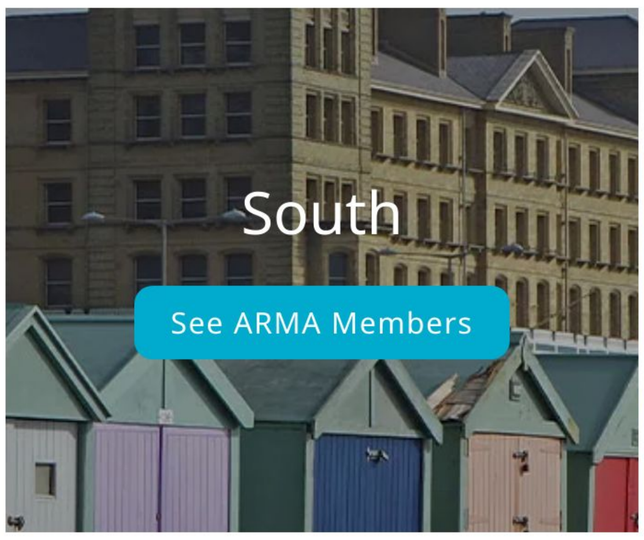
Find an ARMA Member

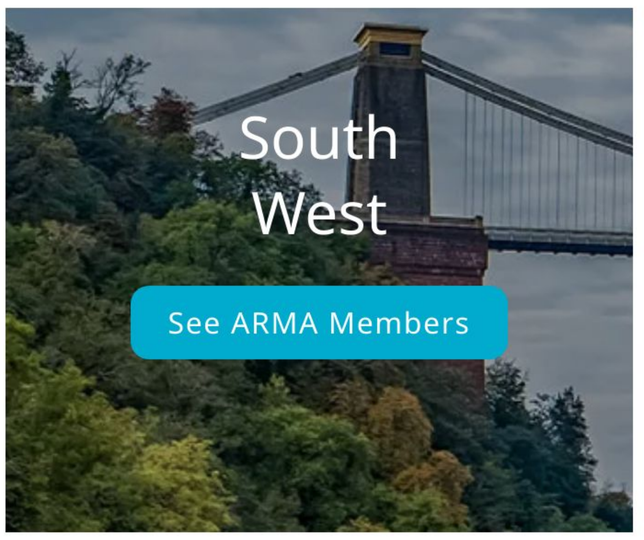
Are you considering a new managing agent?

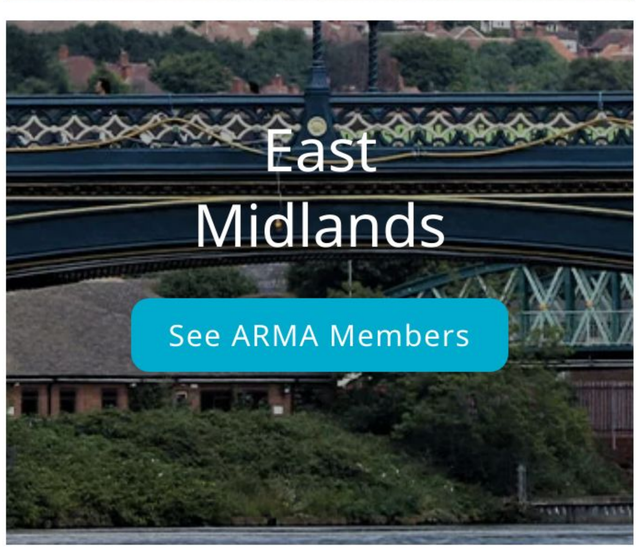
Below are a list of ARMA (Association of Residential Managing Agents) members by region.

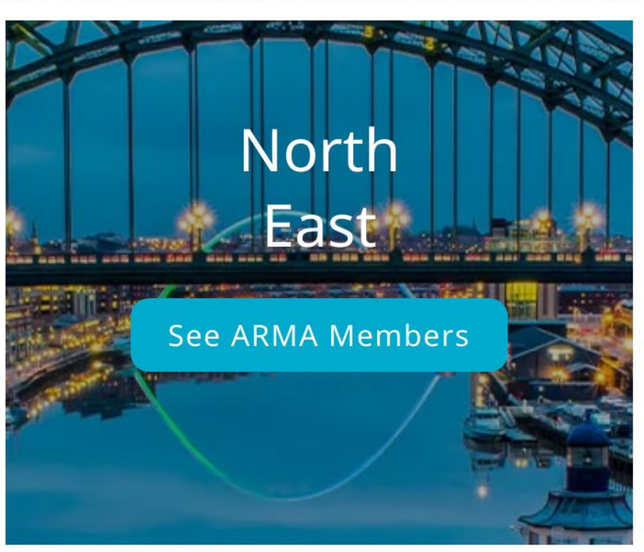
A managing agent that is a 'member' of ARMA will have successfully achieved ARMA Accreditation and is required to comply with the ARMA Bye-Laws, RICS Code, relevant legislation and ARMA Consumer Charter & Standards.











Setting the Standards in Property Management

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

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

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

020 7978 2607 | www.arma.org.uk

Find an ALEP Member

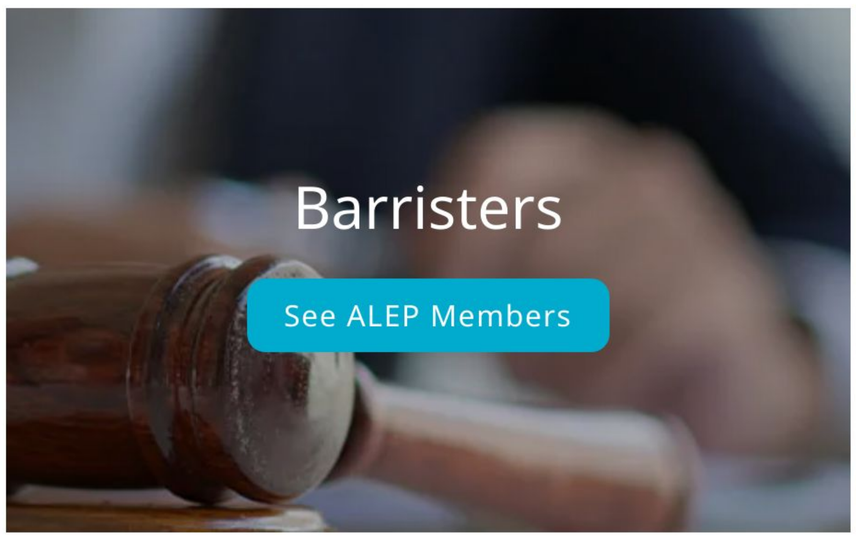
ALEP (Association of Leasehold Enfranchisement Practitioners) member firms are rigorously vetted so you can be confident that they have a proven track record in leasehold enfranchisement.

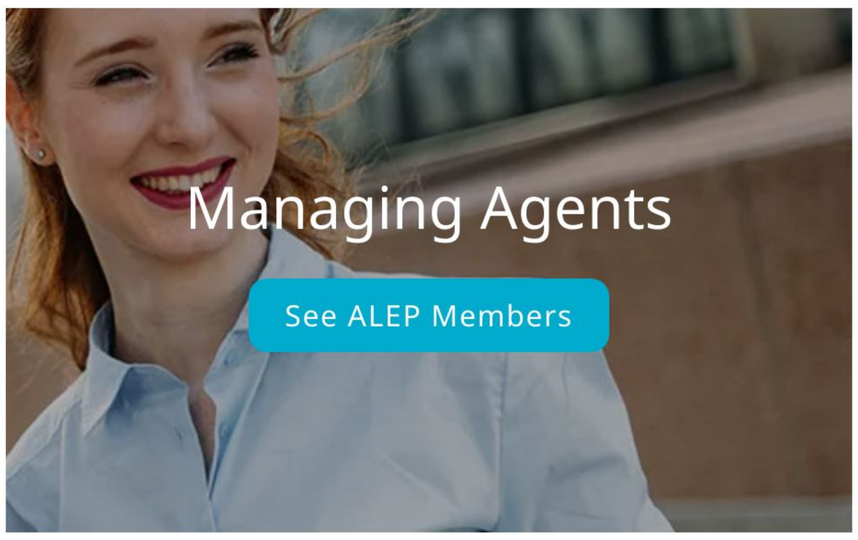
ALEP members can advise or assist with:

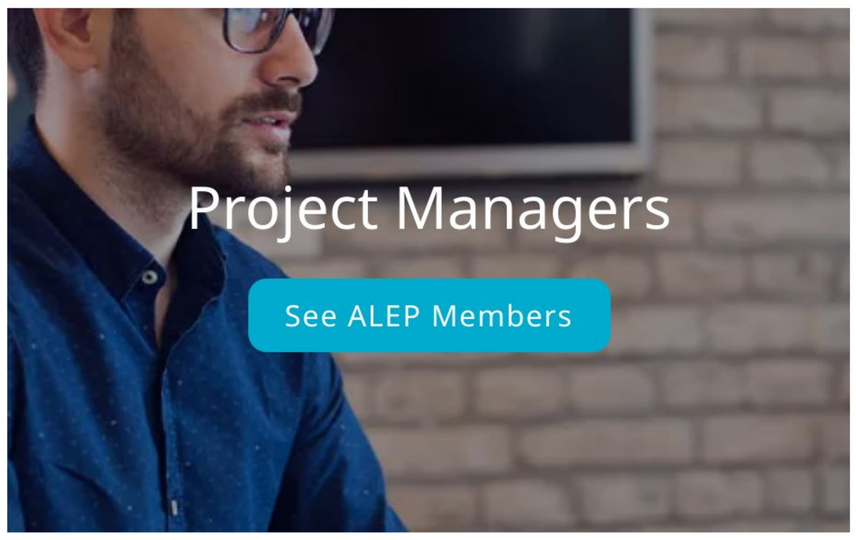
- Extending a lease;
- Buying a share or freehold of a building;
- Exercising the Right to Manage;
- Section 5 Notice;
- Dealing with freeholder or leaseholder disputes

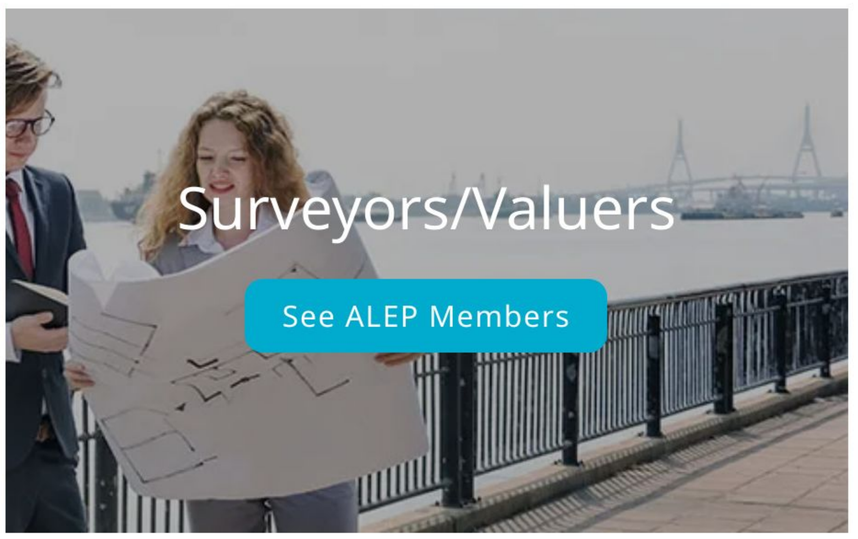
Below are details of ALEP Professionals (alphabetically) in the following areas:

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









ALEP
ASSOCIATION OF LEASEHOLD ENFRANCHISEMENT PRACTITIONERS

ALEP - the voice of the enfranchisement sector promoting best practice

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

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

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

Our Work

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

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

Our Members

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

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

Areas ALEP members can help with include:

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

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

LEASE

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.

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Make sure you receive a copy of Flat Living direct to your mailbox every month.

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Contact Us
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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- 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
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- 2 Manage Property Ltd Sunbury on Thames 01932 765 493 Full Member
- ABC Block Management Limited Edgware 02086 214 000 Full Member
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- 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

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• Anstey Property Management	Southampton	02380 730 111	Full Member
• Asset Property Management	Bournemouth	01202 532 898	Full Member
• Burns Hamilton	Bournemouth	01202 391663	Full Member
• Freemont Property Managers Limited	Lymington	01590 610 555	Full Member
• GH Property Management Services Limited	Southampton	03453 080 988	Full Member
• Hobdens Property Management Ltd	Littlehampton	01903 724 040	Full Member
• Hunters Estate & Property Management Ltd	Burgess Hill	01444 254 400	Full Member
• Itsyourplace Limited	Fleet	0330 660 0699	Full Member
• Kites Property Services Limited	Camberley	01252 837514	Full Member
• KTS Estate Management Limited	Arundel	01903 889 799	Full Member
• MJ Staples t/a Deacon Crickmay Asset Mgmt	Horsham	01403 218 975	Full Member
• Millstream Management Services Limited	Ringwood	01425 888 912	Full Member
• Minster Property Management Limited	Wimborne	01202 883 360	Full Member
• McCarthy & Stone Management Services	Bournemouth	01202 508 190	Full Member
• Napier Management Services Limited	Fordingbridge	01425 650 656	Full Member
• Rebbeck Brothers Ltd	Bournemouth	01202 438 908	Full Member
• Retirement Lease Housing Association (RLHA)	Aldershot	01252 356 000	Full Member
• SPL Property Management LLP	Poole	01202 555 560	Full Member
• Stride & Son	Chichester	01243 813 760	Full Member
• Weldon & King Estate Agents	New Milton	01425 623 423	Full Member
• APEX Facilities Management Ltd	Barking	02085 942 120	Associate
• Cloud Student Homes	Salisbury	01722 580263	Associate
• PS&B - Estate Management Limited	Portsmouth	01273 326 171	Associate

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- 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
- Strangford Management Ltd London 02039 462 650 Full Member
- Strettons Limited London 02085 094 435 Full Member
- Vision PEM & Vision RTM London 08454 568 775 Full Member
- Charlesons Ilford 02085502221 Associate
- Hawk Block Management London 02080 161 178 Associate
- Letting International Limited Ilford 02085 549 999 Associate
- Managed Partnerships Limited Romford 0203 475 9067 Associate

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• 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
• Livingcity Asset Management Ltd	Manchester	01612 741 400	Full Member
• Manchester Residential Management Ltd	Manchester	01617 074 873	Full Member
• Matthew's Of Chester Limited	Chester	01244 346 226	Full Member
• Oakland Residential Management Limited	Hale	0161 929 6151	Full Member
• 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
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• Entire Spaces	Manchester	0161 826 6807	Associate

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- Alexander Faulkner Partnership Fareham 01489 296 000 Full Member
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- Belgravia Block Management Ltd Peterborough 01733 345 278 Full Member
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- Encore Estate Management Cambs 01223 866 980 Full Member
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- Hegarty Property Management Market Harborough 07890 064 232 Associate
- Hill & Clark Boston 01205 352019 Full Member
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- Janeteva Estate Management Melbourn 01223 655734 Full Member
- Letters Block Management Peterborough 01733 898 589 Full Member
- Norwich Residential Management Ltd Norwich 01603 670 050 Full Member
- PREIM Ltd Peterborough 01778 382 210 Full Member
- Redwood Estate Management Ltd London 02083 168 990 Full Member
- Rounce & Evans Property Management Ltd King's Lynn 01485 544 740 Full Member
- St Andrews Bureau Ltd Cambridge 01223 352 170 Full Member
- TLC Estate Agents London 0207 370 4000 Full Member
- TW Property Block Management Tunbridge Wells 01892 530 109 Full Member

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- Birt & Co Tenby 01834 842 204 Full Member
- Compton Property Management Ltd Swansea 01792 315 488 Full Member
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ARMA Members
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- Commerson Estate Management Ltd — Leeds — 03301 112 610 — Full Member
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- Hunters RBM — Elland — 01422 893 726 — Full Member
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- LIV Group Limited — Leeds — 0113 244 2444 — Full Member
- Mulberry PM — York — 01904 655200 — Full Member
- Omnia Estates Ltd — Sheffield — 0114 2792840 — Full Member
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ARMA Members
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- Clear Building Management Limited Manchester 03333 444 996 Full Member
- Kingston Property Services Limited Newcastle upon Tyne 03301 231 133 Full Member
- Potts Gray Management Company Ltd South Shields 03300 104 188 Full Member
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ARMA Members
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• Alpha Housing Services Limited	Taunton	01823 270 661	Full Member
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• 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
• Bourne Estates Ltd	Poole	01202 784280	Full Member
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• Freehold Management Services Ltd	Plymouth	01752 603 900	Full Member
• Hillcrest Estate Management Limited	Somerset	0117 973 0600	Full Member
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• Peninsula Management SW Limited	Barnstaple	01271 386306	Full Member
• Plymouth Block Management	Plymouth	01752 717311	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
• Koti Property Management Ltd	Bodmin	01208 510050	Associate
• Smeaton Block Ltd	Plymouth	01752 938208	Associate
• Southernhay Estates Limited	Exeter	07788 437522	Associate

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- Kingston Real Estate (Property Management) Ltd Northampton 01604 631 551 Full Member
- Orchard Block Management Services Ltd Northampton 01604 620 422 Full Member
- PMD Block Management Ltd Kettering 01536 513 978 Full Member
- SDL Property Management Nottingham 07795 503 749 Full Member
- SDL Property Management Nottingham 07920 542 665 Associate
- Stoneyard Nottingham 01159 243 304 Associate

ARMA Members
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- Adur Property Management Shoreham By Sea 01273 252526 Full Member
- Allsop Letting and Management Limited Brighton 01273 322000 Full Member
- AM Surveying & Block Management Aylesford 01732 220 598 Full Member
- Amber Management Ware 0800 567 7567 Full Member
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- 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
- Graves Son & Pilcher LLP Brighton 01273 321123 Full Member
- Hamways Ltd Oxted 01883 730890 Full Member
- Helen Breeze Block Management Sevenoaks 01732 740789 Full Member
- Hera Management Services Billericay 0345 683 8812 Full Member
- Heritage Management Limited Kingswood 01737 850260 Full Member
- HES Estate Management Ltd Leatherhead 01372 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
- 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
- Metta Property Management Limited Westcliff-On-Sea 0330 133 0242 Associate
- Orchard PM Limited Worthing 01273 030 271 Associate
- Sennen Property Management Ltd Camberley 01276 804 781 Associate
- Vertical Village Esher 020 8399 0170 Associate
- Zone Property Management Sawbridgeworth 07983 447522 Associate

ARMA Members
South London

- 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
- SL Property Consultants Ltd London 020 7622 9259 Full Member
- VFM Property Management Beckenham 020 8658 6824 Full Member
- Denar Property Management Kingston upon Thames 020 8117 9930 Associate

ARMA Members
North London

- Ariston Property London 020 7272 9988 Full Member
- City Estates London 02088 095 051 Full Member
- Colin Cohen Property Management London 020 8959 6870 Full Member
- Cotleigh Property London 02088 020 111 Full Member
- Defries & Associates Ltd Edgware 02082 020 759 Full Member
- Dillons London 02075 615 230 Full Member
- Drivers & Norris London 02076 075 001 Full Member
- Hallmark Property Management Ltd Enfield 01992 761 419 Full Member
- Islington Properties Limited London 02078 120 480 Full Member
- James Andrew Residential Ltd London 02083 497 171 Full Member
- K&M Property Management Limited Barnet 02084 401 034 Full Member
- Lamberts Chartered Surveyors London 02071 486 797 Full Member
- London Block Management Ltd London 02078 704 000 Full Member
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- 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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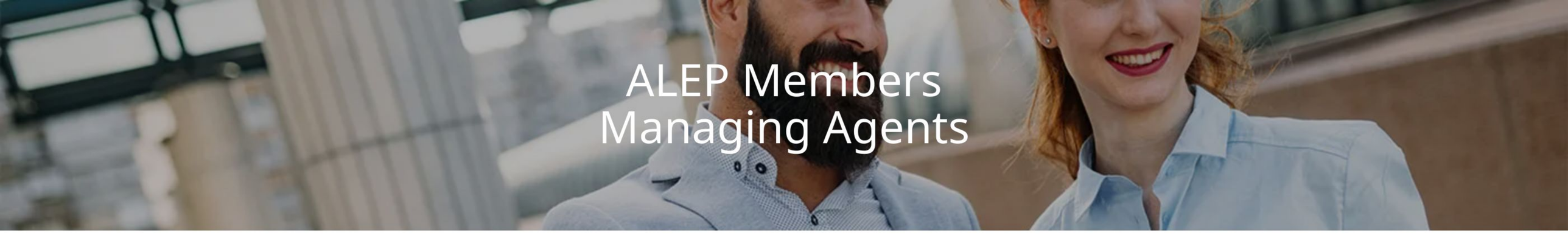

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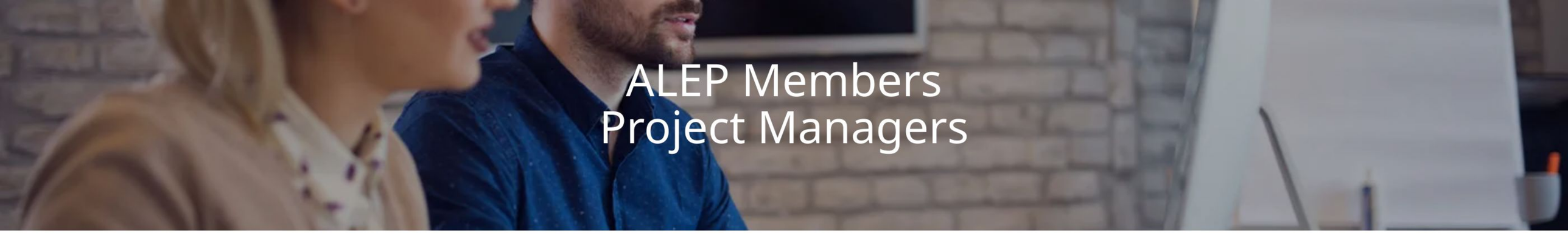

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• Kevin Broadhurst	Jackson Green & Preston	01472 311113
• Joe Fraser	Joe Fraser Chartered Surveyors	01642 262728
• Marcus Clark	Joe Fraser Chartered Surveyors	020 7206 2612
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• Simon Coates	Jones Lang LaSalle Limited	020 7087 5911
• Julian Wilkins	Julian Wilkins Chartered Surveyors	01903 872211
• Nathan Hall	Kempton Carr Croft	01628 771221
• Gavin Lewis	Kingston Morehen Chartered Surveyors	01323 411088
• Steven Harding	Kinleigh Folkard & Hayward	020 8739 2040
• Jean Howe	Kirkby Diamond	01582 738866
• Jeremy Dharmasena	Knight Frank	020 7861 1587
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• Keith Chew	Lawrence & Wightman	0121 779 0999
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