Feature: Changes to Leasehold

FlatLiving Magazine

Information, advice & guidance
for RMCs and Property Managers

January 2024

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Welcome

Welcome to our January issue of Flat Living Magazine!

Welcome back to our first issue of 2024 and Happy New Year!

Following many legislative updates and the King's Speech in 2023, our contributors have focussed their features on changes to leasehold. Join Earl Kendrick Project and Consultancy Services as they set the tone for a successful 2024 by offering free CPD training sessions on page 6.

Don't forget to visit page 8 where you can find an exclusive to Flat Living readers discount from Ardent Lift Consultancy.

In news - ARMA covers FCA Reforms Leasehold Building Requirements alongside noteworthy updates for the new year.

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

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

As always, happy reading!

Belinda Bagnall and The Flat Living Team

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News

FCA Reforms Leasehold Building Requirements

In September the Financial Conduct Authority (FCA) issued a press release confirming leasehold buildings insurance reforms. Regular readers of The Property Institute monthly newsletters will conclude there are no real surprises here, the proposals being well trailed.

From 31st December 2023, insurance firms will be forced to act in leaseholders' best interests, treat leaseholders as customers when designing products and will be banned from recommending an insurance policy based on commission or remuneration levels.

The FCA's action follows its review of the multi-occupancy buildings insurance market and its subsequent aim to ensure better outcomes for leaseholders in the multi-occupancy building insurance market, and other policy stakeholders in a similar position to leaseholders. The new rules will do this by:

- Increasing transparency for leaseholders. This will make it easier for them to identify and challenge poor practices and incentivise firms to deliver better outcomes.
- Requiring firms to ensure their products are consistent with the needs and interests of leaseholders and other policy stakeholders, are priced in a way that provides fair value and that remuneration practices do not lead to poor outcomes.

Insurers will also be required to ensure that their insurance policies provide fair value to leaseholders and provide important information about their policy and its pricing, including the detail of any commission paid for leaseholders. Read the full statement which includes a summary of feedback and responses to its recent consultations here.

The policy was reinforced by Government in October when the DLUHC announced that five insurance brokers had signed a pledge to stop the sharing of commissions with parties who place or arrange buildings insurance for blocks with identified fire safety issues that are over 11 metres (or four storeys). The pledge also introduces a cap of 15% on the premium that brokers take to compensate for their work in arranging the insurance. A recent FCA report on broker remuneration found that this amount can be as high as 60% of the cost of the premium paid by leaseholders. The number of brokers who had signed the pledge had increased to twelve by December. The brokers who have signed up to the pledge have also confirmed their commitment under new FCA rules, from 31 December 2023, to share information about the buildings insurance policy with leaseholders if requested.

The brokers that have individually taken the voluntary decision to sign up to the pledge are:

- Affinity Select Insurance Services Limited
- Bridge Insurance Brokers
- Brown & Brown Insurance Brokers (UK) Limited
- Brownhill Insurance Group Ltd
- Clarke Williams Ltd
- Langton London Insurance Brokers Ltd
- Lockton LLP
- Peter Hattersley & Partners Ltd t/as PHP Insurance
- PIB Group Insurance Brokers/St Giles
- Residentsline Ltd
- Willis Limited (WTW)
- Williams Blackmore Insurance Brokers Limited

Waking Watch Replacement Fund Deadline Extended

Department for Levelling Up, Housing & Communities

On 23 November 2023, DLUHC announced that the deadline for applications to the Waking Watch Replacement Fund has been extended to midnight 31 March 2024.

The purpose of the fund is to help leaseholders by covering the cost of installing a common alarm system in accordance with the recommendations of BS 5839-1 for a Category L5 system, on a building of any size, where a waking watch is in place.

This fund was designed to build on the original £35M Waking Watch Relief Fund (WWRF) that was brought into place for high rise buildings above 17.7m in height, due to unsafe cladding.

Read more about the Waking Watch Replacement Fund here.

Updated Guidance for Accountable and Principle Accountable Persons

HSE has updated its guidance for accountable persons and the principal accountable person who manage the fire and structural safety risks of a high rise residential building.

This updated guidance will help APs and PAPs to understand these roles and their legal duties as set out in the Building Safety Act 2022. The legal duties and additional duties for PAPs sections have been updated to include links to new guidance on building safety cases, safety case reports and resident engagement strategy.

The new guidance covers:

- Accountable person
- Principal accountable person
- Clarity about who is accountable
- Legal duties
- Additional duties for the principal accountable person
- Breach of duties

Building Safety Case Solutions from 4site Consulting

A new and market-competitive solution for in-scope properties to help fulfil safety case requirements under the Building Safety Act 2022.

4site Consulting is pleased to announce the launch of its new building safety case service and supporting software solution. 4site is now assisting block managers and freeholders with the compilation, maintenance, and sharing of their building safety case reports for high-rise residential buildings. As an accountable person overseeing the building, it is mandatory, as per the Building Safety Act, to create and maintain a safety case report for any buildings in scope (over 18m or 7 storeys). The cost-effective service is supported by in-house building safety experts and utilises a bespoke software system to make the process as easy as possible for property managers and their clients to meet their safety case requirements.

4site Consulting Ltd

For a bespoke proposal on your building or any further information on the service, contact 4site Consulting:

T: 01376 572936

E: office@4siteconsulting.co.uk

W: www.4siteconsulting.co.uk

Building Safety Regulator Sets Out Strategic Plan to Drive Positive Change for Building Safety in England

It has been announced that the temporary Director of the Building Safety Regulator (BSR), Philip White, will continue his role on a permanent basis. He has held the role since April 2023, after taking over the role from Peter Baker. Philip White will now lead the BSR as it becomes fully operational in the new year.

In addition:

- The Building Safety Regulator has published its first three-year strategic plan
- The strategy is a significant step forward, underlining BSR's overarching direction and vision to galvanise positive culture change
- Collaboration is key to driving up safety and standards

BSR is leading a critical change in culture and behaviours across industry and the whole built environment. The strategic plan establishes a vision to create a built environment where everyone is competent and takes responsibility to ensure buildings are of high quality and are safe. This represents the most significant change to regulation of building safety for a generation and means residents and other building users can be confident that industry is working together to make sure the tragedies of the past will never be repeated.

The Building Safety Regulator will:

- improve the safety and standards of all buildings
- make sure residents of higher-risk buildings are safe and feel safe in their homes
- help restore trust in the built environment sector

The BSR will do this by:

- delivering consistent standards within the building control profession
- overseeing and driving improvements across the whole built environment
- regulating the planning, design, and construction of new higher-risk buildings
- ensuring those who are responsible for occupied higher-risk buildings manage risk so that residents are safe
- working in partnership with co-regulators

Commenting in the foreword to the strategic plan, Secretary of State for Levelling Up, Housing and Communities, Michael Gove, said: "The system that regulates our buildings must be practical and comprehensible. The Regulator must lead the sector in creating a built environment fit for the future. This first three-year strategic plan is a significant moment in this mission. It looks forward and lays out a solid foundation on which the Regulator can build its ambition in future years."

Read more on the Hub here.

Oxford Weekender is Back!

Tickets for the return of a renowned property management residential conference have been released.



The Oxford Weekender is organised by Property Management Legal Services in partnership with the Institute of Residential Property Management.

It will take place next from March 22-24, 2024, and is one of the most popular events in the property management calendar.

More than 40 key-note addresses, workshops and updates from industry experts will be included at the conference based in historic St Hugh's College, Oxford.

The overall theme of the convention will be 'Property Managers: Keep Calm and Keep Managing.'

Award-winning solicitor and leasehold specialist Cassandra Zanelli, the founder of PMLS, said: "Our Oxford weekender is always an unmissable highlight of the year.

"I am thrilled to confirm the dates and theme for 2024's residential conference.

"Next year's event has been designed to let property managers fill any gaps in their knowledge and develop their skills in new areas which now impact our sector."

At the conference, the Institute of Residential Property Management will again be offering delegates the opportunity to take the IRPM level 3 and level 4 exams in leasehold management over the weekend.

Delegates will also have the chance to sample student life at St Hugh's, which is one of the largest Oxford colleges, and was founded in 1886.

En-suite accommodation and dining in the college's impressive dining hall is included in the ticket price.

Places at the conference are strictly limited.

For more information or queries about the conference call Property Management Legal Services on 0330 390 6800.

Further details of the programme and exams will be released shortly via pmslevents.co.uk

Online resources

Property Management Legal Services events: https://pmlsevents.co.uk

Earl Kendrick CPD Sessions

Written by Kelly Sale
www.earlkendrick.com

As we welcome the promising year of 2024, We are thrilled to announce that Earl Kendrick Project and Consultancy Services will be offering free Continuing Professional Development (CPD) opportunities to our valued clients. We recognise the impact of professional development and this initiative is a commitment to empowering individuals and teams for success.



In a world of constant change, staying informed and educated is more critical than ever. At Earl Kendrick, we understand this deeply. Our decision to provide complimentary CPD courses reflects our dedication to fostering a culture of continuous learning.

Continuing Professional Development is a structured approach to learning that focuses on developing and enhancing skills and knowledge in a specific area. With these free sessions, we aim to inspire our clients to prioritise professional development and equip themselves with the tools needed to navigate their ever-evolving roles.

Our free CPD sessions are designed to be flexible and accommodating. You can choose between in-person sessions or remote learning, ensuring accessibility for a wide audience. We recognise the diverse needs and preferences of individuals and teams, allowing you to tailor your learning experience to best suit your schedule and learning style. Our sessions cover a range of topics relevant to various industries, ensuring that you gain practical and applicable knowledge. To enquire further please contact me, Kelly Sale directly on the information below.

In a world where the only constant is change, Earl Kendrick Project and Consultancy Services are setting the tone for a successful 2024 by sharing our knowledge with the people that count – YOU

Complimentary Virtual & In-person CPD Training

Earl Kendrick have produced a series of successful and well-subscribed CPD sessions over the years. Focusing on both online and in-person delivery, we've taken on board some great feedback from previous sessions and updated our content accordingly, to provide fellow professionals with the expertise they need to develop in their own roles.

From statutory compliance and major works, to building defects and proactive maintenance strategies, while taking in topical issues like cladding and drone surveys — all our sessions are free and qualify for CPD.

For more information and to book a session please contact: Kelly Sale BA (Hons) Frameworks Lead – kelly@earlkendrick.com

Statutory

CPD Title	Workshop (30-50 min)	Bitesize (5-15 mins)
The Party Wall etc. Act 1996 in the context of residential block — What you need to know	✓	
Rights to Light	✓	
Daylight, Sunlight & Overshadowing	✓	
Residential Licence to Alter — Law and Practice Workshop	✓	
The CDM Regulations	✓	

Contract Administration

CPD Title	Workshop (30-50 min)	Bitesize (5-15 mins)
Planning for Contract Administration Major Works — Tips to ensure the smooth running of a project	✓	
Specifications and JCT Contracts — What you should know	✓	
What information does your surveyor need ahead of a major works scheme?		✓
How to help ensure a successful major works project		✓

Insurance

CPD Title	Workshop (30-50 min)	Bitesize (5-15 mins)
Unlocking the Mystery of Buildings Insurance Reinstatement Cost Assessments (RCAs)	✓	

Surveying

CPD Title	Workshop (30-50 min)	Bitesize (5-15 mins)
Use of aerial drones and digital surveying tech	✓	
The requirement for regular building health checks in light of the COVID-19 pandemic	✓	
Leaseholder Alterations		✓

Building Defects and Maintenance

CPD Title	Workshop (30-50 min)	Bitesize (5-15 mins)
Cladding — What is it, what are the issues?		✓
Importance of Planned Maintenance		✓
Maintaining Ageing Buildings		✓
Repairing and Replacing Windows in a Residential Block		✓
Typical Defects in Different Building Types — Listed/Historic Buildings		✓
Typical Defects in Different Building Types — Victorian Mansions Blocks		✓
Typical Defects in Different Building Types — Mid Century Buildings		✓
Typical Defects in Different Building Types — Church and School Conversions		✓
Typical Defects in Different Building Types — Modern/New Builds		✓
Typical Defects in Different Building Types — Part Historic/Part New Build		✓
Principles of Maintenance — Windows		✓
Principles of Maintenance — Roofs		✓
Principles of Maintenance — Gutters and Drainage		✓
Principles of Maintenance — Balconies		✓
Dampness in Buildings (Condensation, Penetrating Damp, Rising Damp)	✓	✓
The Building Safety Act	✓	
Fire door surveying	✓	

Building Surveying Clinics

CPD Title	Workshop (30-50 min)	Bitesize (5-15 mins)
Expert Advice Clinic (Topic as required)		✓
Building Surveying Surgery (one-to-one) — to discuss your specific pressing issues		✓

Retrofit

CPD Title	Workshop (30-50 min)	Bitesize (5-15 mins)
Leasehold Retrofit and Green Upgrades	✓	

Your CPD Training hosts:



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Feature: Changes to Leasehold

A Fairer System with Ardent Lift Consultancy

Written by Dan Cheeseman

www.ardentlc.co.uk

With the advent of King Charles' first speech, changes are underway to ensure a fairer system for those currently living within a leasehold property. Some important areas covered within his speech which should be considered by the tenants of said properties are:

- Requiring transparency over leaseholders' service charges – so all leaseholders receive better transparency over the costs they are being charged by their freeholder or managing agent in a standardised comparable format and can scrutinise and better challenge them if they are unreasonable.
- Building on the legislation brought forward by the Building Safety Act 2022, ensuring freeholders and developers are unable to escape their liabilities to fund building remediation work – protecting leaseholders by extending the measures in the Building Safety Act 2022 to ensure it operates as intended.

A comprehensive reform would allow leaseholders to have far more responsibility for decisions affecting the buildings and communities they live in, and part of this would include the communal areas such as the lift(s). With change on the horizon, it will be important for all residents to ensure that if they make changes which affect how the managing agents serve the properties, that they still have contingency funds in place when capital expenditure projects (such as lifts, communal areas, roof repairs, etc) are required.



A way to ensure leaseholders futureproof their expenditure is to undertake PPM (planned preventative maintenance) schedules of their building (including fabric and services). From our perspective, this relates to our site survey reports, which offer a full and comprehensive explanation of the current condition of the lift(s), our recommendations for future work, and a price guide to enable those affected to start making provisions.

As well as providing costings, Ardent can also ensure that changing legislation, accessibility, energy efficiency, and safety standards are adhered to and updated as necessary should works go ahead. We can see the project through from start to finish acting as a liaison between the contractor, managing agents, and the tenants, guaranteeing that everyone is keep abreast of the works at every stage.

Consultation Periods

Due to the costs associated with major works to lifts, if it becomes clear that a refurbishment or replacement is needed, the project will require the section 20 Notice to be implemented. This is when the plans for the works need to be clearly identified and explained to the leaseholders along with an outline of the objective, expected costs and timescales.

At this stage, supplying correct information to leaseholders is critical to ensure the project is accepted by all. Major works often cost substantial sums of money which can be an emotive issue, but well-produced evidence and plans can clearly demonstrate why such works are necessary.

Property managers, RMCs and RTMs should ensure that meetings are held with residents at the earliest possible stage. Anyone who is unable to attend these meetings should be informed of progress via emails or leaflets to ensure the consultation process is clear, effective and meets statutory requirements. It is important to respond fully to any written comments from leaseholders.

Well Specified Works

A correctly specified level of works has two distinct benefits:

1. It ensures the client's requirements are clearly listed so that a lift that meets and often exceeds expectations can be provided.
2. It ensures that only those areas that need attention are addressed. Flat owners will have to pay for any remedial work, and it is easy to replace too much and leave them liable for the costs.

If the specification is clear, the lift contractors can supply the correct pricing, which will ultimately result in savings for the residents. The specialist consultant will draw up a full specification for your project, to ensure adherence to the contractual and technical requirements for the building, client, and those using the lift.

ARDENT Lift Consultancy can assist by undertaking our independent lift survey reports, looking at the current condition of lift equipment, and highlighting operational issues, typical energy consumption values, predicted lifespan, and recommendations with associated budget costing. Follow up consultation meetings to discuss our findings and assist with the planning of any required actions being what we do best.

We are always on hand for a friendly chat if you have any queries, concerns, or questions.

ardentlc.co.uk

info@ardentlc.co.uk

07792 395 259

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

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Feature: Changes to Leasehold

A Virtual Necessity: 2024 Is a Year for Digital Development in Property Management

www.jbleitch.co.uk

Readers will be aware of the considerable attention that has been given to the increasing presence and penetration of AI technology in our personal and professional lives, along with the growth in prop-tech and the wider introduction of ever more enhanced management software and integrated platforms

Given the considerable reforms and changes either recently introduced or pending amendment or assent, the role of technology in compliant and transparent property management has never been more apparent.

Taking the new building safety regime as a prime example, there has been considerable attention given to the new requirements for gathering, managing and updating key building information along with the need to develop ongoing engagement strategies between property managers and residents. A common element is the need to develop systems and channels that can allow information resources to be stored and readily accessed online.

Specifically, the new "golden thread" information is statutorily required to be kept up to date and, at different points throughout the lifecycle of the building, must be transferred to the relevant dutyholder. The completion certificate issued by the Building Safety Regulator forms part of the golden thread together with all the information which accompanied the application for the completion certificate. It is a statutory requirement that the golden thread information is held electronically; in the context of property due diligence, it may be most practical to require a seller to make this available to a buyer directly. A significant element of the golden thread concept is the Resident Engagement Strategy, which will become a mandatory requirement for high-rise residential buildings under the Building Safety Act. This strategy will focus on open and transparent communication with residents, emphasizing their safety responsibilities and management. The Building Safety Regulator will review, approve, and sign off on Resident Engagement Strategies when issuing building safety certificates.

Further, recent proposals on leasehold reform and newly introduced regulations on insurance from the FCA, place further emphasis on the accessibility and visibility of information, and so for property managers, the question arises – are your information systems and information workflows prepared for both the requisite changes and the expectations of regulators, contractors, suppliers and leaseholders?

It is a question that many developers and technology providers have already considered, with some introducing digital platforms and solutions to meet these operational challenges, specifically designed to assist both information curation and secure storage throughout a building's lifecycle. Importantly, the concept of increased automation is also a benefit that is being incorporated to enable key information to be presented in a templated format that is consistent with the requirements of the regulator.

However, as with any substantial report, it is only as satisfactory as the data which populates it. This raises another important question – what protocols, processes and channels are in place to adequately request, retrieve and review the information property managers and wider stakeholders require? What is the workflow that supports a comprehensive and secure digital management platform?

A logical place to start is to ask "where are we now?" A review of your current databases, document records, files and level of digitization, along with the capabilities and limitations of your current digital systems internally and public facing channels such as websites and portals will identify the key gaps and development areas you may need to focus on as a priority. You may not need to reinvent the wheel – some of your approaches may be more than adequate, however an initial review may be a useful benchmark and prompt consideration of further efficiencies.

The second question is "what do we need to do?" New regulations and application forms will set out the specific requirements that are to be made available or kept on file for ready access. It will be useful to list and categorise these requirements by the audience and purpose for which it is intended. This mapping exercise will be useful in beginning to outline the structure of future information management and distribution. Matching the requirements to your resources in a templated or tabulated way provides the architecture for development.

Property managers will also ask "when do we need to achieve this?"



Author: Gareth Rowlands, IT Director.

Readers will be aware that it takes time for legislation to be enacted and to be supported by practical guidance and secondary legislation. Although certain schedules are in place, for building safety cases and reports for example, that does not mean that you can't be prepared by asking the right questions now and providing yourself with sufficient lead time to scope, develop, test and modify your solutions for wider legislative requirements on the horizon.

With these previous questions satisfied, the next point to consider will be "how do we achieve this?" The scope of requirements identified above will be the heart of your brief. You may be resourced to be able to develop internally by extending your existing system and web presence – or require the services of an external provider to support bespoke – and secure – design and implementation. Planning is key. Scoping the budgetary and technical impacts of digital service development on your current operations in terms of investment, transfer or potential disruption will mitigate operational risk and will provide indicators for the phases of technical transition. Developing working templates aligned to mandatory and publishable information requirements, listing data sources, frequency of updates required, format and content criteria, will support effective and ongoing workflow development. Ultimately, a key question will be how can digital solutions enable the requirements to be met automatically, accurately and efficiently. With greater administrative demands, automation and the ability for the end user to retrieve and filter information or to auto-populate documents and online pages in a prescribed or appropriate format may allow greater demands to be met without necessarily creating additional delay or cost. Although there is evident technical challenge to existing ways of working, there is also opportunity to adapt and improve.

For more from JB Leitch, click here.

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Feature: Changes to Leasehold

Changes to Leasehold

www.bishopandsewell.co.uk

This month I have been asked to look at what leasehold reforms we might expect to see in 2024. It's safe to say there has been a fair amount of legislative change proposed recently that will be of relevance to leaseholders and freeholders!

Following the extensive work carried out by the Law Commission in 2020, and after ongoing pressure for reform of the leasehold sector, the Government announced the next phase of its reform programme in relation to residential leasehold during the King's Speech on 7th November 2023, which was quickly followed by the introduction of The Leasehold and Freehold Reform Bill to Parliament on 27 November 2023. The Bill received its second reading on 11th December.



The Leasehold and Freehold Reform Bill will set the tone and context for much of the reform to leasehold law over the coming year. The Government says it represents "the most significant reforms of the leasehold system for a generation."

The Bill had originally been expected to include a ban on the sale of new leasehold houses. This provision was omitted but it now appears that this omission was accidental and that it will have to be included as an amendment as the Bill progresses through Parliament. It remains to be seen what other amendments will be tagged on as the Bill is subjected to Parliamentary scrutiny. More detail on this will emerge when it gets to the Committee stage.

Perhaps the most significant change is the proposed reform to valuation to eliminate 'marriage value' from lease extension and enfranchisement premium calculations. The removal of marriage value would represent a seismic change, which would clearly be of benefit to leaseholders with fewer than 80-years remaining on their lease, as the cost of extending their lease would fall significantly.

However, the draft legislation does not specify the rates that will be used to determine lease extension and freehold purchase prices (the deferment and capitalisation rates), which will be set by the Government at some stage in the future. This could have implications for leaseholders, as if the rates are set at higher levels, then lease extension premiums will go down, whereas lower rates will push prices up. To counteract the loss of revenue from the removal of marriage value, it is likely that freeholders will argue for lower rates, which could see the cost of lease extensions increase. There is also the possibility for challenges to valuation reform under human rights legislation.

Ground rents

The Government is also currently consulting on capping ground rents, something that is not in the draft Bill but is clearly within the mind of parliament. The current consultation on closes on 17th January 2024 and there are a range of options being discussed, including a cap, setting ground rents at a fixed level or reducing them to zero.

How this might play into the current or future legislation is not clear, but as with the Leasehold Reform (Ground Rent) Act 2022 perhaps a separate stand-alone Bill might be proposed.

What news of commonhold?

The provisions relating to this Bill fall short of making it mandatory for all new flats to become freehold, and to date the Government has held back from answering calls to introduce commonhold or make it mandatory for all new properties, largely because the current version of commonhold is currently not 'fit for purpose.' There seems to be an acceptance on all sides that the programme of work to make it fully workable is a much bigger task.

Whilst ministerial assurances have been given that the work of the Commonhold Council will continue, the current programme of reform will be restricted to existing leaseholds.

Timescales

Given the fact that we are getting closer to a general election, there is no guarantee that the proposals contained in the Leasehold and Freehold Reform Bill will actually make it through Parliament in time to reach the statute books. While both Labour and the Conservatives appear to be broadly in agreement over the proposed reforms, we may well have a long road ahead before these changes become law.

The proposed changes to valuation in particular are a thorny issue and may well be subject to challenges under human rights legislation, which could see the Bill derailed. It is also possible that the Government's proposals could be changed by amendment as the Bill progresses through Parliament, and while the Government appears keen to act swiftly, the Commons and Lords will both need time to have their say.

Leaseholders have been waiting for reforms since 2017, and while the Government has now provided welcome clarity about its intentions for the next phase of reform, these changes are not law yet. This presents an obvious dilemma – whether to act now under existing legislation, or to wait for further reforms which are not guaranteed.

The facts are specific to each case, so it is difficult to give general advice. Obtaining specific legal advice about the particularities of your case is essential when planning your next steps. Of course, leaseholders with a pressing need to enfranchise can choose to wait and see when the reforms take effect, but they should be clear that they do so at their own risk as the law has not changed yet and the exact scope and timing of any eventual change is not yet clear.

If anyone wishes to discuss any aspect of the above, please do not hesitate to contact us by emailing leasehold@bishopandsewell.co.uk or by calling 0207 631 4141.

The above is accurate as at 05 January 2024. The information above may be subject to change.

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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Time For A Reset – New Year, New You!

B-hive Block Management Partners

www.b-hivepartners.com

Starting Your Own Block Management Business with B-hive

As we begin a fresh new year, many property managers are contemplating the idea of starting their own block management business and becoming their own boss. However, the thought of shouldering the operational costs and responsibilities can be daunting. That's where B-hive Block Management Partners comes in. We firmly believe that the future of block management lies in partnerships. We are here to manage the complexity of the industry on your behalf, allowing you to focus on what truly matters – building and nurturing client relationships. Our role is to be the trusted, credible, and capable partner working behind the scenes, giving you the peace of mind that comes with having an established block management specialist in your corner.



Your Trusted Partner Behind the Scenes

Starting and running a block management business involves a multitude of tasks, from client finance service charge accounting to compliance, marketing, and more. B-hive provides the essential back-office solutions needed to navigate these challenges efficiently. Our services also include a bespoke client portal and comprehensive ongoing training to ensure that you can perform the role of a Block Manager compliantly and competently. You get an entire team of experienced members of staff to help keep you compliant at all times and to help you navigate the constant changes in legislation.

B-hive is your trusted, credible, and capable partner behind the scenes. We handle the intricate aspects of block management, giving you peace of mind knowing you have an established block management specialist in your corner. Our goal is simple: empower you to build your long-term client relationships and grow your business.

Comprehensive Back-Office Solutions

One of the most significant challenges in starting a block management business is dealing with the back-office operations. B-hive provides the necessary solutions, including client finance service charge accounting, compliance management, essential services required in the life cycle of managing blocks such as H&S, Company Secretarial and legal admin services, Section 20 and major works, insurance and many more, marketing support, interactive software, a customised client portal, and ongoing training. With our support, you can perform the role of a Block Manager compliantly and efficiently. The best part? Everything will carry your branding, so you can focus on your brand, not ours.

Winning New Business

At B-hive, we don't just stop at offering back office support; we can also assist you in winning new business. With our expertise and resources, you'll be well-equipped to stand out in the competitive block management industry. As a B-hive Partner, you will have access to our Business Growth Manager who will work with you to strategize and execute on your company's growth. You will be assisted in developing realistic growth strategies based on your specific business objectives, as well as looking at brand building exercises and identifying new business prospects in your area. There is a dedicated Intranet page, complete with a range of documents and resources designed to empower you to provide professional, detailed tender proposals, build databases for targeting new business and enhance your information gathering when meeting new leads. Whether you're a seasoned professional, or a newcomer to the industry, these tools will equip you with the knowledge and strategies needed to succeed in your block management business.

Reasons to Invest in Your Future with B-hive:

- Compliance Made Easy: B-hive's experts will help you navigate all the intricate compliance regulations, legalities, and documentation, ensuring your business remains in perfect order.
- Expertise on Demand: Access a pool of experienced professionals who provide invaluable guidance on industry legislation and best practices whenever you need it.
- Time is Money: Reclaim countless hours previously spent on administrative tasks and focus on building your customer database, winning new business, and managing relationships.
- Boost Your Reputation: Our renowned reliability and efficiency will enhance your business reputation, setting you apart from the competition.
- Seamless Partnership: We adapt to your unique needs and goals, ensuring a seamless and personalised collaboration every step of the way.
- Scalability and Growth: As your business flourishes, we're right there with you, ready to support your expansion. Our scalable solutions cater to businesses of all sizes, whether you're just starting or already established.

Partnering with B-hive Block Management Partners is the first step towards a brighter future as a property manager.

With our support, you can unleash your potential, watch your business soar to new heights, and rest assured that you have the tools, resources, and expertise necessary to perform block management safely and compliantly. Whether you're thinking of setting up on your own or looking to grow your existing block management business, B-hive is here to help you navigate the journey with confidence. Join forces with us and build a successful block management business that stands out in the industry. Make 2024 the year you become your own boss and achieve success in the property management industry with B-hive by your side.

Contact us now to find out more:

0333 032 5920

info@b-hivepartners.com

www.b-hivepartners.com

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

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B-hive Block Management Partners

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Property Management Predictions

Written by Colin Stokes

MD of Adiuvo

www.adiuvo.org.uk

Last year we made some predictions of what may happen in Property Management; how did we do and what's coming this year?



We said that one of the biggest issues we foresee coming next year is issues around availability of contractors and their cost. We expected prices to increase and with inflation and fuel we certainly saw an uplift of around 15%. Slightly less pressures this year will hopefully see a stabilisation. Perhaps we should have seen coming the increase in more extreme weather conditions and events which definitely occurred with more named storms in 2023 than ever before. With climate change it seems inevitable this will continue having an effect on maintenance and repairs.

We further predicted the deployment of more technology was one possible weapon against increasing costs noting the possible use of remote video triage, drone surveys and IOT sensors. We saw a huge increase in their take up in these, most notably remote video maintenance. We didn't quite foresee the jumps in AI that we have experienced but are now confident in predicting that this will have the greatest positive effect on agents productivity and margins in recent history as well as addressing some staffing issues and improving customer experience. Back office, accounting and maintenance departments will see the most help from AI.

Outsourcing didn't increase as much as we thought it may, instead what happened was a raft of mergers and acquisitions across the board including the creation of new huge entities, from what we have been told this will continue in the new year and what we may be left with is giant corporations and niche providers.

It was easy to say that 2023 would see the continuation and implementation of further regulation across all facets of the sector via both RoPA and The Building Safety Act and everyone within the industry will have been affected. Furthermore we now have the Leasehold Reform Bill and all the upheaval and lawsuits (probably) that will bring ; all of it keeping pressure on everyone working within the industry.

It's going to be another very interesting year.

For more articles by Adiuvo, please click here.

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

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Entrepreneurs Join Forces to Help People Navigate Care System

Fraser Allen
— Estate Management —

www.fraserallenem.co.uk

Care specialist Janet Shreeve is partnering with fellow entrepreneur Jodie Fraser to offer more support to those needing care – particularly in later life.



Jodie (left) has become a director of Bristol-based Shreeve Care Services to help grow this new business and will work with Janet (right) to offer new services by bringing together the world of block management and care.

Jodie has run her own company for seven years and manages blocks of flats and properties for residents and landlords across the South West.

“When I started my business just over a year ago, I had no idea where this journey would take me,” Janet said.

“I met Jodie who runs Fraser Allen Estate Management and we realised that we had much in common and our two businesses could work well alongside each other.”

Their relationship grew stronger when Jodie (40) and her own mum Shirley, who had been caring for her grandmother with dementia for many years – hit a care crisis.

Jodie said: “My grandmother Dorothy became very ill and had to spend time in hospital. When the time came for her to leave it was clear that it was no longer safe or practical for her to return home into our care. Yet we were initially told we had no choice. This was terrible for me and for my mum as we knew we couldn’t cope and my grandmother would not be safe.

“There seemed to be no solution for us – we weren’t given any information, what we were told by one health care professional was actually false and we were facing a massive bill to place our loved one into a home where we were confident she would be safe and afforded dignity. I called on Janet who stepped up and helped us navigate a broken system,” Jodie said.

Janet (67) who has over 20 years of experience within the care sector and who is a specialist in live-in care, started Shreeve Care Services to help people like Jodie navigate the ‘system’. She also supports care companies around best practice and business growth.

“Over the months, I’ve got to know Jodie we realised we can offer more support to many people in the block management sector around care. This could be a resident or tenant who needs care but wants to stay in their own home – or an agency who wants to educate their staff around dementia and care.”

Jodie said: “Many times in my world of block management, people fear their future if they have a diagnosis of dementia or they find they need care for other reasons. They often don’t want to go into a home, they want to stay in their own home and they don’t know what options exist for them.

“They can find a decision is actually made ‘for them’ and not ‘by them’. Block managers often cannot advise or help because they simply don’t have the knowledge of the care system. This is why I think Janet and I can help if we work together.”

“My focus will be on the advisory side of the business and helping those who require care to navigate the system, but to also establish how they can remain in their homes for as long as is safely possible.”

Jodie will continue to run her own company with her team while taking on this new directorship to support the growth of Shreeve Care Services.

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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Fraser Allen
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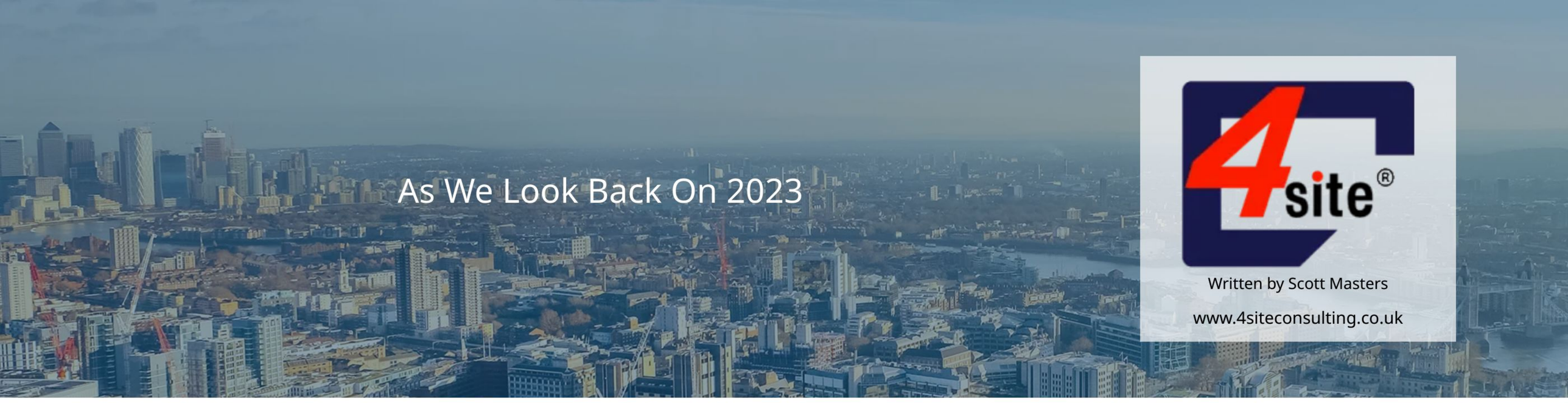

As We Look Back On 2023

Written by Scott Masters

www.4siteconsulting.co.uk

Dominated by regulation changes, 2023 proved to be a pivotal year for property management. Looking back on the various impacts, we take a sneak peek at what 2024 may have in store for the industry.

The Prioritisation of Fire Safety



With a shift in attitudes on the importance of the safety of our managed blocks shifting dramatically year on year, the Building Safety Act 2022 came into force in April 2023, and with it, the significant changes, duties and responsibilities that we had been anticipating since its inception. Certainly for 4site, and seemingly the rest of the industry, the Act and subsequent updates have been the hot topic of the year. Whilst the heightened level of responsibility for property managers applies to all buildings, those with responsibility of High-Rise Blocks must be especially mindful, with considerable work to do next year as the first High-Rise Blocks are called up by the regulator on April 1st 2024.

Innovative Solutions

The same major industry changes have also called for industry ready solutions. In the case of High-Rise Blocks requiring Safety Case Reports, we've noticed that doing this work manually, though achievable, would require a lengthy structured process with lots of potential external nuances which could delay the resulting report and case management. Our own Safety Case service and software solution has adapted to assist with the entire compilation of these Safety Case Reports. We've also noticed a heightened number of requests for further updates in our free bespoke software to assist with compliance documentation tracking and user activity tracking. We believe others in the industry are seeing this too, as the proptech/propsoftware industry starts to focus more and more on Block Management and subsequent Compliance Management, whilst the regulators focus on accountability and traceability of action.

Mental Health Awareness

The growing number of software tools that allow us to manage our workloads effectively are always welcomed in this growing industry, which has its own nuanced stressors and challenges. With a new heightened awareness of risk, growing realisation of responsibility and further demanding schedules, we can observe that the role of the property manager and various accompanying roles across the industry will become, and has become, more demanding.

Sponsoring and partnering at key events throughout the year, we observed various speaker sessions being held within the events which focused on improving mental health within the workplace. Indeed, many in the industry are recognising the growing importance of the topic by way of these events, which we have been privileged to be a part of.

Technical Competency Standards

Also attending these events were relevant CPD based sessions containing information from various expert speakers in the industry. Technical Competency across the industry has always been important, but with the aforementioned impacts and updates throughout the year, we've noticed an increasing and direct expectation for a higher standard of technical competency for both contractors and property managers alike.

In proactive anticipation, we foresaw this as a potential stressor for our clients some years ago. Since 2019 we have been speaking about this specifically at the key events in the calendar, and having successfully taken steps to solidify our own inhouse teams' competency in advance, we've been able to continually provide our quality of service among the recent noticeable increase in expectation for competent contractors and providers.

Closing thoughts & 2024 thoughts...

With the updates to regulation taking up lots of our focus in 2023, we can predict that this focus continues into early 2024. Assuming there are no plans of lowering the 18m threshold any time soon, managers of High-Rise Blocks will submit their safety cases throughout the year and the maintenance and review cycle of the cases will become a regular process for property managers with responsibility of high-rise blocks. We could therefore see the focus shift from a risk management point of view, from fire safety to asbestos.

Alluding to this, are the concerns that have emerged regarding the coexistence of Asbestos and Reinforced Autoclaved Aerated Concrete (RAAC). With approximately 3.5 million buildings across the country containing asbestos, the management of our blocks could now fall under the limelight for asbestos alongside the recently classified 'unsafe' RAAC. This combination of unsafe materials could see a focus on the prioritisation of asbestos management.

Unfortunately, the cycle of realising risk post incident will continue until culture changes across the industry to a proactive approach to safety. For more information on this, or to ask us how we can help you with risk assessments, surveys, safety case compilations and management, or overall safety requirements; our team of safety professionals are on hand to offer personalized guidance which align with the specific needs of your portfolio. For more information, we are available via the contact below:

For more guidance, or to get a quote, call us at 4site Consulting Ltd 01376 572 936 where our team is more than happy to help.

office@4siteconsulting.co.uk

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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Feature: Changes to Leasehold

A Reformed System for Leaseholders

Residentsline Flats Insurance

www.residentsline.co.uk

With the recent updates to the Financial Conduct Authority regulations, as well as the Government's Leasehold and Freehold Reform Bill, leaseholders in England and Wales may be feeling a little lost about what they can now do to influence the decisions made in the running of their block.

Following the Leasehold Reform (Ground Rent) Act in 2022, leasehold reform has been in and out of the headlines. With these latest updates, leaseholders may be aware of the positive changes now in the works, but with so many changes coming at once, things can get confusing!

Here we'll be providing some guidance; explaining the newfound responsibilities and decision-making power granted by comprehensive leasehold reform to today's leaseholders.



What Has Happened So Far?

Recent updates from the Government and the FCA stem from a multitude of consultancies undertaken by the Government since their 2017 commitment to reviewing the system. Since then, seven consultancies have taken place covering:

- Tackling unfair practices in the leasehold market (2017)
- Protecting consumers in the letting and managing agent market (2018)
- Implementing reforms to the leasehold system in England (2019)
- Strengthening consumer redress in housing (2019)
- Redress for purchasers of new build homes and the New Homes Ombudsman (2020)
- Reforming the leasehold and commonhold systems in England and Wales (2022)
- Modern leasehold: restricting ground rent for existing leases (2023)

The upshot has been the release of major updates to the rules and regulations of the leasehold system. First, the Leasehold Reform (Ground Rent) Act 2022 (which effectively abolished ground rents and reduced fees for lease extensions down to a peppercorn) and now the Leasehold and Freehold Reform Bill, which has closely followed the Financial Conduct Authority's regulation update, released in September 2023.

The reform bill, introduced to parliament on the 27th November 2023, is an amendment to the existing Leasehold Reform Act 1967 and the Leasehold Reform, Housing and Urban Development Act 1993. It focusses on bolstering the rights of leaseholders when it comes to collective enfranchisement and lease extensions:

"The Leasehold and Freehold Reform Bill, introduced to Parliament today, will make it easier and cheaper for leaseholders to buy their freehold, increase standard lease extension terms to 990 years for houses and flats, and provide greater transparency over service charges.

The Bill will also rebalance the legal costs regime and remove barriers for leaseholders to challenge their landlords' unreasonable charges at Tribunal.

The new powers will also help more leaseholders take over the management of their property if they wish to, instead of being stuck with the freeholder's management choice, and we will make this process cheaper for leaseholders." - The Leasehold Advisory Service

What Changes Are Being Made?

Full guidance on the changes can be found on the Government website, but the headlines are here:

Lease Extensions:

- The bill makes it easier and cheaper for leaseholders to extend their leases, with ground rent brought down to a peppercorn and marriage value abolished.
- You no longer need to have own your property for 2 years to be able to extend your lease under the new rules.
- The standard lease extension term has been increased to 990 years.

Taking over the management of buildings:

- The bill makes it easier and cheaper for leaseholders to buy the freehold of their property, to appoint a managing agent of their choice, or to exercise their enfranchisement rights (as they will no longer need to pay the freeholder's costs)

Transparency and Redress:

- The bill will ensure that service charge statements are clearer and provided in a standardised format so they can be compared and challenged more easily.
- Freeholders must belong to a redress scheme so that leaseholders can challenge their decisions in the same way they can for managing agents.
- The presumption that leaseholders should pay the legal costs of their freeholders when taking an issue to tribunal is abolished.
- Insurance commissions have been replaced with transparent admin fees.

Buying and Selling:

- The bill sets out a maximum length of time for freeholders to supply leaseholders with the information they need to put their unit up for sale.
- Newbuild houses will no longer be allowed to be sold on a leasehold basis unless in exceptional circumstances.

So, What New Powers Do You Have as a Leaseholder in England and Wales?

As you can see, the bill ultimately puts leaseholders back at the forefront, with your needs being highlighted at every juncture. You'll now be able to challenge freeholder decisions through legal channels without the financial distress of covering their costs. You'll be able to decipher your service charge statements and challenge them more easily. You won't need to extend your lease multiple times at huge cost. You'll be able to take over the management of your building far more easily, if you and your fellow leaseholders so wish.

It's a new world for leaseholders who have been crying out for a fairer system for years.

Housing Secretary, Michael Gove summarised the bill: *"Today marks a landmark moment for millions of leaseholders across the country, as we unveil laws to deliver significant new rights and protections, slash unfair costs and crack down on exploitation."*

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Feature: Changes to Leasehold

Managing Blocks of Flats: Lessons Learned in 2023

www.blockinabox.co.uk

2023 has been a challenging year for most. For property managers, the ongoing cost of living crisis, issues with unsafe cladding, and seemingly endless legal updates have certainly kept you on your toes! Here we'll be examining the challenges you may have faced (alongside the usual stresses of the job), how many of you have navigated your way through them, and how you can take those lessons learned forward with you into 2024.



Cost-of-Living Crisis

We discussed the cost-of-living crisis in our March 23 blog which summarised the causes of the additional costs we were all facing in the early part of the year:

"Brexit and the Covid-19 pandemic, the war in Ukraine, huge rises in inflation, the cost of materials and increasing fuel prices have all pushed demands up and up."

For most blocks, these issues culminated in increased service charges and energy bills. For some, this would have been irritating. For others, it would have been devastating and led to some tough choices being made.

For property managers (who would have been feeling the pinch yourselves), this meant working with stressed leaseholders. You probably saw a rise in service charge arrears as people struggled to balance their bills, as well as a surge in complaints. Many leaseholders would have been quicker to point out issues as they felt the need to squeeze value from their inflated charges, and frayed tempers meant that a thank you was hard to come by.

The Covid Hangover

Having got through the worst of the pandemic, we were still feeling the impact of Covid well into 2023. For property managers, this may have included a shift in leaseholders as people moved out of cities and into more rural areas thanks to the flexibility of home working. This also mean that many managers saw an increase in energy bills and noise complaints as workers stayed at home with the heating on and were now aware of the daytime noise they'd usually miss.

You may also have experienced an influx of pets into your building, as so many people took on dogs and cats as they had the time to care for them and wanted the company throughout the day. Of course, this may also have added to noise complaints as well as issue with mess and fleas.

Cladding Issues

By the end of January 2023, the Government had made it clear that leaseholders should not be held responsible for the financial burden of correcting unsafe cladding. This was a welcome relief, but for many, the issue of pinning developers down and arranging for works to be done is still ongoing to this day.

Many leaseholders are still living in unsafe blocks, or have been evacuated for much of the year- which is the case for Ipswich block, Cardinal Crofts. The Government is in the process of taking legal action against the developer, and the freeholder has offered to buy back the leases as of October 23.

Others find themselves in limbo where the cladding has been removed but not yet replaced, leaving homes uninhabitable through the winter months. This is the case for Ecclestone House in Bristol.

For many property managers, these issues are very much ongoing and are affecting their daily lives as they try to handle their leaseholders' concerns.

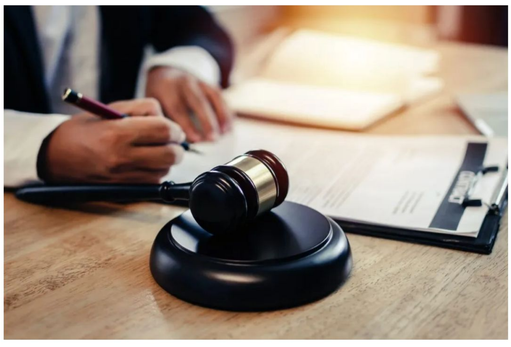
Legislative Changes

In June 2022 we had the Leasehold Reform (Ground Rent) Act 2022 (which effectively abolished ground rents and reduced fees for lease extensions down to a peppercorn) so things had already started to shift.

We then had the Financial Conduct Authority's regulation update, released in September 2023, which heralded two more major changes:

- That Leaseholders will now be considered equal stakeholders when it comes to their buildings insurance, regardless of who actually arranges the policy
- The other is that firms must provide a disclosure document for any and all stakeholders, which will now include leaseholders (a detailed document that must contain the information needed for leaseholders to be given true transparency and the chance to challenge the policy choice).

Now we have the Leasehold and Freehold Reform Bill. Introduced to parliament on the 27th November 2023, the bill focusses on bolstering the rights of leaseholders when it comes to collective enfranchisement and lease extensions. Headline changes include:



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Taking over the management of buildings:

The bill makes it easier and cheaper for leaseholders to buy the freehold of their property, to appoint a managing agent of their choice, or to exercise their enfranchisement rights (as they will no longer need to pay the freeholder's costs).

Transparency and Redress:

The bill will ensure that service charge statements are clearer and provided in a standardised format so they can be compared and challenged more easily. Freeholders will now need to belong to a redress scheme so that leaseholders can challenge their decisions in the same way they can for managing agents. The presumption that leaseholders should pay the legal costs of their freeholders when taking an issue to tribunal is abolished and insurance commissions have been replaced with transparent admin fees.

Buying and Selling:

The bill sets out a maximum length of time for freeholders to supply leaseholders with the information they need to put their unit up for sale and newbuild houses will no longer be allowed to be sold on a leasehold basis unless in exceptional circumstances.

Summary

There is a common theme among the challenges faced this year, in that they all required property managers to become even better communicators. Customer service has never been more vital- a willingness to engage, empathise and provide clear, informed updates has now become imperative.

Regardless of what 2024 may bring, it's communication and the promotion of neighbourly harmony that will see property managers through. That and a steadfast commitment to staying up to date with changes and gaining a true understanding of how those changes may affect both leaseholders and freeholders in the coming months.

If you are looking to save money with any of the services you need in 2024 then visit our website: www.blockinabox.co.uk

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

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

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

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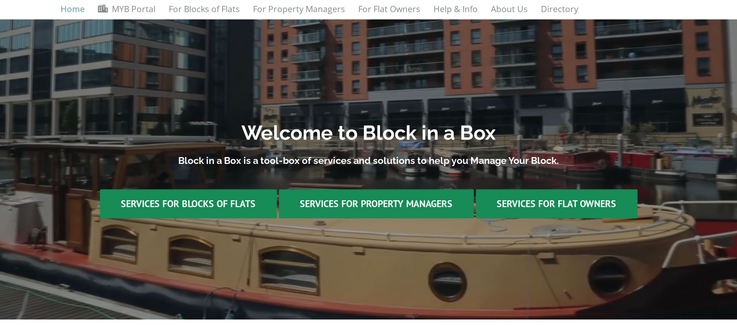

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Insurance Works Surveying



Landlord Home Emergency



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Legal Solutions



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Lift Wrapping



Neighbourly Advice: Daylight, Sunlight and Overshadowing



Out of Hours Helpline



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Planned Maintenance Program

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Feature: Changes to Leasehold

Legal Implications of New Year Leasehold Reforms

With recent legislation changes announced by the Government, and rebooted Financial Conduct Authority guidelines coming into play, it's all change for 2024.

From the new year, leaseholders will be better protected, better informed, and better enabled to challenge poor practise.

Here we'll be explaining what the changes mean for leaseholders with a focus on the legalities for the insurance sector, and the industry's new responsibilities in supporting all stakeholders in the process of purchasing a policy.

Legislation Changes

Following June's Leasehold Reform (Ground Rent) Act 2022 (which effectively abolished ground rents and reduced fees for lease extensions down to a peppercorn), the Government have now introduced the Leasehold and Freehold Reform Bill to parliament.

Once it's been debated, approved and given royal accent, this too will pass into law, becoming and Act. Current opinion is that the bill will pass without issue, but this is unlikely to happen before the summer of 2024. Full guidance on the Bill can be found on the Government website, but the proposed changes include the following:

- Lease extensions will be made simpler and cheaper, with ground rent reduced to a peppercorn, marriage value abolished, and the standard term extended to 990 years. Leaseholders will not need to have owned their lease for a minimum of 2 years before being able to extend the lease either.
- Leaseholders will no longer be responsible for their freeholder's legal costs when taking over the management of their building.
- Transparency will be prioritised, with service charge statements provided in a standardised format that can be more easily understood and challenged.
- Freeholders will now have to belong to a redress scheme to enable leaseholders to challenge their decisions. Freeholders will no longer be able to assume that leaseholders will cover any legal costs incurred during any challenges.
- Insurance commissions will be banned and replaced with transparent administration fees.



The Bill goes hand in hand with the Financial Conduct Authority's September 23 update which also supports clarity and good practise in the insurance sector. Their new rules come into play from 31st December 23.

Insurance Changes for 2024

The Financial Conduct Authority's regulation update, released in September 2023, puts leaseholders in line with freeholders and managing agents as stakeholders in the building insurance market.

From 2024, insurers must consider leaseholders in their policy designs and throughout their processes to ensure fair value and consideration to those footing the bill. They must also provide a disclosure document that should then be passed onto leaseholders by whoever has arranged the policy.

"From the new year, insurance firms will be forced to act in leaseholders' best interests, treat leaseholders as customers when designing products and will be banned from recommending an insurance policy based on commission or remuneration levels.

Insurers will also be required to ensure that their insurance policies provide fair value to leaseholders and provide important information about their policy and its pricing, including the detail of any commission paid for leaseholders." - FCA

Broker Commission Practises

During their 2022 review into the market, the FCA found that almost a third of the cost of insurance premiums could be made up of commission and fees (inflated by unscrupulous freeholders agreeing to higher premiums in return for a share of the brokers' commissions).

The new year also heralds a huge change in remuneration practises for the sector. Commission payments to third parties will no longer be allowed in an effort to ensure that the policy buyer keeps leaseholders needs in mind, rather than being swayed by any financial gain that may be on offer.

"Following a review into broker remuneration practices, the FCA expects brokers to immediately stop paying commissions to third parties (including property managing agents and freeholders) where they do not have appropriate justification and evidence for doing so in line with our rules on fair value."

Until now, the practise of sharing commission funds with freeholders and/or managing agents to encourage the take up of needlessly expensive policies was unfortunately rife. These costs were also easily hidden in confusing service charge demands. The banning of these commissions alongside the standardisation of service charge demands should put an end to this expensive issue for leaseholders.

The Disclosure Document

The rules also state that, from 31st December 2023, firms must provide detailed information re the product and their services once a policy is purchased. It must be compiled and provided to the policy-buyer, with clear instructions that it must also be passed on to all leaseholders. If it's not passed along as instructed, leaseholders are able to contact the firm to request their assistance.

The details must include:

- A summary of the features of the policy, including main benefits, coverage and exclusions of the policy, duration and insured sum.
- The policy premium- where the policy covers a portfolio of buildings, firms must disclose the premium at building or dwelling level.
- The remuneration which any authorised intermediaries received for arranging the insurance, as well as remuneration they pay to other parties (including unregulated Property Managing Agents and freeholders).
- Information about potential conflicts of interests, such as ownership links between the intermediary and the insurer, and about the insurers with whom the intermediary may place the policy.
- The number of alternative quotes they have obtained (with further details of these to be provided on request) and a brief explanation of why they have proposed or recommended that the policy is in the interests of both the freeholder and leaseholders.

Responsibility for producing the information will be split between the insurer and intermediary, with the insurer responsible for providing the policy summary and pricing information, and the intermediary responsible for the remainder. The information must be disclosed "as soon as reasonably practicable after the conclusion of the contract".

For more from Flat Living Insurance, click here.

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

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Registered Office: 29 Waterloo Road, Wolverhampton WV1 4DJ

Registered in England & Wales CRN: 11784970

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Ensuring Safety and Quality for Major Works

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

When a block of flats requires significant maintenance work, property managers can swiftly find themselves overwhelmed with tasks.

Such complex and unpredictable major projects often keep everyone on their toes. This makes it all too easy to forget to focus on safety and quality of works. Here we'll be giving you a reminder of how you can ensure the safety of your staff, residents and independent contractors, while also ensuring any work the latter complete is to a high standard.



What Are "Major Works"?

Major works are substantial projects such as large-scale maintenance, repair work or significant improvements for the block of flats. Such works are carried out to ensure the proper functioning, safety and value of your block of flats. Typically this requires careful planning, budgeting, and coordination. They often involve hiring contractors, obtaining necessary permits, and communicating with residents to minimise disruptions during the project.

Some major works are needed to ensure the health and safety of residents. Fire alarm systems, door entry security and damp-proofing must be maintained and upgraded as necessary to avoid any harm to residents too. Besides the obvious necessity for structural and security-related repairs, major works also include planned improvements and refurbishment. These are just as important for the sake of resident satisfaction and maintaining the value of the block of flats.

Risk Assessments and Planning

Challenges that arise with major works can be predicted and overcome during any planning stages. A generally proactive and strategic approach will also help to avoid any emergency works becoming necessary. Thorough planning is key and should include:

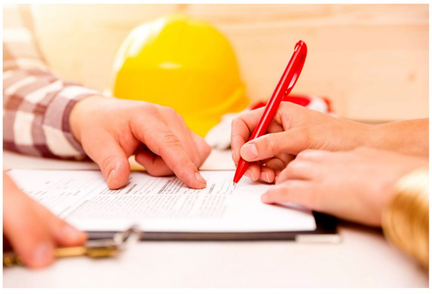
- Conducting thorough inspections to assess the extent of the work needed and potential issues that might arise.
- Identifying the scope of the works and creating a detailed project plan; breaking down the tasks, timelines, and required resources.
- Allocating budgets and resources appropriately, considering both direct costs (materials, labour) and indirect costs (permits, administrative expenses).

Cyclical inspections including Health & Safety, Fire Risk, Gas Safety, Electrical Safety, Legionella and Asbestos should be carried out as normal if reports are unlikely to be changed by the works being carried out.

If, however, the works may well alter the outcome of an inspection, then these should be booked in immediately after the works have been completed.

The Work at Height Regulations 2005 will need to be observed. This is if any of the works will require contractors to work above the ground. These should be fresh in mind from being observed for anything from lightbulb changes to gutter clearances. A full working at heights risk assessment must be carried out for any contractors who will be working off the ground. This is usually done by the contractor themselves, but the whoever is arranging the work has the legal responsibility to ensure this is done.

The Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) are also worth a reminder. These regulations require "The 'responsible persons' to report deaths at work, major injuries caused by accidents at work, injuries to members of the public that require hospital treatment, injuries arising from accidents and dangerous occurrences." So even a near-miss must be reported via the Health and Safety Executive (HSE) website: hse.gov.uk/riddor.



Choosing the Right Contractors

As you'll most likely be relaying on independent contractors to complete the necessary works, it's vital that you do your due diligence. If the works will be costing each leaseholder more than £250, they will also have their say on your choice of contractor via the Section 20 Consultation procedure. This consists of three stages:

- **Notice of Intention:** This notice must detail the proposed works and the reasons behind them, inviting leaseholders to submit their responses within a specified timeframe.
- **Obtaining Estimates:** Once the timeframe has elapsed, you must provide leaseholders with at least two estimates for the proposed works. These estimates should come from different contractors and be sent to the leaseholders along with a summary of the responses received following the notice of intention. Leaseholders should then be given another opportunity to submit their comments.
- **Notice of Reasons:** After considering the estimates and the observations of leaseholders, you must provide a "Notice of Reasons" that includes details of the chosen contractor, the costs involved, and any other relevant information. Leaseholders have the right to seek further information and potentially challenge the choice of contractor or the costs.

So, when you're shortlisting contractors to quote for the job, make sure you're first checking their:

- Insurance
- Reliable reviews
- Accreditations, qualifications and certificates
- Previous work on other buildings and the relationship they had with RMC or property manager there
- General manner (you may be working closely together for some time!)

Always approach at least 3 different suppliers for quotes and compare them with the results of the above checks in mind. Simply choosing the cheapest option may not serve you well at all. Once you have a shortlist, it's worth meeting with contractors on site. There's a lot to be said for gut instinct after a face-to-face meeting. If a contractor is open, clear and concise in their responses to your questions and seems willing to spend the time with you, you're likely off to a good start.

Quality Assurance

The Leasehold Advisory Service produced a good practise guide in 2016 that contains very relevant advice on the subject of quality control for major works in blocks of flats. They say themselves that "One of the biggest areas of dispute that ultimately ends up at the Leasehold Valuation Tribunal (LVT) is where a leaseholder believes they have received poor value and poor quality services or work."

Top tips for ensuring the work carried out is of consistent quality:

- Set out clear standards for the completion of the works themselves, on-site behaviour, arrival and departure times, regularity of communication and how the site should be left at the end of each working day. Set all of the above out in writing so all parties can refer back if agreements are not adhered to.
- Set out key milestones with your contractors so that a timeline can be agreed to for all parties. Obviously, some delays due to unforeseen circumstances may be unavoidable. If so, the plan should be adjusted and the new completion dates should be communicated to all leaseholders and contractors.
- Ensure that all leaseholders direct any comments or complaints to you, rather than to the contractor. This ensures that you're consistently aware if things are falling below par. Encourage all communication with your leaseholders- some complaints may be by-the-by, but allowing all residents to be heard will help you keep your finger on the pulse.
- Once work is completed, surveyors reports should be requested and scrutinised, before and after photos should be compared and leaseholders should be invited to comment via individual discussions or surveys. Make use of included 'snagging' visits from contractors to bring any sub-par work up to standard.

For more from London Flats Insurance, click here.

To visit London Flats Insurances website, click here.

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

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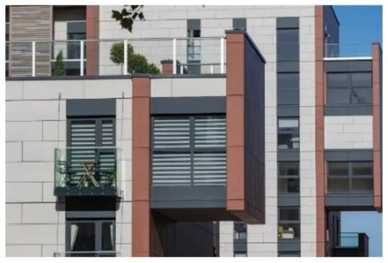

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Planning Annual Maintenance for Your Block

ManageYourBlock™

www.manageyourblock.co.uk

tel: 0333 577 9070

Well planned and executed maintenance is the bedrock of property management. It leads to greater control over service charges, reduced likelihood of serious maintenance issues arising and a greater sense of value for your leaseholders.

Obviously, the upkeep of your block is a legal and statutory requirement, but preventing problems reduces expenditure. A great Planned Maintenance Program (PMP) will get you ahead of the game and reduce time spent being purely reactive. It will also boost trust with residents while safeguarding their investments and their safety.



Here we'll be explaining what goes into a PMP and how Manage Your Block could support you throughout the process.

Why Set Up a Planned Maintenance Program?

Some of the many reasons you should be setting up a Planned Maintenance Program are:

- To satisfy your legal requirements to adhere to health & safety rules and to maintain and repair the building
- To satisfy your statutory compliance lift inspections and electrical testing are just two examples
- To maintain resident comfort and satisfaction
- Because it's more cost effective- early intervention is likely to save on expenses in the future.
- For the sake of effective budgeting
- To keep your insurance premiums down (insurers look for evidence of planned maintenance, as well looked-after buildings are less likely to result in claims)
- To maintain resale value- house hunters will always look for signs of a well-maintained building, and existing residents will look after their surroundings if they have a sense of pride in where they live
- To minimise disruption- thoughtful planning can reduce lengthy or unexpected disruption for your residents.

What Should Be Included in a Planned Maintenance Program?

A great PMP should include everything from regular day-to-day cleaning through to major projects such as re-pointing or re-roofing. With everything mapped out across the year, you will reduce your chances of nasty surprises in terms of expenditure, complaints and accidents.

A great place to start is to check the building's maintenance records. If you or your predecessor has been using Manage Your Block, this should be a simple and easy task as all the records, invoices, reports and assessments should be waiting for you on the system. If the diary and reminders have been kept up to date, then you're already miles ahead of the game.

From here you can book in any annual or bi-annual checks with your suppliers (whose contact details should be safely stored in your contacts) and get more of an idea of any areas that may have been neglected for too long.

If you're new to the building and records are sparse, booking a visit from a surveyor is the best place to start. They can give the building an overall health check and advise if any particular areas may need specialist attention.

Health & Safety

From communal area inspections to fire safety risk assessments to working at heights, electrical testing and legionella – the building's health and safety documentation should let you know if anything needs urgent attention.

Any contractors working on site should also have access to the documentation for the sake of compliance with safety legislation. This is made easy with Manage Your Block as you can contact your contractors directly from the system and your inspection reports and diary reminders should be easy to find.

A periodic health and safety report will identify any specific requirements for the building such as lift inspections, water testing and fixed wiring tests etc. If you find your most recent report is out of date (or if one can't be found at all) then you should book one asap. It should then be reviewed regularly to ensure your overall plan is being stuck to and is suitably effective.

Everyday Maintenance

While booking in any major upkeep, everyday maintenance should not be allowed to slide. Keeping on top of more regular tasks will reduce the need for major jobs in the future and will keep a sense of pride in the building for your residents.

If you need to spread the load a little, look at the regular contractors you have on site such as gardeners or cleaners and consider what routine tasks they could potentially handle for you. For example, checking drainage outlets and gullies are clear could fall to the gardener. Cleaners could let you know about any light bulbs in need of replacement or if they spot any damp appearing.

Planned Maintenance Program Reviews

The plan for your block should be regularly reviewed and adjusted as circumstances change. What may look like a great plan for the year in January may need to be re-evaluated several times before Christmas!

While it may evolve, the plan shouldn't be adjusted by moving major projects further and further down the line if this can be avoided. You may find yourself with a list of hugely expensive tasks to do within one financial year if you fall into that trap.

How Manage Your Block Can Help

Manage Your Block's features can support you at every juncture of planning and executing your maintenance plans. Here are a few ways the features can be used:

- You can store contractor information, request quotes and send works orders directly from the system
- Invoices, assessments, reports, procedures- in fact, any paperwork you can think of, can be stored in your documentation section
- When works are booked, you can use the alerts function to notify residents
- You can plan out your assessments throughout the year in the diary as well as setting reminders to nudge you to book when needed
- If paperwork doesn't quite explain a situation, you can add notes to explain the finer details
- If you choose to add the service charge function, you can send, track and chase your service charge demands directly from the system too

As you can see, Manage Your Block has been expertly designed for Resident Management Companies, Directors and Owners of apartment blocks. The cloud-based, easy to use software provides accessibility 24/7 and ensures your documentation and information is safe and secure- allowing you to focus your energy where it's needed.

For more from Manage Your Block, click here.

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

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

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

Who is Manage Your Block For?

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

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

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

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

OUR FEATURES

Diary

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

Documents

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

Notes

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

Quotes

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

Save

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

Contractors

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

Contacts

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

Calendar

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

Alerts

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

The Importance of Directors and Officers Liability Insurance

Protect your Directors with Residentsline
www.protectyourdirectors.co.uk

Belinda Bagnall, Managing Director of Residentsline explores the significance of Directors' and Officers' Liability Insurance for your Residents' Management Company.

As a member of a Residents' Management Company, you have a range of responsibilities to ensure the smooth running of your block of flats.



This may include:

- Finance and accounting
- Service charges
- Insurance needs
- Maintenance
- Inspections
- Major works and reparations

This can sometimes be an exhaustive list; it requires a great deal of planning and experience to successfully manage a block of flats or apartments. As such, it can often be easy to make mistakes.

A vital thing to remember here is that, whilst mistakes often happen, any mistakes which cause an incident such as damage or personal injury can result in legal action being taken against the Residents' Management Company.

This is because the directors and officers of the Residents' Management Company are held liable for any decisions taken when acting in their position.

This may seem unfair. After all, being a director or an officer of a Residents' Management Company is a voluntary role which requires a lot of time and effort on behalf of the residents in the block. As such, it can be difficult to understand how directors and officers can be penalised so heavily. Regardless, the fact remains that directors and officers require suitable protection in case of legal action being taken against them.



Directors' and Officers' Liability Insurance

This type of insurance cover provides protection towards members of Residents' Management Companies and their legal liability. Underwritten by AVIVA Insurance, our policy protects directors and officers against the cost of potential claims for alleged wrongful acts.

These may include:

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

To get Directors and Officers Liability insurance cover today, please visit the Protect Your Directors with Residentsline website.

Did you know that by using our portal to get your quote and to place cover, you can save on admin fees?

At Residentsline, our flats insurance policies are tailored to your needs; created for all sizes and types of blocks of flats and apartments. Our insurance cover also includes the option to include directors and officer's liability insurance, terrorism insurance, lift cover or legal expenses protection as part of your policy or as a separate policy if desired.

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

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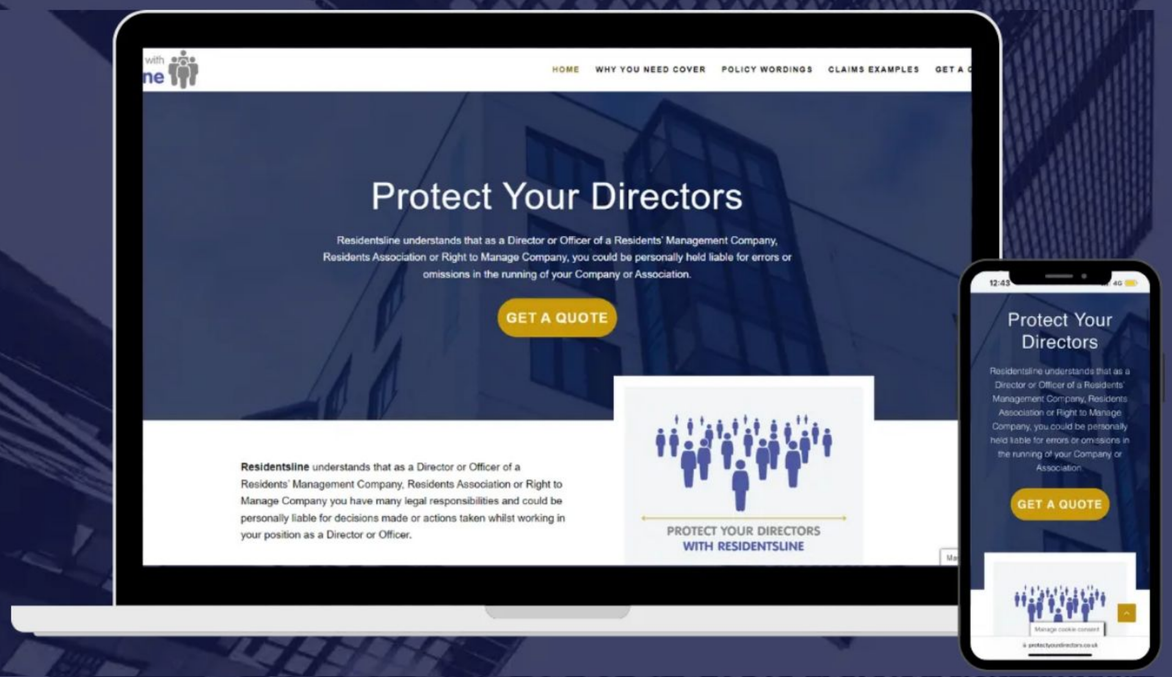

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"Stella was great throughout the whole process. She was very easy to speak to, always answered my calls and emails promptly. Excellent service!"

- 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

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Featured Job Vacancies

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

BLOCK RECRUIT

Senior Block Manager/ Team Leader

Location: Hertfordshire

Salary: Up to £55,000 per annum

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Block Property Manager

Location: North London

Salary: Up to £34,000 per annum

Tell me more

Block Property Manager

Location: Hertfordshire

Salary: Up to £45,000 per annum

Tell me more

Block Manager

Location: Surrey

Salary: Up to £50,000 (DOE)

Tell me more

Office Administrator/ Property Assistant

Location: Dorset

Salary: Up to £27,000 (pro rata)

Tell me more

Property Manager

Location: Central London

Salary: £40,000 - £50,000

Tell me more

Block Manager

Location: South West London

Salary: £30,000 - £40,000 per annum plus car allowance

Tell me more

Senior Property Manager (Client-Side)

Location: North London

Salary: £65,000 (competitive salary)

Tell me more

Block Recruit

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

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

BLOCK RECRUIT

Upcoming ARMA Training Courses ***2024 dates added***

TC108: Introduction to the Building Safety Act for Property Managers



Dates: 1st-2nd February 2024 9:30am to 12:30pm

Duration:

3 hours a day over 2 days

This course delivers guidance on managing buildings in scope under the Building Safety Act 2022. Through interactive and engaging contents participants will gain confidence in delivering positive building safety outcomes in their areas of responsibilities.

Who should attend?
Property Managers in the UK with responsibilities for managing buildings in scope under the Building Safety Act.

Aim:

To enable property managers to better understand their role in managing building safety under the Building Safety Act efficiently and effectively within their area of responsibility.

Book your place

TC1: Introduction to Residential Property Management



Dates: 16th-17th January 2024

A one-day interactive training course, run by ARMA's Technical Officer, for those new to residential leasehold property management. It will provide an overview of the essential knowledge and processes required to effectively manage a leasehold block.

This introductory course is ideal for those new to the sector with less than six month's experience in residential property management and those moving from letting to residential leasehold management.

Book your place

W12 – Flat Front Doors (Conducting Basic Fire Door Checks)



Dates: 24th January 2024

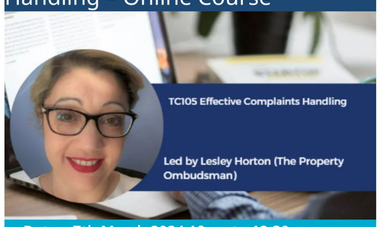
7th March 2024

This training course delivers instruction on how to conduct basic fire door checks under Regulation 10 of the Fire Safety (England) Regulations 2022.

It will aim to enable those with the responsibility for conducting routine fire door checks to appreciate the purpose and role of a fire door and how to identify common faults in fire doors for remediation.

Book your place

TC105: Effective Complaints Handling – Online Course



Dates: 7th March 2024 10am to 12:30pm

Duration: 2.5 hours over 1 day

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

Dealing with complaints effectively is a key business skill that often gets overlooked. If complaints are poorly handled, complainants become more disgruntled – taking up valuable time and resources of organisation's. An effective complaints process aims to deal with complaints quickly and efficiently, identifying root causes and taking effective action to win back the confidence of the complainant.

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

Book your place

TC110: Leaseholder Predictions and Landlord's Certifications and Leaseholder Deeds of Certificate



Dates: 30th January 2024 1pm to 4pm

The course will cover

1. Relevant buildings and the exclusions
2. Qualifying leases at the qualifying time
3. Relevant defects and relevant works
4. Associated companies
5. The statutory waterfall under schedule 8
6. Landlord's certificates
7. Leaseholder deeds of certificate

We will also explore the changes to the certificates regime introduced under the Building Safety (Leaseholder Protections etc) (England) (Amendment) Regulations 2023

We'll work through some practical examples, and there will be ample time for questions with the course tutor

1. Relevant buildings and the exclusions
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We'll work through some practical examples, and there will be ample time for questions with the course tutor

Book your place

TC103: Property Transfers - Implications for Property Managers



Dates: 24th-25th January 2024

3 HOURS PER DAY OVER 2 DAYS

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

Book your place



ARMA Training Costs

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

Online Training Course Costs

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

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

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



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

Get in touch

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

Upcoming Events

The Property Institute Annual Seminar 2024



Dates: Thursday 16 May 2024

Venue: Queen Elizabeth II Centre
The Property Institute Annual Seminar promises to deliver important industry updates directly to members whilst also serving up unbeatable networking opportunities with peers and top industry suppliers.

Early Bird Tickets on sale from 8 December until 14 February 2024

Book your place

Oxford Weekender 2024



Friday 22nd March to Sunday 24th March.

The conference will feature a variety of keynote and break-out sessions, specifically designed to inform, equip, and support property management professionals. These sessions will cover all the areas that currently impact our sector and help delegates expand their skills and knowledge.

Over the weekend, delegates will have the chance to hear from industry-leading speakers who will deliver more than 40 keynote addresses, workshops, and updates.

Further details coming soon!

Book your place

ACE Awards 2024



Date: Friday 21st June

Venue: Old Billingsgate, London EC3

ACE Awards 2024 will be heading back to the Roaring '20s with a Great Gatsby theme. Get creative and start planning your frocks & tuxedos for an evening of glitz and glamour!

The 2024 ACE Awards will recognise excellence and exceptional achievements by UK managing agents, their suppliers and the work of their people in improving the lives of millions of leaseholders. For 2024, attendees can look forward to new categories and a unique London venue on the bank of the Thames.

Stay tuned for the list of 2024 categories. And in the meantime, save the date!

View the 2023 finalists & winners by clicking the button below:

ACE awards 2023 winners

ARMA SAVE THE DATES - 2024



The Date for ARMA's Annual Conference will be Released soon!

- **Annual Seminar -** Thursday 16th May 2024
- **The Property Institute Regional -** Southampton - 5th September
- **The Property Institute Regional** - Newcastle - 12th September
- **The Property Institute Regional -** Birmingham - 7th November
- **The Property Institute Regional -** Manchester - 12th November
- **The Property Institute Regional -** Bristol - 26th November
- **The Property Institute Regional -** London - 5th December



Setting Standards in Residential Property Management

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

IRPM Key Objectives



Setting & Raising Standards across the residential property management sector



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



Providing individuals with an independent **professional accreditation**



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

Join the IRPM



Directories

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



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EarlKendrick Project & Building Consultancy

Find out more

Company Secretarial Solutions

Garratts Chartered Accountants

Find out more

Cyber Security Training

intelectGroup eLearning

Find out more

Neighbourly Advice: Daylight, Sunlight and Overshadowing

McQuade Neighbourly Matters

Find out more

Directors and Officers Liability

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MIRU

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Electric charging points

ESTD 1859 BRITISH ENGINEERING SERVICES

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Fire Risk Appraisal of External Walls, Higher-Risk Building Registration and Representative for Cladding Remediation Funding

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FPRA FEDERATION OF PRIVATE RESIDENTS' ASSOCIATIONS

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

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Setting the Standards in Property Management

TRANSPARENT
STANDARDS
AUDITED
SERVICE
REGULATED

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



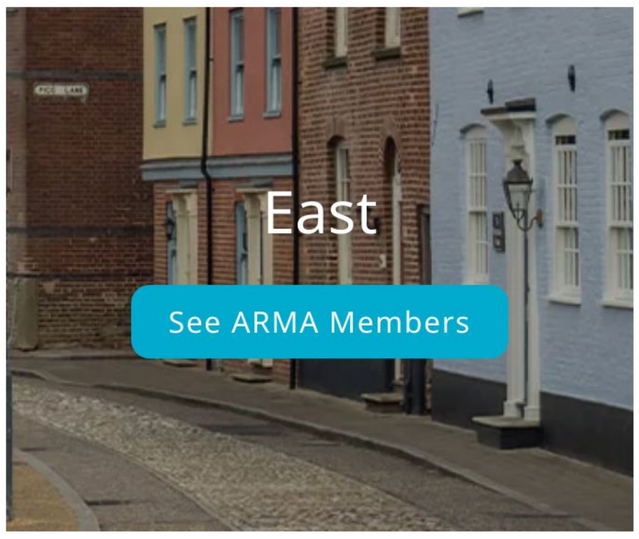
Find an ARMA Member

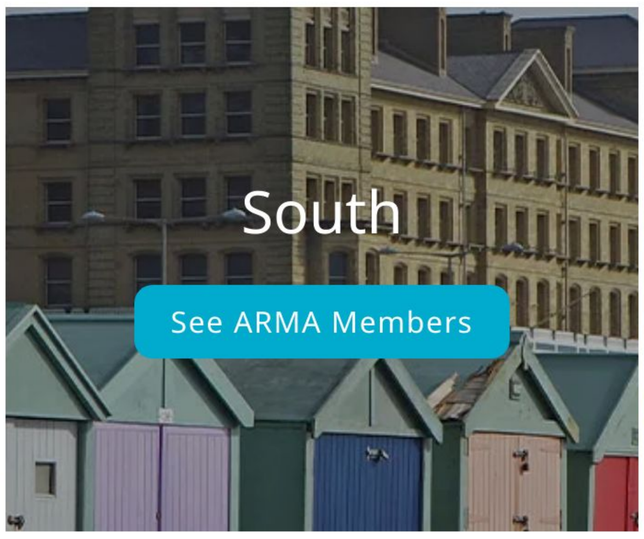


Are you considering a new managing agent?

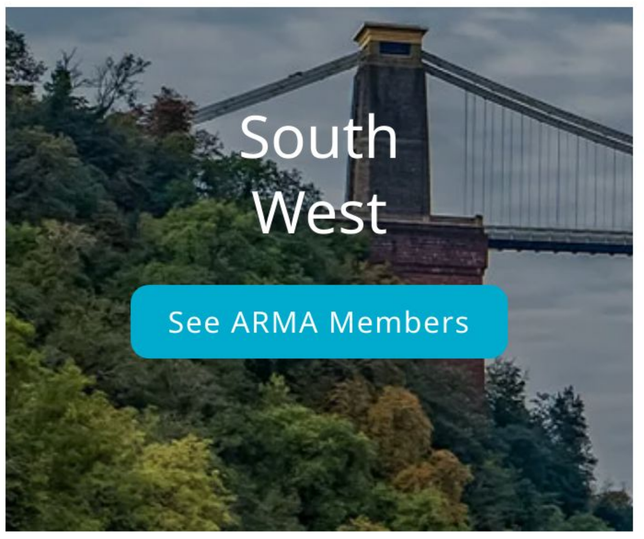
Below are a list of ARMA (Association of Residential Managing Agents) members by region.

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.





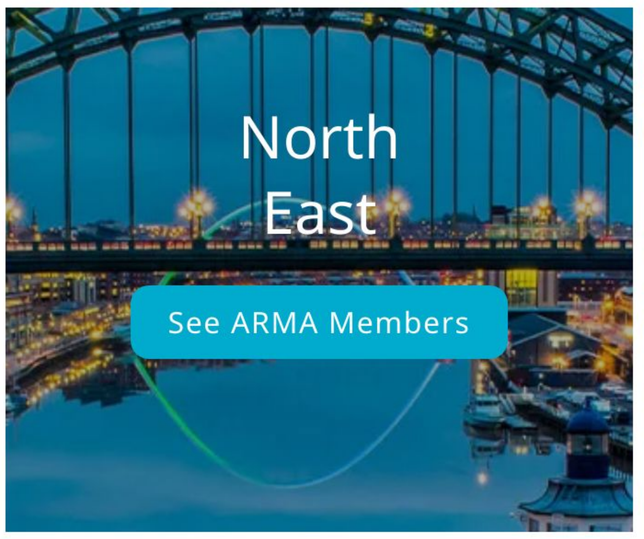


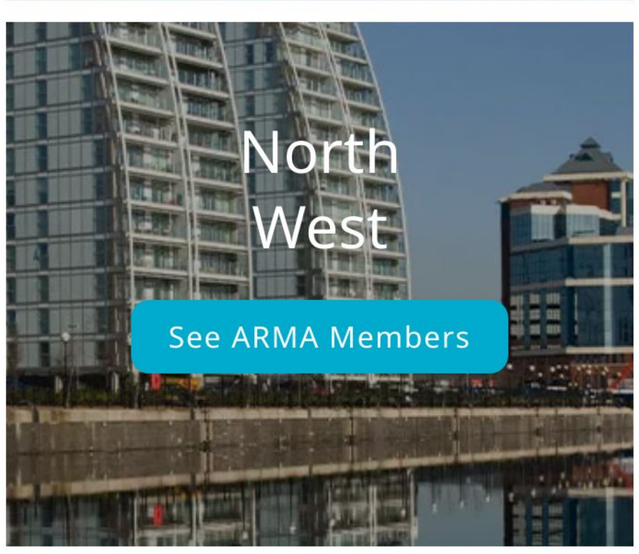


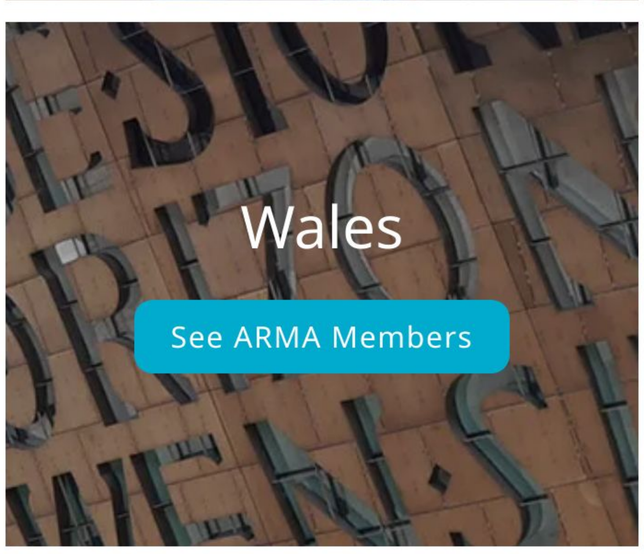


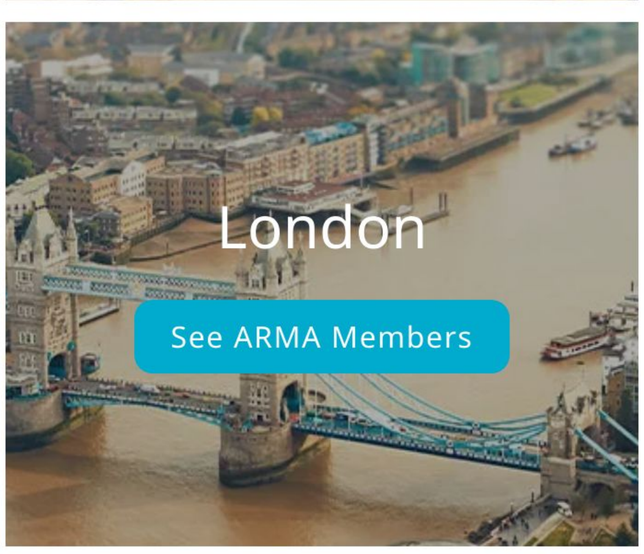




















ALEP - the voice of the enfranchisement sector promoting best practice

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

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

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

Our Work

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

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

Our Members

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

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

Areas ALEP members can help with include:

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

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



Find an ALEP Member

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

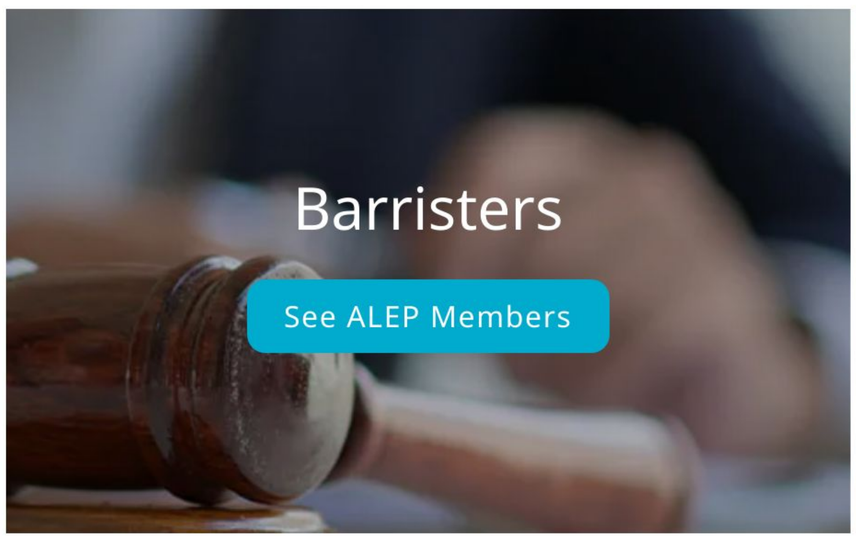


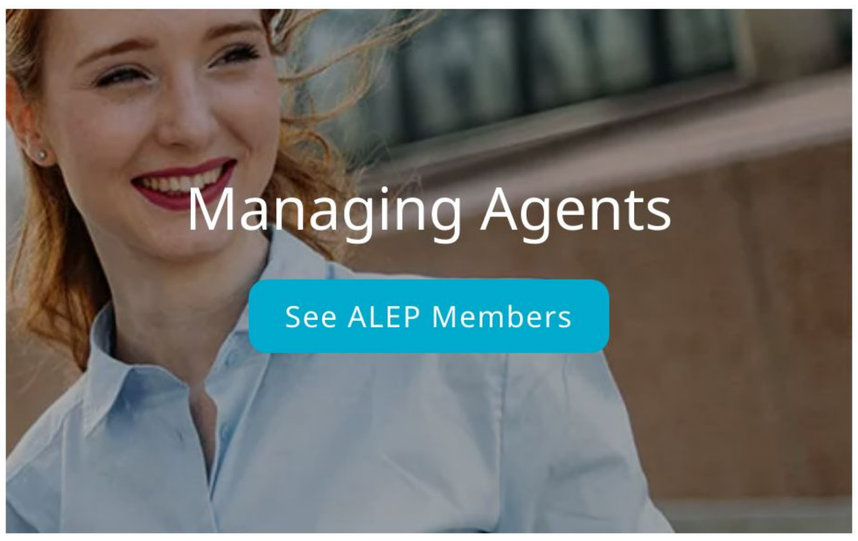
ALEP members can advise or assist with:

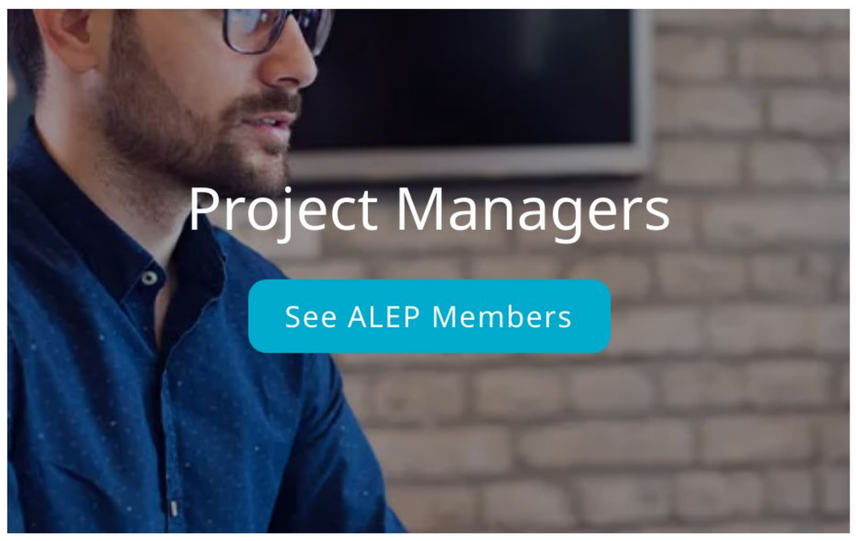
- Extending a lease;
- Buying a share or freehold of a building;
- Exercising the Right to Manage;
- Section 5 Notice;
- Dealing with freeholder or leaseholder disputes

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

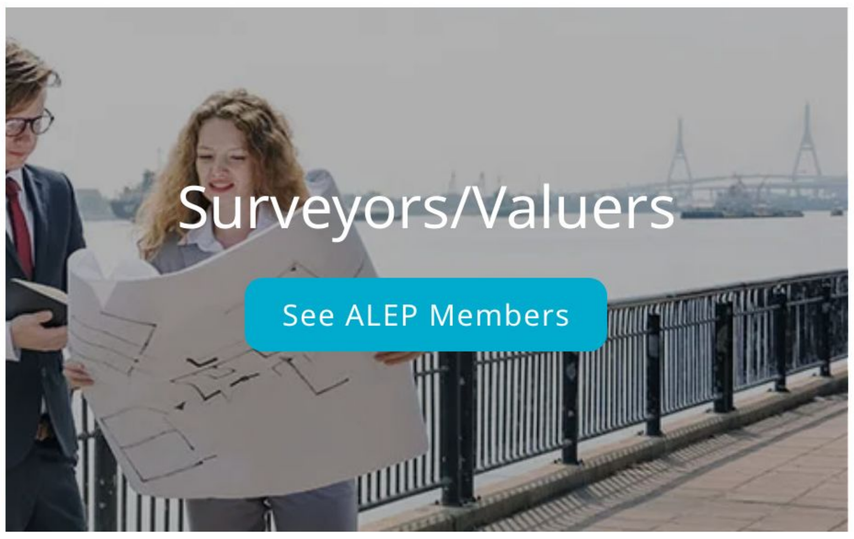
- Barristers
- Managing Agents
- Project Managers
- Solicitors/Legal
- Surveyors/Valuers



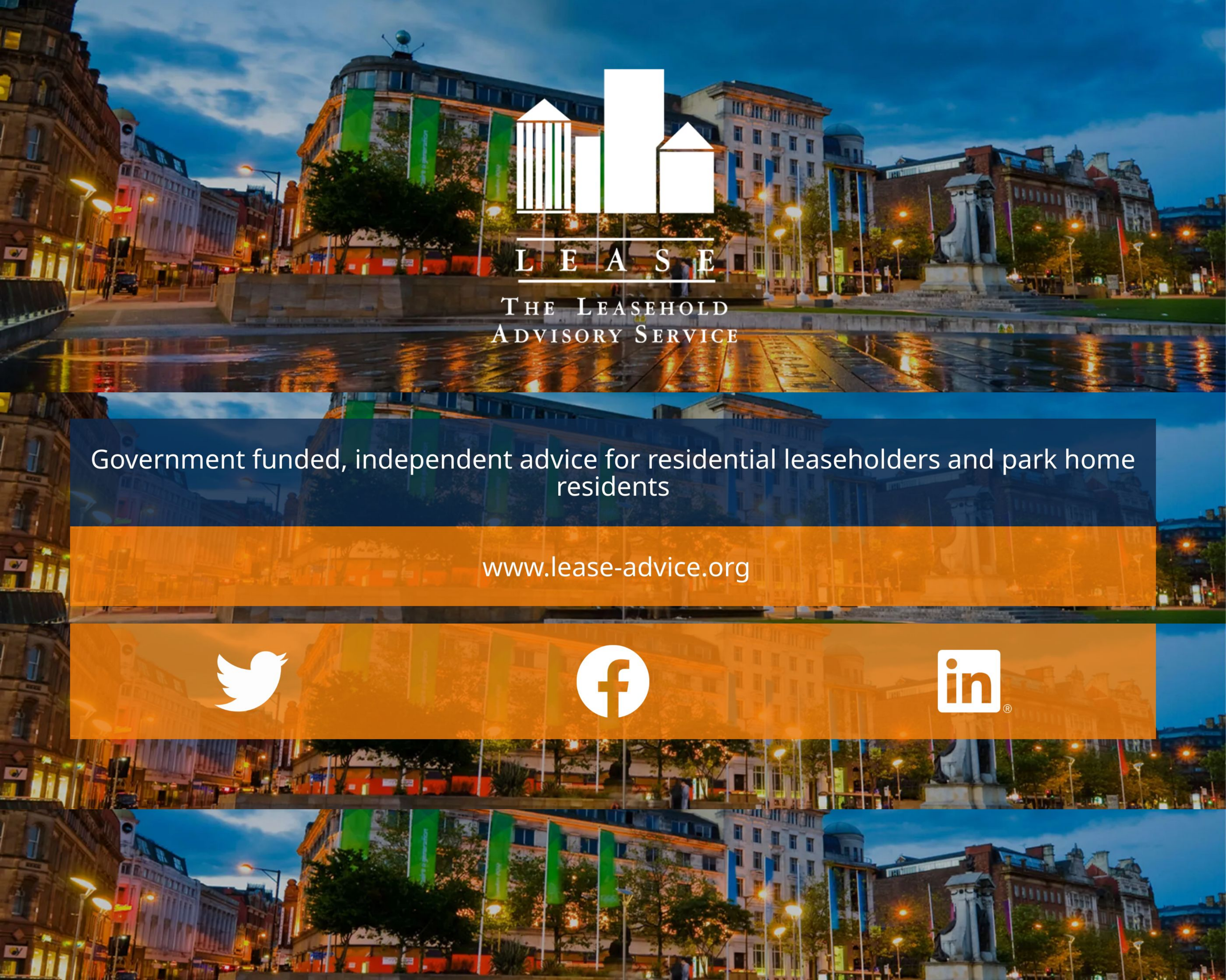








ALEP
ASSOCIATION OF LEASEHOLD ENFRANCHISEMENT PRACTITIONERS



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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 1,500 articles for Residents Management Companies, Directors and Managing Agents.

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



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



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



ARMA Members East

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



ARMA Members North West

• Anthony James Consultancy Ltd	Merseyside	01704 545 800	Full Member
• BRPA Ltd	Thornton-Cleveleys	07495 499 613	Full Member
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• Homestead Consultancy Services Ltd	Lytham St Annes	01253 640 040	Full Member
• Livingcity Asset Management Ltd	Manchester	01612 741 400	Full Member
• Manchester Residential Management Ltd	Manchester	01617 074 873	Full Member
• Matthew's Block Management Limited	Chester	01244 346 226	Full Member
• Oakland Residential Management Limited	Hale	0161 929 6151	Full Member
• Premier Estates Limited	Cheshire	03454 918 899	Full Member
• Realty Management Limited	Stockport	01614 747 677	Full Member
• Red Rock Estate & Property Management Ltd	Beaumont	03331 235 670	Full Member
• Regency Estates	Bolton	01204 695 919	Full Member
• Revolution Property Management Ltd	Salford	01618 500 022	Full Member
• Scanlans Property Management LLP	Manchester	01612 368 888	Full Member
• Select Retirement Service Ltd	Wilmslow	0161 656 5649	Full Member
• Stevenson Whyte	Manchester	0161 312 7171	Full Member
• Urbanbubble Limited	Manchester	01612 363 336	Full Member
• Zenith Management Limited	Manchester	01612 451 166	Full Member



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



ARMA Members
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• Davies Daniel LTD	London	02034 170 425	Full Member
• Managed Partnerships Limited	London	0207 846 5443	Full Member
• M H Associates	London	020 7737 2552	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



ARMA Members East London

- Fortune Block Management Ltd — Potters Bar — 02089 051 621 — Full Member
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- Ian Gibbs — Middlesex — 02083 704 810 — Full Member
- Longbridge Estates — Barking — 020 8591 4455 — Full Member
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- AM Surveying & Block Management — Aylesford — 01732 220 598 — Full Member
- Amber Management — Ware — 0800 567 7567 — Full Member
- Appre Management Services Ltd — Leatherhead — 01372 376 536 — Full Member
- Arko Property Management Limited — Hastings — 01424 439786 — Full Member
- Atlantis Estates Ltd — Reading — 0118 903 5902 — Full Member
- Austin Rees — Hove — 01273 207 501 — Full Member
- Bamptons Sustainable Property Management Ltd — Broadstairs — 01843 609 388 — Full Member
- Banner Property Services Limited — High Wycombe — 01628 522888 — Full Member
- Bartley Management Limited — Winchester — 0345 017 9969 — Full Member
- BBM - Burkinshaw Block Management — Tunbridge Wells — 0207 978 2607 — Full Member
- Beckenham and Bromley Management Limited — Kent — 0792 890 8108 — Full Member
- Belgarum Property Management Ltd — Winchester — 0800 298 0069 — Full Member
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- Bury Hill Estate Management Ltd — Dorking — 01306 881195 — Full Member
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- Collinson Hall — St Albans — 01727843222 — Full Member
- Connect UK (Nationwide) Ltd — Richmond House — 01293 665 642 — 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 Asset Management — Hove — 01273 421 286 — Full Member
- Denfords Property Management — Southampton — 023 8038 6970 — Full Member
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- Graves Son & Pilcher LLP — Brighton — 01273 321123 — Full Member
- Hamways Ltd — Oxted — 01883 730890 — Full Member
- Hazelvine Limited — Bourne End — 01628 529 765 — 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 677968 — Full Member
- Housemartins Property Management — Seaford — 01323 896418 — Full Member
- HPS — Wokingham — 0118 962 7493 — Full Member
- Hurford Salvi Carr Property Management Ltd — Hertford — 01992 500 040 — Full Member
- Hydehead Ltd — Peacehaven — 01273 579796 — Full Member
- In Block Management Limited — Epsom — 02030 111 777 — 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
- Leete Estate Management — Windsor — 01753 850071 — Full Member
- Let Solutions — Canterbury — 01227 456466 — Full Member
- MCS — Hertford — 01920 466500 — Full Member
- Metta Property Management — Westcliff-On-Sea — 0330 133 0242 — Full Member
- Oakfield Estate Agents — St Leonards on Sea — 01424 854 814 — Full Member
- PACE Property Lettings & Management Ltd — Southend on Sea — 01702 445600 — 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 — Verwood — 01202 901 709 — Full Member
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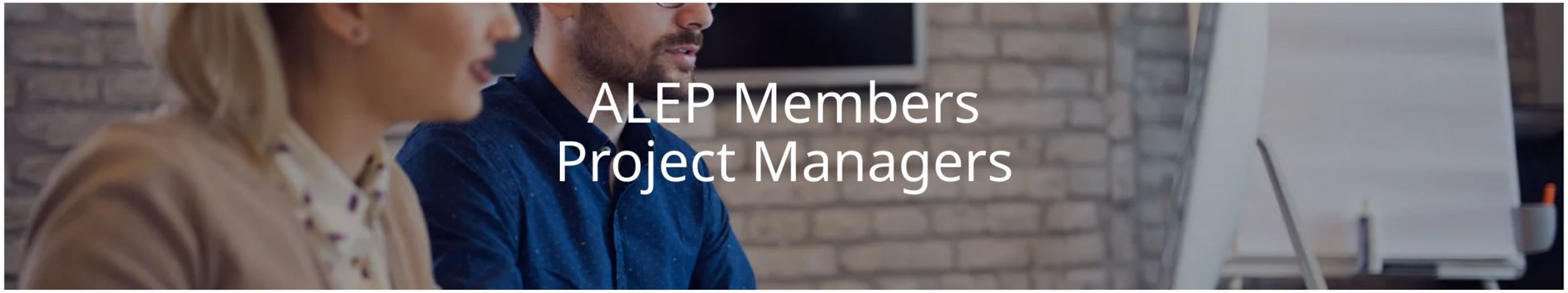

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