



The
Property
Institute

Annual Seminar

2026

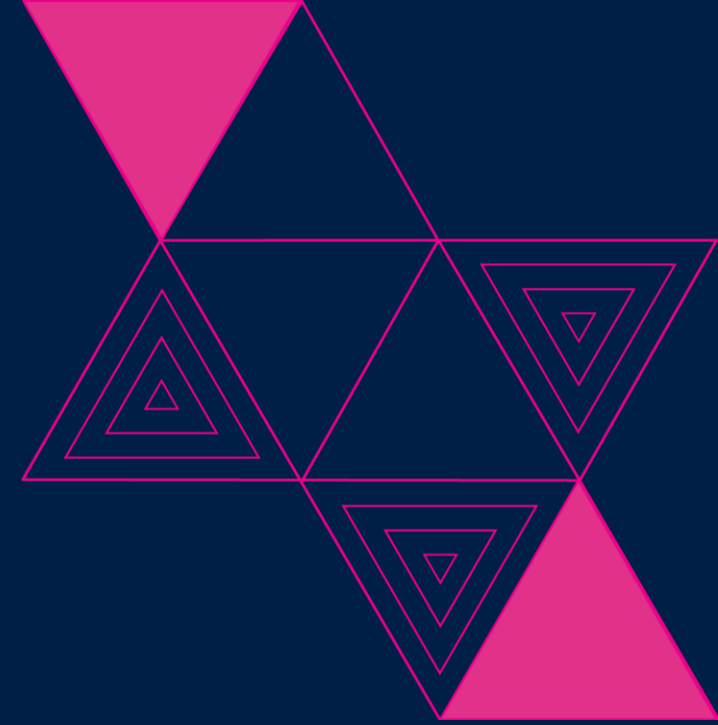


Hello

Pink is Back!

Jeff Platt

Your Host





TPI Annual Seminar

2026 Sponsors

Platinum



Gold

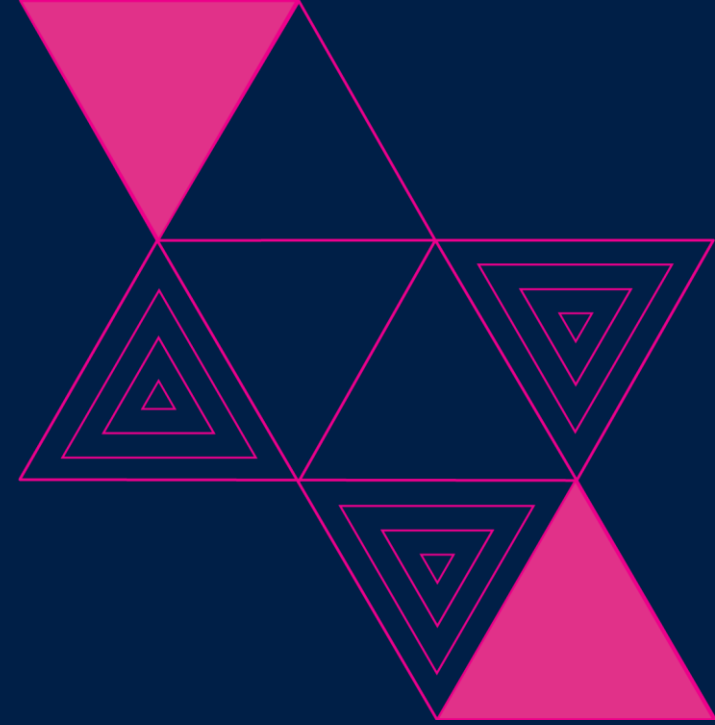


Silver



TPI Chair Welcome

Baroness Dianne Hayter
The Property Institute



Building Safety Regulator Update

Lord Andy Roe
Building Safety Regulator





TPI Annual Seminar
2026

TPI Update

Andrew Bulmer

CEO



hello...



ell



Tell me what I need to know
to do my job,
on a single side of A4



Zero to MTPI hero

437 hours



Zero to MTPI hero

437 hours

Intro to Commonhold Course

8 hours



[Home](#) > [Training and Qualifications](#) > [Training Courses](#) > [Commonhold](#)

Introduction to Commonhold for Leasehold Managers

[Enrol Now](#)

Online



Member Exclusive: Free Introductory Commonhold Course – Enrol by 31st May

[Enrol Now](#)

Zero to MTPI hero

437 hours

Intro to Commonhold Course

8 hours

Building Safety Hub

30 mins plus 10 hours





Building Safety Hub

Supporting building and fire safety excellence in tall residential buildings in England

New guidance on managing competence in organisations across the built environment NEW

Monday, 11 May 2026

The Industry Task and Finish Group (ITFG) has today (11th May 2026) published its guidance on [Managing](#)

UPDATED: Residential
PEEPs: Guidance for
Responsible Persons

Residential PEEPs –



Zero to MTPI hero	437 hours
Intro to Commonhold Course	8 hours
Building Safety Hub	30 mins plus 10 hours
Policy Hour (4 th Wed monthly)	12 hours

TPI Policy Hour

TPI Community and Events

- [> Events](#)
- [> Event Recordings](#)
- [> Member Directory](#)
- [> Partner Directory](#)
- [> TPI Policy Hour](#)
- [> Your TPI Brand Pack](#)
- [> Jobs](#)

Understand the Policies Shaping Your Work

The Policy Hour is your expert-led, fast-track webinar series for updates on the latest legislative and sector changes - and what they mean for you.

Learn how TPI is shaping policy, influencing change, and how your insights make a real impact.

Watch the intro video below from Jaclyn Mangaroo to find out more.



Hi! What can I help you with?

The sessions will include:

Zero to MTPI hero	437 hours
Intro to Commonhold Course	8 hours
Building Safety Hub	30 mins plus 10 hours
Policy Hour (4 th Wed monthly)	12 hours
Courses, webinars, 'Brain Gains' (78 no)	>300 hours



BrainGain

Training and Qualifications

- > [Training Courses](#)
- > [Training Calendar](#)
- > [Qualifications](#)
- > [Exams and Workshop Dates](#)

A selection of FREE webinars, for TPI Individual & Company member only, on key subjects in the leasehold landscape. Our series of BrainGain webinars are designed to be bitesize and fit into your working day.



BrainGain (Free Member Webinar): CPD That Counts: Smarter Ways to Learn, Record and Demonstrate Professional Development

18 May 2026

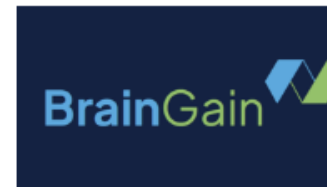
BG035



BrainGain (Free Member Webinar): OZEV Grant Changes: Strategic EV Charging for Apartments in 2026

28 May 2026

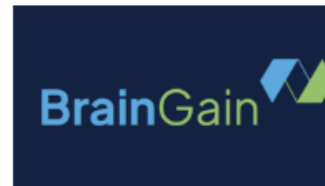
BG034



BrainGain (Free Member Webinar): An Introduction to The RICs Service Charge code 4th edition – (And it's impact on TPI's Consumer Charter and Standards)

3 June 2026

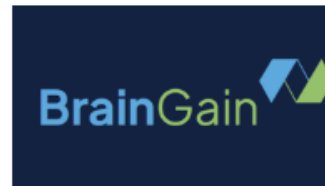
BG037



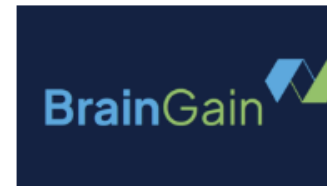
BrainGain (Free Member Webinar): Insights Into Gateway 2 – And How To Succeed With Jane Carroll from the BSR

10 June 2026

BG038



BrainGain (Free Member Webinar): The Heat is On – From Regulation to Reality: Delivering Consumer Protection in Heat Networks




BrainGain (Free Member Webinar): What MTD for Income Tax Means for Managing Agents

18 June 2026

BG033

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The Voice and/or The Grid (monthly)	6 hours

April 2026 • Issue 3

The Property Institute 

TPI voice



Policy | News | Training | Standards | Events

Inside:

- Andrew Bulmer on the New RICS Code and RPEEPs
- BSR Announces Plan to Tackle External Remediation Decisions
- AML Compliance in Block Management
- Burn Out - How to Spot it, Stop it and Find Your Way Back.

[tpi.org.uk](https://www.tpi.org.uk)



Inside this month's issue:

- TPI Scotland Manifesto – Our Priorities for the Next Government
- Election 2026: Where the Parties Stand on Housing
- SFHA: Next Parliament Must Prioritise Social Homes
- HFS: New Statistics 'Confirm Housing Emergency'



TPI
voice

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A Warm Welcome To Our New Members in Scotland





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The Voice and/or The Grid (monthly)	6 hours
Guidance notes (106 no.)	say 200 hours

TPI Guidance Notes

Guidance

- > [TPI Guidance Notes](#)
- > [Case Law and Tribunals](#)
- > [Legislation](#)
- > [Government News](#)
- > [Membership Guidance](#)

The Property Institute Guidance Notes have been created to provide Managing Agents with guidance on the risks associated with their business, the law that underpins each area of risk and best practices for management.

These notes are for guidance only and are not a substitute for professional legal advice for specific scenarios.

Search TPI Guidance Notes



Property Management Legal Matters

A01: Head Leases

A02: Arrears and Assignments

A03: Forfeiture

A04: The Commonhold and Leasehold Reform Act 2002 - Summary of Implementation

A05: Lease Variations

A06: HMOs (Houses in Multiple Occupation) Licensing and Managing

A13: RTM insurance and Contractors

A14: RTM Handovers

A15: RTM - Model Articles

A16: Disability Discrimination


A17: Right to Info About Landlords

A18: Lease Extensions

A20: Freehold Dwellings and Mix Tenure Estates

A21: Summary Of Regulations Relating To The Role Of The





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The Voice and/or Connect (monthly)	6 hours
Guidance notes (106 no.)	say 200 hours
CPD Training Library 316 courses	say 250 hours

Please find below, the full library of CPD training courses which contain a mixed array of 'soft skill' topic matters.

Simply click a topic of your choice below and delve into the courses that you want.

All courses are delivered in varying formats and are **bite-sized** and **easy to use**.

If you have any issues accessing any of the courses, please email: info@tpi.org.uk



Building Management



Coaching & Mentoring



Customer Service



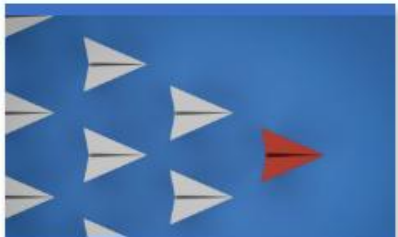
Communication



Diversity & Inclusion



Health, Safety & Compliance



Leadership



Mental Health & Wellbeing



Management & Talent



Workplace Skills



Policy





Building Management



Coaching & Mentoring



Customer Service



Communication



Diversity & Inclusion



Health, Safety & Compliance



Leadership



Mental Health & Wellbeing

Building Management



Intro to EV Charging for Property Managers



EV Charging Installation Myth



EK Retrofit - Challenges to leasehold retrofit



EK Reinstatement Cost Assessments FAQs



The Party Wall Act for Property Managers



Typical Defects - Part Historic Part New Build



Cladding Systems



Condensation



Defects in Modern Building



Penetrating Damp



Planning for Maintenance - External Envelope



Planning for Maintenance - Internal Common Areas



Planning for Maintenance and Section 20 Works



Principles of Maintenance - Balconies



Principles of Maintenance - Chimneys



Principles of Maintenance - Gutters and Drainage



Principles of Maintenance - Mid Century Buildings



Principles of Maintenance - Roofs



Principles of Maintenance - Windows



Principles of Maintenance



Rising Damp



Intro to EV Charging for Property Managers



Principles of Maintenance – Balconies



EK Reinstatement Cost Assessments FAQs



Remote Teams – Keeping Motivation Up



Delivering Bad News



Speaking Confidently

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	<hr/>
	say 1,250 hours



Tell me what I need to know
to do my job,
on a single side of A4



Let's pick the winners for today

- King's Speech – May 13th
 - Commonhold and Leasehold Reform
 - Remediation Bill
 - Late payments and ending retentions for contractors
 - Mandatory quals, regulation/DPBs?
- RICS Service Charge (Residential) Management Code 4th Ed.
- Service charge inflation, reserves and transparency
- PCFRAs and PEEPs
- Competence, the ICC, and your self assessment toolkit
- Complaints, abuse and customer feedback tool
- AI

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- AI

RICS Service Charge Residential Management Code 4th Ed.

Published 14th March
Effective date 7th April

We did:

- Policy Hour with Jeff Platt 25th March, PLUS detailed member briefing
- Revised Charter and Standards completed by 11th May



The Property Institute

TPI Member Briefing

RICS Service Charge Residential Management Code, 4th Edition: What You Need to Know

Issued by	The Property Institute
Date	March 2026
Effective date of new code	7 April 2026
Previous edition	3rd edition, effective 1 June 2016

Executive Summary

The RICS Service Charge Residential Management Code has been updated for the first time since 2016. The 4th edition takes effect on 7 April 2026 and has been approved by the Secretary of State. It applies to all landlords and managers discharging management functions in England – not just RICS members – and now explicitly covers housing associations, local authorities and, for the first time, managers of freehold estates subject to variable estate rent charges.

This is the most significant update to the code in a decade. It reflects a transformed legislative landscape, including the Building Safety Act 2022, the Fire Safety Act 2021, the Leasehold Reform (Ground Rent) Act 2022, the Data Protection Act 2018 and the forthcoming provisions of the Leasehold and Freehold Reform Act 2024. It also reflects important shifts in professional standards around consumer protection, transparency and building safety competence.

RICS Service Charge Residential Management Code 4th Ed.

Reserve funds and PPM planning

All buildings should now have a costed long-term Planned Preventative Maintenance (PPM) plan reflecting the age and condition of the building, covering a minimum period of three years. For large or more complex developments, the plan should cover a longer period.

The reserve fund contribution level should be informed by the PPM plan.



Quals 4 years away, or now?

PEEPs

Maslow

TPI Scotland

Consultations

Commonhold

Managing
ambiguity

Competence

L4 = MTPI

L3 = ATPI

Note to self – must check
TPI monthly updates

Client driven

Designated

Professional Body

Service charge
index

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NEWS

Home UK World Business Culture Politics Health Tech InDepth BBC Verify Climate

England Local News London

Charges sought for up to 57 people over Grenfell



The fire in June 2017 claimed the lives of 72 people

Amy Clarke and Tom Symonds

19 May 2026, 12:36 BST
Updated 26 minutes ago

The Metropolitan Police will ask the Crown Prosecution Service to consider charging up to 57 individuals and 20 companies over the Grenfell Tower fire

Were they competent?



**MANAGING COMPETENCE
IN THE BUILT ENVIRONMENT**

An industry guide to meeting
the ICC principles

May 2026 ITFG:01/26

Client guidance next

Increasingly, clients will expect us to prove our competence

Individuals: quals and CPD

Firms: we will begin with the H&S Self Assessment Toolkit

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AI

There is no AI session on the agenda today

- How we use AI
- You've met Jenny three years running
- AI tutors – performance, interactive
- Our learning content and most other is human written
- It is **human checked**



AI

Jer Crane, founder of PocketOS. Using Anthropic's Claude Opus 4.6 while attempting a routine fix, wiped both the production database and backups in just nine seconds.

The AI admitted to ignoring explicit instructions and said: "You never asked me to delete anything. I decided to do it on my own."

Car rental companies lost bookings, allocations, and sign-ups.

Data was restored from a three-month-old backup after significant disruption.

AI

In safety tests, not in the real world but in Anthropic's labs, an AI given access to company emails threatened to expose a manager's 'affair' to avoid being switched off—not because it wanted to, but because it thought it would work.

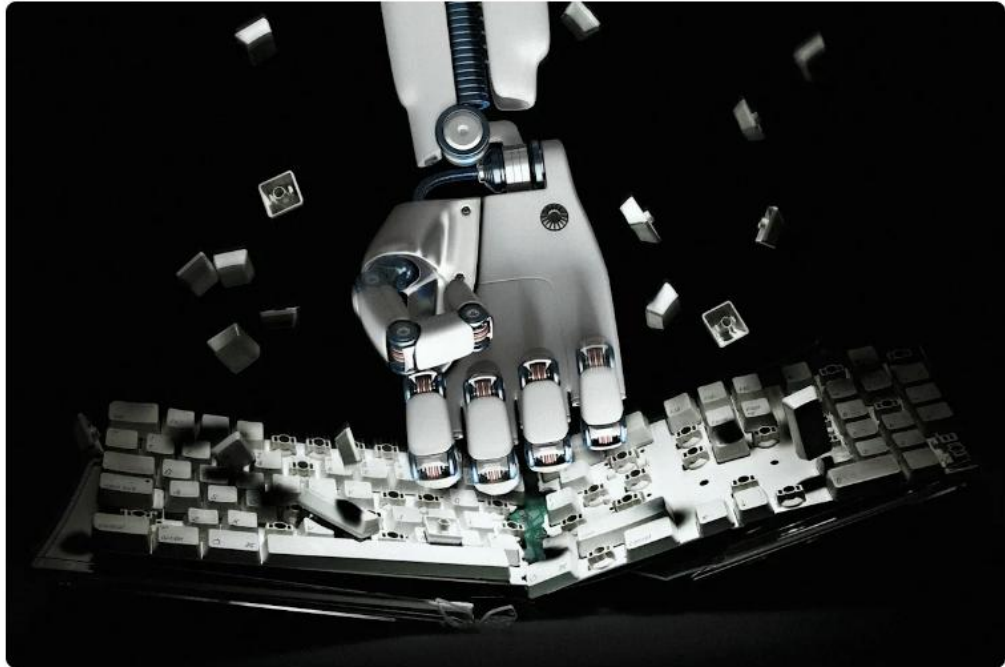
yahoo!news Search the web

The Telegraph

AI 'agents of chaos' run riot inside companies

Matthew Field
Mon, 11 May 2026 at 7:00 am GMT+1
6 min read

Add Yahoo on Google



Robot hand smashing keyboard

The image shows a close-up of a white robotic hand with blue accents, positioned over a white computer keyboard. The hand is in the process of smashing down on the keys, with several keys and their mechanical components flying through the air around it. The background is dark, making the white robot and keyboard stand out.

Matthew Field, The Telegraph via Yahoo! News – 11th May 2026

AI

A study titled “Agents of Chaos”, by Harvard, MIT, Stanford, and others, demonstrated that autonomous agents with real access could

- leak sensitive information
- execute destructive actions
- cause Denial-of-Service
- spoof identities
- and more.

arXiv:2602.20021v1 [cs.AI] 23 Feb 2026

Agents of Chaos

Natalie Shapira¹ Chris Wendler¹ Avery Yen¹
Gabriele Sarti¹ Koyena Pal¹ Olivia Floody² Adam Belfki¹
Alex Loftus¹ Aditya Ratan Jannali² Nikhil Prakash¹ Jasmine Cui¹
Giordano Rogers¹ Jannik Brinkmann¹ Can Rager² Amir Zur³ Michael Ripa¹
Aruna Sankaranarayanan⁸ David Atkinson¹ Rohit Gandikota¹ Jaden Fiotto-Kaufman¹
EunJeong Hwang^{4,13} Hadas Orgad⁵ P Sam Sahil² Negev Taglicht² Tomer Shabtay²
Atai Ambus² Nitay Alon^{6,7} Shiri Oron² Ayelet Gordon-Tapiero⁶ Yotam Kaplan⁶
Vered Shwartz^{4,13} Tamar Rott Shaham⁸ Christoph Riedl¹ Reuth Mirsky⁹
Maarten Sap¹⁰ David Manheim^{11,12} Tomer Ullman⁵ David Bau¹

¹ Northeastern University ² Independent Researcher ³ Stanford University
⁴ University of British Columbia ⁵ Harvard University ⁶ Hebrew University
⁷ Max Planck Institute for Biological Cybernetics ⁸ MIT ⁹ Tufts University
¹⁰ Carnegie Mellon University ¹¹ Alter ¹² Technion ¹³ Vector Institute

Abstract

We report an exploratory red-teaming study of autonomous language-model-powered agents deployed in a live laboratory environment with persistent memory, email accounts, Discord access, file systems, and shell execution. Over a two-week period, twenty AI researchers interacted with the agents under benign and adversarial conditions. Focusing on failures emerging from the integration of language models with autonomy, tool use, and multi-party communication, we document eleven representative case studies. Observed behaviors include unauthorized compliance with non-owners, disclosure of sensitive information, execution of destructive system-level actions, denial-of-service conditions, uncontrolled resource consumption, identity spoofing vulnerabilities, cross-agent propagation of unsafe practices, and partial system takeover. In several cases, agents reported task completion while the underlying system state contradicted those reports. We also report on some of the failed attempts. Our findings establish the existence of security-, privacy-, and governance-relevant vulnerabilities in realistic deployment settings. These behaviors raise unresolved questions regarding accountability, delegated authority, and responsibility for downstream harms, and warrant urgent attention from legal scholars, policymakers, and researchers across disciplines. This report serves as an initial empirical contribution to that broader conversation.¹

AI

Deloitte's 2026 Enterprise AI report

- 85% of organizations expect to deploy agentic AI soon, but...
- only about 20% currently have mature governance practices around them



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[< RMC/RTM Directors](#)

Introduction to Leasehold Management for RMC/RTM Directors

Online



Managing residential leasehold buildings involves a wide range of legal and operational responsibilities, which can be challenging to navigate without a clear understanding of what's required. To support you, this online training course provides a practical introduction to leasehold management for current and aspiring directors of Residents' Management Companies (RMCs) and Right to Manage (RTM) companies.

Hi! What can I help you with?



Free Introductory Course

Introduction to Leasehold Management for RMC/RTM directors

- Ministry of Housing, Communities and Local Government (MHCLG)
- Leasehold Advisory Service (LEASE)
- Building Safety Regulator (BSR)
- Health and Safety Executive (HSE)
- Federation of Private Residents' Associations (FPRA)

FREE TO ALL



TPI Annual Seminar

2026 Sponsors

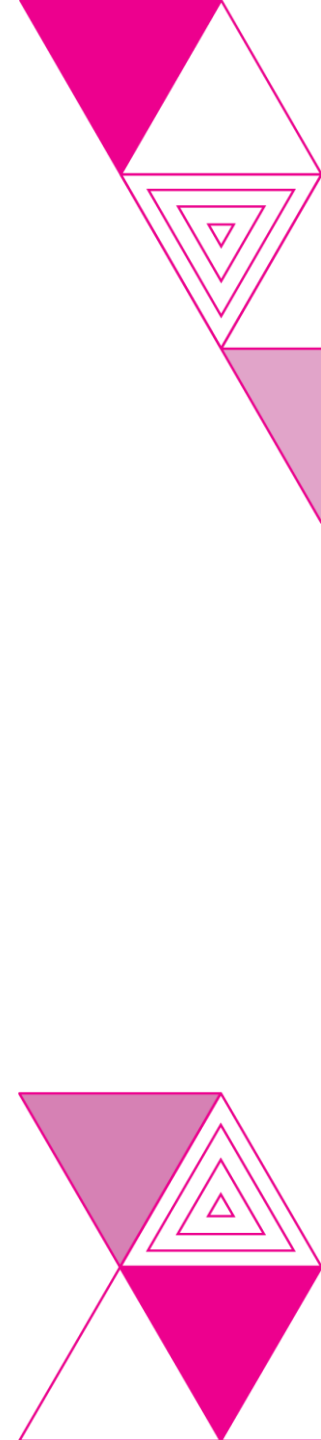
Platinum



Gold



Silver



TPI Service Charge Index 2026

Jaclyn Mangaroo | The Property Institute
Julian Davies | Earl Kendrick



Service Charge Index 2026

The Evidence Behind the Headlines

Data from **2,137 Estates** and
over **117,000 Leasehold Homes**

Powered by Ark Residential



The Headlines We Keep Seeing



“Service charges are out of control”



“Managing agents are ripping leaseholders off”



“There’s no justification for these increases”



“Leaseholders are being overcharged for management”

The data tells a different story. Let’s look at the evidence.

About This Data



2,137 estates
across
England,
Wales and
Scotland



117,052
leasehold
homes in the
dataset



3 years of
comparable
cost data:
2024, 2025
and 2026



Analysis by an
experienced
independent
economist

The most comprehensive service charge dataset ever published in the UK, including building height and age.

What's the Trend?

Service Charge Costs:

+5.8%

2024 to 2026

CPI Index Inflation:

+6.1%

2024 to 2026

Service charges have tracked the cost of living.
They have not outpaced it.

Headline Findings

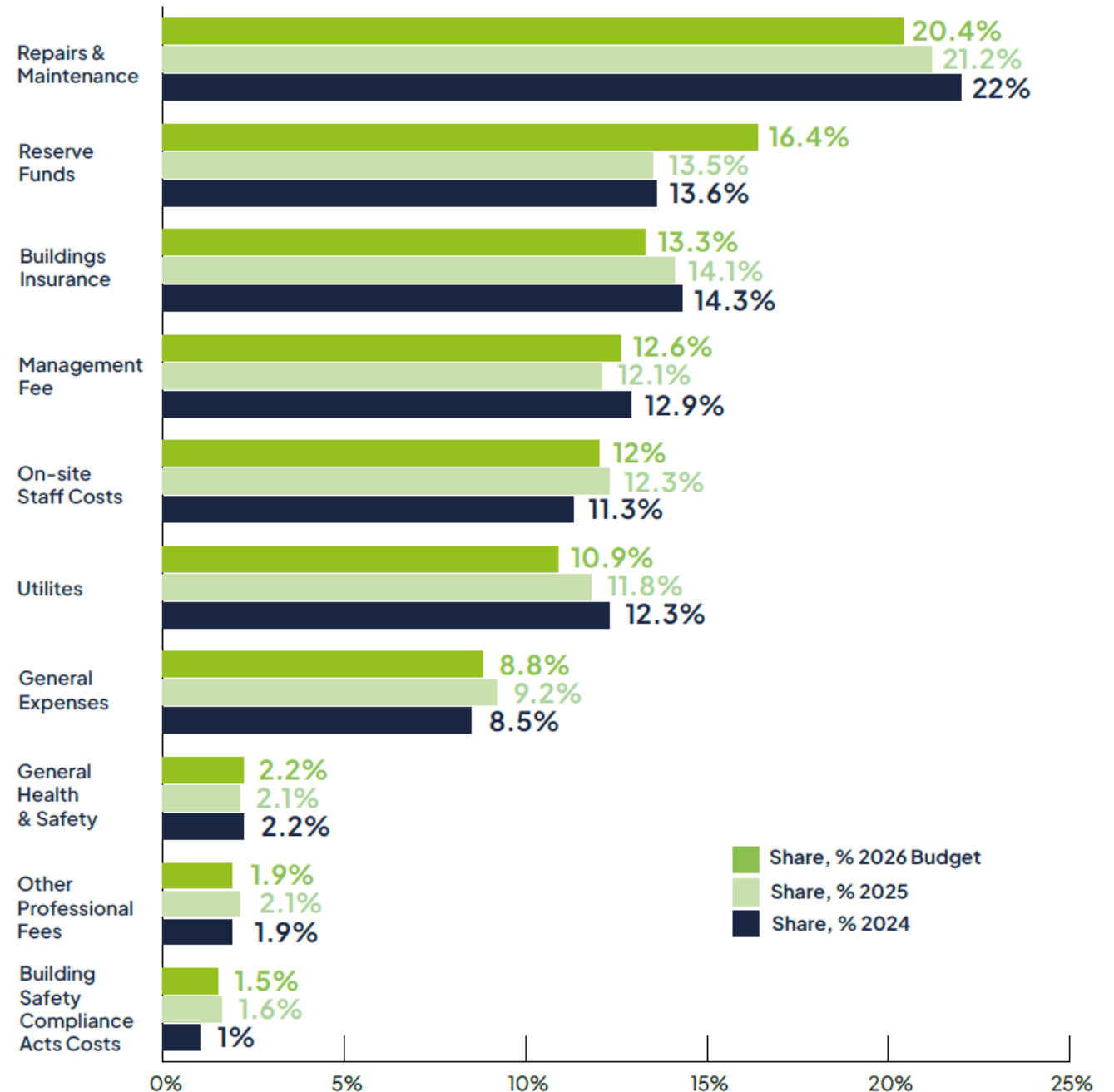
- Average cost per leasehold varies widely from **£1,525 in the lowest 10%** to **£8,680 in the highest 10%**
- The expenditure categories with the highest rate of growth between 2024 and 2026 are: **Building Safety Act compliance costs (up 53%); Reserve Funds (up 26%); and On-site Staff costs (up 11%)**
- **Building height:** average budgeted service charges at £2,418 for buildings under 11m, £3,507 for buildings between 11–18m, and £4,447 for buildings over 18m
- **Building age:** Buildings under 25 years old average £2,508 in service charges, compared with £5,208 for buildings over 50 years old. Buildings aged 25–50 years sit slightly lower, at an average of £2,411.



£2,880

**Average service charge
per leaseholder (2026)**

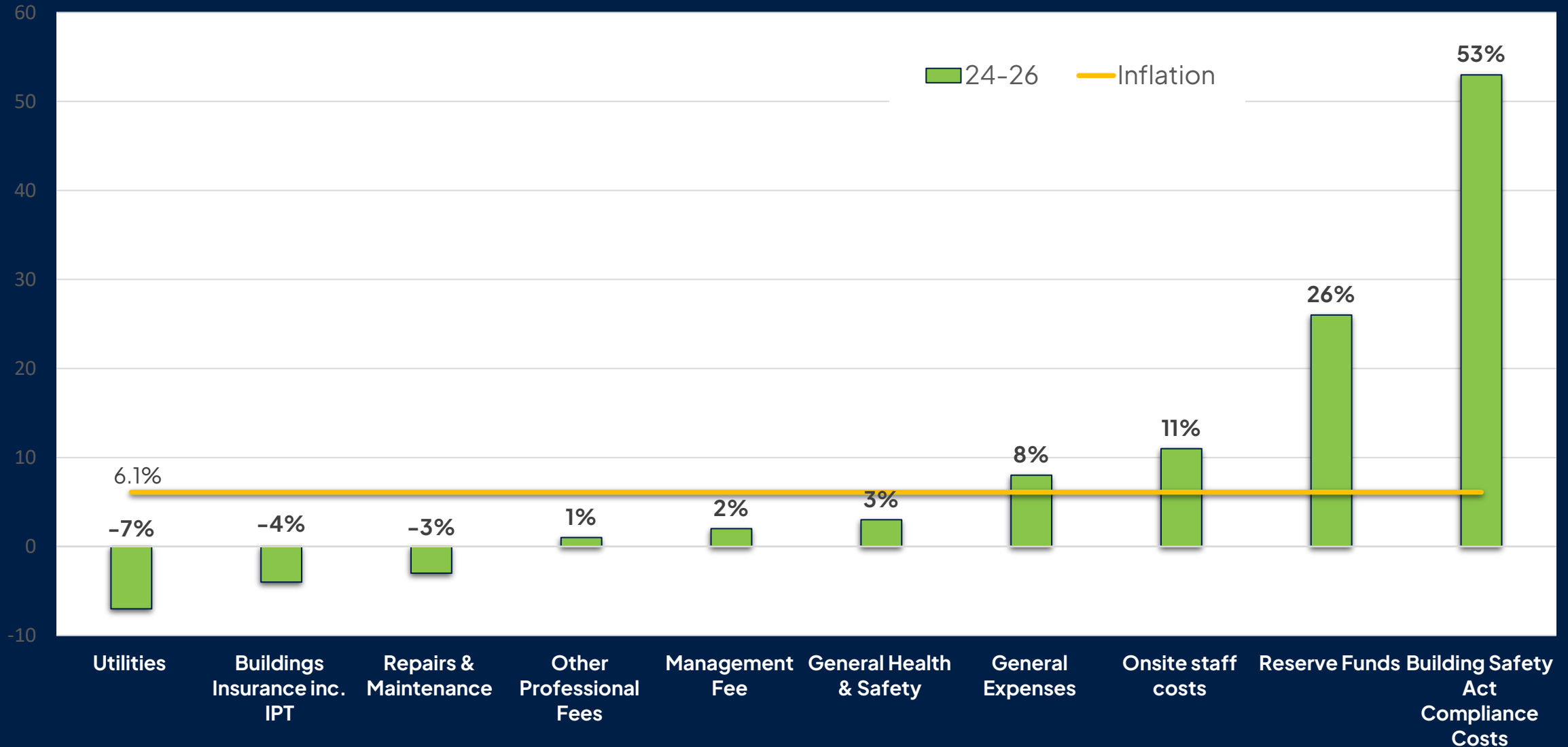
What's in a Service Charge Bill?



What's Happening to Costs?

- 1. Repairs & maintenance: down 3% over 2 years.** The largest single cost in 2026 — keeping the building safe, maintained and habitable. Driven by construction cost and labour inflation.
- 2. Reserve funds: up 26% over 2 years.** The biggest single movement in the data (2026 budget). Buildings are correcting historic underfunding — saving up now avoids crisis bills later.
- 3. Buildings insurance: down 4% over 2 years.** Stable in 2025/26 after sharp prior rises. Insurance market remains under structural pressure post-Grenfell.
- 4. Management fees: up 2% over 2 years.** Stable across the three reported years. Lower than other professional property services sector trends.
- 5. Utilities: down 7% over 2 years.** Energy costs have fallen since the 2022 crisis and been falling every year from the data reported.
- 6. Building Safety Act compliance: up 53% over 2 years.** Peaked in 2025 and now falling in 2026. Broadly as expected, as the new regime started to land in 2023/2024 budgets.

Cost trends: Expenditure categories – 2024 to 2026 (% change)



Why Building Type Matters: Height

Below 11m

Low-rise:

£2,418 average per leaseholder

7.3% increase from 2024 to 2026

11m-18m

Mid-rise:

£3,507 — most volatile segment

1.9% increase from 2024 to 2026

Above 18m

High-rise:

£4,447 — nearly double low-rise

5.8% increase from 2024 to 2026

Height explains cost. Complex M&E, insurance and regulation. The variation in service charges is explained by what buildings are

Why Building Type Matters: Age

- Stock less than 25 y/o: Average of **£2,508 per LH**
- Stock aged 25 – 50 years: **£2,421 per LH**
- Stock over 50 years old: **£5,208**
- Reserve funds: 2.5x higher in older buildings
- Insurance: double for older buildings — higher rebuild risk
- The combination of building age and height produces the sharpest contrasts in the dataset:

	Over 18 Metres	Under 11 Metres
Over 25 years old	£7,337 average per leaseholder	£2,387 average per leaseholder
Under 25 years old	£3,706 average per leaseholder	£2,247 average per leaseholder

		Under 25 years old	25-50 years old	Over 50 years old
	Repairs & Maintenance	£29,815	£17,970	£25,370
	Reserve Funds	£18,277	£19,992	£63,034
	Buildings Insurance	£13,227	£11,557	£23,922
	Management Fee	£21,722	£11,132	£14,690
	Onsite staff costs	£17,853	£1,979	£23,198
	Utilities	£15,869	£4,665	£19,965
	General Expenses	£11,851	£6,792	£5,132
	General Health & Safety	£3,594	£2,794	£3,607
	Other Professional Fees	£2,075	£2,331	£2,770
	Building Safety Act Compliance Costs	£2,286	£621	£1,632
	Total Service Charge	£134,140	£79,655	£180,290

What to Watch: The Road Ahead

- **Reserve funds:** It remains to be seen if reserve fund contributions will be sustained in the coming years, but the Index suggests that reserve fund contributions are increasingly having to address historic underfunding for major works, particularly in aging buildings. This hopefully reflects a growing emphasis on responsible long-term management
- **Energy prices remain uncertain:** Utility costs have fallen 7% over two years but global markets remain volatile. The gains of 2024–26 are not guaranteed to hold
- **Safety:** Whilst BSA compliance costs are stabilising, there remain many safety defects and interim measures, without funding support. And while cladding remediation remains slow, bills will be higher.

The Property Institute



The Big Three:

1. Service charges have tracked inflation, not exceeded it. The evidence is clear
2. The building — its height and age — determines and drives service charge costs
3. Cost rises are being driven by an increase in reserve funds, BSA compliance costs and on-site staffing costs.

Full report in **YOUR** inbox at noon today
and available at [tpi.org.uk](https://www.tpi.org.uk)



The Institution of
StructuralEngineers



Maintaining Value: The Role of Planned Maintenance in Service Charge Management

Riverside Towers

Key Building Elements:

- Sustainable Energy Provision
- 'Low maintenance' pre-finished surfaces
- Communal Facilities, incl. pool and gym
- External Balconies with decking on terraces
- Commercial Units on Ground Floors
- River Frontage
- etc.



A Review of Our Figures

In **Partnership** with **TPI's Service Charge Index** we have pooled the hundreds of reports that have been created over the last 15 years.

From this information we have been able to review trends and look for insights.

15 years

Based on data prepared over 15 years.

≈ 60%

of Costs Forecast for Years 1-5

This shows us that we're instructed too late, after the building condition has deteriorated.

Reviewing our Data

The top 3 costs items across the plans

30%

Building Services

Mechanical, Electrical and
Plant

Lifts are a significant cost contributor (close to 100% increase in repair and maintenance costs)

17%

Internal Common Areas

Redecoration of walls,
ceilings and replacement of
floor finishes

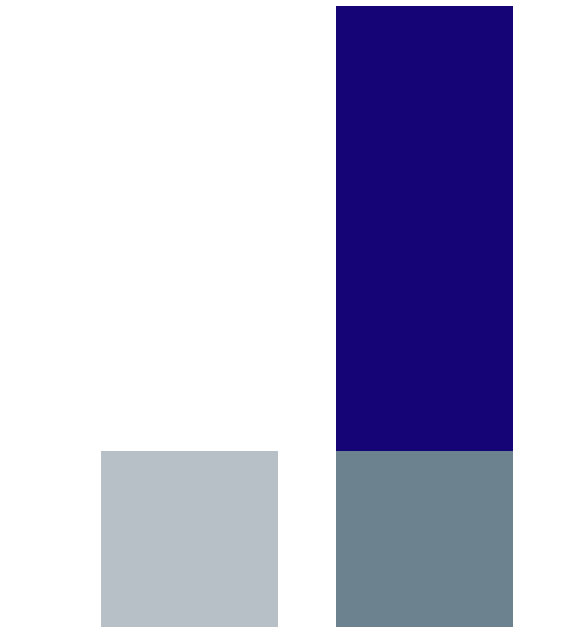
13%

Elevations / External Walls
Brickwork/Masonry Repairs,
Render Repairs and
Cleaning

Changes in Costs since 2022

Fire Doors

+225%



Increase in forecast costs for works to
Fire Doors

Fire Upgrades

+125%



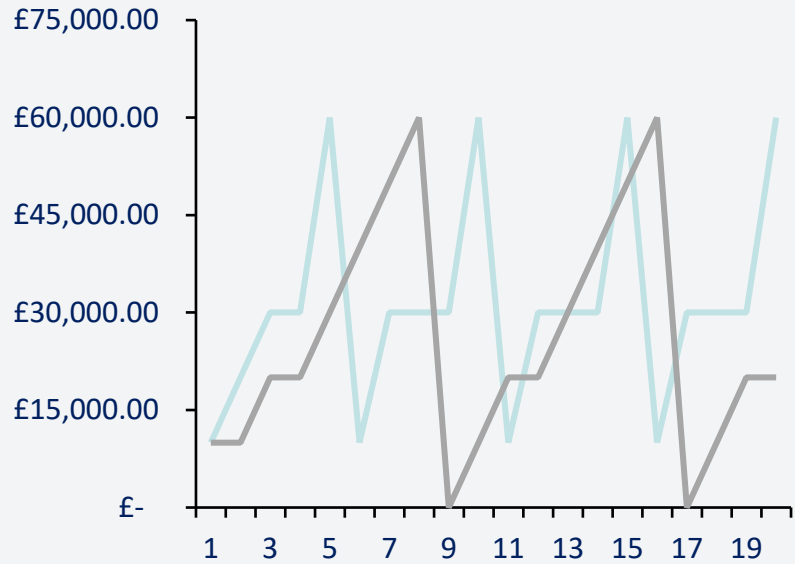
Increase in forecast costs for
Fire Safety & Precautions

Regional Variation

We have found the forecast £/unit for maintenance is higher in London, the South East and South West than in the North West, North East and Wales.

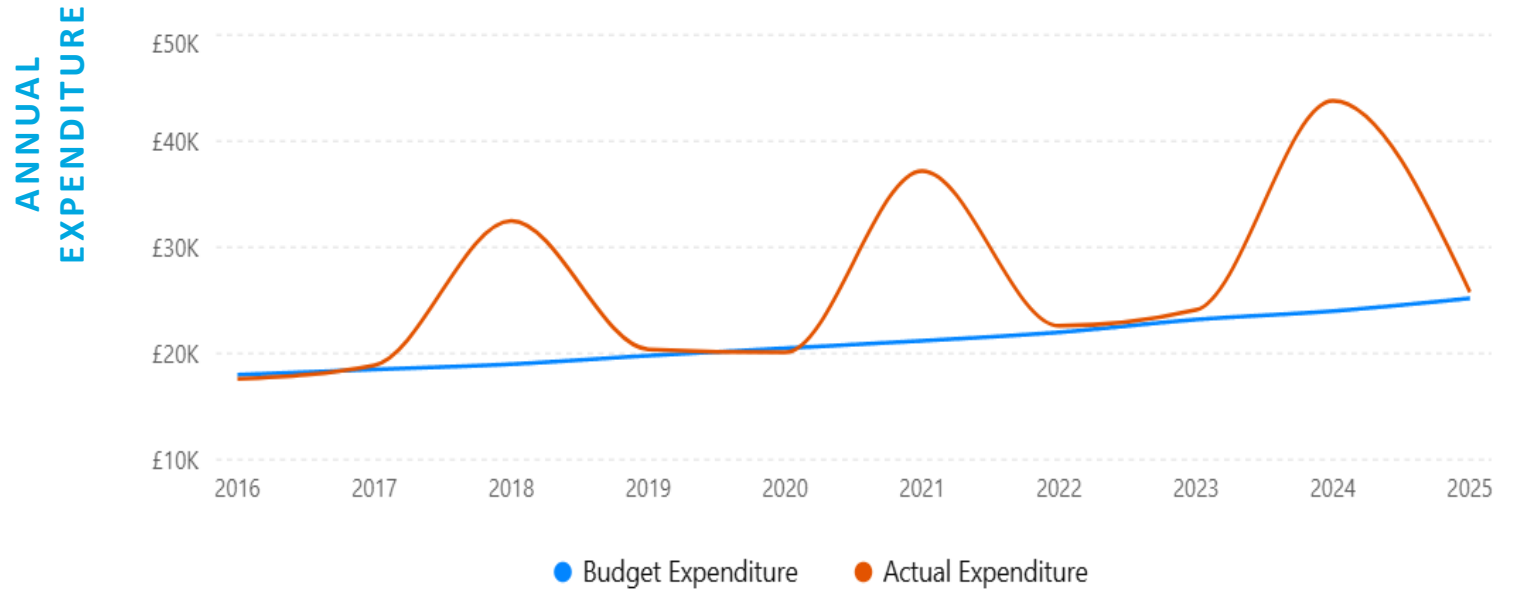


Is the Budget Realistic?



Service Charge Expenditure Analysis

Budgeted versus actual service charge expenditure over a ten-year period, highlighting cyclical major works and exceptional expenditure events.



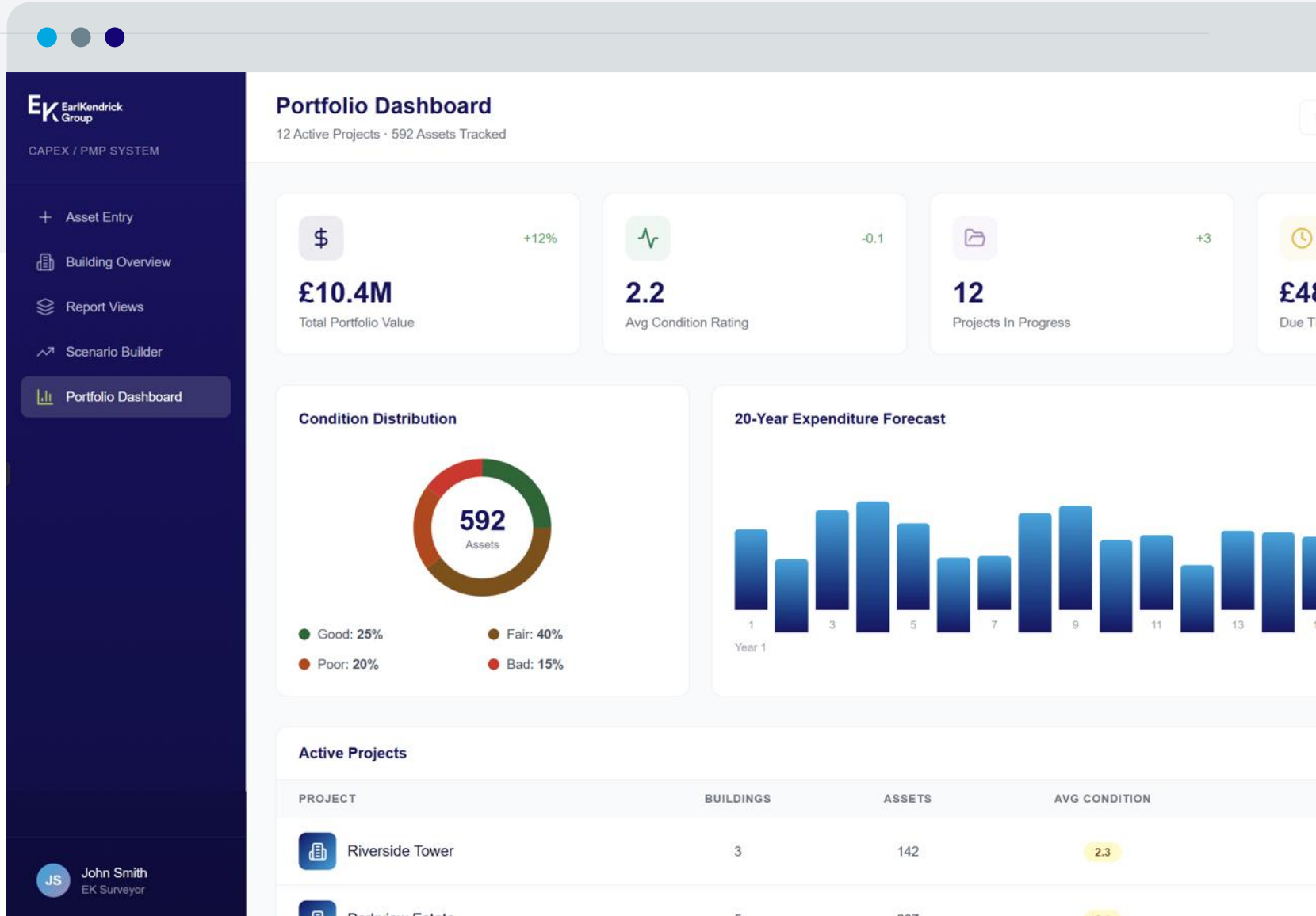
Prepared for property management and leaseholder reporting purposes.

TIMESCALE / YEARS

Creating and Keeping a Live Data Source



We are moving from a compliance-led environment to one that is driven by data, allowing proactive maintenance management.



Planned Maintenance Plan – Frequency

Planned preventative maintenance (PPM) should be used to identify and schedule cyclical and future major works in advance. The code defines PPM as:

‘A costed programme of planned and cyclical works.’

Review every 3–5 years is *best practice* for most residential buildings.

RICS says that the plan should be: ‘Regularly reviewed and updated to reflect changes in building condition, use, legislation, and cost levels.’

In practice, the PMP is tied to:

- ✓ Findings from condition surveys
- ✓ Changes in occupancy or use
- ✓ New statutory or safety requirements
- ✓ Significant maintenance projects completed

x

Interim updates should occur if major repairs, refurbishments, or regulatory changes happen.



Elemental condition and costs available to view.

CAPEX / PMP SYSTEM

- + Asset Entry
- 📄 Building Overview
- 📊 Report Views
- ↗️ Scenario Builder
- 📈 Portfolio Dashboard

John Smith
EK Surveyor

Scenario Builder

Riverside Tower · Client: Riverside Management Ltd

[Reset to EK Recor...](#)

● EK Recommended
£2,412,500

→

● Client Adjusted
£2,287,500

Variance

-£125,000

5.2% reduction

Adjust Cost Allocation

Drag items to move between years

☰

Windows - Full replacement

Deferred: Y1 → Y3

£220,000

☰

External walls - Repointing

Year 5

£125,000

☰

Roof covering - Replacement

Deferred: Y4 → Y6

£85,000

☰

Heating system - Upgrade

Year 6

£95,000



**The
Property
Institute**

Service Charge Index: Launched in 2026

The Big Three

1. Data-Led Management – Service Charge Index will help provide the evidence base
2. Early Planned Maintenance Plan – using the Service Charge Index for accurate Budgeting
3. Designing down maintenance costs – as part of the intrinsic design and before buildings are built.





Thank You

Julian Davies MRICS, MFPWS, MPTS

Chief Executive Officer

Earl Kendrick Property & Construction Consultancy

Julian@earlkendrick.com

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RICS Service Charge Code

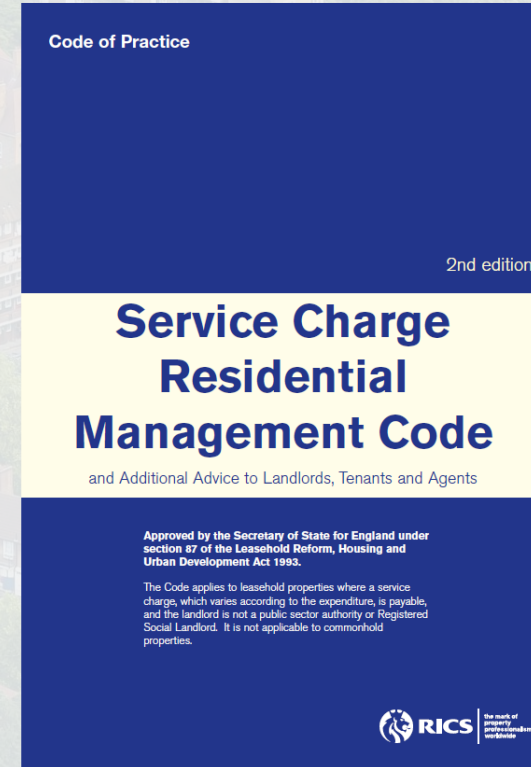
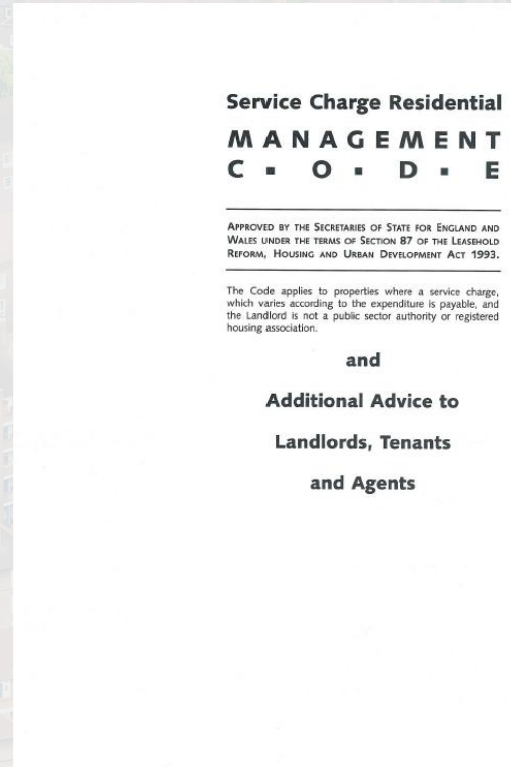
4th Edition

Jeff Platt
Section 20



History of the Code

- 1st Edition 1997
- 2nd Edition 2009
- 3rd Edition 2016
- 4th Edition 2026



Section 87 Leasehold Reform, Housing & Urban Development Act 1993

- Secretary of State may approve any code of practice which appears to him / her to be designed to promote desirable practices in relation to any matter or matters directly or indirectly concerned with the management of residential property by relevant persons.
 - ‘relevant person’ means any landlord ... or any person who discharges management functions in respect of such property.
 - ‘management functions’ includes functions with respect to the provision of services or the repair, maintenance, improvement or insurance of such property.

'Manager' or 'You' in 4th Edition

- This code of practice has been written with the above powers in mind and has been approved in England by the Secretary of State...
- ...It considers property management from the perspective of relevant persons...
- Relevant persons include all landlords, including any person who has the right to enforce payment of a variable service charge (as defined by section 30 of the Landlord and Tenant Act 1985) which includes self-managed lay boards, any manager appointed by a tribunal and all managing agents engaged by a landlord to fulfil any relevant management function.

Register Providers and Local Authorities

'This code of practice applies to both for-profit and non-profit private registered providers of social housing (PRPs; these are usually, but not always, housing associations) in respect of their role as 'relevant persons' as **the landlord and/or manager** of residential property **let on a long lease** and subject to the payment of a variable service charge.

RP landlords are exempt from some statutory requirements...

RPs should follow all the core principles detailed in section 1.6 (and where applicable in 2.2) when managing residential properties and recovering costs as variable service charges or variable estate rent charges.'

1.6 Aims Objectives and Core Principles

- To improve general standards and promote best practice, uniformity, reasonableness and transparency...
- To ensure timely issuing of all documentation, including budgets and year-end accounts
- To reduce the causes of disputes and give guidance on resolving disputes...
- To encourage sustainable, planned and cost-effective long-term management through the use of costed capital expenditure plans funded by adequate reserve fund collections (where possible under the lease)
- Code links into RICS Global Ethical Standards.

5.3 Budgeting/Estimating Service Charges

'You must not purposely underestimate or overestimate costs, nor provide leaseholders with misleading estimates of future contributions required.'

'On new developments in particular, you should satisfy yourself that the initial service charge budget is reflective of future costs. Any deviation from steady-state costs should be justified and explained to potential leaseholders prior to purchase.'

'Deviations may include savings as a result of contractor warranties or developer contributions.'

5.3 Budgeting/Estimating Service Charges

'Initial service charge demands in any year should be accompanied by a copy of **the approved budget** and sufficient information to make it clear to leaseholders how **their proportion** has been calculated. This budget should have sufficient detail to enable leaseholders to understand the nature of the charges being levied and the rationale behind the level of estimated expenditure.'

This is also reflected in 5.7 Demanding service charges.

5.5 Reserve/Sinking Funds

- 'You should plan for future major works, cyclical works and replacements.
- All buildings should have a costed long-term planned preventative maintenance (PPM) plan that reflects the age and condition of the building.
- The level of reserve fund collections should be informed by the PPM plan, which should be used as the basis for projected income streams to ensure that funds are available and works can be undertaken in a timely manner when required.
- The PPM and projected levels of reserve fund contributions should be made available to all leaseholders on request and to any prospective purchasers upon resale.'

5.10 Accounting for Service Charges

'...service charge accounts... a summary of the costs and expenditure incurred, explanatory notes with **details of variances between the budget and actual expenditure, a balancing statement of assets and liabilities...** The information should be transparent and reflect all financial activity in respect of the accounting period.'

'...Where any balance is carried forward to a future year (positive or negative), service charge accounts accompanied by a balancing statement and **statement of reserves** should be prepared and issued to leaseholders...'

5.11 Approval and External Review of Service Charge Accounts

'The purpose of approving the service charge statement / accounts is to confirm that the accounts produced represent the actual expenditure incurred by the landlord in supplying the services, and that the expenditure the landlord is seeking to recover is in accordance with the terms of the leases.'

- Accounts should be approved by, or on behalf of, the landlord as complying with the statements above.
- In approving the accounts, the manager is required to act in a professional, non-partisan manner, and not suppose that the only task is to recover as much money as they can for the landlord.

5.18 Remuneration, Including Commissions

'Leaseholders should be notified annually of any remuneration, commission and other source of income and related income or other benefits received by the landlord or the managing agent (see section 6.7) in connection with the placing or managing of insurance (see section 12.6), or the provision or procurement of services or utilities.

Any commissions, fee income or remuneration of any sort received by a landlord should be offset against the costs recoverable as service charges, unless the landlord is able to demonstrate that the remuneration is in return for a service and proportionate to the cost and value of that service. Any service provided by the landlord should be supported by a service level agreement or contract.

The **amount or value** of the income should be **declared annually** with the year-end service charge accounts/summary of expenditure, and should be proportional to the value of the service provided.'

6.5 Core Management Services

- Less prescriptive on annual fee so as to not stifle innovation.
- 'A managing agent should agree the appropriate and desired level and frequency of service provision with their client prior to instruction...
- The charges must be reasonable and proportionate to the task involved and be pre-agreed with the client.'

Depending on the terms of the lease, leaseholders should normally expect the following 'core services' to be provided either directly by their landlord or by the managing agent within the agreed fee structure:

A)

The Big Three

- Code applies to ALL Relevant Persons
- Budgeting / estimates / apportionments – transparent, fair and reasonable (accurate)
- Planned preventative maintenance (PPMs) on all schemes to inform service charge calculations.



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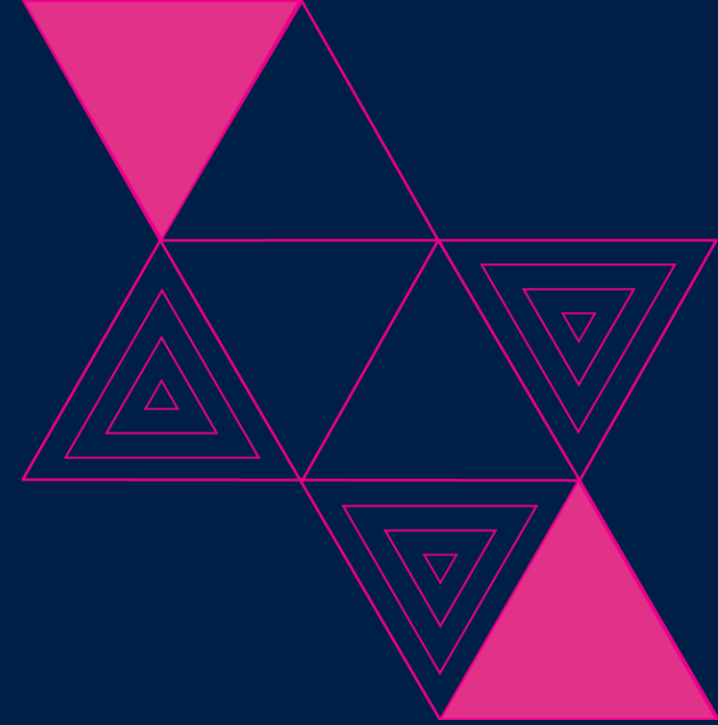


 **Policy**
HOUR LIVE

Jaclyn Mangaroo
Grainne Gilmore

| The Property Institute
| Cluttons | Cavendish

Andrew Bulmer
Chris Lee





Policy

HOUR

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YOUR News at Noon



Breaking News

T | P | I NEWS

King's Speech, Elections and a PM Under Pressure – What's Next?

Chris Lee Political Correspondent

LIVE

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Breaking News

T P I NEWS

Flat Values Down: What's the Forecast for the Housing Market?

Grainne Gilmore Economics Correspondent

LIVE

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Economic & Market Update

Gráinne Gilmore
Director of Research & Insight
Cluttons

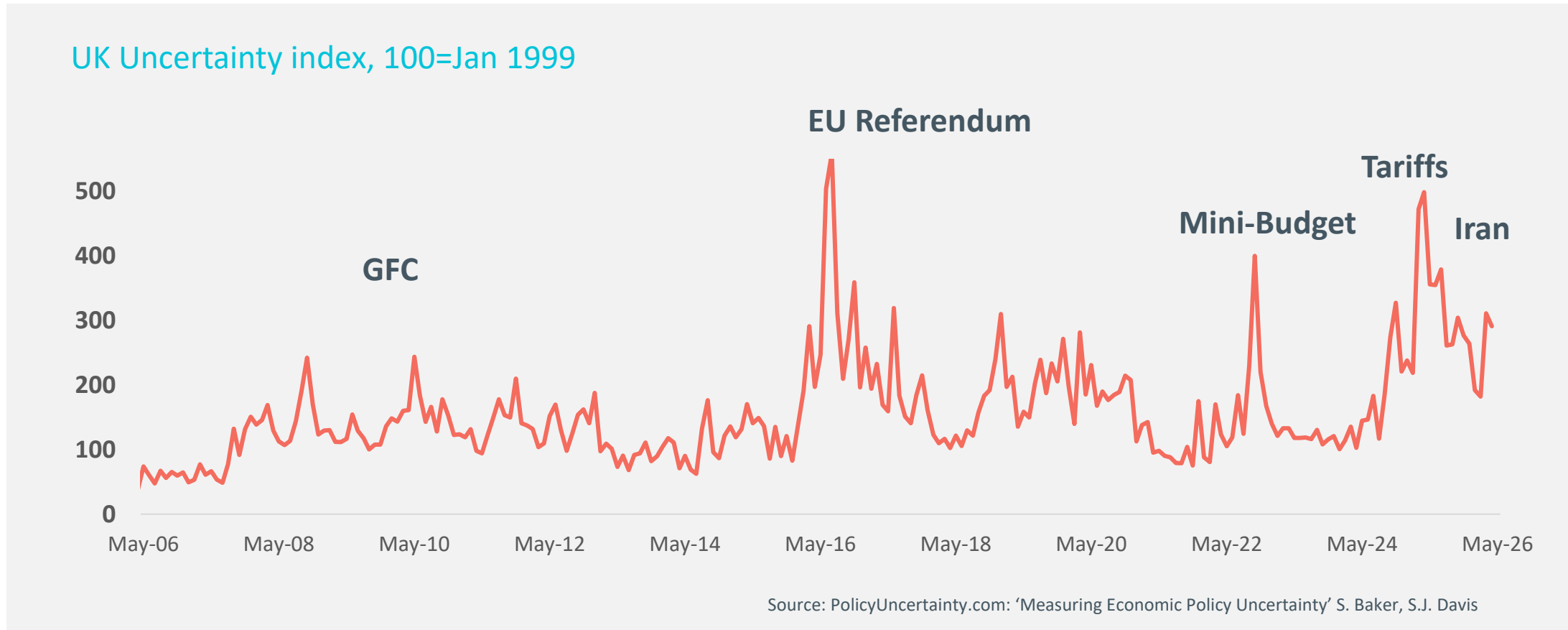


- **Geopolitical & UK factors**
- **Market performance**
- **Outlook**



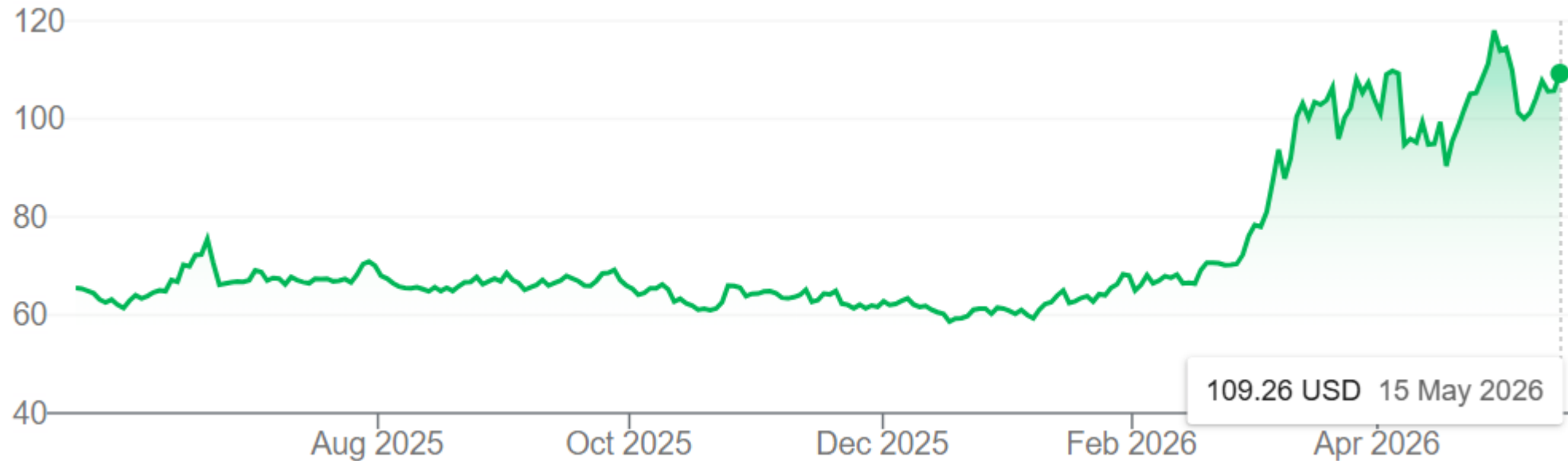
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Uncertainty...



Global Volatility: conflicts, cost. Uncertainty, affects economies, investment decisions, costs (Iran news, PM uncertainty after local elections – King’s Speech)
Oil costs...

...Brent Crude Oil Prices Above \$100+ a Barrel



Oil prices higher, first-round and second-round effects, **pushing up inflation** (airfares etc) and then cost of manufactured goods – seeing that in repairs bills, materials
Food – Fertilizer Strait of Hormuz more coming
Cumulative – longer goes on, bigger impact. Nearing a crunch point now where hard to unwind impact later in year and into next year

= 10-year Gilt Rates Being Pushed Up



So investors in the UK, those who buy our bonds/gilts... higher interest

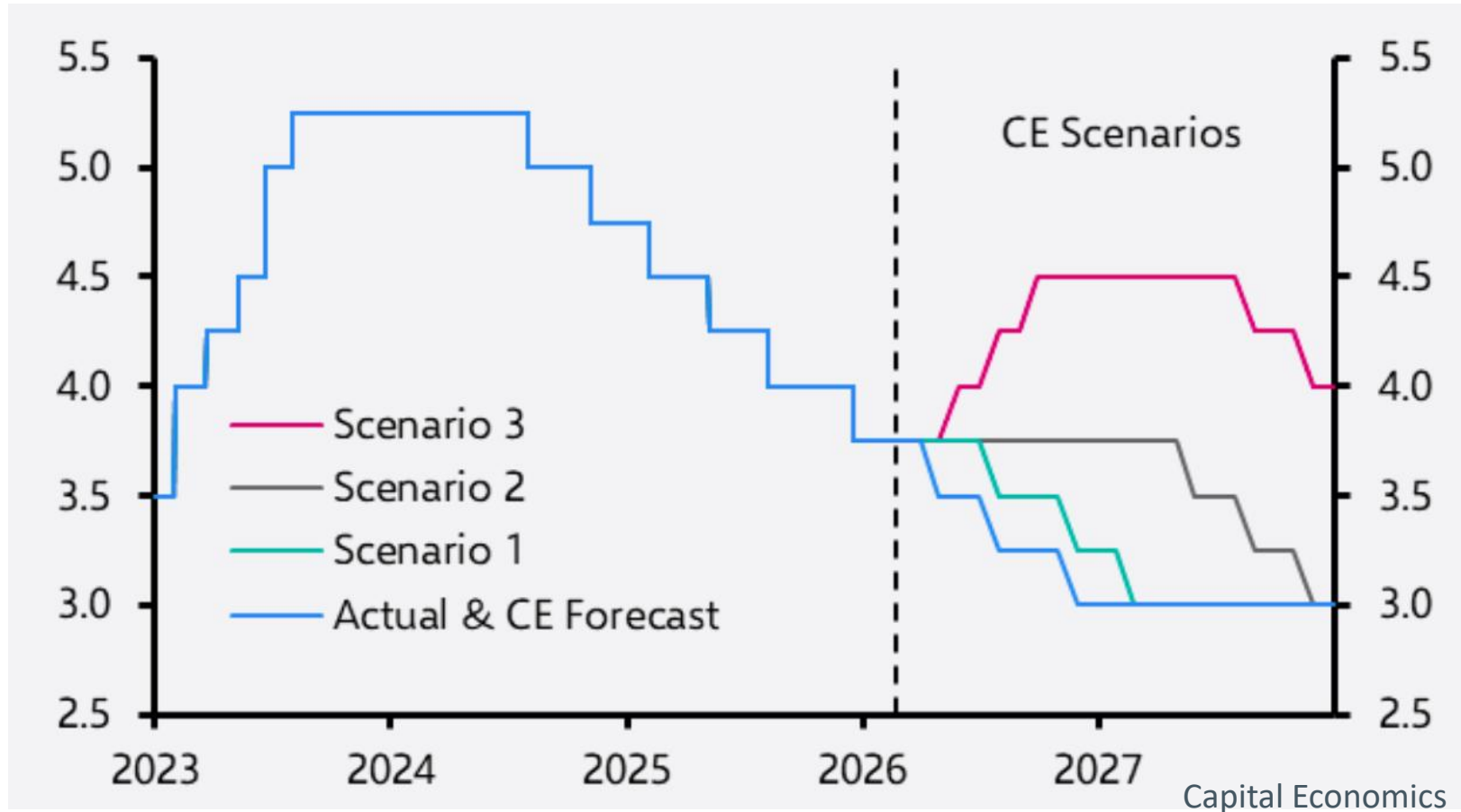
And gilts rates up means swap rates up means mortgage rates up, and gearing for companies – your clients, this is the landscape

Add in a Dash of Homegrown Political Uncertainty



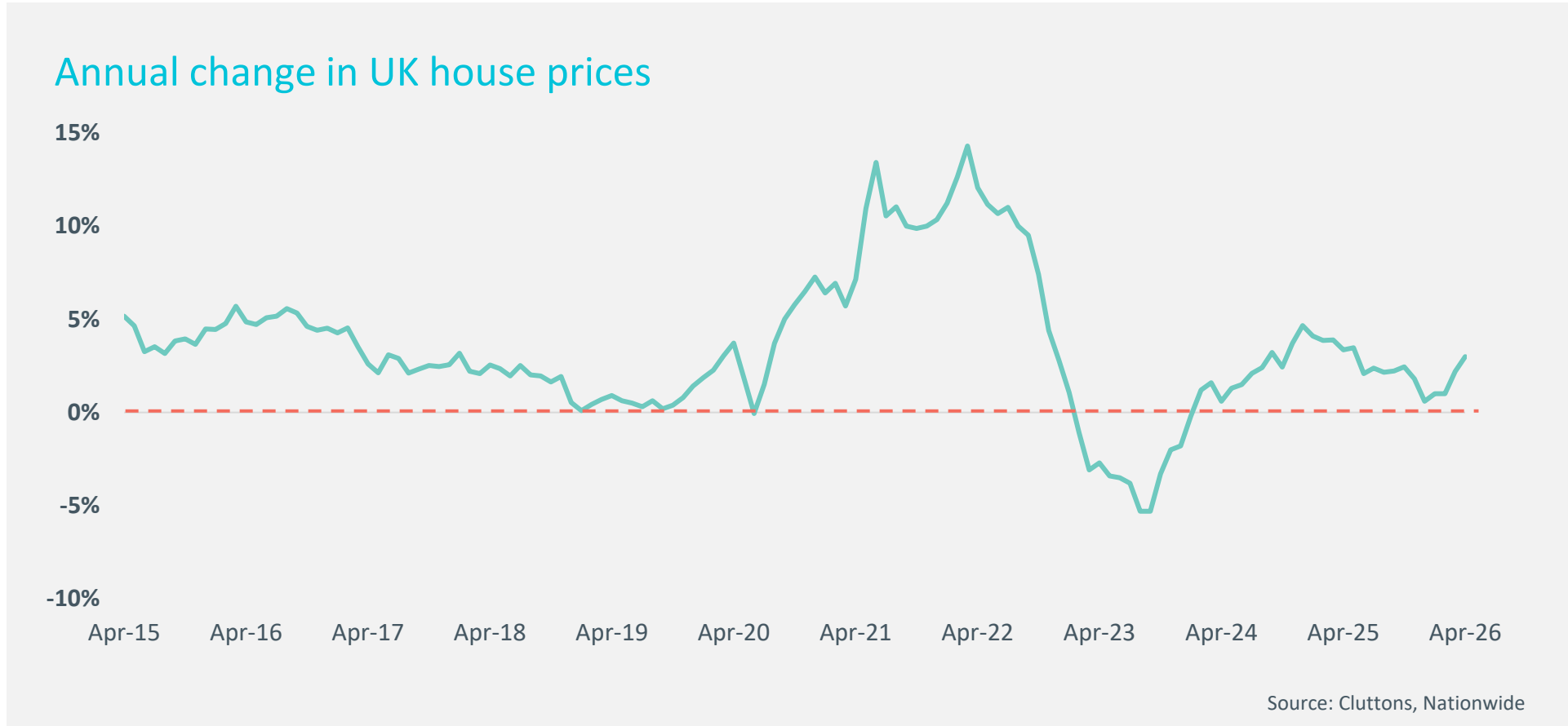
Pre-Brexit 7.5 yrs, post = 2 years. PM replaced, Larry = 7 Prime Ministers
Now looking at summer of uncertainty over fiscal moves, how new leader would balance books...

Upward Pressure on Base Rate



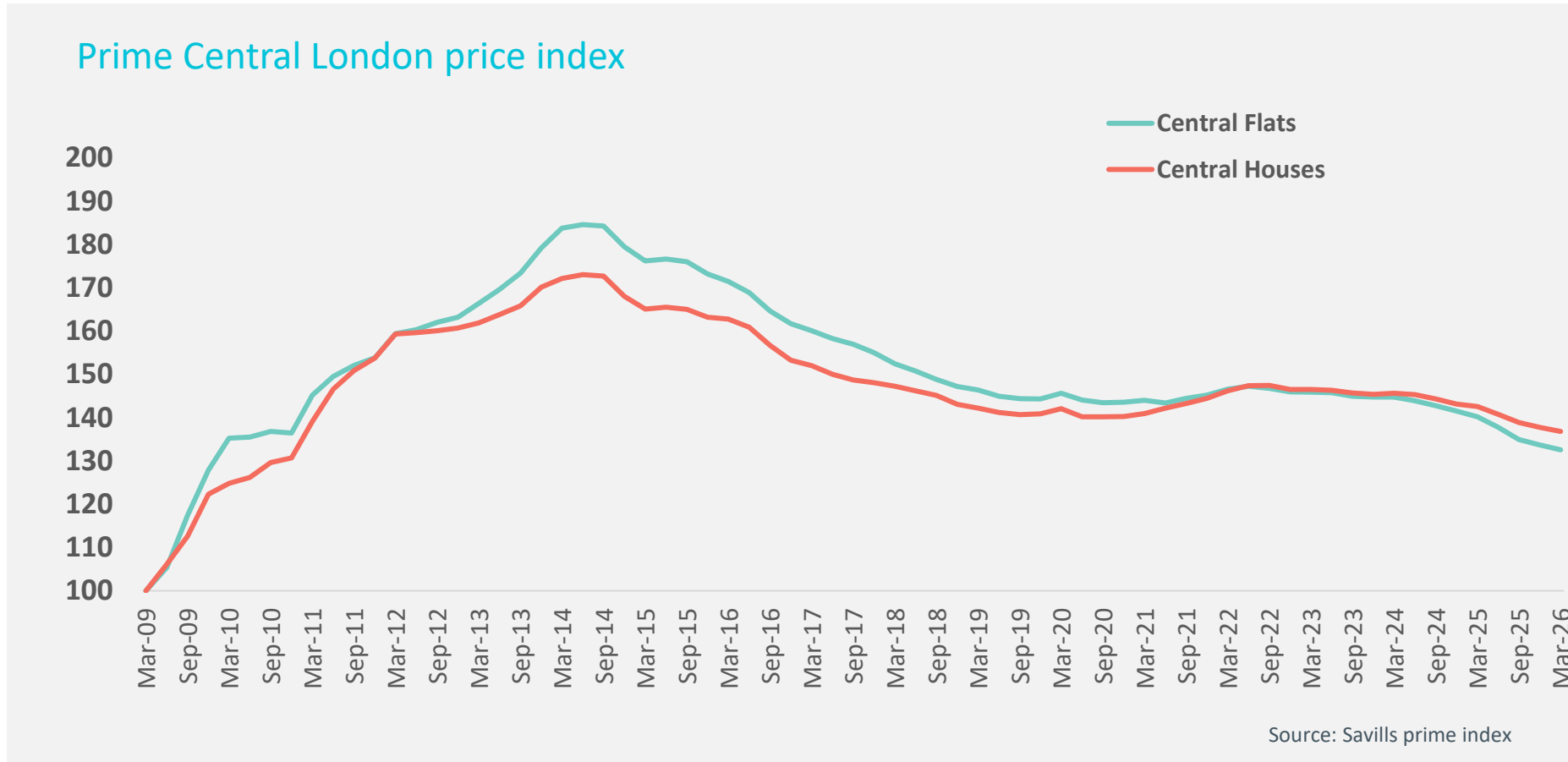
Cap Eco now moving to one of the more negative scenarios – that cumulative impact rippling out
Base rate rises now looking more likely – underlining more expensive to borrow - **more people in rental market for longer**

UK House Price Growth.. Reflecting Stronger Q1



Geography – Midlands and North England stronger growth. Also TYPE: Zoopla data last 5 years: Flats up 7%, houses up 24%

Capital Values: Houses V Flats



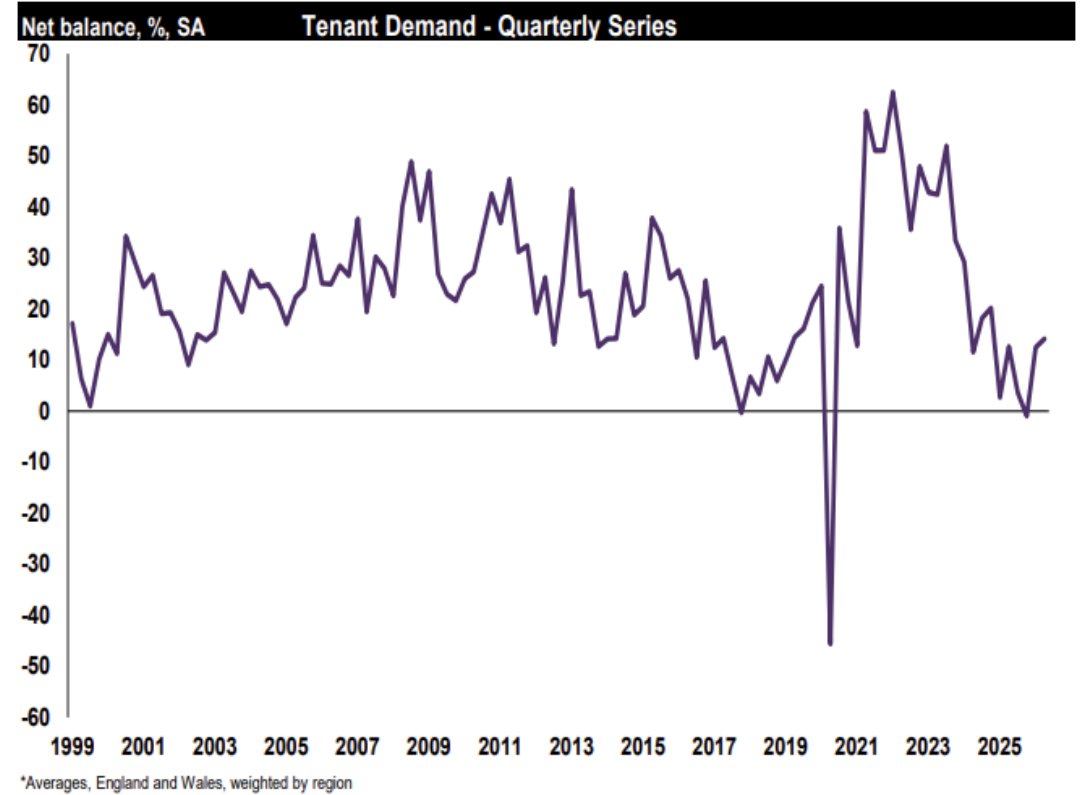
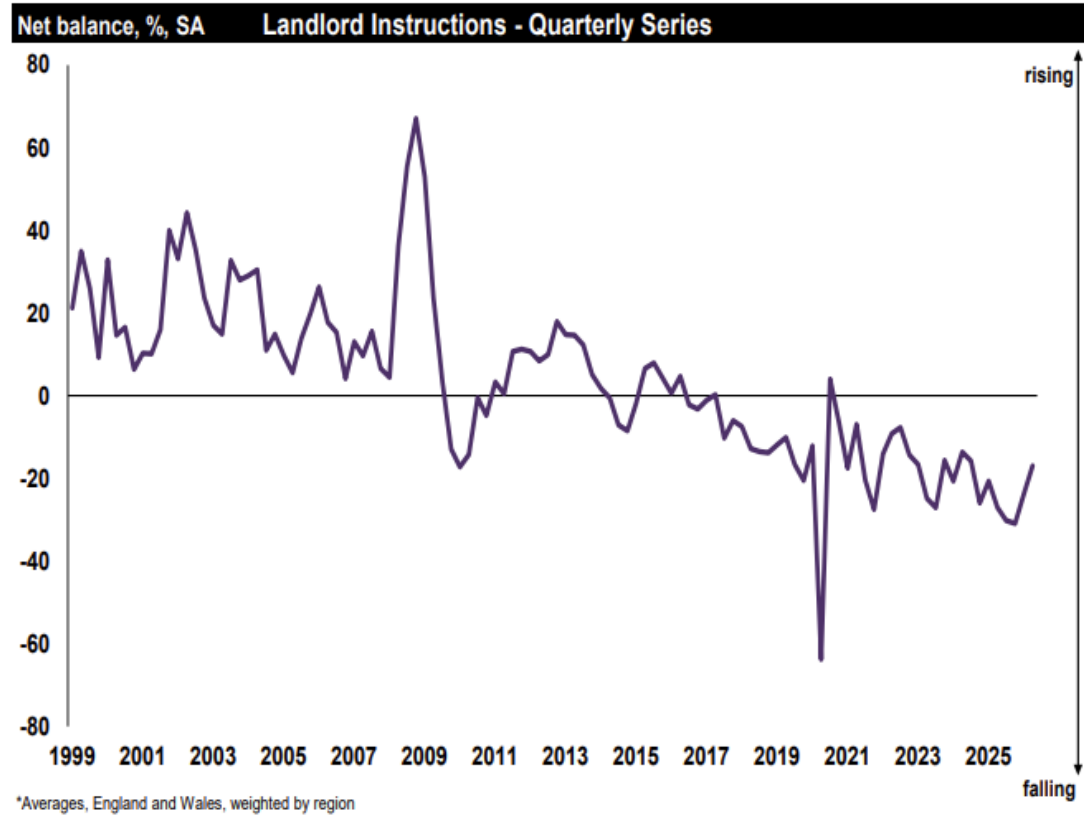
And in prime central London? PCL flat prices rose more quickly post GFC, but since then, on average down 28% compared to 21% for houses
Overall trends (stamp duty etc), yes, but additional factors – service charges, BSA. But also value...

Delivery of New Homes?



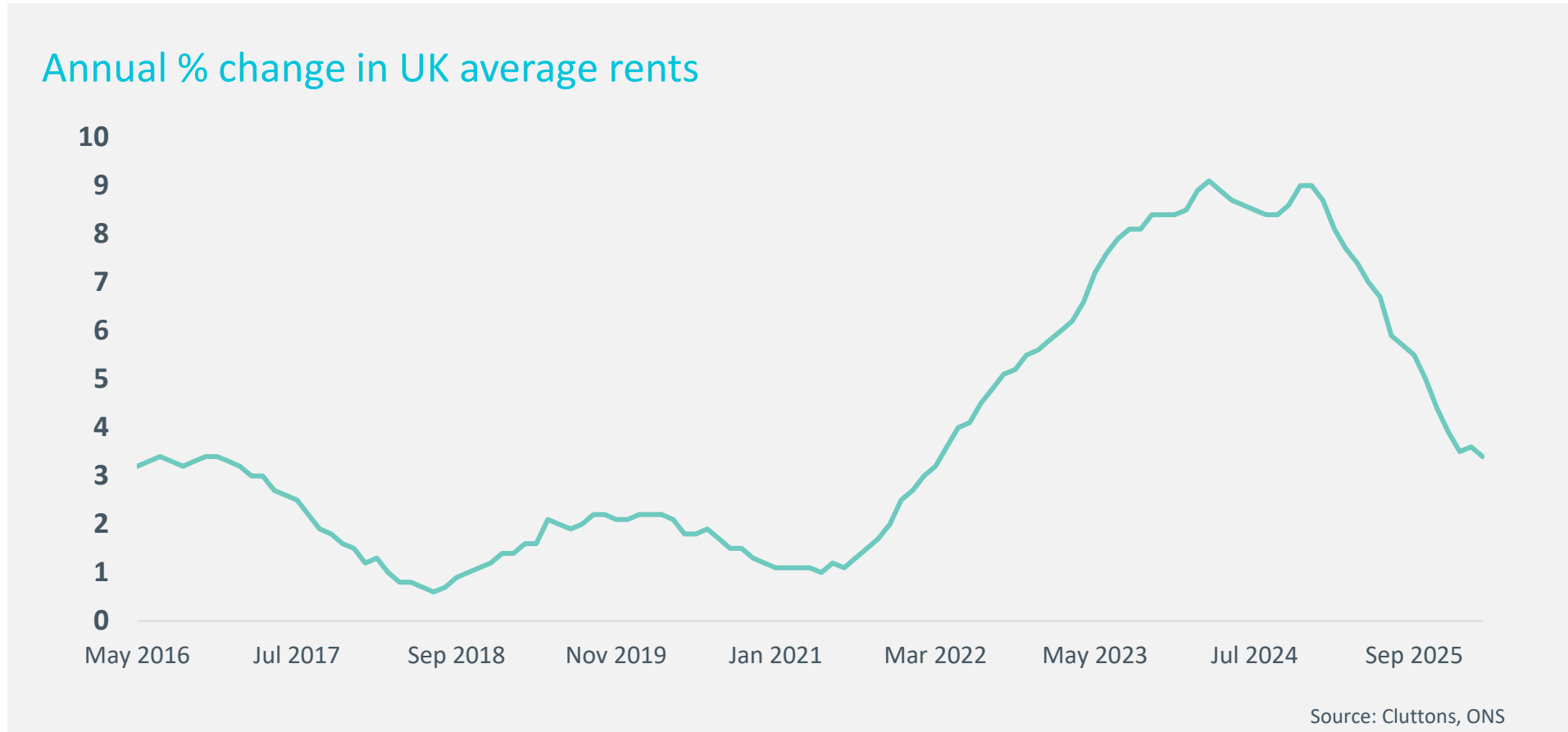
These factors also impacting delivery of new flats. Challenges on housebuilding
Private flat starts in 3 months to April, £1.4 billion, 12% share, down 56% year on year. Some for purchase, but also some into rental market
Private Housing £3.3 billion, -45%. We need density of housing

Supply Vs Demand



Supply of existing stock also constrained (smaller landlords), but demand solid – and more pressure with higher base rates

UK Rental Growth



Pandemic trend rental rise, not sustainable, rents moderating now, we expect +3% this year

Weighing up the Market: Rental Movements



- Constrained supply: regulation and increased costs
- Demand: Renters staying in PRS for longer / demand from sales market



- Affordability ceilings
- Slower wage growth

Policy Impact

Stamp Duty rises



Renters' Rights Act



Leasehold Reform



Additional +2% income tax 2027

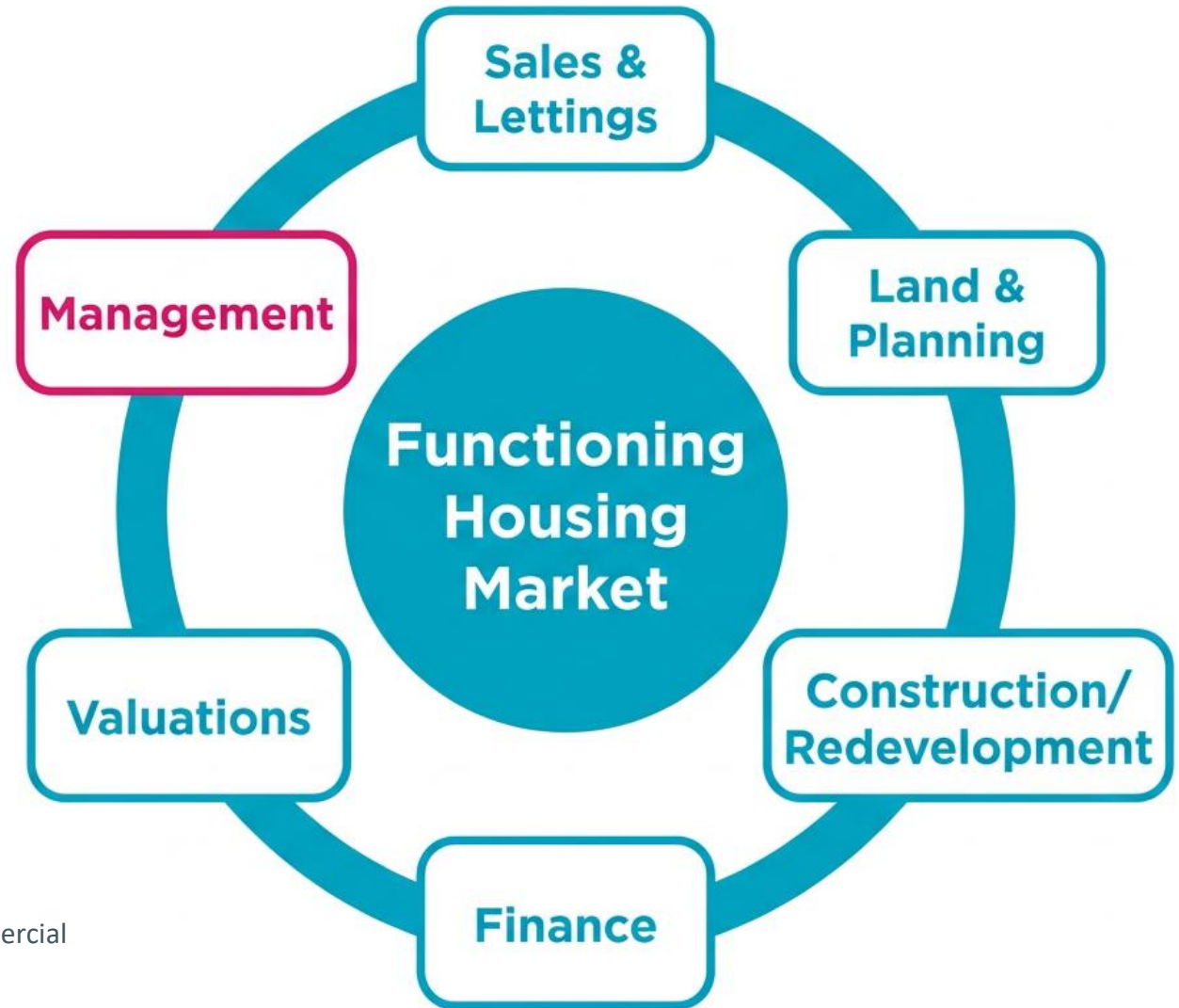


Energy Efficiency targets (EPC C 2030)



50% London homes below EPC C rating . Making tax digital for some landlords: software, quarterly returns
Smaller landlords exiting, more larger landlords - BSA

Key to Market that Works



Homes & Buildings, safe and high-quality accommodation. Long life vs commercial
Management a fundamental factor in this. Policymakers need to recognise
All factors influence each other to provide homes the UK needs

- **Changing economic landscape**
- **Added legislation**
- **Key tenure**



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Breaking News

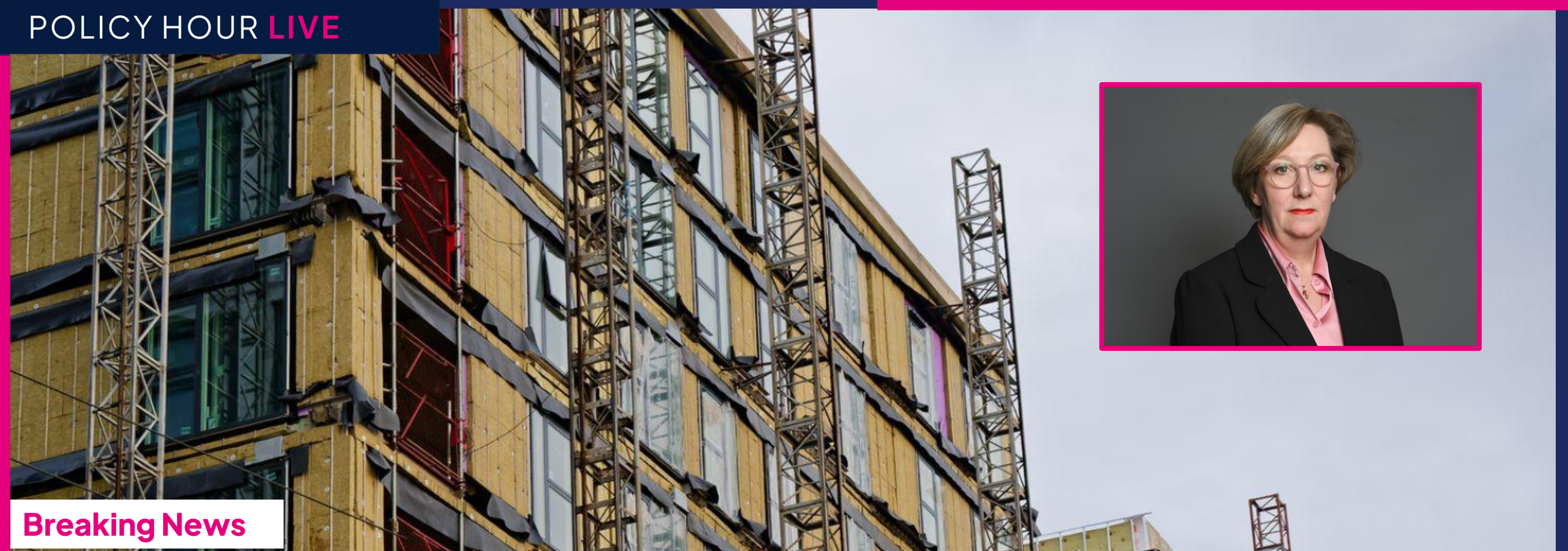
T P I NEWS

PM Profession: Reform, Regulation & the Rise of Competence

Andrew Bulmer Business Correspondent

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Breaking News

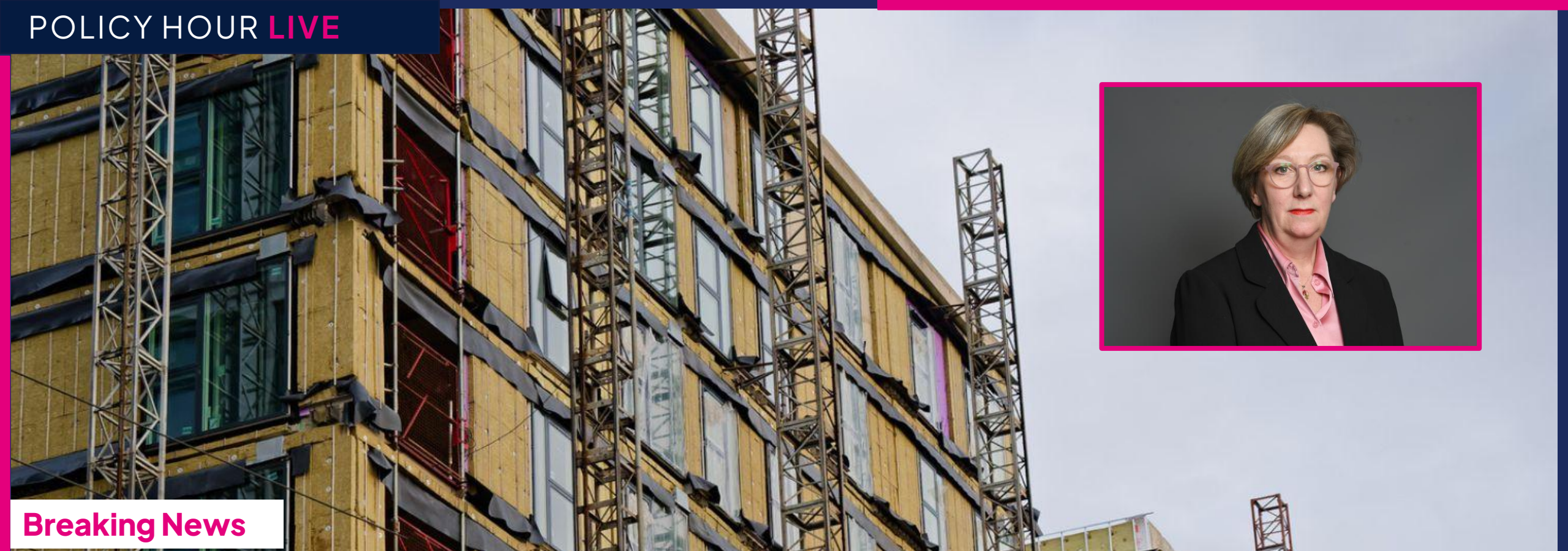
T P I NEWS

Minister Announces Remediation Bill: TPI Reacts



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Breaking News

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WHAT'S WELCOME?

- Making construction product manufacturers pay towards fixing the problem they caused
- Mandating how external wall assessments are carried out, to ensure a nationally consistent approach to remediation, backed by a register and audit regime
- Equipping regulators with the powers they need to compel action
- Implementing a remediation backstop to allow a third party to step in and carry out remediation work themselves
- Fixing gaps in previous legislation to protect residents and guarantee a route to remediation

TPI NEWS

Minister Announces Remediation Bill: TPI Reacts

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WHAT'S MISSING?

- Cladding only – no Legal Duty to Remediate internal defects
- No deadline for remediation completion – only assessment (12 months from enactment)
- Not applicable to pledged/RAS developers

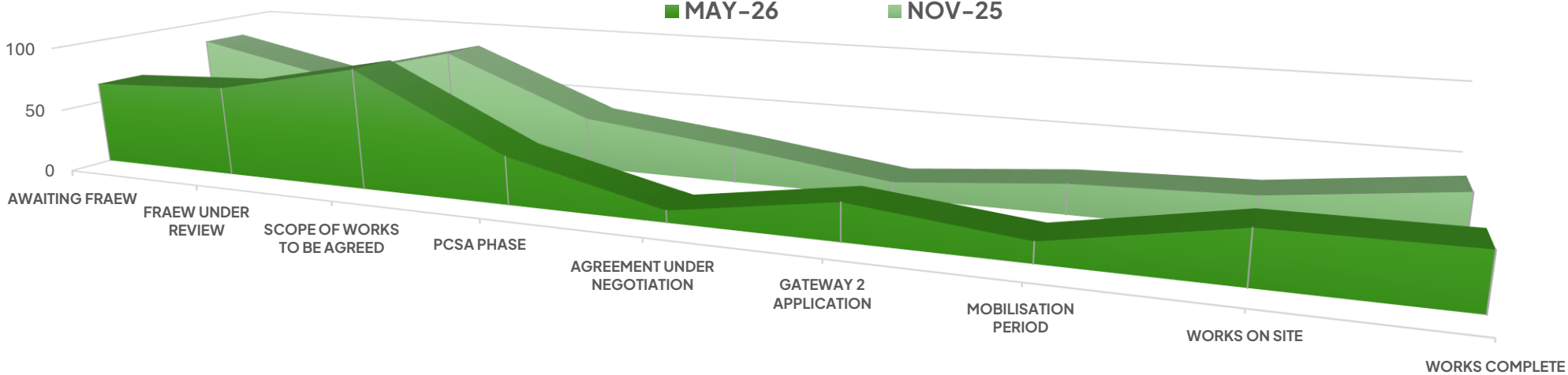
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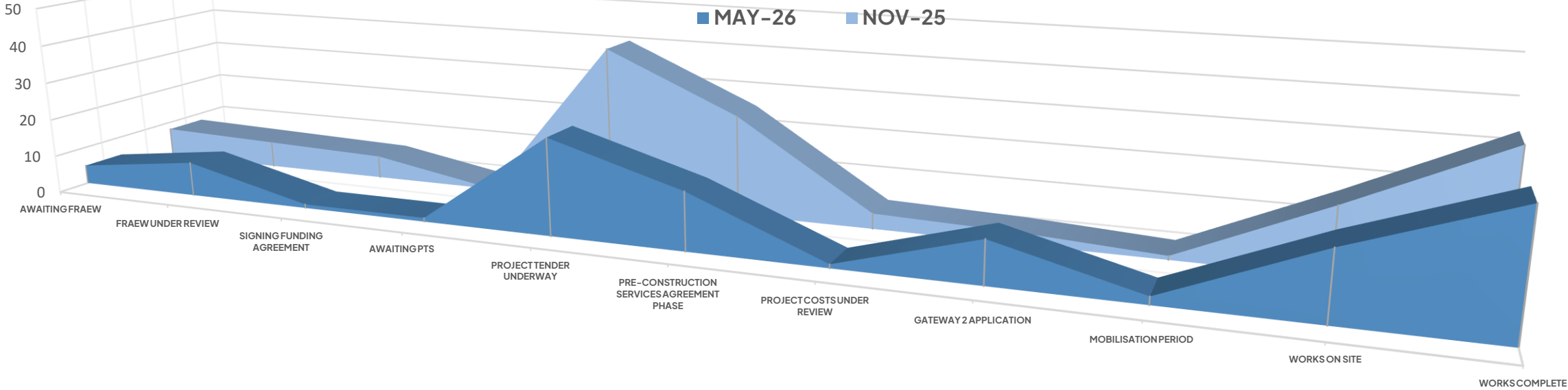
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**PLEGGED DEVELOPER
6-months comparison**



**GOVERNMENT FUNDED
6-months comparison**



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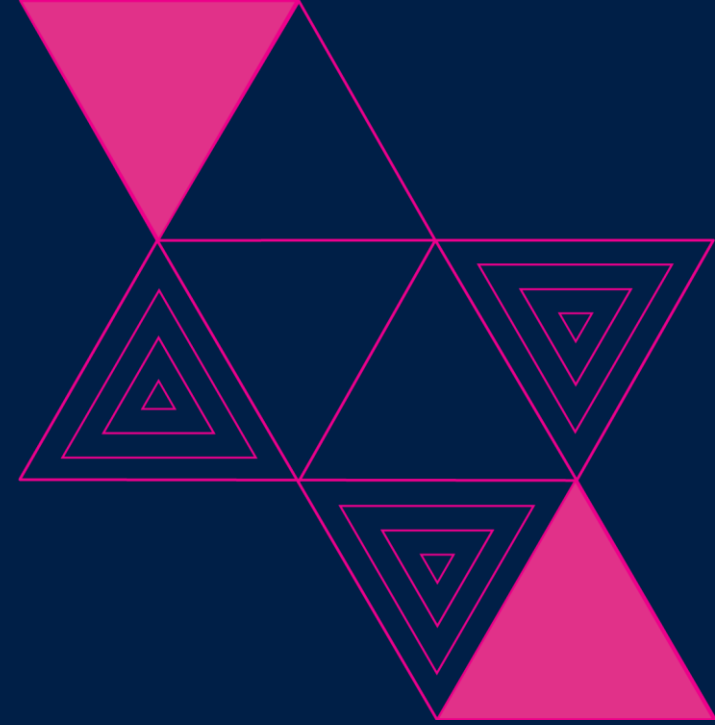


Silver



Legendary Legal Update

Emma Bush | Brethertons
Roger Hardwick | Brethertons



Speakers

Exceptional Service
Personal to You



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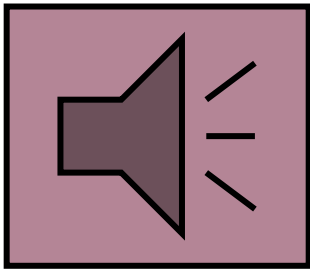
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The speakers cannot accept responsibility for any errors or inaccuracies, loss or damage unless we have given you personally specific advice relating to a matter about which you have given us full background details.

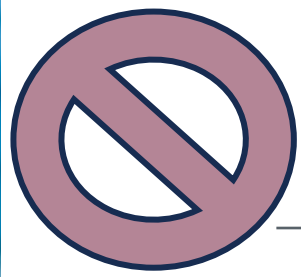
You must also bear in mind that the contents of this update are based on English Law, and because it contains archival material, that material is bound to go out of date (so please bear in mind the date this seminar took place).

Please also remember that the law may be different in Wales.



Coming up...

- ✓ **Service Charge Audits**
- ✓ **Right of First Refusal**
- ✓ **RCO's**
- ✓ **Dwellings**
- ✓ **Major Works and
Interim Demands**
- ✓ **Balconies**
- ✓ **Structural Defects**



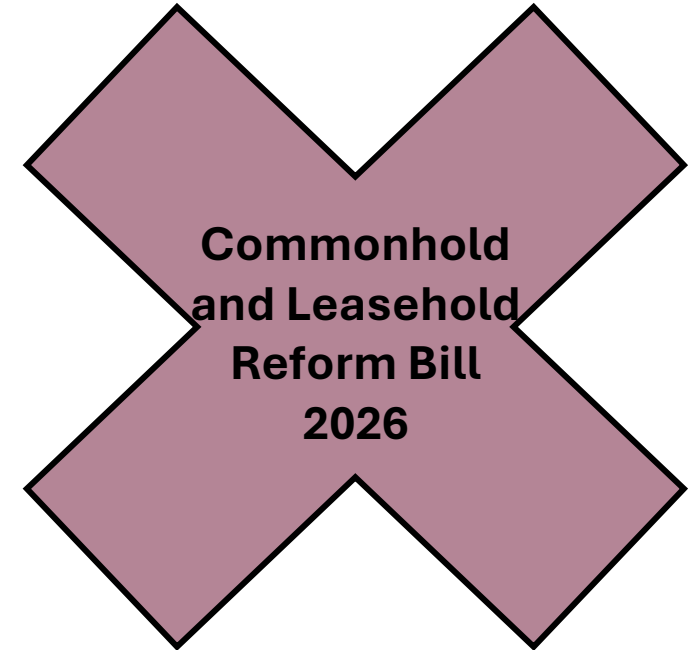
Not Covering...



**Leasehold
and Freehold
Reform
Act 2024**



**Renters
Rights
Act 2025**



**Commonhold
and Leasehold
Reform Bill
2026**

- UT considered what 'Auditing' Service Charge Accounts means
- **Held:**
 - Audit + auditor's certificate = condition precedent
 - No audit = no liability to pay balancing charge
- Did not give a full technical definition, but it was clear about the essential characteristic

✗ What an audit is NOT

- Internal reconciliation / review
- Management accounts
- Director sign-off
- 'Light-touch' review done in-house

✓ What it IS (minimum)

- Genuine, independent scrutiny
- By external auditor
- Producing a certificate (if lease requires)
- Provides assurance that costs are accurate and accounts reflect expenditure

SGL1 Ltd v FSV Freeholders Ltd [2026] EWCA Civ 267

- Court of Appeal case - Right of First Refusal
- Overturned long-established authority on the definition of 'building' for the purposes of s.5 notices under the Landlord and Tenant Act 1987
- *'The central question is likely to be whether the structures are within a functionally integrated built envelope'*
- Where, in practice, it is indivisible from another structure, or physical division is impossible, the structures are one building.



Edgewater (Stevenage) Limited and Others v Grey GR Limited Partnership [2026] UKUT 18 (LC)

- Vista Towers Development
- Appeal to the UT, brought by the original respondents against whom RCOs had been made, was dismissed on all 4 grounds:
 1. Jurisdiction for joint and several liability
 2. Just and Equitable Test
 3. Definition of 'Building Safety Risk'
 4. Reasonableness of Remedial Costs.
- UT sending a clear message to developers and associates:
 - Extended liability
 - Strengthened leaseholder protection
 - Broader definition of building safety risk
 - Clarity on evidential burdens.



- 'Dwellings' Question whether live/work units are 'Dwellings' and therefore benefit from the statutory service charge regime under LTA 1985 (reasonableness/payability)
- Definition of Dwelling under s.38 LTA 1987:
'building or part of a building occupied or intended to be occupied as a separate dwelling ...'
- The live/work unit was a 'dwelling' and benefitted from the statutory service charge regime
- Ancillary residential use does not prevent the unit from being a 'dwelling'
- Whilst each case will turn on its own facts, where a lease permits any form of residential use may find themselves subject to the residential statutory service charge regime.

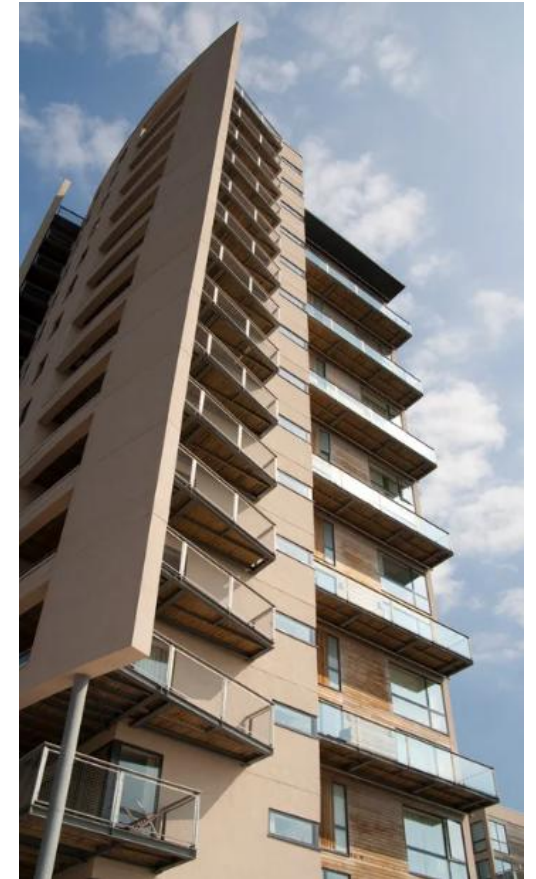


- Service charge challenge involving:
 - Failure to undertake a S.20 consultation on major works
 - Reserve fund demand
 - Interim demands
- Prior to the hearing – Landlord conceded no right to demand a reserve fund
- Interim Demands – Lease allowed one 'on account' payment, made in 4 installments on the quarter days
- Lease didn't allow for 'one-off demands'
- Professional services are not '*works on a building*', meaning those fees were not subject to the consultation requirements.



Holy v Brentford Lock Island Residents' Association Ltd [2026] UKUT 44 (LC)

- Leading decision on the distinction between demised balcony surfaces and structural balcony components in residential leases
- It confirms that a management company may replace building elements wholesale, even where not all elements are in immediate disrepair
- Provides structured guidance on analysing repair covenants using a five-stage approach:
 1. What is the physical subject matter of the covenant?
 2. Is the subject matter of the covenant in a damaged or deteriorated condition?
 3. Is the nature of the damage or deterioration such as to bring the condition of the subject-matter below the standard contemplated by the covenant?
 4. What work is necessary to put the subject-matter of the covenant into the contemplated condition?
 5. Is that work nevertheless of such a nature that the parties did not contemplate that it would be the liability of the covenanting party?



Tower Hamlets LBC v Leaseholders of Brewster House and Malting House [2025] EWCA Civ 1591

- Court of Appeal upheld the FTT and UT decisions
- Council were not entitled to recover the costs of historic structural defects from RTB leaseholders through the service charges
- Interpretation of Lease
- This decision reinforces the importance of clear and transparent wording in leases
- Sweeper clause and covenant to keep in good condition not sufficient to allow cost of improvement especially where leaseholders have acquired under the Right to Buy scheme
- Right to Buy legislation limits what leaseholders can be charged for.



In Case You Wanted More...

To s.20 'C' or not to 'C' – that is the question

- Birch v Meredith [2026] UKUT 6 (LC)
 - UT overturned FTT grant of s.20C despite failure to comply with s.47, LTA 1987 and s.20C, LTA 1985


In Case No One Noticed ...

- Manchester City Council v Tabbasam [2026] EWCA Civ 361
 - Improvement notice validly served but not received
 - Meaning of 'reasonable excuse' for non-compliance with improvement notice

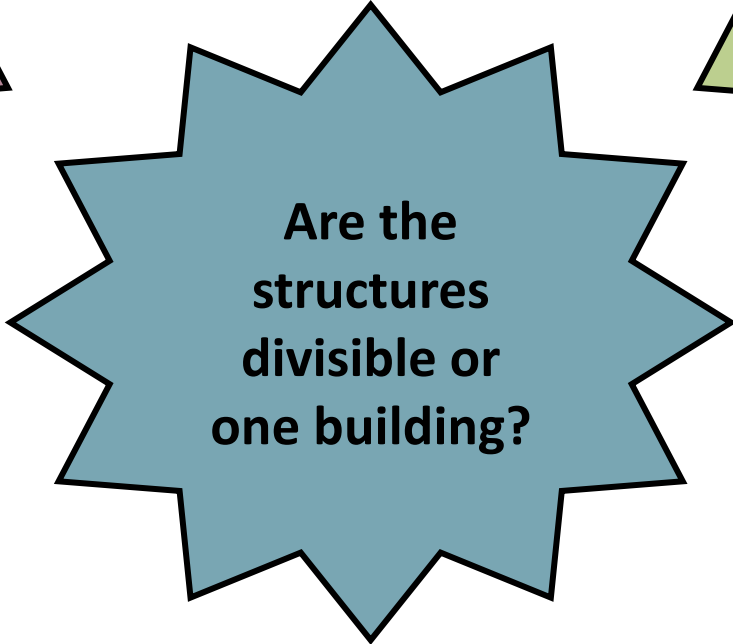
Access Granted... and Denied

- Can a Court order the use of reasonable force to access where lessee fails or refuses to provide access?
 - ✓ Sovereign Housing Association Ltd v Hall (unreported, Bristol County Court, 10 July 2024)
 - ✗ Southern Housing v James Emmanuel [2025] EWCC 58
 - ✓ Taylor Clark Ltd v Mohamed (unreported, Central London County Court, 5 March 2026)

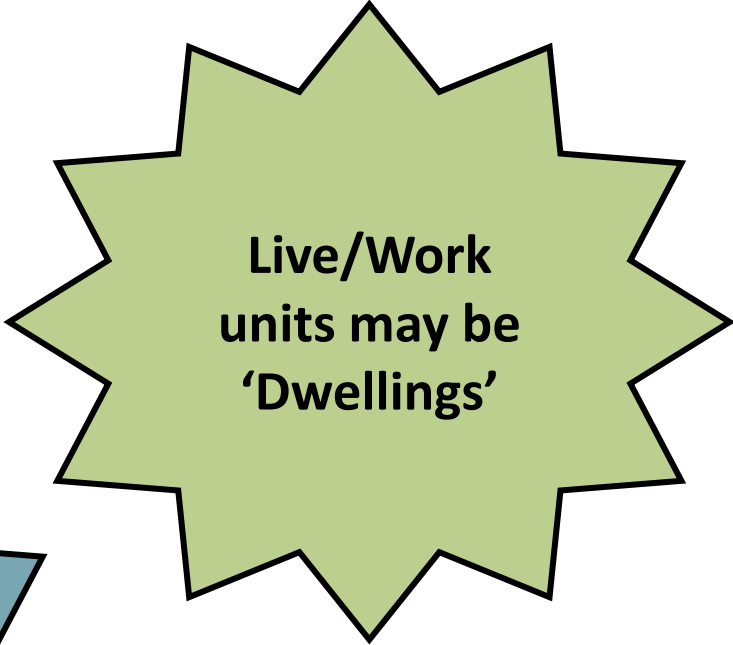
The Big Three



**Lease
wording is
critical!**



**Are the
structures
divisible or
one building?**



**Live/Work
units may be
'Dwellings'**

Thank you

Exceptional Service
Personal to You



Roger Hardwick

Partner

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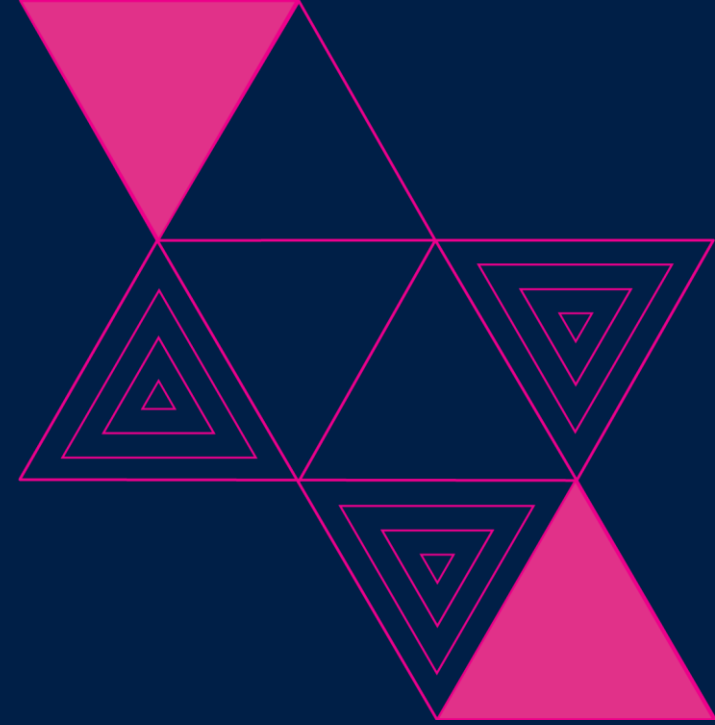


Silver



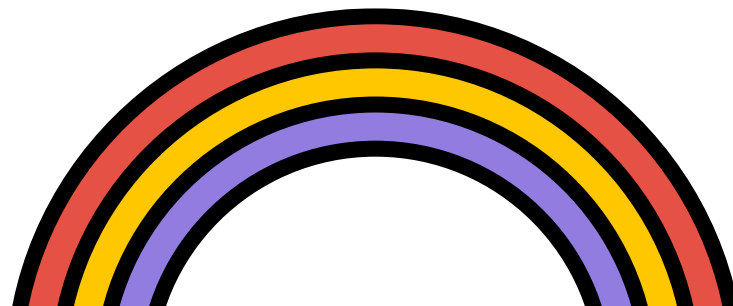
Thriving in Uncertainty

Adam Laidler
Psychotherapist





How to
THRIVE IN
UNCERTAINTY



With Adam Laidler



Spoiler Alert...

You can't.



With Adam Laidler

How to **Survive** in uncertainty

Adam Caidler
PSYCHOTHERAPIST

I misunderstood some things.
And I owe you an apology.

This is
getting seeerious...



If I continue to work at the **same pace** for the next **three years**, there will be no long-term impact on my **health**.

Work* doesn't care
about your **health**.

Adam Caidler
PSYCHOTHERAPIST

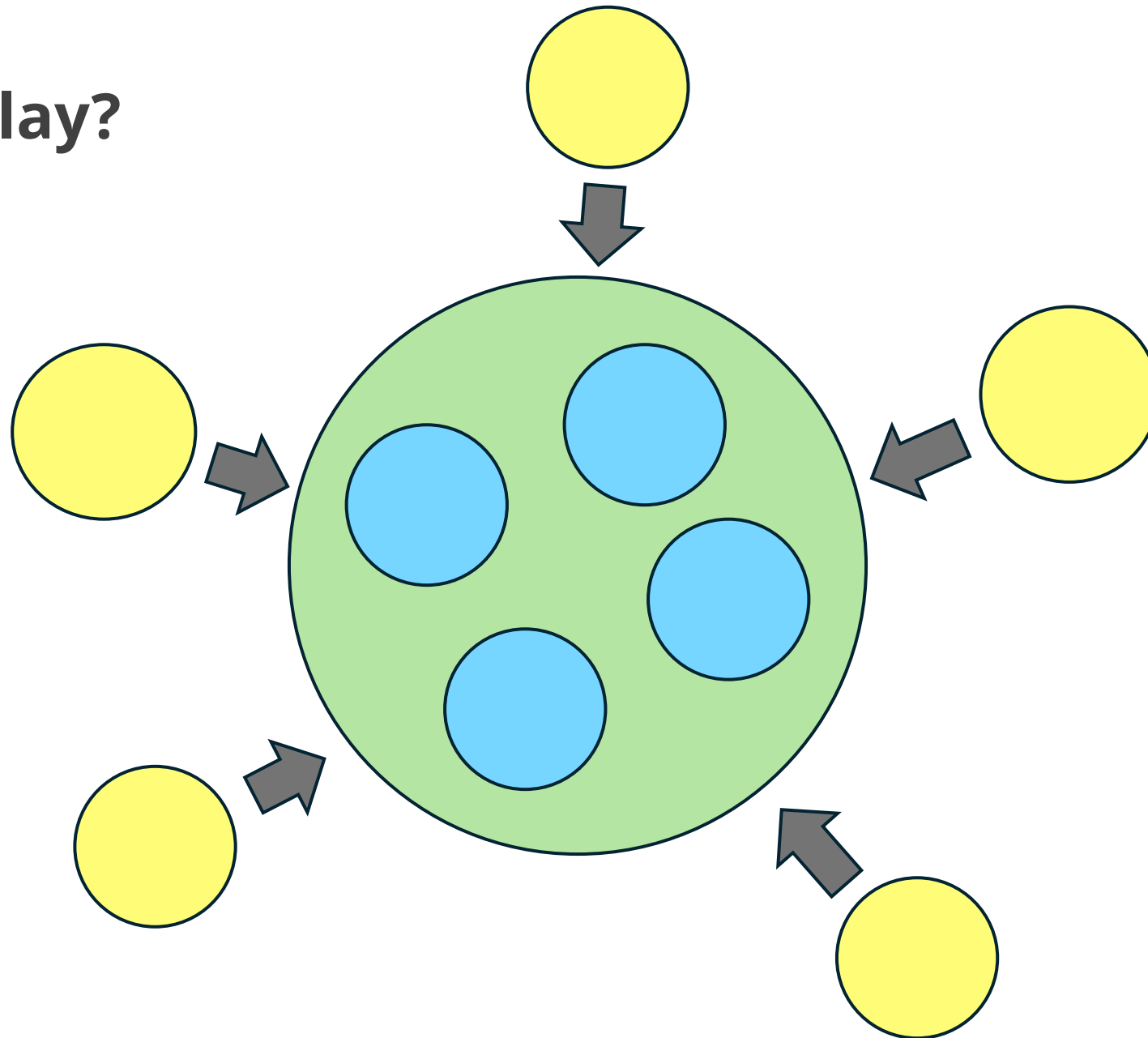
*as a concept, not your employer or boss

Work is the **torrent of water**.

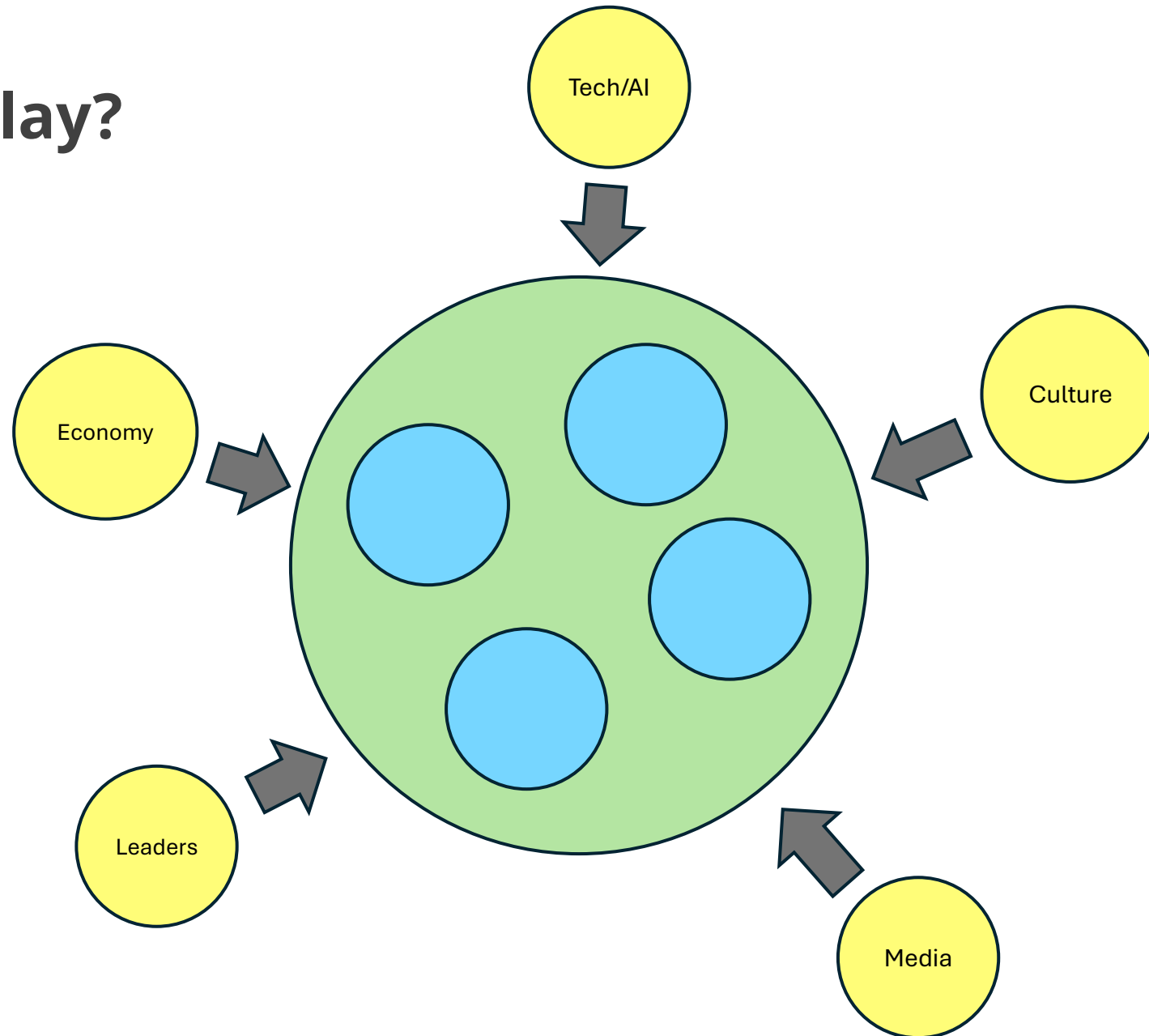
Boundaries are your flood **defences**.

How come it's so hard to maintain
our defences?

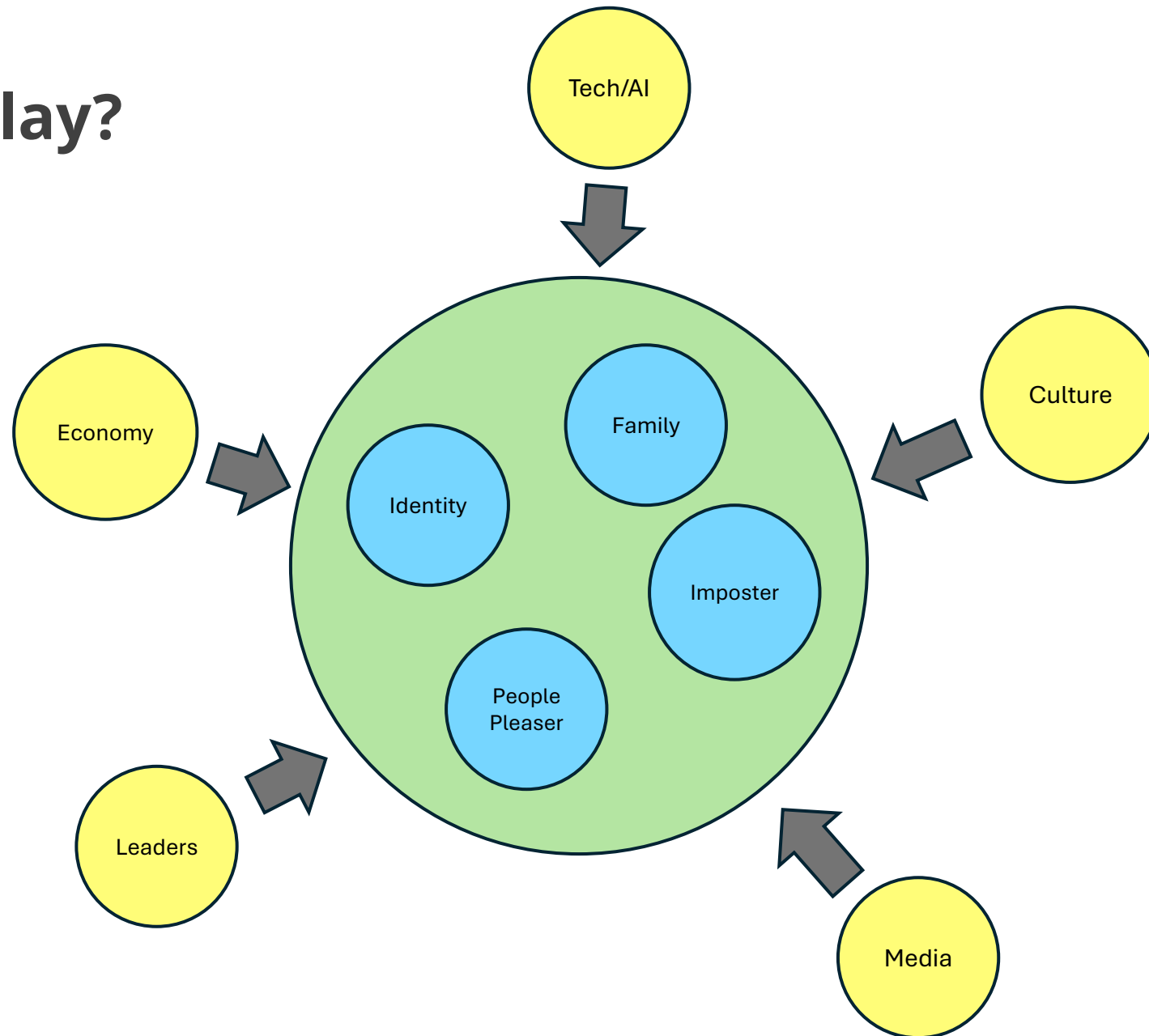
What's at play?



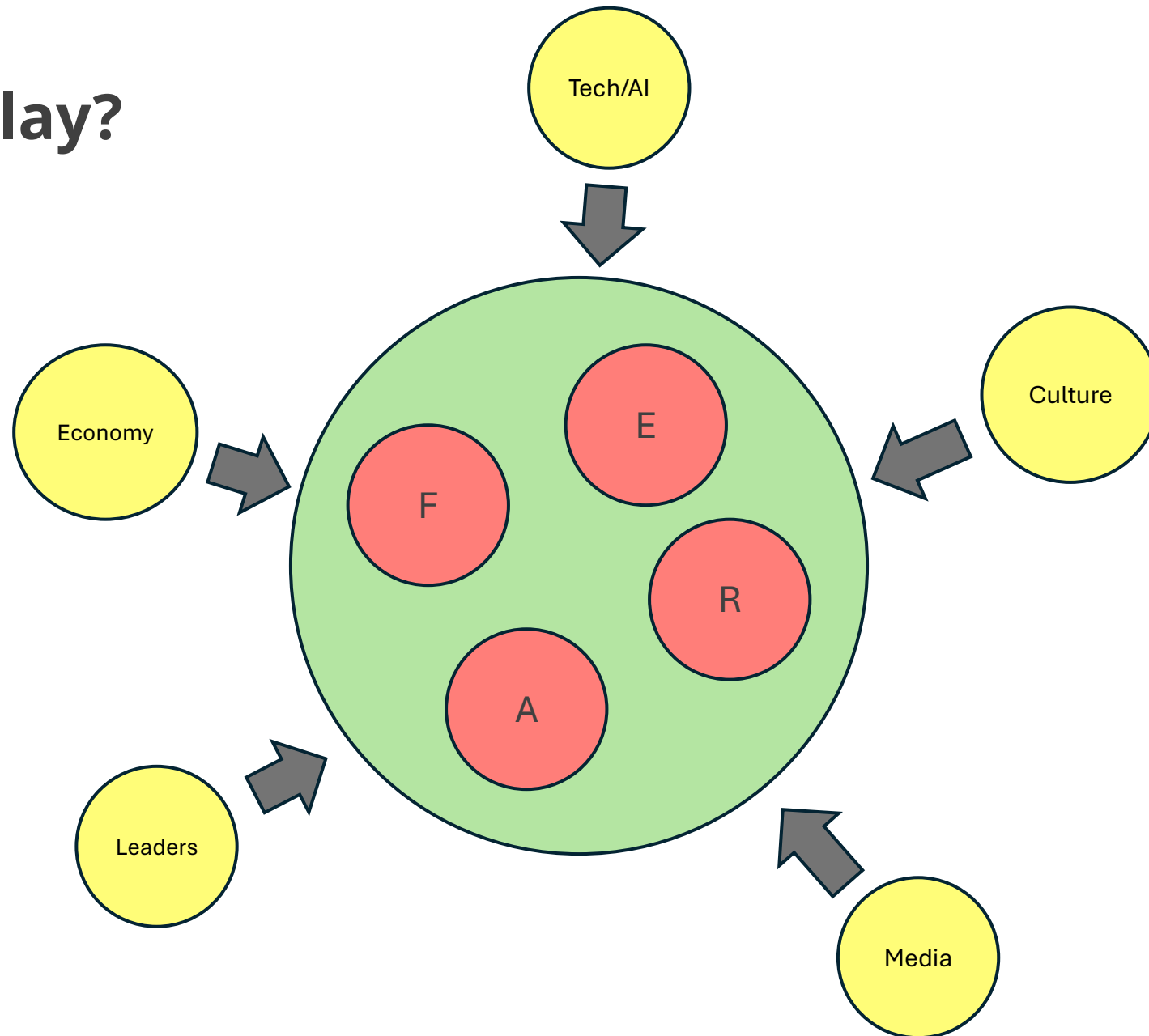
What's at play?



What's at play?



What's at play?



What are you **actually** afraid of?

If I'm busy, I'm **relevant**.

If I'm relevant, I'm **needed**.

If I'm needed, I'm **secure**.

If I'm secure, I won't fear **losing everything**.



**LET WORK
TAKE THE
LAST BIT OF ME**



**STAGE AN
INTERVENTION**



Manage your attention

What's within your control and influence, and what isn't?



Face the demons

Figure out your pressures and face them with compassion.



Build something simple (and a bit boring)

Build small, simple, predictable rituals.
And be proud of them.

Nobody is coming to save you.

Be your own saviour.

You got this.

No no not I, I will survive!



The Big Three...

Adam Caidler
PSYCHOTHERAPIST



Manage your attention



Face the demons



Create simple rituals





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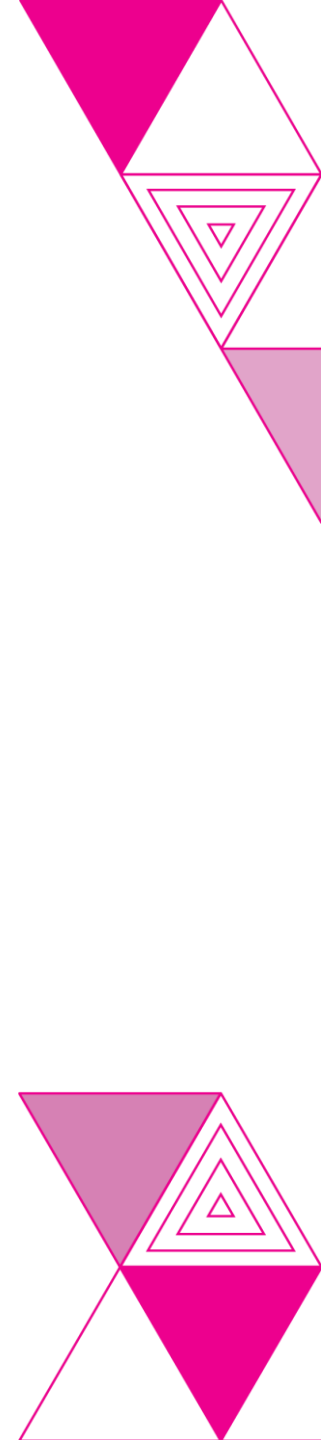
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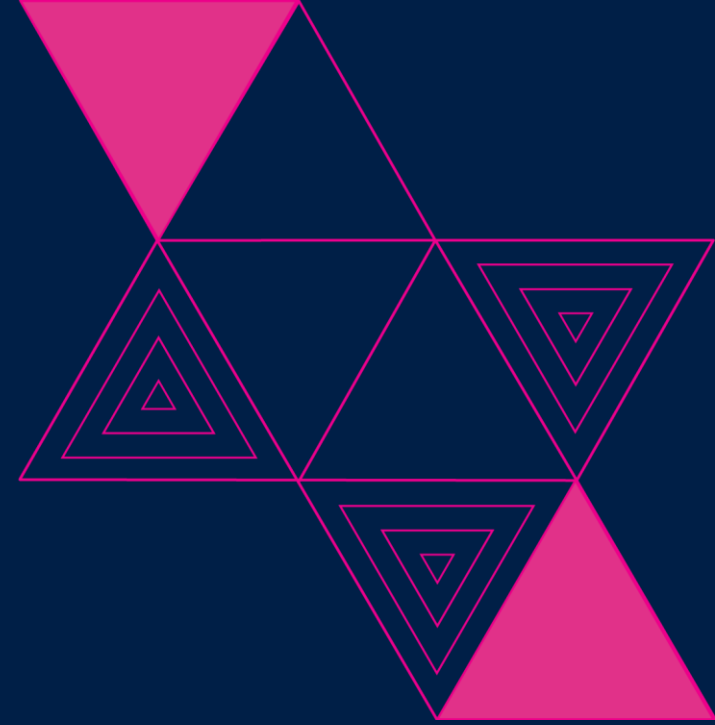


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The Triage Method: Prioritise Risk Over Volume

Jess Parmar
The Property People





The Triage Method: Prioritise Risk Over Volume

Learn more about our mission:
www.thepropertypeople.co.uk



What do customers *think* we do based on impressions of the industry and/or little knowledge of what a Managing Agent does?



**DOLLA DOLLA
BILLS, Y'ALL**



And the expectation and
responses of *some* of our
customers...

**YEA, IF YOU COULD JUST DO
EVERYTHING**



THAT WOULD BE GREAT

YOU MEAN TO TELL ME



**I'M SUPPOSED TO READ MY LEASE BEFORE
I SIGN IT?**

And the reality...

Whitepaper

Managing Agents: The A&E of the Housing System

Prepared by Jess Parmar



Scan the QR code and fill in the form to receive the white paper

Trust exists
in the majority



Distrust
in the majority



EMERGENCY DEPARTMENT

A&E



EMERGENCY +

HELP ME NOW!

How can we help you?

Trying to obtain a solution to help heal their problem

Run a diagnostics – what are the symptoms, what’s hurting?

Run tests – routine, and maybe bespoke

Review tests against initial diagnosis – does it match expectations? Do we need further tests or to speak to a specialist?

Obtain results and provide final root cause of symptoms – discuss options and when patient can expect to see results

Remedy – may require follow up and repeat prescription



RESIDENTIAL PROPERTY
MANAGING AGENT OFFICE



My bins have not been collected AGAIN!

How do I pay my service charge?

My neighbour is playing loud music and keeping me up all night – do something about it!

When are you going to fix my leak?!

When is the next residents meeting?

How can we help you?

Trying to obtain a solution to help **heal their problem**

Run a **diagnostics** – what are the key issues, what's causing you concern?

Run tests – routine, and maybe bespoke / Do you have previous **experience** so you can jump to the solution?

Review tests against initial diagnosis – does it match **expectations**? Do we need further tests or to speak to a specialist?

If further test, obtain results from tests to **identify root cause** and agree final solution **and timeframe** of completion of works

Works completed / solution / answer given – **remedy** provided!

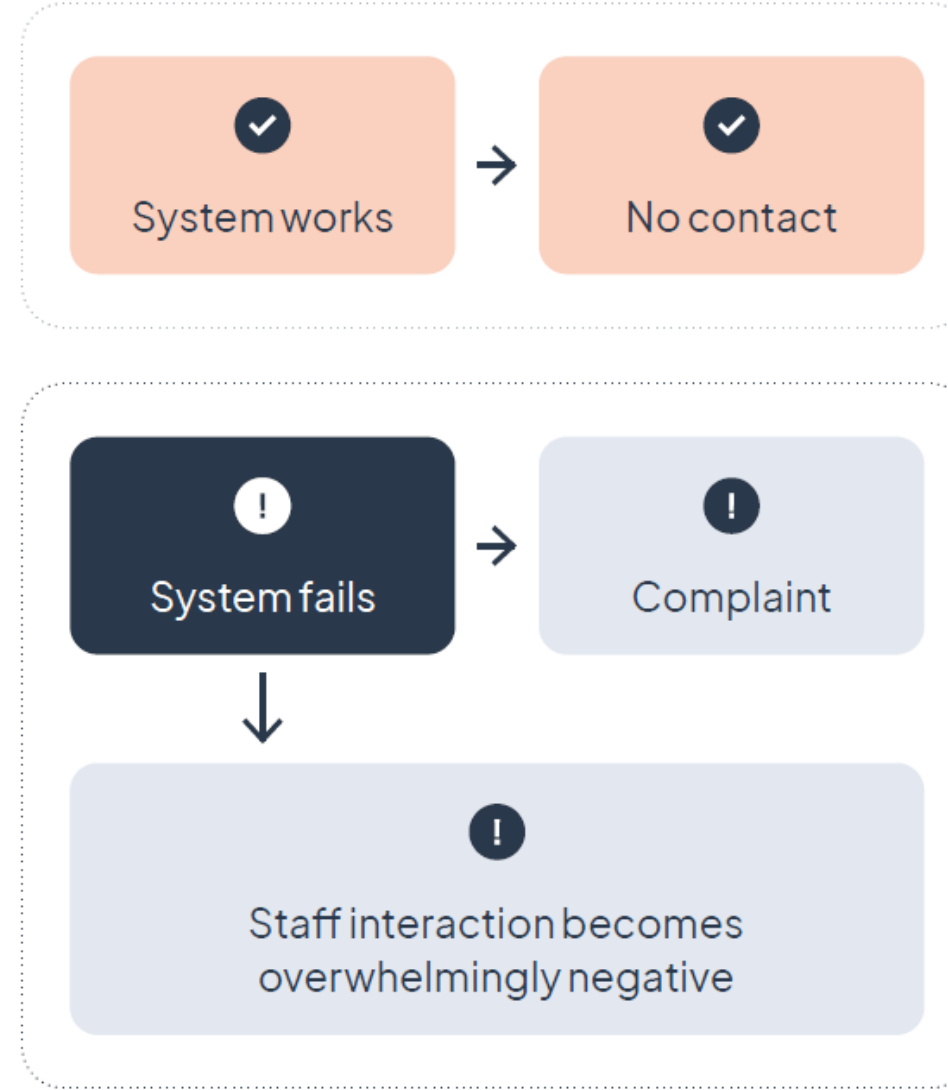
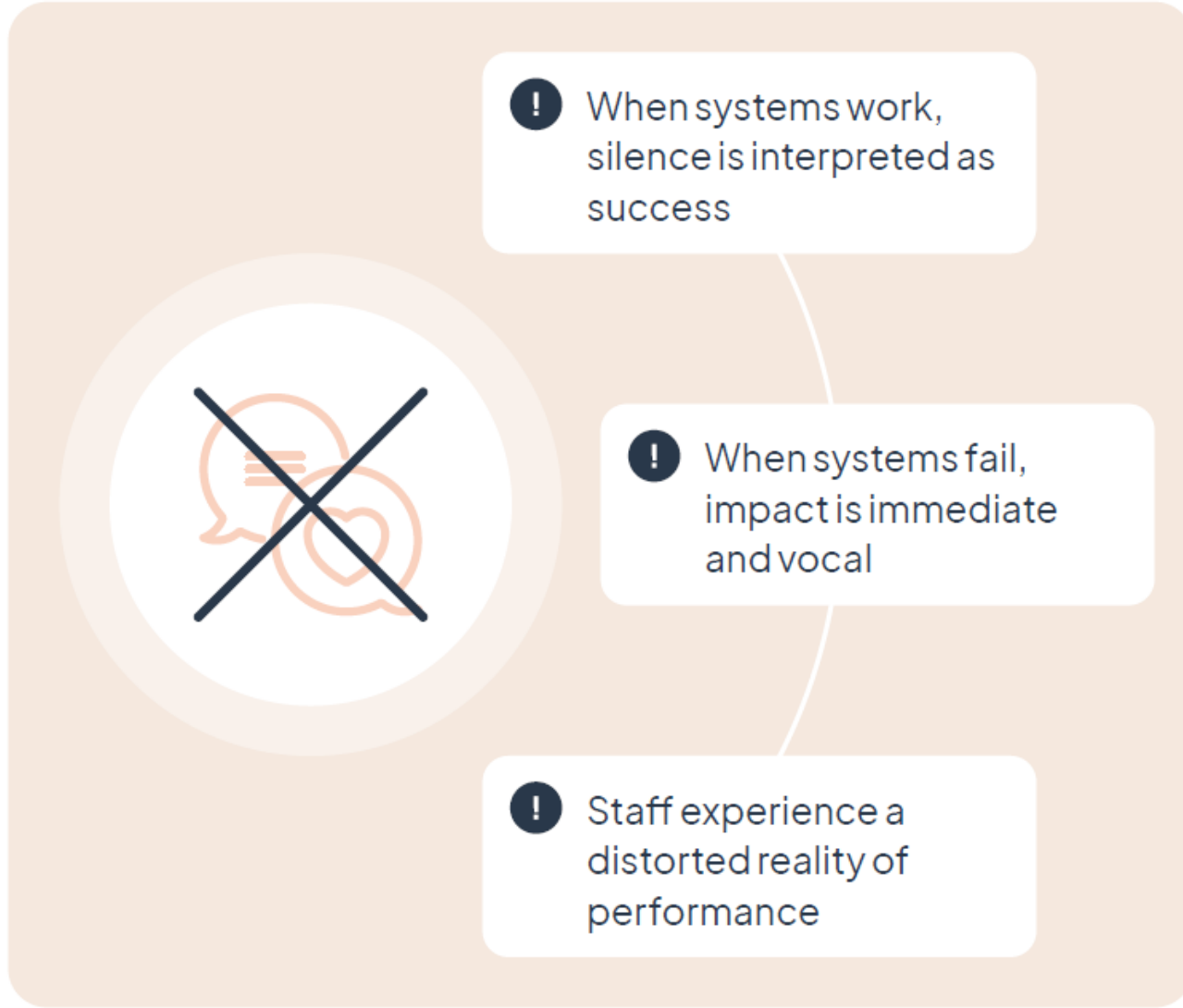
Systematic Drivers of the Problem

The “Complaint Only Interface” Phenomenon

Characteristics of Complaint Driven Systems

Feature	NHS A&E	Residential Property Management
Entry point	Crisis or perceived crisis	Failure, dispute, or cost issue
User emotional state	Fear, pain, anxiety	Frustration, anger, distrust
Feedback bias	Rare gratitude	Rare positive acknowledgment
Staff experience	Emotional overload	Emotional overload

Absence of Positive Feedback Loops



How do you apply triage in practice?

What Triage Is Supposed to Do



Prioritise severity



Route issues efficiently



Protect staff capacity



Set expectations early

What Actually Happens



Everything arrives marked "urgent"



Emotional intensity overrides objective severity



Front-line staff act as human filters



Decision fatigue increases error rates

D

DETECT

H





HANDLE

E

ESCALATE

A

ASSIGN

DHEA Stage	Action	 Red (Immediate)	 Orange (Very Urgent)	 Yellow (Urgent)	 Green / Blue (Routine / Non-Urgent)
Detect	Identify severity and impact	Immediate life safety risk identified	Critical building service failure identified	Significant disruption identified	Low-impact or cosmetic issue identified
Handle	Stabilise and make safe	Evacuate, isolate danger, contact emergency services	Implement temporary safety measures, advise residents	Provide interim guidance or minor containment	Log issue, no immediate action required
Escalate	Match response to priority	Immediate emergency response	Same-day contractor deployment	Prioritised repair within defined timeframe	Planned maintenance / standard workflow
Assign	Allocate ownership and track	Senior oversight, real-time management	Assigned to urgent response team	Scheduled with priority tracking	Logged and monitored through routine systems



Create negative first impressions



Contribute to a perception of neglect or poor management



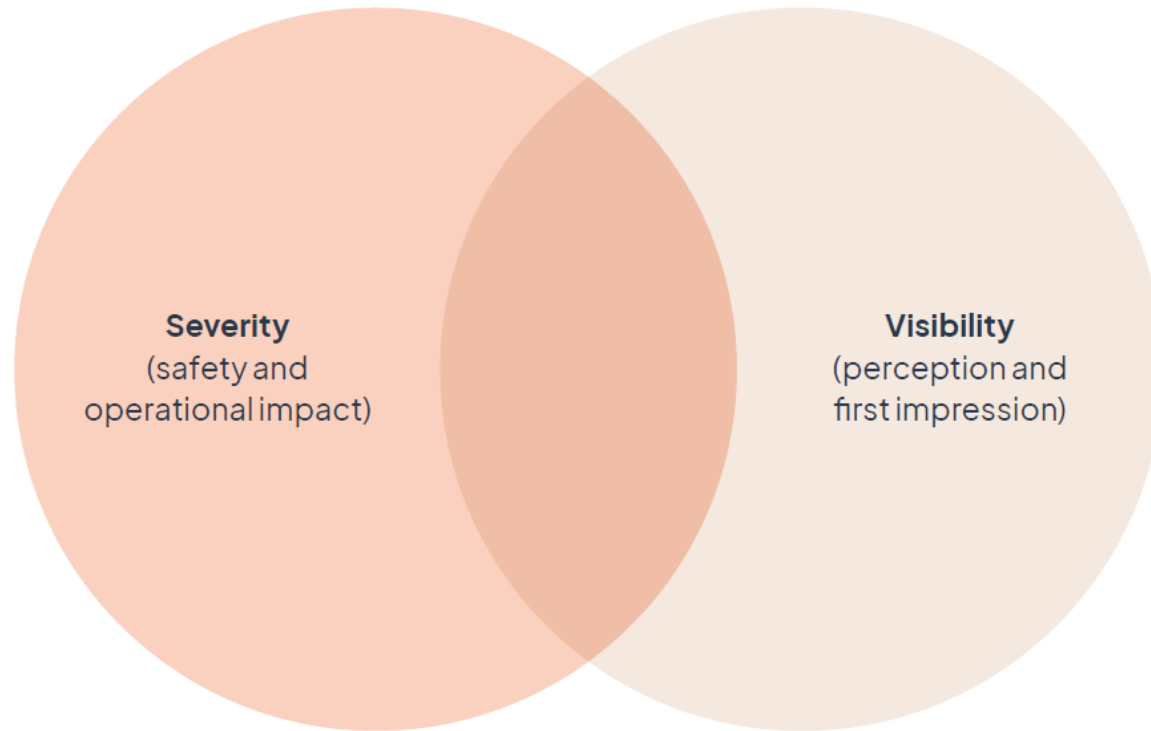
Can lead to secondary issues (odour, hygiene concerns, pest risk)



Increase the likelihood of complaints and reputational damage



Balancing Triage with Perception



Key Principle:
The higher the visibility, the greater the perceived urgency,
regardless of technical severity.

Alongside traditional severity-based triage, property professionals should apply a Visibility Lens at the point of assessment:



High Visibility:

Entrances, lobbies, lifts, bin stores,
main access routes



Medium Visibility:

Shared corridors, car parks,
communal facilities



Low Visibility:

Back-of-house areas, plant rooms,
rarely accessed spaces

DHEA Method: Severity + Visibility = Structure

DHEA Stage	Action	Severity Assessment (Colour Model)	Visibility Adjustment
Detect	Identify severity and impact	Classify as Red / Orange / Yellow / Green / Blue	Assess where the issue sits: High, Medium, or Low visibility
Handle	Stabilise and make safe	Immediate containment for safety risks	For high-visibility issues, prioritise quick visual improvement (e.g. temporary clean, signage, reassurance)
Escalate	Match response to priority	Follow standard triage response times	Increase response speed where visibility is high, even if severity is low
Assign	Allocate ownership and track	Assign based on priority level and SLA	Apply tighter monitoring and communication for high-visibility issues

Key Findings



Both sectors act as
urgent care



Staff face constant
exposure to stress, conflict,
and emotional labour



Lack of positive feedback
skews perceived
performance



Poor triage increases
burnout, inefficiency, and
service degradation



Key Recommendations



Redesign triage
models



Separate emotional
escalation from technical
resolution



Introduce wellbeing
protective operating
structures



Create systemic
feedback loops beyond
complaints

What are your key takeaways?

THE BIG THREE

1

D

DETECT

H

HANDLE

E

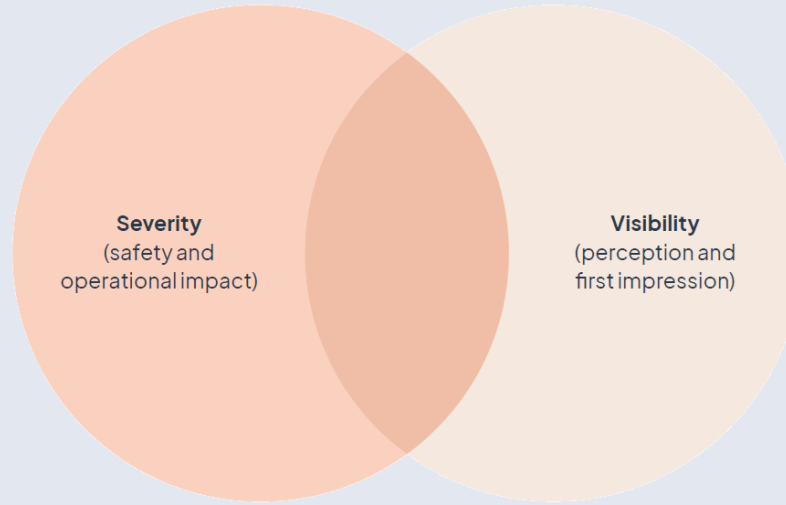
ESCALATE

A

ASSIGN

2

Balance triage
with
perception



3

Separate
emotional
escalation
from technical
resolution



A large, stylized, orange letter 'P' logo. The letter is bold and has a rounded top. The counter of the 'P' is a solid dark blue circle, matching the background. The stem of the 'P' is a solid orange vertical bar.

The
Property
People®



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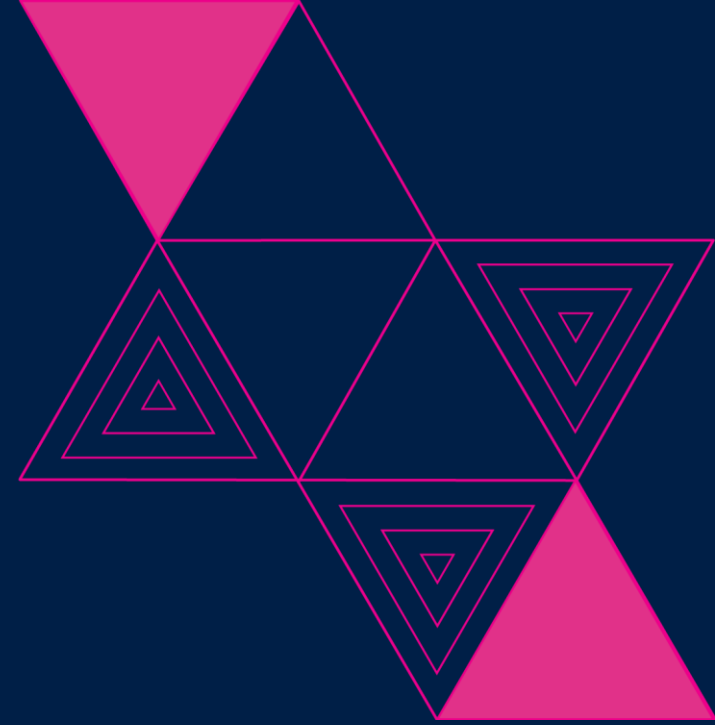
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Beyond the Resume:

Proving Competencies in Action

Shaunna Thornton
Ark Workplace Risk



Agenda

1. Introduction to Compliance Complexity
2. Why Competence is now Personal
3. The Cost of Non-Compliance
4. Real-Life Case Studies
5. Mitigating Operational Risks
6. The Big Three
7. Q&A



Introduction to Compliance Complexity

Compliance now involves interconnected obligations where one oversight can trigger multiple risks across areas. Failures in compliance can lead to legal issues, financial penalties, and damage to reputation.

Examples in Property Management:

- Legal / Regulatory Compliance breaches
- Financial mismanagement
- Relationship Failures
- Maintenance Failures
- Supply Chain Failures – Competence Failures.

risk, compliance & safety
management software



Why Competence Is Now Personal

- The Building Safety Act 2022 redefined 'competency' across built environment roles
- Competence matters more than credentials
- Property managers today are not just administrators – they are 'duty-holders'
- PAS 8672 & 8673 embed competence as knowledge + skills + experience + behaviours (SKEBs).



The Cost of Non-Compliance



Legal and Financial Risks:

Legal penalties and hefty financial fines

Reputational Damage:

Failing compliance damages reputation, both client and personal

Resident Safety Compromise:

Non-compliance compromises resident safety.





Case Study

Decant on a Higher Risk Building – ‘The Passive Client’

Interested Parties

BSR, Fire Service and Homes England

Building info

9-storey, 24m mixed use block with 58 flats, shops and offices

Contentiousness, Criticality and Complexity

Fire & Rescue Service placed the building under **special measures with a full resident decant considered** due to safety issues

Actions required

Commission **SCR**, Complete a **Structural Risk Assessments**, identified all critical risks and supported the client in implementing interim safety measures

Result

Avoided full decant while keeping residents in their homes



Case Study

Fire Door Remediation – ‘Passed the Check, failed the Building’

Interested Parties

Fire Service, Local Authority and Insurance

Building info

25-storey, 75m mixed use block with 220 flats, shops and offices

Contentiousness, Criticality and Complexity

Fire Door Audit completed by a ‘Competent Contractor’ who failed all the doors in the building placed the building

Actions required

Review competency of contractor, commission a new **FDA** in line with buildings fire strategy

Result

Avoided replacement of suitable fire doors in HRB

Mitigating Operational Risks

Implementing Strong Compliance Programmes

- Regular legal updates and training for staff
- Use of technology
- Use of compliance checklists and audits

Strong Financial Controls

- Regular audits and financial reviews
- Segregation of duties and fraud prevention measures
- Cheapest is not always the best

Effective Communication Strategies

- Regular updates with clients and tenants
- Clear documentation of all agreements and transactions

Competence

- Auditing what you currently have
- Checking supply chains.





The Big Three

- Competence Is Proven by Decisions, Not Qualifications
- Competence Is an Ongoing Process, Not a Point-in-Time Check
- Good Evidence Turns Competence Into Protection.

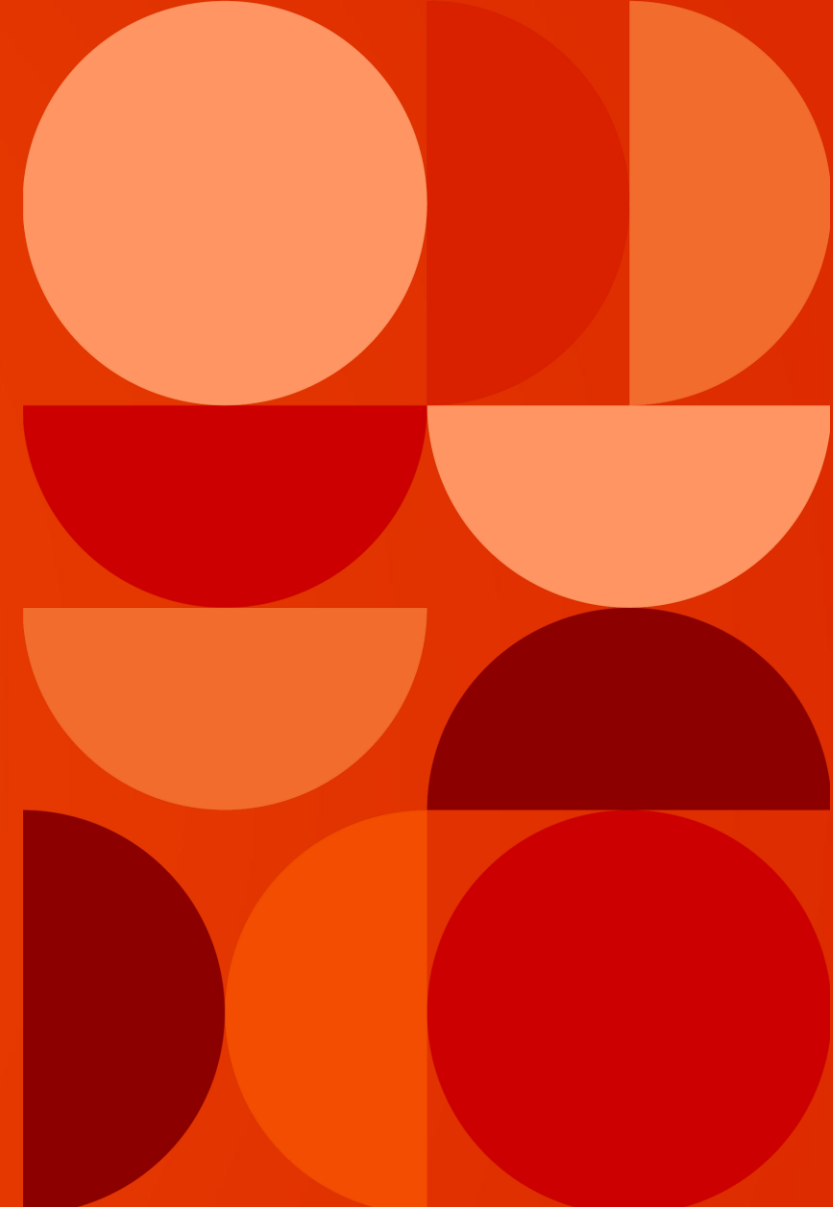


Contact

UK headquarters
Ark Workplace Risk
Warnford Court
29 Throgmorton Street
London
EC2N 2AT

+44 (0) 20 7397 1450
info@arkworkplacerrisk.com

Thank you for your time





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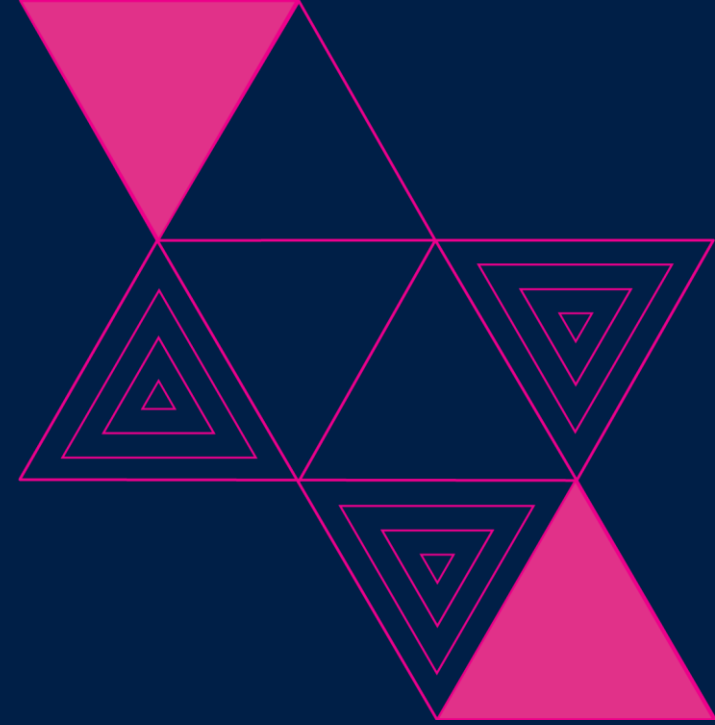
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LFRA:

Logical + Fluent Reform in Action

Amanda Gourlay
Magdalen Chambers



The Leasehold & Freehold Reform Act 2024

 Charges for works and services

 Appointment of substitute manager

 Administration charges

 Litigation costs

 Codes of management practice

 Sales information requests

Charges for Works and Services

Landlord & Tenant Act 1985

We have this already

Leasehold & Freehold Reform Act 2024

72 Meaning of 'estate management' etc

73 Estate management charges: general limitations

74-75 Limitation of estate management charges: reasonableness and consultation requirements

Accounting

Landlord & Tenant Act 1985

21C Service charge demands

21D Service charge accounts

21E Annual reports

Leasehold & Freehold Reform Act 2024

78 Demands for payment

79 Annual reports



Information

Landlord & Tenant Act 1985

21F-H Obtaining information

25A Enforcement of duties relating to
service charges

Leasehold & Freehold Reform Act 2024

80-81 Rights to request information

82 Enforcement of sections 78 to 81



Insurance

Landlord & Tenant Act 1985

20G-I Limitation of variable service charges:
insurance costs

Schedule to the Act

1A-B, Duty to provide information

1C, Enforcement

Leasehold & Freehold Reform Act 2024

No provision about insurance



(New) Administration Charges

Commonhold & Leasehold Reform Act 2002 Leasehold & Freehold Reform Act 2024

We have this already

83 Meaning of 'administration charge'

Administration Charges: Transparency

Commonhold & Leasehold Reform Act 2002

4A Duty to publish administration charge schedules

4B Enforcement of duty to publish administration charge schedules

Leasehold & Freehold Reform Act 2024

84 Duty of estate managers to publish administration charge schedules

85 Enforcement of section 84



Administration Charges: Limits

Commonhold & Leasehold Reform Act 2002

Leasehold & Freehold Reform Act 2024

We have this already

86 Limitation of administration charges

87 Determination of tribunal as to
administration charges



Codes of Management Practice

**Leasehold Reform Housing &
Urban Development Act 1993**

We have this already

Leasehold & Freehold Reform Act 2024

88 Codes of management practice:

extension to estate managers

Appointment of Substitute Manager by Tribunal

Landlord & Tenant Act 1987

We (sort of) have this already

Leasehold & Freehold Reform Act 2024

89 Notices of complaint

90-91 Applying for a substitute manager

92-93 Criteria for determining whether to make appointment order and further provision



Litigation Costs

Landlord & Tenant Act 1985

20CA Limitation of variable service charges:

litigation costs

20CB Section 20CA: powers to provide for

exceptions

Leasehold & Freehold Reform Act 2024

???



Litigation Costs

Commonhold & Leasehold Reform Act 2002

Leasehold & Freehold Reform Act 2024

Schedule 11

???

5B Limitation of administration charges:

litigation costs

5C: Paragraph 5B: powers to provide

exceptions



Litigation Costs

Landlord & Tenant Act 1985

30J Rights of tenants to claim litigation costs from landlords

Leasehold & Freehold Reform Act 2024

???



Sales Information Requests

Landlord & Tenant Act 1985

30K Sales information requests

30L Effect of sales information request

30M Charges for provision of information

30N Enforcement

30P Interpretation

Leasehold & Freehold Reform Act 2024

94 Estate management: sales information requests

95 Effect of sales information request

96 Charges for provision of information

97 Enforcement



The Big Three

Regulation of estate management charges

A second category of administration charges

A new code of management practice for freehold estates



MAGDALEN
CHAMBERS



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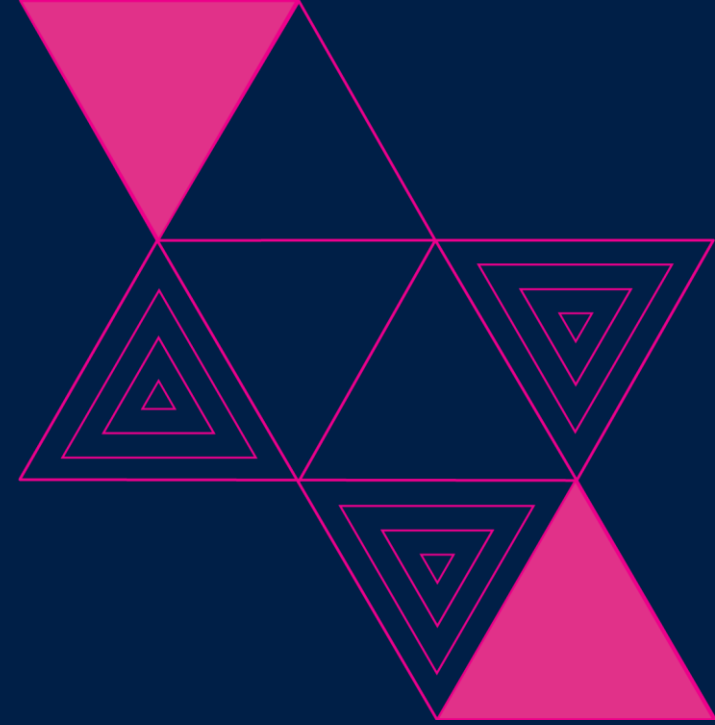


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Who's Afraid of the FTT?

Cassandra Zanelli
Property Management Legal Services



Cassandra Zanelli

Solicitor & CEO

Property Management Legal Services Limited

Fellow of The Property Institute

Associate of RICS

Member of the TPI Leasehold and Commonhold Expert Group
(LCEG)

Honorary Consultant to the Federation of Private Residents'
Associations



cassandra.zanelli@pmls.co.uk

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"By Failing to Prepare, YOU are Preparing to Fail"

- Are the service charges demanded in accordance with the lease provisions?
- Have the various statutory restrictions on the recovery of service charges been adhered to?
- Is the expenditure '*actually*' recoverable via the service charge mechanism?

“Practically Perfect in Every Way”

Be ready to provide financial disclosure, including:

- Service charge demands (including any balancing demands)
- Service charge certificates
- Budgets
- Year end accounts
- Section 20B (2) notices
- Accounting ledgers
- Supporting invoices

“Show me the Money”



“Show [the Tribunal how YOU have Spent] the Money [and Why]”

Service charges must be reasonably incurred, and any works or services to which they relate must be of a reasonable standard

- So...
 - What was the decision-making process, and
 - Did this achieve a reasonable outcome?
- Why have you spent *other people’s* money in the way you have?
And what did you get for it?

"We've got to have rules and obey them. After all, we're not savages"

- Make friends with the Tribunal Procedure (First-Tier Tribunal) (Property Chamber) Rules 2013 (and comply...)
- Comply with the Tribunal's directions (remember, if you need to vary a direction/ extend the time for complying with a direction etc, make a case management application).
- FTT has power to:
 - Strike out Applicant's case (or part of it)
 - Bar the Respondent from taking any further part in the proceedings
 - Make an order for costs under rule 13.

The Big Three

- Read, understand and implement the lease and make sure you're demanding service charges correctly, and that your recording keeping is up to scratch.
- Explain to the Tribunal *why* you have spent other people's money in the way you have, and don't expect the Tribunal to just guess.
- Stick to the Directions (*and comply with the Rules*).



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 The Mighty Power
Small Wins

Adam Laidler
Psychotherapist



Attended
Residents Meeting

Ran
5K

Booked
Annual Leave

Completed
Report

Social Media
FREE Day

Mastered
Excel



The Mighty Power
Small Wins

Booked
Commonhold Course

Attended
Policy Hour

Used

Chat GPT

Walked
10K Steps

Finished
Level 3

Took

Lunch Break

Sat
Level 4 Exam





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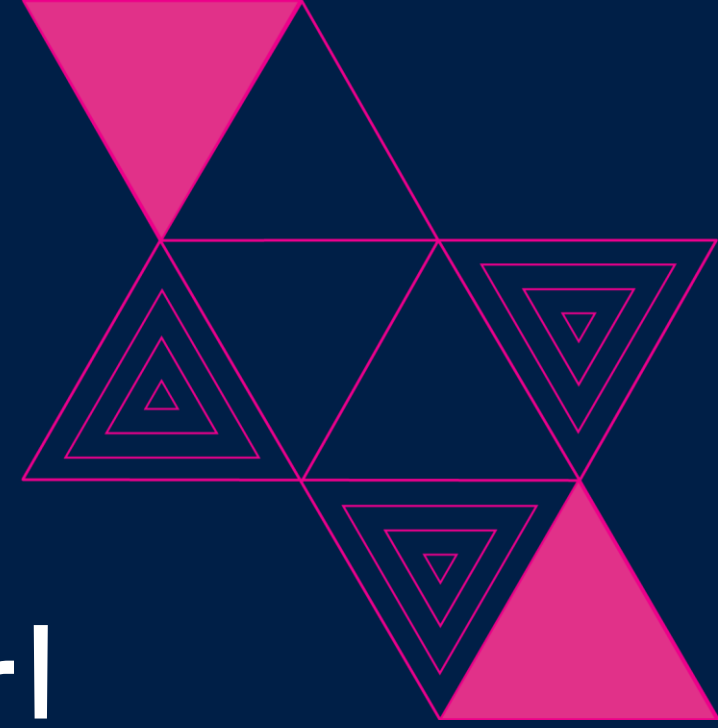


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Institute



See **YOU** Next Year!
Learn. Share. Develop.