



Residents

# Welcome Brochure

 AM SURVEYING &  
BLOCK MANAGEMENT

[www.amsbm.co.uk](http://www.amsbm.co.uk)



RICS **irpm**  
for the industry



AM Surveying & Block Management have been appointed to provide management services for the communal areas of your development. This brochure provides useful information about AM and our services provided.

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# INTRODUCTION

## About AM Surveying & Block Management

Professional Managing Agent with in-house Building Surveying Expertise

AM Surveying & Block Management is an expert firm of building and estate managers providing services to the highest industry standards as set by our regulators RICS & ARMA.

Our Property Managers and supporting team efficiently manage residential blocks of flats and housing estates large and small throughout London and the South East. Our dedicated team have extensive experience in residential estate management spanning over many years.

We manage property on behalf of Residential Management Companies, Freeholders, Right to Manage Companies and Developers.

We are a family owned firm priding ourselves on our high standards of professional services and excellent industry reputation.

## Our Residents

Every development managed by AM is assigned a specific Property Manager to handle day to day enquiries and management issues and whom will know your development very well.

Your Property Manager and our support team will co-ordinate any maintenance issues, planned works and monitor routine service contracts.

Regular site inspections are carried out to ensure service levels are maintained at the expected standards.

## What We Do

AM Surveying & Block Management have been appointed to provide the management services for the communal areas of your development as specified with your Lease/Transfer document.

The costs of maintenance and management of the communal areas of the development are covered by the service charges paid by you and your neighbours. This includes a Management Fee for our services as Managing Agent.

The services provided by AM Surveying & Block Management within the Management Fee are summarised as follows:



### General

Preparing specifications for maintenance works.

Obtaining quotations for services and appointing contractors.

Placing maintenance contracts for equipment such as lifts, fire alarms, automated gates and water pumps.

Monitoring contractors.

Arranging Building's Insurance and other insurances.

Payment of suppliers.

Monitoring budgets throughout the year.



### Visits

Regular routine site inspections.

On site meetings with residents.

Meetings with Resident Company Directors.

Meeting contractors for works briefings or sign off.

Ensuring health & safety compliances are met.



### Maintenance

Booking planned and reactive repairs with contractors.

Preparing 12 month and 10 year planned maintenance schedules.

Organising minor and major repairs.

Inspection and sign off of completed works.

Contractor vetting and compliance monitoring.

Ensuring contractors provide value for money.

*Professional Managing Agent with in-house Building Surveying expertise.*



### Financial

Preparation and issuing of annual service charge budgets.

Issuing service charge demands in accordance with lease/transfer document terms.

Collecting service charges and pursuing service charge arrears efficiently.

Keeping financial records and book keeping.

Arranging and issuing annual service charge accounts.

Administering year end balancing surplus/deficits.



### Additional Services

**The following services may be carried out at additional cost:**

Project Management of major works contracts.

Acting as Company Secretary for Resident Companies.

Providing Management Packs and answering solicitors enquiries during sales/assignment.

Handling consents for alterations, pets and/or sub-letting.

Providing Building Defect Surveys and Reports.

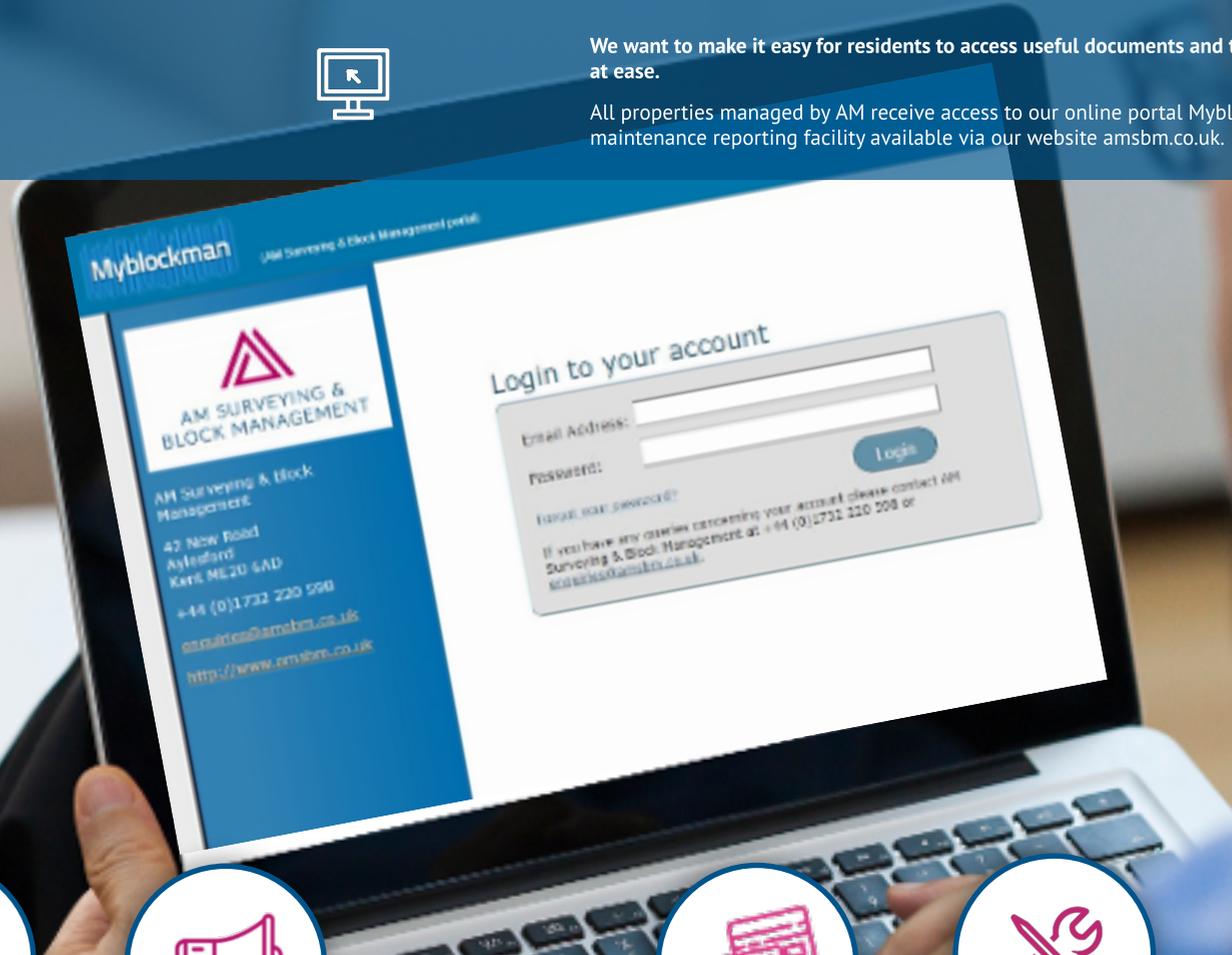
Carrying out Building's Insurance Valuations.

## Residents Portal



We want to make it easy for residents to access useful documents and to view service charge balances at ease.

All properties managed by AM receive access to our online portal Myblockman and our online maintenance reporting facility available via our website [amsbm.co.uk](http://www.amsbm.co.uk).



### Statements

All property owners gain access to online service charge and ground rent statements making it easy to track payments and charges.



### Useful Documents

Access annual budgets, year end accounts, insurance schedules and other useful documents specific to your development.



### Announcements

Useful updates released to Property Owners via the announcement board with updates sent direct to your inbox.



### Make a Payment

A variety of payment methods including by cheque, BACS, telephone and by Debit/Credit Card at [www.amsbm.co.uk](http://www.amsbm.co.uk).



### Report Maintenance

You can report maintenance issues via our online issue reporting facility at [www.amsbm.co.uk](http://www.amsbm.co.uk). Simply click "Report Repair".



### Maintenance Tracking

Real time updates of live maintenance issues with regular email updates accessed via our online maintenance reporting and tracking tool.

## Communal Living



At AM Surveying & Block Management we believe in promoting a collaborative and cooperative approach both from resident to resident but also between resident and Managing Agent to help ensure communal living is a positive experience for all.

To help maintain a pleasant communal living experience, your property's lease or transfer document contains various covenants setting out your rights and responsibilities as a property owner at your development.

Each development has a specific set of covenants setting out the "rules" and likely you would have been made aware of those relating to your property at the time of purchase (i.e. via your solicitor or conveyancer) although if you are in any doubt you may wish to contact us for advice.

Examples of typical covenants commonly found within leases and transfer documents include:

Peaceful enjoyment of your property as long as no breaches of covenant occur (such as non-payment of service charges).

Not to cause a nuisance to neighbours (such as by noise).

Access to communal facilities & services such as electricity, water and passage through common areas.

To keep communal areas free from obstructions such as by waste or other items

To observe any development regulations such as only parking in designated areas and/or only parking in your assigned parking bay (if any).

Upon paying the service charge, for communal areas to be maintained.

To obtain the appropriate consent before sub-letting, keeping a pet or carrying out property alterations.

Not to use the property for any illegal or immoral purpose or to do anything that may invalidate the communal insurance policy.

## Repairs & Maintenance

AM Surveying & Block Management is appointed to look after the maintenance of communal areas of your development.

These areas may include the external communal areas such as; the external fabric of the building, the roof, car parks, foot paths, landscaping and the internal communal areas such as; hallways, lobbies, staircases, lifts and cupboards/plant rooms.

You are responsible for the interior of your property including conduits serving exclusively your demised property and any maintenance issues that may arise, such as a leak from your property into another.

Where appointed as Managing Agent by a board of resident Directors we may refer to and work with such resident directors in resolving any maintenance issues as swiftly as possible and timescales for a repair will depend on the nature of repair and availability of service charges within the communal fund.

Local contractors whom have a track record of providing satisfactory workmanship at value for money will be appointed to carry out repairs.

### Reporting Repairs

You can report repairs to us either by calling our Block Management team on our office number or via our online repair reporting tool available at [www.amsbm.co.uk](http://www.amsbm.co.uk) and clicking "Report Repair".

Your Property Manager will review the issue and co-ordinate quotations and instructions to contractors.

You will be kept up to date by email, or you may call for an update during usual working hours and our team will have access to the current status of your issue.

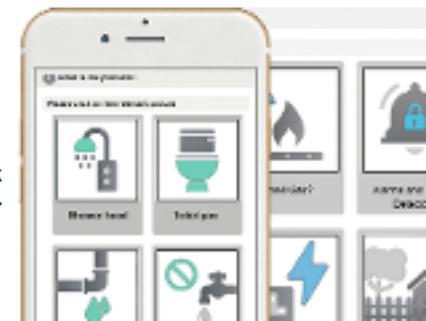
### Emergency Issues

Emergency issues arising out of hours can be reported to us via our out of hours emergency contact line: 08442 596 160\*

*\*Available out of hours for emergencies only.*

**We've made it quick and easy for you to report repairs**

On desktop & mobile



Visit [www.amsbm.co.uk](http://www.amsbm.co.uk) click Report Repair

## Service Charge: What is it?

Service charges are required in order to ensure the communal areas of your development are maintained, managed and insured and each owner of the development makes a contribution to the associated costs. According to terms of your lease/transfer document you have committed to pay your contribution of service charge for the development.

### Ways to Pay Your Service Charge:

#### 1 Monthly Payment

A monthly payment plan can be arranged on the basis that service charges are paid up to date by the end of the service charge year.

If you would like to pay your service charges monthly, by way of concession, please contact our Accounts team to arrange a payment plan.

#### 3 Pay by Cheque

Payment by cheque can be forwarded to us by post.

Please include the remittance advice slip at the bottom of your service charge demand or write your payment reference number, found on your service charge demand, on the reverse of your cheque.

Please refer to the "Payment Details" section of your service charge demand for the name of whom your cheque should be made out to.

#### 2 BACS Payment

Service charges can be paid by BACS payment using your development specific bank account details.

Please refer to your service charge demand for the correct bank account details, or contact our Accounts team if you are unsure.

#### 4 Payment by Debit/Credit Card

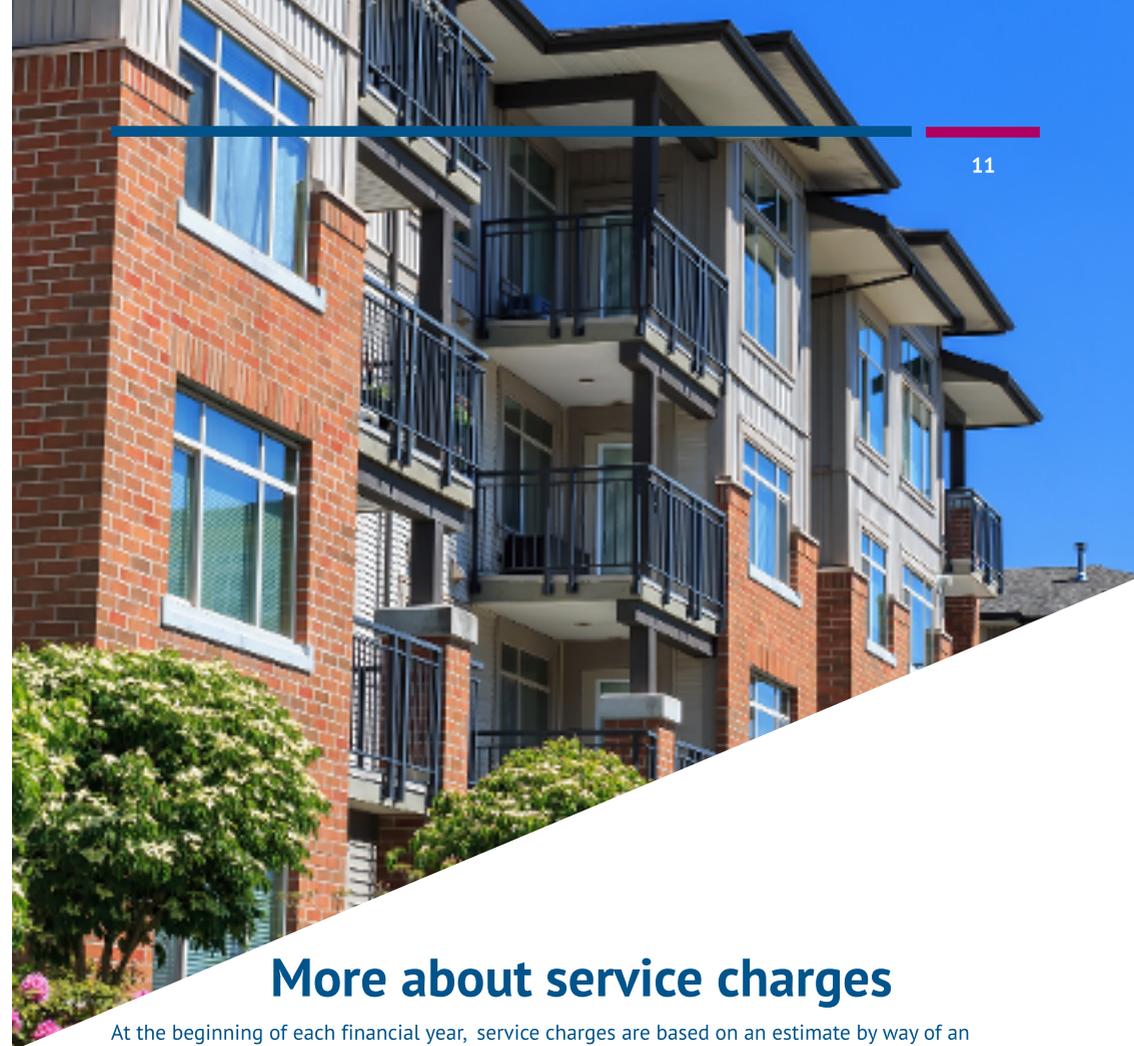
Payment by all major visa debit & credit cards is available:

By phone: 01732 220 598\*  
(\*Lines available during usual working hours).

Online: [www.amsbm.co.uk/payments](http://www.amsbm.co.uk/payments)



We ensure service charges are invoiced in accordance with terms of your lease/transfer document, this means your service charges will either be collected quarterly, half-yearly or annually.



## More about service charges

At the beginning of each financial year, service charges are based on an estimate by way of an annual Service Charge Budget. We take into consideration all costs anticipated to be incurred over the period covered by the budget including provision for routine repairs, planned works, insurances, management costs and usually a provision for a reserve fund.

In the weeks following the end of the financial year, via independent qualified accountants, Year End Service Charge Accounts are produced and will be issued to you. These will detail actual spend and any adjustment necessary further to a surplus/deficit of funds will be applied to your account in line with terms of your lease/transfer document, this way you only pay for actual costs of running the development each year.

Your development has a specific financial year of which is stated at the top of the Service Charge Budget, we review the budget each year and you will receive a copy of the budget year to year, usually a few weeks before commencement of the proceeding year.

Service charge funds for your development are held within a ring-fenced trust client bank account which is administered in accordance with legislation. Service charge funds are kept separate from funds relating to any other development we manage and any funds of AM.

We administer client funds strictly in accordance with our regulators ARMA & RICS.

## Service Charge: What does it cover?

The following items may be included in your service charges according to the needs of your development:

**Insurance(s):** This may include Building's Insurance/Property Owners Liability, Public Liability, Engineering Insurance and Directors & Officers insurance to ensure all stakeholders are adequately protected.

**Utilities:** Electricity for the communal areas and depending on the structure of your development, gas & water charges may also apply.

**Cleaning:** Cleaning of internal communal areas and window cleaning on a regular basis.

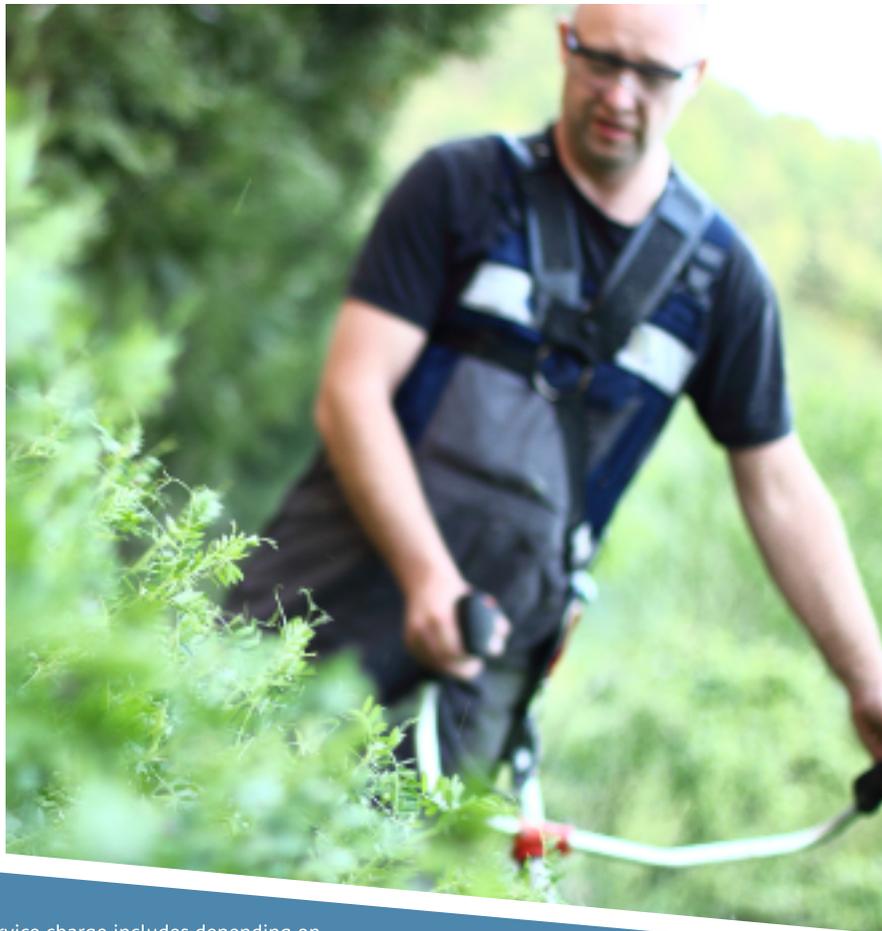
**Gardening/Landscaping:** Provision of gardening services on a regular basis to ensure external areas are maintained to good standards to include grass cutting, weeding, removal of green waste and plant maintenance.

**Plant/Machinery:** Maintenance provision to service lifts, water tanks/boosters and other machinery to keep them in good working order and to comply with regulations.

**Access Control:** Repairs to entry phones and automated gates to keep them in working order and to comply with regulations.

**Life Safety Systems:** Servicing of fire alarms, emergency lighting, automatic opening vents, fire extinguishers and sprinkler systems in accordance with regulations.

**General Repairs & Maintenance:** Provision for general repair items to communal areas such as; door entry/locksmithing, TV/aerial, painting, joinery, electrical repairs and any other general items occurring within communal areas.



**Health & Safety:** Preparation of Fire Risk Assessments, Asbestos Assessments, statutory electrical testing, health & safety signage and other health & safety related items in order to meet regulations.

**Sundry Expenses:** Small provision to cover items such as charges levied by the bank for maintaining the service charge account, supplying contractors with keys and similar small expenditures.

**Insurance Revaluation:** A periodic report known as a Reinstatement Cost Assessment, usually carried out on a three to four yearly cycle for the purpose of calculating rebuild cost to ensure the development is not over or under insured.

**Accountant Fees:** Fees paid to independent accountants to prepare annual Service Charge Accounts to ensure covenants of your Lease/Transfer document are met.

**Management Fee:** Annual Managing Agent fees for the provision of estate/building management services including collecting service charges, arranging repairs, ensuring building compliance with regulations and handling residents queries arising.

**Reserve Fund:** A provision to set aside funds to be used to offset against future works such as external/internal redecorations, roof repairs or road re-surfacing.

Each estate and property is different in respect of what the service charge includes depending on size, type and what plant and equipment may be included within the development.

## Service Charge continued

Payment of service charges is a covenant of your Lease/Transfer document, all owners must pay the service charge promptly to comply with such covenants and to ensure AM Surveying & Block Management can pay suppliers and ensure there are no financial problems resulting from non-payment.

Non-payment of service charge can cause the standards of services at the development to drop and this can adversely effect all residents.

At AM Surveying & Block Management we have responsibility to residents, and our clients, to ensure all owners pay service charges and this is part of our duties as Managing Agent. For this reason in the case of non-payment we will send reminders and where non-payment continues despite reminders we may refer a case to our debt collection specialists and extra charges may be incurred.

### Ground Rent (where applicable)

Where there is a ground rent payable at a Leasehold property, we may collect this on behalf of the Landlord. We will collect ground rent as and when it is due in accordance with terms of your Lease. In other cases, ground rent may be collected by the Landlord directly.

## Insurance

Property Owners Building's Insurance is likely in place at your developments and a summary of typical areas covered by the policy are listed below. Please note that cover for contents is *not* included in the Building's Insurance policy and you should make your own arrangements in this regard.

**Where Building's Insurance is provided for your development, the policy will provide cover for the main structure, the common parts and external areas against damage caused by:**

- Fire, lightning, explosion or earthquake.
- Water damage from a service installation such as a water supply pipe or washing machine.
- Riot, civil unrest, malicious damage or vandalism.
- Damage caused by theft/break-in.
- Subsidence, falling trees or branches, TV aerials or radio masts. Aircraft damage or anything dropping from them.
- Accidental damage to drains or pipes, cables and tanks.
- Storms or flood.
- Any other damage caused by an insured peril, please refer to the insurance policy.
- In event of damage caused by an insured event that causes property to be uninhabitable alternative accommodation/loss of rent cover may apply.

Where there are lifts or other heavy plant within a development, Engineering Insurance will be arranged to provide cover against damage caused to property by the plant and will include statutory safety inspections. Insurance cover will also be arranged for Directors & Officers Liability in the case of Residents Management Companies.

An excess is payable in respect of insurance claims made, the exact excess applicable will be shown on the Schedule of Insurance (available upon request) along with other relevant details.

Please note it's a condition of the Building's Insurance policy that the insurer is notified where a property is unoccupied for a period of 30 days or more, please make our office aware in these circumstances so we can pass on to the insurer.



## How to Reduce Risk

A few simple but practical steps can help reduce the risk of damage occurring to your property and help keep the cost of insurance as competitive as possible.



Locate your stop-cock and ensure it is in working condition. This will ensure your supply can be switched off in event of leakage.



Ensure electrical alterations are carried out by a competent and qualified electrician.



Do not store hazardous or flammable items within the building unless in a designated suitable storage unit and do not store any items in the common parts.



Carry out maintenance to prevent escape of water; regularly check under sinks, washing machine fixings and mastic joints to baths/showers & sinks.



Be vigilant and report issues relating to security, damage or disrepair to us. This is quick and easy via our online reporting tool at [www.amsbm.co.uk](http://www.amsbm.co.uk) and clicking "Report Repair".



## How to Make a Claim

Occasionally an incident may arise that requires an insurance claim to be filed in respect of damage occurring to a common part or a privately demised part of the development, such as water damage occurring within your own property.

If an insurable loss has occurred at your property and you would like to submit an insurance claim please contact our office for advice. We will take down all necessary details, advise you if the incident meets qualifying criteria for a claim to be submitted and in most circumstances we will progress the claim on your behalf.

Several factors are considered when checking validity of an insurance claim such as; if loss occurred from an "insured peril", the extent of damage incurred and how the claim may effect the risk rating of the development going forward.

It is important that any insurance claims filed are valid, economically viable and progressed in a timely manner and for these reasons in most circumstances insurance claims will be handled via our office.

Our team will liaise with the insurance company, contractors, loss adjusters and any appointed surveyors and will manage claims from submission through to settlement.



## Management Structure

Below is a simple overview of the variety of management structures that prevail among residents and Managing Agents, one of which is likely to apply at your development.



### Resident Management Company

A limited company is set up for the specific purpose of managing the development and is exclusive to the development. Ownership of the company is shared equally among all owners and an appointed number of owners will act as the "Board" of Directors whom appoint AM Surveying & Block Management as Managing Agent to carry out the management duties of the company on its behalf.

The company in some cases will own the managed land, in other cases there will be a separate Landlord with the residents company acting as a Management Company only.



### Right to Manage

A collective of owners have set up a limited company, followed statutory process to obtain management from the Freehold Landlord and have appointed AM Surveying & Block Management as Managing Agent.

An appointed number of owners will act as the "Board" of Directors whom will run the company and issue instructions to us as Managing Agent as we carry out duties on their behalf. The company does not own the managed areas which will remain within the ownership of the Freeholder.



### Landlord & Tenant

The Landlord (Freeholder) is the owner of the managed areas and appoints AM Surveying & Block Management as their Managing Agent to fulfill their management obligations on their behalf in accordance with terms of leases.

## Contact Us

"Putting our clients first since 1979..."

### 1 By Post or Visit Us



AM Surveying & Block Management  
42 New Road  
Ditton  
Aylesford  
Kent ME20 6AD

### 2 Online



[www.amsbm.co.uk](http://www.amsbm.co.uk)



[enquiries@amsbm.co.uk](mailto:enquiries@amsbm.co.uk)

### 3 By Phone



**01732 220 598**

**08442 596 160**  
Out of Hours Emergency

Our friendly professional team look forward to assisting you.

Did you know you can report maintenance issues to us online by visiting [www.amsbm.co.uk](http://www.amsbm.co.uk) and clicking "Report Repair". It's quick and easy and helps us to swiftly assign the appropriate contractor on your behalf.





AM SURVEYING &  
BLOCK MANAGEMENT

## Contact Us

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