

LOYALTY BONUS TO OUR CLIENTS

TWO SERVICES - ONE FEE

Property Management/Residential Letting services, with the benefit of only one fee. To find out more on this offer, and for more information on all the services we provide, please contact Mrs. Isabelle Doyle at our Paisley office on **0141 889 8146**, or by e-mail : i-doyle@ross-liddell.com

For properties in Edinburgh and the East contact Miss Kerry McLoughlin at our Edinburgh office on **0131 346 8989**, e-mail k-mcloughlin@ross-liddell.com

Details are also available on our website www.ross-liddell.com

TENEMENTS (SCOTLAND) BILL

It is anticipated that in November, 2004, the final part of the Property Law Reform Programme will be passed, i.e. the Tenements (Scotland) Bill. Tenements form over a quarter of the housing stock in Scotland and come in all shapes and sizes. Most tenements are residential blocks, but office blocks also fall within the definition. So do large houses which have been divided into flats. This captures a much wider range of properties than is commonly imagined.

But not all title deeds to tenements are comprehensive and they do not always provide burdens to specify how the owners are to decide on matters of mutual interest. If title deeds make no provision on one matter, the common law will apply on that one matter. The common law will act as a background or default law and most tenements, particularly newer tenements, will have a detailed system of management provided by the title deeds to the property. The common law will only apply where there is a gap in the title deeds.

The proposals contained in the Bill will assist owners in resolving disputes, ensuring urgent work can be undertaken, and generally assist where problems are encountered.

It must be stressed that the Bill is, at present, still in draft form, and is in the course of examination and debate within the Scottish Parliament. The final version may vary from what is presently proposed.

THE CONTROL OF ASBESTOS AT WORK REGULATIONS 2002

The above Regulation imposes an obligation upon owners, landlords and tenants, to assess buildings for the existence of ASBESTOS CONTAINING MATERIALS, or ACM's, within the workplace, which is deemed to be any area where maintenance or repair is carried out. These areas refer to common parts of the building, e.g. common stairwell, bin stores, lift shafts, roof voids, backcourts, etc.

The Regulation presumes that asbestos is present until proved otherwise and, to establish whether this is so, a property survey has to be carried out. We are presently negotiating with companies who are suitably qualified, to investigate and identify ACM's. If asbestos is found to be present, recommendations will then be made on the action to take.

Properties which were constructed in the year 2000, or later, are subject to the regulations, but as asbestos was not in use in the construction of properties after that date, we may be able to avoid the necessity for a survey by establishing that asbestos was not present in their construction, and has not been introduced subsequently.

The most likely people to be affected by asbestos are those carrying out repairs and maintenance, and include such contractors as plumbers, electricians, etc. Should properties not have this survey carried out, any contractors that we employ on behalf of owners, will have to be informed that no asbestos survey has taken place at the property. The contractor will then be at liberty to either decline to carry out any works at the property, or insist on a survey being completed before work commences. This could seriously impede any emergency works being undertaken such as the repair of burst pipes, etc.

We will shortly be writing to the owners of property which we manage where there is a possibility of the existence of asbestos and, at that point, further details of the survey will be provided.

ROSS
LIDDELL
ESTABLISHED
1854

NEWSLETTER

PROPERTY MANAGERS • SURVEYORS • ESTATE AGENTS

ISSUE 11

Ross & Liddell Limited

MAY 2004

150TH ANNIVERSARY

It is hard to believe that Ross & Liddell have been around for 150 years. It all began in the 1850's with the development of a series of new and large working class suburbs, such as Bridgeton, Dalmarnock, Springburn, Partick, Govan, Govanhill and Maryhill, where tenements are still managed by us, to the current new developments such as in Leith, Falkirk, South Queensferry, Hyndland, Paisley etc. From the "Factor" collecting the rent, to paying through the internet, from bathing in a zinc bath in front of a roaring fire, to luxury bathroom with electric showers. Things may have changed but, hopefully, we are still able to provide you with the excellent service we strive to achieve. Our growth and success is, in large measure, due to the efforts and loyalty of our staff, both past and present, to whom we are indebted.

I would like to take this opportunity to thank all of our clients, both old and new, for your valued custom.

John H. Harris, Managing Director.

TERRORISM

Following the recent upsurge in terrorist activity, Insurers have had again to review their exposure to this type of risk. Although this has been reassessed, we have pleasure in advising that there will be no increase in the premiums charged for this cover.

As this risk is an extension to the Policy, it can be cancelled, but only if we receive, in writing, confirmation of such a decision from the majority of owners in a block. This must be in our hands by 6th June, 2004 in order that we can inform the Insurers. An individual owner disagreeing with the majority decision to cancel can contact our Insurance Department to reinstate cover for their flat.

INSURANCE PREMIUM RATES

We are pleased to announce that after lengthy negotiations with a number of insurance companies, the most favourable terms on offer were received from your current insurers, Allianz Cornhill.

The premium you pay is, of course, affected by the Sum Insured, and the rate you pay for that Sum Insured. The Sum Insured is linked to the House Cost Index published by the Royal Institution of Chartered Surveyors, and is adjusted annually in line with figures advised to us by Allianz Cornhill and, this year, the Sums Insured on residential properties will increase by 4.5%. This increase, whilst it may appear substantially above headline inflation, is comparable with that being applied

by other insurers, and is also in accordance with the publications mentioned above.

On the other hand, the rates applicable to the Sum Insured have varied substantially to the extent that, in many cases, the insurance premium payable has actually reduced considerably from last year. In other instances, for example, where substantial claims have been made, there will be an increase in the amount payable although, in most cases, this is marginal.

If your circumstances are such that you have to make a claim, then the Direct Claims Line is as before, i.e. with Capita McLarens, telephone **0141 227 1428**. The levels of excess which apply to the policy remain as before.

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MEMBER



General Insurance
STANDARDS COUNCIL

PROPERTY MATTERS

NEW EDINBURGH OFFICES

You may remember from our October 2003 newsletter, that it was our intention to move to new offices in Edinburgh. We are now settled at **6 Clifton Terrace, Edinburgh**, and are pleased with our refurbished accommodation.

Clients are most welcome to visit our new offices. The expanded facilities enable us to now offer our complete range of services including Residential Letting, Building Surveying and Commercial Agency in addition to Property Management.

BE A CONSIDERATE NEIGHBOUR

- Maintaining communal landscaped areas is expensive – please refrain from playing football or other games.
- Ensure unwanted household items are disposed of in the correct manner.
- Noise – whilst we appreciate the problems, we are unable to implement action against individuals. If you experience problems, please contact your Local Authority's Environmental Protection Services Department.

SECURITY

There has been a spate of break-ins in a number of locations where we manage property and, therefore, we would ask you to be vigilant and:-

- Report any suspicious incidents to your local Police.
- Ensure that all doors and gates are securely locked when entering/exiting the property, including the garage area.
- Only allow access to individuals known to you via the door entry system – if in doubt, refuse entry!
- Shred all bank statements, credit card bills, receipts, etc.

NON PAYMENT OF INSURANCE PREMIUM

If Insurance premiums are not settled within agreed terms, please note that cover under the policy terms will be restricted to common parts only e.g. stairwells,

entrance/exit doors. This, in turn, may lead to any private claims being repudiated. Cover will not be restricted where payment is made by agreed instalments.

WEB SITE

We are currently improving the content and usability of our website to assist our Clients. As well as providing details of our services, and how to contact us, including location maps and e-mail addresses, there are also information sheets on various topics which may be of interest to our Clients, including up to date details of Emergency Contractors and advice

on precautions to safeguard your property. Details are also available of properties, both residential and commercial, for sale and let. Much of the content of the site can be downloaded for printing and retention.

Copies of our current newsletter and items of interest from previous issues are also available.

Visit our site at

www.ross-liddell.com

HOUSES IN MULTIPLE OCCUPATION (H.M.O.)

Since October, 2003, three or more unconnected parties sharing a flat or house constitutes multiple occupation. An H.M.O. requires a licence from the local authority, failing which the landlord risks a fine of up to £5,000. Our Building Surveyors have now advised the landlords of more than a dozen properties on licence requirements, in most cases also organising the works required. If you require advice please contact our Head of Building Surveying, Gerry Gilroy, on **0141 889 8146** or e-mail g-gilroy@ross-liddell.com

BUILDING HEALTH CHECK

In addition to your regular management inspection, and for a discounted fee, we are able to provide a more detailed inspection by one of our professional team of Building Surveyors. Included would be an inspection of the attic area for signs of water ingress, rot, etc., and an inspection of the roof if access is available. By locating problems early on, you will be able to take action to prevent them becoming more serious and, ultimately, costlier. For further information on this service, please contact our Head of Building Surveying, Gerry Gilroy, on **0141 889 8146** or e-mail g-gilroy@ross-liddell.com

RE-INSTATEMENT VALUE

We would advise that the market value of property may vary substantially from the amount for which a property should be insured. The Sum Insured should represent the full rebuilding cost to rebuild your property as new, including any professional fees, removal of debris costs, and any statutory cost incurred when rebuilding. The re-instatement value of a tenement property for instance, because of the construction, may be as much as four times the market value. If your property is

not insured for the correct value you could find that the Insurance Company would only pay a proportion of any claim. We strongly recommend that you review regularly the value your property is insured for, and make any adjustments to your policies as required. If you require guidance on the correct Buildings Sum Insured we suggest that you instruct a professional valuation to be done. The cost of this, however, would be incurred by yourself.

WAYS TO SETTLE YOUR ACCOUNT

Ross & Liddell offer a variety of ways to settle your account. One of the easiest methods is to use the bank giro credit slip issued with your account and pay over the counter at any post office or bank. You may wish to phone your local Ross & Liddell office and pay by credit/debit card or, alternatively, pay by cash/cheque. We also offer the option of monthly Direct Debit instalments. Please contact our Finance Department on 0141 221 9266 for further information. Another option is by Telephone Banking. Please ensure that you quote your Ross & Liddell Account Number.

Our bank details are as follows:

**Royal Bank of Scotland,
22 St. Enoch Square, Glasgow –
Sort Code 83 41 00 –
Account No. 00247963.**

A recent innovation is the option to pay by Credit/Debit Card over secure pages on our website – www.ross-liddell.com