

Training, Networking & BBQ Event Edition July 2024

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Friday 6th December 2024- from 5pm to 11pm

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Welcome to the Post Event edition of the PReSs

I would like to thank everyone that attended this year's **Training, Networking & BBQ Event**, held on **Thursday 11th July 2024 at the Taj Hotel** set in the heart of Westminster, St. James Courtyard, one of the Capital's most idyllic spaces, set around a historic cherub-ordained Victorian Fountain. I hope you all found it both educational and enjoyable.

The LLAS & ATLAS membership stands at over 63000 accredited landlords and agents and growing daily. The scheme's membership continues to grow in part due to the energy of all our partners and the awareness of both landlords and agents that, it is essential to keep up to date with the changes occurring in the rules and regulations affecting the PRS.

The scheme is proud that it continues to provide a reliable means for the sector to maintain and improve its awareness through its excellent training and CPD program. Remember that training is an investment, being fully up to date with the law and know how to comply with the rules, is the best protection you can have against penalties and fines. So, continue to update yourselves with our CPD & Accreditation training courses, **Online, Virtually & Face to Face**, all info is available at www.londonlandlords.org.uk

A special thank you to our sponsors Azad Ayub Ltd, Ricks Group Ltd, Mydeposits, Ploutos Associates, and Central Housing Group.



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I hope you enjoy this special edition of the **PReSs**

Thank you.

Jessica Alomankeh (Projects Manager)

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The Critical Role of Insurance Brokers in Navigating the Complex World of Insurance

In today's fast-paced and ever-changing world, the landscape of insurance is becoming increasingly complex. From personal policies to business coverage, the myriads of options available can be overwhelming for anyone trying to secure the best protection for their needs. This is where insurance brokers come in—a crucial bridge between the client and the insurance companies, ensuring that the coverage provided is not only adequate but also tailored to the unique needs of each client.

Understanding the Value of Expertise

Insurance is not a one-size-fits-all industry. Each individual and business has unique risks and requirements. Insurance brokers bring a wealth of expertise and experience to the table, helping clients navigate through the vast options available. They understand the intricacies of different policies and can offer professional advice on the best coverage options. By leveraging their deep industry knowledge, brokers can identify gaps in coverage and recommend the most suitable policies to mitigate risks effectively.

Personalised Service and Advocacy

One of the most significant advantages of working with an insurance broker is the personalised service they provide. Unlike direct insurance agents who represent the interests of a single insurer, brokers work for the client. This means they have the client's best interests at heart, providing unbiased advice and recommendations. They take the time to understand the specific needs and concerns of their clients, ensuring that the policies chosen provide comprehensive coverage without unnecessary costs.

Furthermore, insurance brokers act as advocates for their clients in the event of a claim. Navigating the claims process can be daunting and stressful, especially during difficult times. Brokers step in to assist with the paperwork, liaise with the insurance company, and ensure that the claim is processed efficiently and fairly. This advocacy role provides clients with peace of mind, knowing they have a dedicated professional fighting for their best interests.

Access to a Broad Market

Insurance brokers have access to a wide range of insurance products from various insurers. This access allows them to compare policies from different companies and find the best deals for their clients. They are not limited to the products of a single insurer, which means they can offer a broader selection of coverage options and more competitive pricing. This market access is particularly valuable for clients with unique or complex insurance needs that may not be met by standard policies.

Staying Ahead of Industry Changes

The insurance industry is constantly evolving, with new regulations, products, and risks emerging regularly. Keeping up with these changes can be challenging for individuals and businesses alike. Insurance brokers stay abreast of industry developments and trends, ensuring that their clients are always informed about the latest changes that could impact their coverage. This proactive approach helps clients.

Conclusion

In an increasingly complex and dynamic world, the role of insurance brokers is more important than ever. They provide invaluable expertise, personalised service, broad market access, and advocacy, ensuring that their clients are well-protected and informed. By building long-term relationships based on trust and understanding, insurance brokers play a critical role in helping individuals and businesses navigate the intricate world of insurance with confidence and peace of mind.

As the insurance landscape continues to evolve, the expertise and guidance of a trusted insurance broker remain essential in securing the right protection for today and the future.

For more info visit <https://riskgroup.uk/>





Creating a fairer private rented sector in Wandsworth

Residents can now have their say on proposals that aim to improve the private rental sector by clamping down on rogue landlords.

With the private rented housing sector in Wandsworth now making up 36% of the boroughs housing market, it has never been more important to improve the condition and quality of properties in the private rented sector and create a fairer environment for both tenants and responsible landlords.

Wandsworth Council is inviting tenants, landlords, property agents and anyone with an interest in the private rented sector to have their say on proposals to introduce property licensing schemes in parts of the borough.

The Council is consulting on two schemes, that if approved, would apply to private rented homes.

The schemes are known as selective licensing and additional houses in multiple occupation (HMO) licensing. Selective licensing applies to homes that are occupied by single family households or two sharers. Additional HMO licensing applies to small-shared houses that are occupied by residents from three or more households, that share a kitchen and or bathroom; and not covered by the existing national mandatory HMO licensing scheme.

The schemes will require landlords to meet certain standards with regards to the safety and condition of the property, helping the Council to clamp down on rogue landlords and ensuring better quality homes in the private sector.

Feedback and opinions are being sought far and wide, from as many people and organisations as possible who have an interest or personal experiences on the private rented sector in Wandsworth.

The Council is committed to its ambition for Wandsworth to be a fairer, more compassionate and sustainable borough. This is underpinned by the Council's vision of creating a fairer private rented sector, by driving up standards for private renters.

Aydin Dikerdem, Cabinet Member for Housing, said:

“Wandsworth has one of the highest number of private renters in the country, with over a third of our borough renting privately off of a landlord. While many do so without issue, sadly our officers continue to receive complaints from tenants found to be living in substandard and at times dangerous accommodation, with tenants often unsure of where to turn. Some of these are our most vulnerable residents. Our proposals will help us to target rogue operators and those letting unsuitable properties, driving up standards to the benefit of all.

“We are committed to continuing to work positively with responsible landlords, educating those that may not be aware of their responsibilities and driving out the minority who knowingly disregard housing laws.

“Wandsworth is one of the most popular places to live in London and we are proud of that. We want to introduce property licensing to drive up the standard of properties and the communities in which they are located, no matter the type of housing. That’s why we want to ensure that as many people as possible have the chance to take part in our consultation, share their views and comment on our proposals. All views are important and can make a real difference to our plans.”

Wandsworth Council is consulting on two licensing schemes that, if approved, would come into effect in two phases, starting in Spring 2025. The Council wants to hear from all tenants, landlords, agents, residents and those that study or work in the borough.

The consultation runs until Monday 14 October 2024, and everyone can share their views by visiting www.wandsworth.gov.uk/prs Paper copies of the survey can be requested by emailing consult@wandsworth.gov.uk or **calling 0208 454 3025**.





Helping to make Enfield a better place to rent.

Enfield Council is running a consultation on its proposals for a property licensing scheme for small, shared Houses in Multiple Occupation (HMOs) in the borough.

The proposed licensing scheme would take into account the views and feedback of residents, tenants, landlords, business owners and anyone else who has an interest in the private rented sector in Enfield.

The Council is committed to its vision to have more and better homes for Enfield. To help support this vision, the Council has launched a consultation on proposals that, if approved, would help to improve housing conditions and standards for HMO tenants.

In 2020, the Council introduced a scheme known as additional HMO licensing to improve property conditions, safety and management standards. The current scheme applies to shared houses that do not fall under the national mandatory HMO licensing scheme and will end in August 2025.

Since the start of the current scheme, the Council has seen improvements in the quality and safety of HMOs. However, there is still more to do to ensure improved HMO property standards and better protection for private renters. That's why the Council wants to continue the good work that has been achieved so far and propose a further additional HMO licensing scheme from 1 September 2025.

Cllr Susan Erbil, Cabinet Member for Planning and Regulatory Services, said: "Enfield, as with the rest of London, is in the midst of a housing crisis. With record numbers of people living in temporary accommodation and increasing numbers of families in crisis, there is an extreme shortage of housing within the borough. We know that it's never been more important for the Council to ensure that HMO properties provide safety and security to all residents.

"Our existing scheme has seen significant action taken to tackle poor standards in the private rented sector, and we know that many landlords provide well managed properties which do not cause issues for tenants or the wider community, for which we are grateful. However, Council officers continue to uncover renters living in unsuitable and often dangerous conditions; some of these are our most vulnerable residents.

"Supporting our most vulnerable residents is a number one priority for the Council. That's why we want to ensure that as many people as possible have the chance to take part, share their views and comment on our proposals."

The Council wants to hear from as many people as possible about what they think about the current scheme, the proposed scheme for September 2025, and how these schemes impact or will affect the communities in Enfield. All views are important.

You can take part in the consultation by completing an online questionnaire by visiting www.enfield.gov.uk/hmo-consultation

Paper copies can be requested by emailing HMO-Consultation@enfield.gov.uk, by picking one up at any of the [four hub libraries in the borough](#), or by calling **020 3821 1761**.

The consultation closes on Monday 7 October 2024.



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Fire Doors are crucial in preventing the spread fire and smoke in buildings.

The Regulatory Reform (Fire Safety) Order 2005 (as amended) ('the FSO') requires that, in a block of flats, there are suitable fire precautions in place to make sure that the common parts are safe to use as a means of escape in the event of fire. The appropriate fire precautions are determined by carrying out a fire risk assessment.

As this is a legal requirement under Article 9 of the FSO, you should have already made sure that a suitable and sufficient fire risk assessment has been carried out; if there is no fire risk assessment in place, you must arrange for this to be carried out as soon as is practicably possible.

Fire-resisting doors (fire doors) are one of the most important measures to safeguard the means of escape from fire. Your fire risk assessment should already have identified the doors in question and determined whether the doors are adequate to resist the spread of fire and smoke into, or within, the common parts. You should have already taken steps to maintain doors in good order, and where it has been found that the existing door is inadequate and needs to be replaced, this must be done by a competent person.

As with all fire safety measures, fire doors need to be kept in good working order and in good repair. Wear and tear, for example, can result in defects. The objective of regulation 10 is to ensure that such defects do not materially undermine the ability of the doors adequately to prevent fire and smoke spread, whether to the extent originally designed or as verified as adequate in the most recent fire risk assessment.

The role of fire doors

In general, fire doors within a block of flats fall into four categories, namely:

- flat entrance doors: these are particularly important because in blocks of flats, most fires occur within the flats themselves; the flat entrance door prevents the spread of fire and smoke into the common parts and ensures the safety of other residents.
- doors to stairways and lobbies (between corridors and stairways): these keep the stairways and lobbies free from fire and smoke, so that they can safely be used by residents and others who might need to leave the building during a fire, and to assist firefighters during firefighting operations
- doors that sub-divide corridors: these are to limit the spread of fire and smoke throughout, for example, a long corridor.
- doors to plant rooms and cupboards (for example containing electrical distribution equipment) and to service risers (shafts which allow the vertical passage of cables, pipes)

Information for residents: what you need to do.

Residents have an important role to play in ensuring that, if there is a fire in their flat, the flat entrance door is an effective barrier to the spread of fire and smoke into the common parts.

Regulation 10 requires that residents are given information that:

- fire doors should be kept shut when not in use;
- residents or their guests should not tamper with self-closing devices;
- residents should report any fault or damage immediately to the Responsible Person.

The above information must be provided by the Responsible Person to any new resident as soon as reasonably practicable after the resident moves into their flat. The Responsible Person must also remind all residents about this information at periods not exceeding 12 months starting from when the regulations come into force.

Where a resident wants to alter or change their front door, this should be done with the knowledge and agreement of the Responsible Person to ensure that it does not negatively impact upon the overarching fire risk assessment for the premises.

Routine checking of fire doors: what you need to do.

Regulation 10 requires that, if the top storey of the building is above 11m in height (typically, a building of more than four storeys) the Responsible Person must:

- **use best endeavours to check all flat entrance fire doors at least every 12 months; and**
- **carry out checks of any fire doors in communal areas at least every 3 months.**

The government is committed to ensuring that undue burdens are not created for freeholders and, through service charges, for leaseholders. Accordingly, for the purpose of the fire door checks required by the Fire Safety (England) Regulations, it can be assumed that the Responsible Person has evidence that the design, specification and installation of the door is adequate for its location or is taking separate measures to deal with any inadequacies in inherent fire performance; **identification of issues in relation to the type of door and its intended resistance to fire and smoke is a matter for your fire risk assessment and compliance with the Fire Safety Order. It is not a matter for Regulation 10 of the Fire Safety (England) Regulations 2022’.**

The checks under regulation 10 should be simple and basic. You should not need to engage a specialist to carry these out. With appropriate instruction, caretakers, managing agents, housing officers and maintenance personnel should be able to do them (for example in the course of other routine checks and visits to the building) as the checks are only visual and do not involve, for example, use of tools.

The Responsible Person will need to ensure that the necessary arrangements are in place to address any issues identified. The extent to which the individual appointed to carry out the checks will also be able to address the issues or complete any repairs will be determined by their skills, knowledge and experience of fire doors. Where inspections identify the need for repair or replacement of any fire door (for example communal or flat entrance door), this work must be undertaken by a competent contractor as soon as reasonably practicable.

Flat entrance doors

To check flat entrance doors, you will need access to each flat, so that the door can be checked on both sides. Arrangements should be made with residents in advance to carry out these checks. You could consider offering a range of times, so that residents can be present. Other than in very small blocks of flats, it is unlikely that all doors can be checked on a single occasion.

Regulation 10 requires that, **over every 12 month period**, you keep a record of the steps taken to check flat entrance doors. In any cases when access to a flat was not granted, this must also be detailed. Ultimately, you might need to consider legal action if a resident persistently refuses to cooperate with these checks. It may be useful to pre-plan the checks that need to be undertaken. For example, this could take the form of a checklist, on which you can record the outcome of each check. A sample checklist is included as an appendix to this guide. You could also use electronic means to plan and record checks.

Each time you carry out fire door checks, you should check that:

- The resident has not replaced a fire-resisting flat entrance door with a new, non-fire-resisting door; this may be obvious if the door is of a different design from all other doors in the building but may not be where flat entrance doors are all of a different design. Where any doubt exists, the resident will need to confirm that the new door is fire-resisting, has been installed by a competent person, and they will be required to provide the technical information relating to the door to the Responsible Person. Modern fire doors should display a visible fire resistance rating.
- Letterboxes are firmly closed and not jammed open. Where a letterbox has been fitted to a door that did not previously have one, the resident will need to confirm that the new letterbox is suitable for use in fire-resisting doors and has been fitted by a specialist contractor.
- There is no damage to, or defects in, the door, frame or the securing wall that might affect the ability to resist the spread of fire or smoke (for example a split in the wood of a timber fire door, damage to any glazing in the door, warping of the door that affects its fit in its frame, a hole where a lock has been removed). Doors should also be checked for any alterations that may affect their fire resisting qualities.

- The condition of the fire-resisting glass and glazing system in the door panels, and any associated side or over panels forming part of the doorset, retains their ability to resist the spread of fire and smoke.
- There are no obvious defects in the hinges (for example missing or loose screws), or any other element of the ironmongery (for example ventilation grilles).
- Intumescent strips (which expand when exposed to fire and seal gaps around the door) and smoke seals (which look similar to draught seals), if present, are undamaged, make contact with the door edge or frame, and have not been painted over during decoration activities. (If they were not originally present, this may be acceptable, subject to the findings of the fire risk assessment.) These strips and seals may be fitted to either the door or the frame, and they are normally combined.
- The gap between the door and the frame is not too large. The industry standard is that the gap size should never be more than 4mm, except at the bottom of the door, where the gap should be as small as practicable, while ensuring that the door is unlikely to snag on the floor even if the door drops slightly on the hinges. Simple “gap tester” cards are available for this purpose.
- There is an effective self-closing device on fire doors of flat entrances and fire doors within common parts (see photos 4,5). This is very important. A fire door that does not close fully into its frame will not adequately hold back fire and smoke. You should check that the door will close fully into its frame when opened to any angle and allowed to close under the action of the self-closing device. A simple way to check this is to:
 - **firstly, open the door fully, then let it go.**
 - **then open the door to around 15 degrees and let it go.**

In both cases, the door should fully close into the frame, overcoming the resistance of any latch or friction with the floor.

Typical examples of fire doors signage



Fire door signage.



Fire door resistance rating signage (image courtesy of Golden Thread Fire Delay)



Combined intumescent strip-seal (image courtesy of Golden Thread Fire Delay)



Overhead self-closer (image courtesy of Golden Thread Fire Delay)



Concealed self-closer.



Magnetic door hold-open device









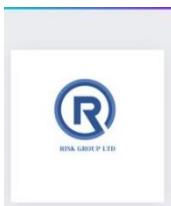
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Company Director, Property Investor, Professional Landlord, International Civil Engineer & Business Mentor. Azad Ayub is a civil engineer with an MSc & Diploma of Imperial College (DIC) from the Imperial College, London. He has worked on and led numerous design and construction projects both within the United Kingdom and overseas. He now focuses more on his property ownership, management and development business, which was established over 40 years ago and has been operating successfully since, catering to the niche student

and young professional accommodation market and employing around 20 people, with assets in the UK, USA, Spain and Pakistan. Azad continues to maintain strong associations with well-known local and international professional organisations and regularly supports charities and engages in charitable projects both locally and abroad. Over the years, both Azad and his business have won numerous awards for their continued commitment to green issues, staff training and talent development. **For more info visit:** <https://www.azadayub.co.uk/>



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New Guidance: Damp and mould

New guidance on understanding and addressing the health risks of damp and mould in the home was released on 7 September 2023. Here we give an overview of the main provisions and recommendations contained in the guidance which is aimed primarily at issues arising from damp and mould in rented homes and how to reduce it.



Introduction

It is important to note that this is Government guidance, not primary or secondary legislation. However, it will be much harder to defend a claim where a landlord or agent has responded to a complaint about damp or mould issues in a property in a way which departs from the guidance. This is a significant change in approach and it needs to be taken seriously.

There are four main sections:

1. Understanding the health risks associated with damp and mould

The guidance emphasises that damp and mould can have severe adverse effects on health and can exacerbate existing respiratory illnesses. It recommends regular inspection and maintenance of homes to prevent and mitigate the risk of damp and mould. Additionally, the guidance also highlights the importance of managing moisture problems in new buildings and during major renovations to avoid future issues.

2. Identifying and addressing damp and mould at home

The guidance provides a step-by-step approach for identifying and addressing damp and mould in homes. It includes practical tips on how to detect and measure moisture levels, identify the source of moisture, and how to address specific issues accordingly. It encourages the use of simple tools such as a moisture meter and recommends seeking professional advice for more complex cases.

3. Recommendations for landlords

The new guidance also includes recommendations for landlords to ensure that their rental properties are free from damp and mould. It advises landlords to conduct regular inspections and carry out necessary repairs, maintain adequate ventilation systems, and address any issues promptly. It also underlines the legal requirements for landlords to provide a safe and healthy home for their tenants as set out in legislation.

4. Role of local authorities

The guidance recognises the role of local authorities in addressing the issue of damp and mould in UK homes. It recommends that local authorities develop and implement strategies to tackle the problem, provide training and support for landlords and tenants, and monitor the compliance of rental properties with the housing standards.

Recommendations

Landlords and their agents must take responsibility for providing advice and solutions. They should also take preventative measures and offer advice on mitigation; crucially, the guidance for all landlords is an unequivocal responsibility to identify and fix the root causes. The main emphasis falls into:

1. Regularly check for damp and mould

Individuals are advised to check their homes for any signs of damp and mould regularly. Early detection can prevent significant damage to the property and will help to mitigate health risks. It is also important to provide advice and information to tenants. Typical signs of a problem could be mould, musty odours, and peeling paint and wallpaper.

2. Maintain proper heating and ventilation

Adequate ventilation is essential to reduce moisture levels in homes. The guidance recommends maintaining proper ventilation systems and keeping windows in good repair so they can be opened regularly to allow fresh air in, but also avoiding heat loss, including improved insulation and having effective heating systems.

3. Address structural issues

Structural issues like leaks, rising damp, water ingress and cracks should be addressed promptly to prevent the build-up of moisture and mould growth.

4. Landlords should conduct regular inspections

Landlords should carry out regular inspections and address any issues promptly. They should have a proper programme of regular maintenance to manage their property effectively. This not only ensures the safety and well-being of tenants but also avoids potential legal consequences.

The impact

In conclusion, addressing the health risks of damp and mould at home is a welcome step towards dealing with this critical issue. Whilst the guidance provides practical advice and recommendations to prevent and mitigate the risks of damp and mould in homes, the full impact on landlords is as yet unclear. It is a call for 'urgent' responses, but no timescales are prescribed nor definitions of 'reasonable time' for repairs given, or how to manage the situation if tenants are contributing to the issue.

The guidance refers to the Government's intention to bring in 'Awaab's Law' as soon as parliamentary time allows. This is part of the commitment arising from the inquest into the tragic death of two-year-old Awaab Ishak because of exposure to mould and damp. It is likely to lead to new regulations consistent with this guidance.

Pending specific legislation, the guidance provides a prompt and useful opportunity for individuals to be vigilant, to follow best practice and for landlords, agents and local authorities to take a proactive approach to damp and mould issues so that more homes in the UK are safe and healthy for their residents.

The full guidance: '*Understanding and addressing the health risks of damp and mould in the home*' can be found at: bit.ly/DampMould_Guidance



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Thank you speakers.



David d'Orton-Gibson -CEO & Founder of Training for Professionals (TFP)

David has worked for many years in the letting industry and has first-hand experience of most roles involved in lettings. For over 30 years he has worked full time running training and consultancy for landlords and agents throughout England and Wales. He teaches public courses as well as running In House courses for local authorities, letting agents, landlord associations, housing associations, colleges and other bodies. Widely respected for his technical knowledge and teaching style, David combines an authoritative understanding of the legal framework with practical suggestions on working with people and presents in an engaging style. **For more info visit:** [Home - TFP Online](#)



Pete Blackmore -Partner and Head of Litigation at SCS Law

Pete completed the Bar Vocational Training Course in 2006 and after working for over 3 years as an Advocate attending hearings for solicitors, he joined SCS Law's sister firm, LPC Law, as an Advocacy Manager, providing advice and training to advocates at Court. In 2013 Pete qualified as a solicitor and in 2021 he became the Head of Litigation. Pete believes in providing clear pragmatic advice at a fair price. He recently acted for the successful Respondent in the Court of Appeal in *Thomson, Snell & Passmore v. Kenig* a landmark case concerning a challenge to solicitors' costs.

For more info visit [SCS Law \(scs-law.co.uk\)](https://www.scs-law.co.uk)



Peter Littlewood- Founder & Director of iHowz & LLAS/ATLAS Trainer.

Peter has been involved in the rental market since the early 80's – so has a wealth of knowledge. Peter is anxious to rid the industry of its negative views, especially that it is full of 'rogue landlords'. In his view there are three types of landlords: - those who know what they are doing; those who don't, but try hard – they to be trained through LLAS; and those who won't do as they are supposed to do, even if they know. They are not 'rogues' but criminals and should be prosecuted. The industry does not want them.

For more info visit: www.ihowz.uk



Jeni Browne, Business Development Manager- Mortgage for Business

With more than 20 years' mortgage industry experience, Jeni has an unrivalled knowledge of the buy to let and residential mortgage industry. She is a frequent speaker at property investment events with a real knack for explaining complex, jargon-filled funding concepts clearly and concisely. A landlord herself, Jeni really understands the challenges the Private Rental Sector faces and regularly advocates for landlords in her contributions to the national and industry press.

For more info visit www.mortgagesforbusiness.co.uk



Azad Ayub Founder and Managing Director of Azad Ayub Limited

Azad is a civil engineer with an MSc & DIC from the Imperial College, London. He has worked on and led numerous design and construction projects both within the United Kingdom and overseas. He now focuses more on his property ownership, management and development business, which was established over 40 years ago and has been operating successfully since, catering to the niche student,

and young professional accommodation market and employing around 20 people, with assets in the UK, USA, Spain and Pakistan. Azad continues to maintain strong associations with well-known local and international professional organisations and regularly supports charities and engages in charitable projects both locally and abroad. Over the years, both Azad and his business have won numerous awards for their continued commitment to green issues, staff training and talent development. For more info visit <https://www.azadayub.co.uk/>



Maxine Fothergill - Managing Director of Amax Estates

Maxine is a seasoned property industry expert with over 25 years of experience. As a landlord, she has successfully managed a diverse property portfolio and developed a deep understanding of property management. Maxine recently began writing a column for 'Property Investor News' magazine, debuting in the March edition. This new venture inspired her book, 'How to Become a Successful Property Investor

where she shares her extensive knowledge. Aimed at first-time landlords and new investors, the book offers invaluable tips to help readers avoid pitfalls, understand their responsibilities, and build profitable property portfolios. For the past 22 years, Maxine has been the Managing Director of Amax Estates, introducing innovative strategies and guiding the company to win 26 industry awards. Her leadership has significantly shaped Amax Estates' growth and reputation in property consultancy. Recognised for her dedication, Maxine has been awarded 'Fellow' status by the Institute of Residential Property Management (IRPM). In addition to her professional pursuits, Maxine is a respected figure in the property community. As a past President of ARLA Propertymark, she has shared her insights at various conferences, including a keynote at the ARLA Propertymark Conference in December 2021, attended by over 1,000 delegates. **For more info visit:** [Homepage](#) | [Amax Estates](#)



Tony Gimple – MSWW - As the firm's principle and founder.

Tony is a preeminent commentator and distinguished speaker within the Private Rental Sector, renowned for his expertise in tax and succession planning tailored specifically for landlords, property developers, and affiliated enterprises. His erudition and astute insights have established him as a luminary in his field, setting the gold standard for strategic counsel and visionary foresight. Tony's profound understanding of intricate fiscal frameworks and proactive approach to succession planning not only distinguishes him but also positions him as an unrivalled authority, consistently delivering transformative guidance and pioneering solutions that redefine industry paradigms. **For more info visit:** <https://riskgroup.uk/>



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