

PROPERTY & HOUSING



Did You know...

To BUY any property, you need the following professionals:

- Estate Agent
- Mortgage Adviser
- Solicitor
- Surveyor
- Accountant

To LET a house, flat, studio flat or bedsit, you require the following:

- Gas certificate
- Electrical certificate
- Energy Performance Certificate (EPC)
- Landlord building Insurance

For homes with multiple occupation (HMO), you need one of the following licenses:

- Mandatory
- Additional
- Selective

HMOs also require additional certification for:

- Emergency lighting
- Fire/smoke/ heat Alarm
- CO2 Detector (gas)



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A brief history of Cypriots in the UK

In 1878, Cyprus was ceded to Britain by Turkey for a rental fee. Formal annexation took place in 1914 after Turkey sided with Germany in the First World War. With Cyprus becoming a British colony, Cypriots automatically became UK citizens. This meant that, provided they had passports, they could travel freely across the world — laying the foundations for migration.

At that time, Cyprus was emerging from the worst drought in its history, leaving the island in deep economic hardship with little prospect of work. Seeking better opportunities, Cypriots began arriving in the UK.

Few more Cypriots came to Britain after the end of World War I, with them settling in areas such as the West End, Mornington Crescent and Camden. Many worked in manual labour, catering, and the textile industry - sectors that required few formal skills. What many Cypriots did not realise, however, was that Britain itself was struggling with high unemployment.

Between the 1950s and 1970s, migration increased significantly. In 1955, the struggle for independence from British rule began, bringing violence and political instability that pushed more people to leave Cyprus in search of security and a better future. As their numbers grew, the community became more organised, establishing churches, schools, football teams, associations and community centres.

The Turkish invasion of 1974 had a

profound impact, forcing many Greek Cypriots to flee the island. Large numbers joined relatives in Britain, further strengthening the diaspora.

Today, the Cypriot community in the UK is large and diverse. The majority live in Greater London, although rising living costs have led many to move further north to areas such as Potters Bar, Brookman's Park, Cuffley, Goffs Oak, St Albans and Luton. In the south, strong communities can be found in Battersea, Streatham, Croydon and Bromley. Beyond London, significant Cypriot populations thrive in Birmingham, Manchester, Stoke-on-Trent, Liverpool, Bristol, Cardiff, Glasgow, and Edinburgh.

The community has made a substantial contribution to British life in business, culture, science, and academia. Early Cypriot migrants who began in catering - often washing dishes - worked their way up to become kitchen porters, chefs, waiters and eventually successful restaurant owners.

The industry that had the greatest financial impact, however, was the textile trade, commonly known as the rag trade. In the 1950s and 1960s, this sector was dominated by the Jewish community, and Cypriot tailors, pressers, finishers and machinists readily found work in Jewish-owned factories. Over time, Cypriots established their own factories, as many in the Jewish community moved on to become manufacturers and landlords. By the 1970s, 80% of Cypriots in Britain were



employed in the rag trade.

During the 1970s, 80s, and 90s, the community flourished economically. Cypriots opened restaurants, fish and chip shops, nightclubs (Bouzoukia), travel agencies, mini markets, butcher shops, cafés, barber shops, estate agencies, and even their own banks, including the Bank of Cyprus and Laiki. Weekly newspapers such as Vema (1936-1982) and Parikiaki (founded in 1974), Hellenic tv, LGR and Eleftheria played an important role in connecting and informing the diaspora. It was a period of prosperity.

The decline came in the mid-1990s, when new legislation and globalisation opened markets abroad, where labour was much

cheaper - in Morocco, Turkey, China, and later the former Eastern Bloc countries after the collapse of the Soviet Union.

Today, with a community of over 400,000 (Greek, Turkish, Maronites & Armenians) second, third, and fourth-generation Cypriots, the diaspora remains hardworking and ambitious. Many have diversified into professions such as developers, estate agency, law, accountancy, property chain suppliers, surveying, financial consultancy, architecture, and civil engineering - with a strong common focus on property.

With this in mind **Parikiaki** has prepared this property supplement.



Clothing factories in the 1970s.



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Property License

Property licenses are a crucial regulatory tool for local councils to improve housing standards, address anti-social behaviour, and protect residents from rogue landlords. Landlords are legally required to obtain a license to rent out certain properties, as operating without one is a criminal offense. These licenses ensure landlords meet minimum standards for property condition and management, promote better property management, and allow for council inspections and enforcement, leading to a safer and better-quality private rented sector for tenants.

According to the official website of the Mayor of London, holding the correct property licence is a legal requirement and demonstrates that the property is suitable for occupation and managed to an acceptable standard.

There are three different types of property license:

- **Mandatory HMO (Houses in Multiple Occupation) licensing** - covers homes shared by 5 or more people, in 2 more households (ie not all part of the same family).
- **Additional HMO licensing** - generally covers homes shared by 3 or more people in 2 households.
- **Selective licensing** - can cover all rental properties in a specific geographic area. For further information please visit www.london.gov.uk

- and <https://www.london.gov.uk/programmes-strategies/housing-and-land> where you will find everything on housing, land, properties and development, including:
- Buying and owning,
 - Private renting,
 - Council & Social Housing
 - Funding programmes

As a tenant, finding out whether your landlord has obtained the property licence can help reassure you that the property you are renting is well-managed.

As an owner find out if your rental property needs a licence by checking with your local council's website using your postcode, as requirements vary by council and property type.

- Identify Your Local Council**
- Your local council is responsible for property licensing.
 - For a property in London, you'll need to check the website for the specific council where the property is located (e.g., Enfield Council, Islington Council).

- Check for HMOs**
- A property requires a mandatory HMO license if it's shared by 5 or more people in 2 or more households, with shared kitchen, bathroom, or toilet facilities.
 - Some councils have "additional" or



"selective" licensing schemes that cover smaller HMOs (e.g., 3 or 4 tenants).

- Check for Selective Licensing**
- Your local council may have a selective licensing scheme that requires a license for most privately rented properties in a particular area.
 - Find the postcode checker on your local council's website: to see if your property is within a designated selective licensing area.

- Use the Council's Property Licence Checker**
- Many London councils provide a property licence checker tool on their website.
 - You'll typically enter the property's postcode or address to get information on whether a license is needed.

- Contact the Council Directly**
- If you cannot find the information online, use the contact details on your local council's website to email or call them directly.
 - They can confirm the specific licensing requirements for your property.

USEFUL LINKS

Barnet Council
<https://www.barnet.gov.uk/housing>

Camden Council
<https://www.camden.gov.uk/housing>

City of Westminster Council
<https://www.westminster.gov.uk/housing>

Enfield Council
<https://www.enfield.gov.uk/services/housing>

Hackney Council
<https://hackney.gov.uk/menu#housing>

Haringey Council
<https://www.haringey.gov.uk/housing>

Islington Council
<https://www.islington.gov.uk/housing>



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We warmly congratulate Parikiaki newspaper on reaching this remarkable milestone. For over half a century, you have been a trusted voice for the Greek Cypriot community, keeping us informed, connected, and united.

Here's to many more successful years ahead!

FROM THE DIRECTORS

George Maifoshis George Kouttoukis



30 Years Experience in Property Lettings, Sales, Management, Residential and Commercial Properties in London





Navigating Real Estate Finance in Times of Market Uncertainty

How Alpha Bank London helps clients secure stability in an unpredictable landscape

Navigating the UK's real estate market requires more than just capital. It demands insight, agility, and above all, trust in your partners. At Alpha Bank London, we're equipped to serve a truly diverse range of clients. Whether you're an individual with unique needs, a partnership navigating shared ambitions, or a UK or offshore company with a complex structure, we're ready. We understand nuance, we embrace complexity, and we tailor our approach with care. It's about delivering exceptional service, no matter the shape or size of the challenge.

The Landscape: Uncertainty is the New Constant

Let's be honest, the property market isn't for the faint of heart these days. Interest rates fluctuate, regulations evolve, and the cost of doing business can change overnight. For those with significant assets at play, these shifts aren't just headlines—they're real factors that shape your decisions and your returns, such as:

Rising interest rates & inflation: Borrowing costs are unpredictable, and inflation can erode even the most carefully calculated margins.

Regulatory changes: New planning rules and sustainability requirements (think EPC ratings and energy efficiency) are rewriting the playbook.

Supply chain volatility: Material costs, labour shortages, and project delays are now part of the equation.

Evolving tenant demand: The way people live, and work is changing, with a growing appetite for flexible, sustainable spaces.

Our Approach: Tailored, Thoughtful, and Timely

At Alpha Bank London, we don't believe in one-size-fits-all. Whether you're a seasoned developer, a family office, or an international investor seeking a foothold in London, our Real Estate Finance team crafts solutions as unique as your portfolio. From single conversions to multi-unit developments, we design debt and equity mixes that reflect your risk profile and ambitions. We see ourselves as more than lenders. We're collaborators, invested in your long-term success and ready to listen, adapt, and support.

Case Study: Crystal Palace Market Square

In May 2024, Alpha Bank London received formal credit approval for a £33 million facility to support the refinancing and development of Crystal Palace Market Square—a landmark project in the heart of Crystal Palace, within the London Borough of Croydon.



The scheme is set to bring new life to the area with a vibrant mix of uses: 26 commercial units, 90 market stalls, 34 residential homes, and 23 apartment hotel units—over 170 thoughtfully designed spaces. Notably, the provision of affordable housing and the planned business centre will exceed the minimum requirements set out in the planning regulations.

At the centre of it all is George Square, a public space that will serve as the community's gathering point. Inspired by the spirit of Covent Garden and Borough Market, it will be a covered market—the first of its kind approved in over a century—offering stalls to local traders, informal seating, lush landscaping, and rooftop terraces. The retail offering will include a curated mix of shops, restaurants, and leisure spaces. It's a bold, beautiful vision—and we're proud to be helping bring it to life.

Why Alpha Bank London?

Because we do what we say we're going to do. Simple as that. We approach every challenge with a firm belief that there's always a way forward. We listen, we adapt, and we deliver solutions that work for everyone at the table. It's not just business—it's a commitment to integrity, collaboration, and results.

Proven track record: Decades of experience guiding clients through volatile markets.

Transparency: Clear terms, realistic risk sharing, and no surprises.

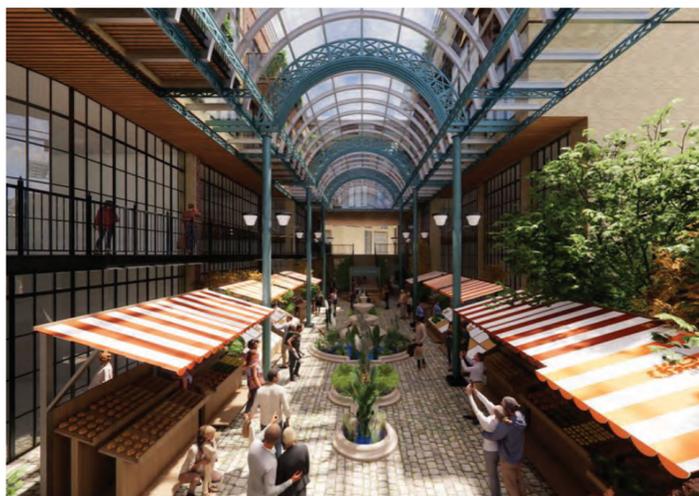
Local expertise: Insights grounded in real, on-the-ground knowledge.

Financial stability: The ability to commit to sizeable, bespoke deals without compromising on service.

Let's Talk

If you're considering your next move in real estate—whether it's safeguarding your legacy or seizing a new opportunity—let's have a conversation. At Alpha Bank London, we're here to help you navigate uncertainty with confidence and clarity. Reach out today for a no-obligation consultation.

Visit alphabanklondon.co.uk, or call **0207 332 6767**



Interview with Joe Neophitou Chief Commercial Officer, Alpha Bank London

We sat down with **Joe Neophitou, Chief Commercial Officer at Alpha Bank London**, to explore his views on the UK real estate market and the bank's strategic direction.

Joe heads the Real Estate Finance and Private Banking teams at Alpha Bank London. Since joining in 2010, he has played a key role in expanding the bank's real estate lending portfolio from £150 million to over £500 million. With a background in corporate banking and property development, Joe brings extensive expertise and strategic insight to the bank's commercial operations.

Alpha Bank London, established in 1922, is a UK-regulated subsidiary of Alpha Bank S.A., one of Greece's largest financial institutions. The London branch offers bespoke private banking and real estate finance solutions, particularly for high-net-worth individuals and international clients. The bank is known for its relationship-led approach and active involvement in both residential and commercial property markets across the UK.

“ Deliver on commitments, be honest, and always add value



How would you describe the current landscape of Real Estate Finance in the UK?

The market is facing considerable challenges. Brexit, the COVID-19 pandemic, rising interest rates, inflation, and political instability have all contributed to reduced confidence and lower transaction volumes.

For residential properties, the withdrawal of Help to Buy and the introduction of the Building Safety Act have led to historically low levels of new-build activity, further exacerbating the supply issue. The high inflation has played its part in driving up construction costs.

In the commercial sector, office spaces - particularly affected by remote working - are gradually recovering, while retail remains stable. The strongest growth is currently seen in the hotel and light industrial unit sectors.

What trends are you seeing among international investors in UK real estate?

Political uncertainty and the potential for increased taxation have made international investors cautious. However, substantial capital remains poised for deployment—confidence from the government, potentially through the upcoming Autumn Statement, could unlock this investment.

What are the biggest challenges facing lenders in today's property market?

The decline in transaction volumes and the rise of alternative lenders have increased competition for new clients. Additionally, high interest rates have negatively impacted property valuations and borrower affordability.

How does Alpha Bank London differentiate itself from larger institutions in the real estate finance space?

Our strength lies in our relationship-led model and our deeply experienced real estate team, which is rooted in the community. This personal approach is our unique selling point.

How does Alpha Bank London support property investors and developers?

We see ourselves as problem solvers. Our approach is collaborative - we work closely with clients to structure deals that meet their needs and enable project delivery. Once terms are agreed, we follow through reliably, giving clients the confidence to proceed.

Strong relationships are central to our working model, allowing us to provide transparent, value-added support through both prosperous and challenging times.

How is innovation shaping the future of Real Estate Finance at Alpha Bank London?

We've recently upgraded our core banking system and are implementing a state-of-the-art CRM platform. These enhancements will significantly improve the client experience and operational efficiency.

Looking ahead, what are your priorities for Alpha Bank London's commercial strategy?

Our focus is on continued growth and client support, both within the UK and in Greece and Cyprus. While we currently serve high-net-worth and mass affluent clients, we are preparing to launch a digital retail bank aimed at the diaspora. This initiative will offer cutting-edge systems and seamless connectivity with Greece and Cyprus, enhancing our service to current and future clients.

What is your personal philosophy on leadership in finance?

Every client is unique, and our approach must reflect that. My philosophy is simple: deliver on commitments, be honest, and always add value. The goal is to build long-term, sustainable relationships that go beyond financing to include problem-solving, professional connections, and ongoing support. This ethos is embedded throughout the bank.



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Philip Onissiphorou Director at G. George Associates

G. George Associates is a dynamic and well-established firm of Chartered Certified Accountants and Statutory Auditors, operating since 1982. Their clients span a wide range of sectors, including property investment, manufacturing, shipping, construction, nursing homes, letting agencies, voice and data services, retail and wholesale.

We spoke to Philip Onissiphorou, Director at G. George Associates, who shared his professional insight into the new accounting legislation coming into effect in April 2026.



Philip, how long have you been a practising accountant?

I qualified in 1998, so I now have nearly 30 years of experience as a professional accountant.

When was G. George Associates established?

G. George Associates was founded in 1982 by Georgios Georgiou, from whom the company takes its name. John Mouskis joined in 1987. I became a director in 2005, and Mr. Krishna Karki joined as a director in 2016. We moved to our current offices in Bounds Green in 2009, where we hosted a welcoming event for clients and associates, with the then First Lady of Cyprus, Mrs. Elsie Christofias, as our guest of honour.

What kind of accounting services do you provide, and do you specialise in anything in particular?

We provide clients with a full range of compliance services, including tax returns, company accounts, business tax, management accounts, payroll, auditing, company secretarial support, and simple probate. Beyond compliance, we specialise in tax planning. For example, transferring a property into a limited company raises considerations around capital gains tax, stamp duty and refinancing options. Buying a commercial property involves stamp duty and VAT implications.

For those approaching retirement, estate and inheritance tax planning becomes crucial. And for profitable companies, we advise on the most tax-efficient ways to extract funds, such as through income distributions, capital distributions or transfers to investment companies.

Having been established for so long, you must have a wide-ranging clientele. How has the Cypriot community in particular developed its business affairs over the years, and will many be affected by the upcoming changes?

The Cypriot community has been established in the UK for many decades, particularly since the post-war years. Our first-generation Cypriot clients were mainly involved in clothing manufacturing, retail, and catering - running restaurants, cafés, fish & chip shops, and independent groceriers. Many were also tradespeople: builders, tailors, hairdressers and car mechanics. Today, the second and third generations have moved into a wider variety of industries, helped by improved education and advances in technology. Many clients are in property - estate agents, contractors, developers, landlords, and suppliers such as kitchen and bathroom fitters, plumbers and electricians. We also work with many professionals, including IT professionals specialising in IT support and cybersecurity, doctors, architects, solicitors, dentists, and financial services providers.

More recently, we've seen a rise in clients involved in digital content creation and social media influencing. Many of these self-employed individuals, along with landlords, will be directly affected by the new changes.

Can you explain what MTD is and who will be affected?

MTD stands for Making Tax Digital for Income Tax. From April 2026, it will apply to self-employed individuals and landlords with combined business and rental income above £50,000. The threshold will reduce to £30,000 in April 2027, and then to £20,000 in April 2028.

Currently, self-employed individuals or landlords submit one annual tax return (for example, for the 2024-2025 tax year, due 31 January 2026). Under MTD, affected taxpayers will instead need to submit quarterly updates using MTD-compliant software and maintain digital records.

For example, income and expenses for April-June 2026 must be submitted in early August, then quarterly thereafter. In total, there will be four submissions each year, plus a final declaration by 31 January following the tax year. While changes can be made during the year, this represents a significant increase in communication with HMRC.

Exemptions will be available for those who cannot reasonably use digital tools - for example, due to age, health, disability, or other circumstances.

Will limited companies also be affected?

Not yet. Limited companies are not currently within the scope of MTD, but it's widely expected that similar requirements will be introduced for them in the future.

Why do you believe the government has chosen this approach?

The government has been discussing MTD for around a decade, with several delays. The stated aims are:

- **Accuracy:** More frequent reporting should improve the accuracy of figures submitted.
- **Better tax planning:** Quarterly reporting gives individuals a clearer view of profits and likely tax liabilities, which helps with cash-flow management.
- **Closing the tax gap:** The difference between tax revenue that is expected to be paid and tax revenue that is actually paid in the UK which is currently estimated at £50 billion (small and medium sized businesses make up a large proportion of this tax gap). By improving compliance and efficiency, MTD may help reduce this gap, reducing the need to borrow or raise taxes.

It seems this will create more work for landlords, who are already under pressure. What do you see as the government's end goal?

I believe the ultimate aim is not only to reduce the tax gap but also to move towards quarterly tax payments. That way, the government would receive tax revenues more frequently - every three months instead of twice a year.

For accountants, this means more client interaction. We'll need to ensure our clients have access to suitable software, and we'll be ready to assist those who prefer us to manage their submissions on their behalf.



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Why live in Islington

Islington is a trendy hotspot with lots to do and many resorts to visit with restaurants, theatres, cinemas and bars being in the borough's vicinity.

Islington has had its fair share of historical residents such as Lenin who lived at 30 Holford Square, off King's Cross road.

Although he was born in India, George Orwell whose real name is Eric Arthur Blair, resided in Islington for a period of his life. From 1944 to 1947, the author of "Animal Farm" lived at 27B Canonbury Square after his home in Kilburn was hit by a bomb during the Second World War. Today, a heritage plaque can be seen at the building to commemorate the time he spent there. It is said that this residence inspired the idea for the protagonist's home in his most famous novel, "Nineteen Eighty-Four", which he wrote part of in the garden of "The Canonbury Tavern". Boris Johnson was born in New York City but lived in Colebrooke Row, Islington with his wife and their children from 2009 to 2016. Whilst living at 1 Carlton Gardens during his appointment as Health Secretary, Johnson rented out his home in Islington to Wayne McGregor, a royal ballet choreographer. Boris Johnson joins a number of politicians who have lived in Islington over the years; these include Tony Blair and Jeremy Corbyn. Tony Blair lived in Richmond Crescent in the 1990s and was rumoured to have closed the famous "Blair-Brown Deal" (also known as the "Granita Pact") with Gordon Brown in 1994 at the Granita restaurant in Islington. Jeremy Corbyn, the ex-leader of the Labour Party, has been Islington North's MP for over 30 years. UK Cypriot Theo Paphitis lived in St Thomas's Road in Finsbury Park and attended Ambler School in Blackstock

road which singer Leona Lewis also attended. Islington is also home to Arsenal football Club, the Sobell Centre, the Islington boxing Club, and the famous Turkish Baths in Ironmonger Row.

Living in Islington gives you a choice of many natural spots such as Finsbury Park, Whittington Park, Caledonian Park and Highbury Fields. It also has the luxury of Regents Canal running through it.

Most houses in Islington were built in Victorian times. Most of terraced homes are spacious with high leaded decorated ceilings, a great ardour and tradition about them. Some of the houses were two floors and above and a lot of them were converted into flats for sale or rent.

The rental market caters for most young professionals and students who love the Islington flavours and want easy access to loads of cafes, bars and restaurants where they can sit in and enjoy their beautiful surroundings. You have the lively street markets of Chapel, Exmouth, Hoxton and Whitecross street markets, as well as a lot of smaller markets scattered in various areas of Islington.

London Underground

The Borough boasts a large transport network for rail, bus, cycles and road users.

There are ten London Underground stations in the borough across London fare zones 1, 2 and 3. These stations are principally served by the Northern, Piccadilly and Victoria lines, although the Circle, Hammersmith & City and Metropolitan lines also pass through the Borough.

The Piccadilly line carries passengers to key London destinations, including the West End



and Heathrow Airport. The Northern and Victoria lines also link the Borough to the West End, whilst the Northern line (Bank Branch) also passes through the City of London.

Just beyond the Borough's borders are King's Cross St Pancras (in the London Borough of Camden) and Moorgate.

London Overground

There are also several London Overground stations in the borough, all but one of which are in London fare zone 2: Caledonian Road & Barnsbury, Canonbury, Crouch Hill, Highbury & Islington and Upper Holloway

National Rail

There are several other National Rail stations in Islington, which offer direct services to destinations across London, East Anglia and Southeast England: Drayton Park, Essex Road, Farringdon, Finsbury Park, Highbury & Islington and Old Street.

Farringdon and Finsbury Park are served by Thameslink services, with some trains travelling direct to Gatwick Airport, as well as destinations

including Cambridge, Peterborough, Brighton and Sevenoaks.

Other stations, including Finsbury Park, are served by **Great Northern trains** which normally operate between Moorgate and Welwyn Garden City. The Elizabeth line calls at Farringdon.

Moorgate lies just to the south of the Borough, in the City of London, whilst King's Cross lies to the Borough's immediate west, with destinations including Sheffield, Leeds, Newcastle, Edinburgh and Inverness.

There is an abundance of schools in Islington, Universities such as City and London Metropolitan and further education colleges such as City and Islington and Kingsway.

There are plenty of hospitals, clinics and doctor surgeries to care for the public. Details of hospitals within, or close to Islington, can be found at UCLH, Whittington Hospital, Moorfields Eye Hospital, Great Ormond Street Hospital for Children.



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Robert Irving Burns

For over half a century, **Robert Irving Burns** has developed and maintained an enviable reputation as central London's premier residential and commercial property agent.

We had the opportunity to meet with **Antony Antoniou**, Managing Director of Robert Irving Burns (RIB), at his prestigious office in Margaret Street, in the West End, for an interview.



Antony, you have been established for over 60 years which is a big achievement, taking into consideration the ups and downs of the property market, surviving recessions, the stock market crushing, banks disappearing and Brexit - how did you manage that?

In short: resilience, adaptability, and deep market expertise. Over 60 years, we've navigated every market condition imaginable and since I took over in 2013, we've faced Brexit, Covid, the war in Ukraine, and tariff uncertainties. Being an independent business means we can be agile and make decisions quickly. Ultimately our longevity in the market is down to the expertise of our teams and the quality of service that we provide to our customers.

On your website, I came across this sentence: "the ethos of the business is the same today as it was when RIB started", a very strong statement considering the demands of the changing financial world. Is that the plan to continue RIB's legacy?

Absolutely and in a world where everything seems to be changing at breakneck speed, it's important to have a central business ethos. At

RIB, our focus is giving our clients a personalised service that they can rely on, one that is underpinned by experience of different market cycles and a deep understanding of the local market. While I'm cautious about predicting the future, I can say with confidence that this client-first approach will always remain at the heart of how we do business.

Have you always been based at the West End, covering areas like Fitzrovia, Marylebone, Soho, Covent Garden, Bloomsbury and St John's Wood - a niche market? What are the advantages of working with these areas?

The West End has always been home for us and being based there gives us a better understanding of the nuances and complexities of each area. Admittedly I am biased but I genuinely believe the West End is one of the most resilient and dynamic property markets in the world. Within just a couple of square miles you've got a diverse mix of cutting-edge office developments, historic listed buildings, prime residential, and a wide range of commercial spaces. Our long-standing presence means we understand these areas deeply, which is why clients come to us, whether they're leasing office space in Soho or buying a home in St John's Wood.

Are there any plans for expansion?

I have always believed a business can only be in two states; growth or decline! Without growth and development plans businesses become stale and ultimately die. We are currently having a bit of growth spurt expanding both our valuation services and capital markets teams with plans to grow our team from just over 60 people to 100 in the next 12 months.

RIB covers all aspects of the property market; residential, commercial, acquisitions and management, whether it is commercial or residential, basically RIB is a "one stop shop". Working with tenants, property owners, developers, investors etc, takes a lot of organisation, coordination and efficiency, a high number of staff, but the right staff with experience, able to adapt to the challenges. Tell us about the different departments and about your team.

We offer a full suite of property services under one roof, from valuation, rent reviews, lease renewals, prime residential sales and lettings to commercial and mixed-use developments. Our investment arm sources and advises on strategic opportunities, while property management ensures assets are maintained to the highest standard, always with a long-term view. Whilst we have dedicated teams of experienced RICS qualified professionals across each discipline,



Antony Antoniou

we don't operate in silos and collaborate closely to deliver a seamless collaborative service to each client.

You give a lot of emphasis on personal touch. With the speed that the financial world is evolving, with social media and especially AI, is this possible?

I would say that precisely because of these factors, maintaining the personal touch is essential. Technology, social media, and AI have certainly transformed the property industry and improved efficiency. However, at its core, property remains a people business. Clients don't just want speed, they want tailored advice from someone who truly knows the market. Technology can enhance our service, but it can never replace personal relationships.

Commercial property acquisition is a complex and complicated process that involves market analysis, property sourcing, negotiation etc, for companies that want to expand in the same area since relocation is a costly affair - how does it work?

The first thing is understanding the client's business needs, how much space they currently use and envision they will need. Our team will carry out market analysis to identify suitable opportunities through our network. Once we've identified a property we will manage the entire process, everything from valuation and due diligence to negotiation and securing favourable terms on behalf of our client.

The property industry relies heavily on interest rates; since August 2024, we had five reductions of .25%, the last one was on 7 August, bringing it down to 4%. Inflation though is at 3.8%. What is your prediction - will in-

terest rates go down further? What will be an ideal situation for the property market?

The market is always going to perform best when there's a macroeconomic environment that supports long-term planning and investment. Inflation has proven to be fairly stubborn with the result that rates have been slower to come down than hoped. I would expect to see the Bank of England continue to take a cautious approach.

Will artificial intelligence affect your business and if so, in what way?

I don't think there's any business sector AI won't touch. It can streamline processes like market analysis, helping us move faster and make smarter, data-driven decisions and we have been early adopters of the technology. But AI is a tool, not a replacement. In high-value property transactions, where significant sums of money are involved, personal relationships built on trust and transparency remain essential and that's something that can't be automated. So yes, AI will impact our business, and we welcome it, but as an enhancement to the service we provide.

Any message for the industry and our community?

To my colleagues within the industry I would say stay agile and informed and invest in the right people. The market will always shift, whether that's down to economic factors, regulation or AI, but those who build trust and deliver value for clients will be able to keep ahead.

To our community I would like to say a heartfelt thank you for your continued support over the years. It's been an enormous pleasure to have worked with many of you and I value these partnerships.



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In today's ever-changing rental landscape,

it's more important than ever for landlords to stay informed and compliant. From evolving legislation to shifting market demands, professional guidance can make all the difference. We support landlords with clear advice on essential legal requirements - including ensuring a valid Energy Performance Certificate (EPC), up-to-date Electrical Installation Condition Reports (EICR), Gas Certificate and full compliance with fire safety regulations such as smoke and carbon monoxide alarms, Fire Blakets and fire-resistant furnishings where required. Our goal is to help you protect your investment while meeting your responsibilities with confidence and peace of mind.

In addition to expert advice and compliance support, we can also assist with high-quality property photography, detailed floor plans, and EPC certificates - everything you need to

present your property professionally and attract the right tenants or buyers.

Summarising before you put your property on the market you need the following:

- **Electrical Installation Condition Report Certificate (EICR)**
- **Gas Certificate**
- **Energy Performance Certificate (EPC)**
- **Fire Safety Equipment & Furniture**

However, you don't need the legal documents to market your property, you require them before a tenant is successfully taking possession i.e. start of the tenancy.

If you have any further questions do not hesitate to contact me. Thank you.

Alex Philippou MARLA
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Alex Philippou



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Interview with Andrew Joannides

Senior partner at Boulter & Co LLP

Boulter & Co LLP is a well-established law firm since 1998 located in North London's vibrant Crouch End and also in Upper Street, Islington. The firm covers all matters property related through many solicitors/property lawyers with the expertise and knowledge required to pursue matters.

Andrew Joannides, senior partner, spoke to us about his views on the property market at the moment.

Tell us about yourself and your background in practicing law?

I graduated from the University of London in 1991 with an LLB and then three years later went back to UCL to complete a Masters in Public International Law. Whilst looking for my training contract/articles I took a number of quasi legal positions such as in the security department of the Bank of Cyprus, in an immigration practice based in Whitechapel and as a voluntary worker with the Citizens Advice Bureau. I was eventually given a training contract with Messrs Barnes & Partners in 1997 working initially in what was then their Head Office in Edmonton and moving around to Crouch End, Tottenham and Cheshunt. I qualified in late 1998 whilst working in the Tottenham office and shortly after joined Boulter & Co LLP. I had been initially approached to join Boulter & Co when it was formed in 1998 but declined on the basis that it was a new start up and may not be able to survive!

I eventually joined 9 months after the firm started in March 1999, became a partner 2 years later in 2001 and an equity partner in 2003. Following the departure of the former senior and founding partner Maria Boulter in 2013 I ascended to the position of senior partner where I have remained ever since and hopefully for some time to come.

Several senior solicitors have been with your firm for a number of years. Have any of them become partners, and if so, could you share their names?

The firm currently has 5 partners, myself as senior partner, next comes Sally Louca who became a Fellow of Legal Executives in 2015, Rupert Chichester who qualified in 1985 and is head of litigation, Andri Loizou who qualified in around 2021 and deals with residential conveyancing and most recently Ebru Osoy who is part of the litigation team and qualified in 2011. In addition to them we have three consultants, Nigel Barnes, David Garfinkel and Alan Winter who collectively have over 130 years' experience in the legal profession as qualified solicitors. Recently recruited in this calendar year we have Farzana Azizi who is from an Afghan background and speaks fluent Farsi, Parminder Virdee who is heading up the conveyancing department in the new Islington office and Sheldon Henry formerly senior partner at an Islington firm called Gelbergs and now heading up our Islington office dealing with litigation with an expertise in family law and lastly Muhammed Kayar who was newly qualified when he joined us earlier this year.

Your firm covers a wide range of areas: Residential & Commercial Conveyancing, Lease Extensions & Freeholds, Landlord & Tenant Property Litigation, Possession Proceedings, Wills & Probate, Employment Law, Professional Negligence, Contract Law, Neighbour Disputes, and Family Law. That is a vast field requiring significant expertise – do you have all these specialists in-house, or do you work with associates?

The firm covers nearly all areas of high street work with the exception of crime and immigration. We are expanding our litigation department, but our main bias is in property. The firm has been established for over 25 years (since

1998) and so has an array of established clients nationwide and from overseas both individuals, developers and investors and in addition receives a wide array of referrals from local Agents, brokers and panel providers. Myself and Sally Louca have on occasion been asked to assist with the training departments of some major chain Estate Agents in trying to get their negotiators to understand the conveyancing process. The firm has a niche lease extension and enfranchisement department with expertise in statutory lease extensions and enfranchisements from start to finish. This is an area where notices and the deadlines in notices do cause some practitioners problems.

David Garfinkel, one of our consultants, and Sally Louca deal with most of the firm's private client work – Wills, Probate, Powers of Attorney and our litigation department of Rupert Chichester, Ebru Orsoy and Sheldon Henry deal with a wider range of litigation matters – Landlord & Tenant, Family Law, Negligence, Debt Recovery, Contract, Neighbour Disputes and much more. All work is dealt with in-house. It is not farmed away to anyone and if a matter comes along which for whatever reason we feel unable to deal with we will make you aware of that.

We have Greek, Italian Turkish Punjabi, Hindi Albanian and Farsi speakers within the firm, Oh and English.

You recently opened a new office in Islington. What led your firm to make that decision?

Islington is an area I have long wanted to open a practice in. Upper Street is a vibrant, busy, exciting area with lots of cafes, bars and restaurants. There are also many Estate Agents which from a commercial perspective marks the area as one with much potential for growth. Its proximity to town is also a draw. I am very excited at the opening of the new office – let's watch this space.

Your firm deals with all property related matters – buying, selling, bridging loans and refinancing. How is the property market performing at the moment?

At our end the property market feels busy, we are getting lots of new instructions and new leads. I am told anecdotally, however, by Estate Agents that it is perhaps not so good. There are a handful of reputable high street conveyancing firms in North London of which I believe we are one, where we always seem to receive a degree/volume of instructions even when times aren't so good. What would be fair to say is that the price acceleration which I have witnessed during my period dealing with residential property is not happening at this moment and in fact if anything there might even be slight downward corrections.

How does it compare with a decade ago? Or even when you first started?

The property market is epitomized by peaks and troughs but with more peaks than troughs and sometimes those peaks are quite steep. At the time I first joined Boulter's it was a market where prices rose rapidly and on a weekly basis. This gave enormous power to vendors. This was a trend that continued pretty much until the credit crunch in 2007/8. The six months around that time were about the worst I have ever experienced, the market ground to a halt and then when it started again it went with a bang once more and prices rose, activity was buoyant and that broadly remained the same until Covid where again things stopped for a brief period but when they started again there was almost a hysterical demand, particularly for properties with garden spaces and balconies although flats without an outdoor space possibly did suffer. This is probably the flattest



period I can recall in terms of price movement in my 30 years in residential conveyancing.

The Bank of England interest rate is currently 4%. Over a year ago it was 5.25%, following five reductions of 0.25%. Do you expect further reductions soon, bearing in mind that inflation is at 3.8%? And what effect would this have on the property market?

If I had been asked this question 12 months ago, I would have said without hesitation that I would have seen it come lower and closer towards the Bank of England's target of 2%. However there appears to be a level of inflation in the market which can't seem to be tackled by politicians due to natural inflationary forces. I believe we are in an era where we can expect the current level or thereabouts to remain quite stagnant for a while. This isn't so bad for those with memories that go back to the exchange rate mechanism collapse when there was at least a day or two where rates were at 15% and when I was initially in the conveyancing industry the rates were around the 8% mark. In the early 2000s interest rates came down heavily and when they reached the rates we see now they were then seen as historically low. However we have now been used to historically low levels for around 20 years and that has in part fueled price rises as cheap money has allowed larger borrowing.

As with everything property prices depend on supply and demand. We know demand is much greater than supply, which pushes prices up. How do you think this problem can be addressed?

With the announcement of the creation of two new towns in London's periphery one of which being Crews Hill which is relatively local to be dealt with by the end of this current Parliament this we can expect an artificial increase in supply. The creation of two new towns I suspect is going to mean housebuilding on a scale we haven't seen in the UK for many, many years. It is unclear at the moment whether that means these will be majority social housing or incentives will be given to homebuilders. This in some small way might change the scale of supply and demand. We shall see. However, thought needs to be given to people who have in the last 20 or 30 years grown up on the basis

of their property being their pension. There is a very careful line and dilemma that politicians have to be mindful over that in trying to balance social needs with social housing and more affordable housing that they simultaneously don't negatively impact the older generation as well.

With rising prices, first-time buyers are finding it difficult to get on the property ladder. What advice would you give them?

I am extremely sympathetic to the plight of first-time buyers in trying to get onto the property ladder. My daughter was recently able to purchase her first home and a combination of factors assisted her. She was living at home and not paying any rent so she was able to save, and secondly she put much of her savings into a First-Time Buyer ISA. It is actually quite hard to see how a first-time buyer could buy a property in London, even a small one, without assistance from parents or other family and invariably that is what I am seeing. There are gifts, sometimes inheritances, but that is the norm. Individuals themselves without some sort of assistance are not able to buy although the story may be different outside of London with much lower prices. There are Lifetime ISA schemes and Help to Buy ISAs which give tax free bonuses to assist with first-time buyers and the current stamp duty rates are at a zero level for first-time buyers for the first £300,000. All these things help, I would like to see Government increase the first-time buyer discount for stamp duty to a higher level, say up to £400,000 or even £500,000. I can't imagine that would be a huge blow to the Treasury but would have social benefits

Finally, what advice would you give young people who want to enter the legal profession?

Firstly, be honest with yourselves and make sure it is what you want to do. It can be a rewarding career but it is a very demanding career. Be realistic. Entering the legal profession means you will have a career which is not 9 to 5. It may be sometimes but other times you will have to work around the clock, stay in the office and work on cases and draft documents and prepare for court hearings whilst your friends and family are out enjoying themselves etc, etc. If you acknowledge and except the sacrifice from now then it might be for you.



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Planning Permissions

If you're planning to do building work or make changes to a property, you will probably need to get planning approval.

You do not always need planning permission to extend your house, but there may be restrictions in place, including conditions on earlier planning permissions. It is important to check before you start any work.

If your property is a flat or maisonette, is in a conservation area or is a listed building, you will need to obtain approval and **apply for planning permission**.

Some developments do not need to go through the full planning process and are considered 'permitted development'. If you think your proposals fall into this category, we recommend that you apply for a **Certificate of Lawful Development Certificate**.

Building project guides

The **Householder guidance booklet** can help you plan your building project. It takes you through each stage – from the first idea to the finished build – and offers useful tips on both planning permission and building control to support a successful application and build.

The Planning Portal has useful information for popular projects and links to interactive guides.

Engaging an agent

You may find it easier to use a professional planning or architectural agent to work on your behalf and submit your application. This is not compulsory, but they may have useful local knowledge to make the process easier. They will liaise with the Local Planning Authority and respond to technical questions.

A good agent will:

- advise you whether planning permission is needed
- give specialist advice on how best to meet your needs
- prepare plans and have full knowledge of relevant planning policies
- submit the application on your behalf
- be fully insured and possess the required qualifications

Consulting your neighbours

If you're making a larger householder extension application, you are required to notify your neighbours and will need to confirm you have done so on the application.

For other applications, we recommend you discuss even the simplest household proposals with your neighbours. This can help highlight any potential problems and provide the chance



to work through concerns. Often small changes can make a difference and help a successful outcome.

Checking for local or national constraints

If your project needs planning permission and you carry out work without it, you can be served an enforcement notice ordering you to undo or remove all the changes you have made.

It is a criminal offence to carry out works to a listed building without obtaining consent from us, even if you did not know that the building

was listed. If you're given approval for works, you must comply with the document and carry out the development in accordance with the approved plans. If you want to make changes, you must contact the planning team first who will advise on whether any further permission is required. Otherwise you will be in breach of the planning permission. This could lead to enforcement action to correct the work in accordance with the approved plans.

For more information on: <https://www.enfield.gov.uk/services/planning/find-out-if-you-need-planning-permission>

The Renters' Rights Bill **change is coming...**

The Bill is in its final stages, and landlords need to be ready. Some of the biggest changes in decades include:

- **No more "no-fault" evictions** - Section 21 will be scrapped
- **Tougher notice rules** - Gaining possession will become harder and slower
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- **Stronger tenant rights** - Easier for renters to challenge landlords
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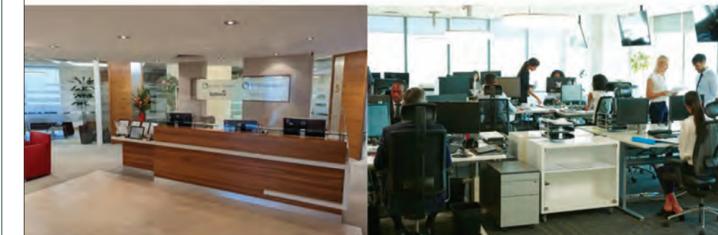
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The Christmas and New Year period remains one of the busiest times for property searches. Boxing Day in particular continues to set records for new listings and portal traffic on sites like Rightmove and Zoopla, creating a strong springboard for January moves.

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The Importance of Property Insurance and Full Disclosure: Protecting Your Investment Properly

By Elpida Charalambous

Property is often one of the most valuable assets a person or business owns — whether it's a family home, a rental investment, or a commercial building. **Property insurance** plays a vital role in protecting that asset against damage, loss, or liability. But for this protection to be effective, one critical element must be in place: **full and accurate disclosure**.

- Provide **alternative accommodation or loss of rent** if the property becomes uninhabitable.
- Protect you from **legal liability** if someone is injured on your property.
- Satisfy **mortgage or lender requirements**.
- Optional **Legal protection & Rent Guarantee**.

To avoid these risks, property owners must provide full and honest disclosure of all relevant details — especially in the following key areas:

Key Disclosures for Property Insurance

1. Rebuilding Cost – Avoiding Underinsurance

One of the most common and costly mistakes is **underestimating the rebuilding cost** of a property. This is not the same as market value — it's the cost to **rebuild the property from scratch**, including materials, labour, professional fees, and site clearance.

Why it matters: If your building is underinsured and suffers significant damage, insurers may apply the **average clause** — reducing your payout in proportion to the underinsurance. For example, if your property is insured for only 70% of its rebuild cost, the insurer may only pay 70% of any claim.

What to disclose:

- Full rebuild value, based on a professional assessment.
- Any recent renovations or extensions that increase rebuild cost.

2. Construction Details

The materials and construction type of your property significantly impact risk. Properties with flat roofs, for example, are generally considered higher risk due to potential water ingress and maintenance issues.

Why it matters: If a flat roof or other non-standard construction (e.g., timber frame, thatch, or cladding) isn't disclosed, your insurer may decline claims related to weather damage or structural failure.

What to disclose:

- Percentage and material of flat roofing.
- Type of construction (brick, timber, steel, etc.).
- Age of roof and any recent repairs.

3. Occupancy and Tenant Type

If the property is let out, the type of tenant makes a significant difference to the insurer. For example, properties rented to **students, temporary housing tenants, or council-placed tenants** often carry higher risks due to increased wear and tear or higher claims history.

Why it matters: Standard landlord insurance may not cover these tenant types unless specifically declared.

Without full disclosure when arranging property insurance, policyholders' risk being underinsured, inadequately covered, or even having claims denied entirely. This article explores why property insurance is so important, and what key disclosures are needed to ensure that **full and proper coverage is in place**.

However, the value of any insurance policy is only as good as the information it's based on. That's why **full disclosure is not just important — it's essential**.

The Importance of Full Disclosure coverage is in place.

When setting up a property insurance policy, insurers rely on accurate and complete information to assess the risk and determine appropriate coverage and pricing. If this information is incomplete or inaccurate, it can:

- Lead to claims being **partially paid or denied**.
- Result in the policy being **cancelled or voided**.
- Leave you **underinsured**, facing large out-of-pocket expenses.

In some cases, non-disclosure can even be considered **insurance fraud**, with legal consequences.

Why Property Insurance Matters

Property insurance protects against a range of risks including fire, flood, storm damage, theft, vandalism, and liability issues. It offers peace of mind and financial stability if the worst happens — from minor repairs to a total rebuild.

Whether you're a homeowner, landlord, or business owner, property insurance can:

- Cover **repair or replacement costs** in case of damage.



The Importance of Property Insurance and Full Disclosure: Protecting Your Investment Properly

Claims can be rejected if the insurer wasn't made aware of the occupancy risk.

Important Optional Cover for Landlords: Legal Protection & Rent Guarantee

What to disclose:

- Whether the property is owner-occupied, let, or vacant.
- Type of tenants (private, students, DSS, asylum seekers, etc.).
- If tenants are placed by the local council or housing associations.
- Duration and type of tenancy agreements.

While buildings insurance protects your property against physical damage, landlords face other risks that standard policies don't always cover — especially when it comes to dealing with tenants. Two crucial types of optional cover that can safeguard your income and protect your legal rights are:

1. Landlord Legal Protection Insurance

This cover provides legal assistance and pays for the cost of legal proceedings related to tenancy issues. As a landlord, you may encounter disputes that require legal representation — and these costs can escalate quickly.

What it typically covers:

- Legal costs to **evict tenants** for non-payment of rent or breach of tenancy
- Legal advice and representation for **property damage disputes**
- Pursuit of **rent arrears**
- Defence against **claims made by tenants**, such as injury or deposit disputes
- Coverage for **legal helplines** (often available 24/7)

Why it's important:

Legal fees can easily run into thousands of pounds, even for straightforward evictions. Legal protection ensures you're not financially

burdened while enforcing your rights as a landlord.

2. Rent Guarantee Insurance (Rent Protection Insurance)

Rent Guarantee Insurance covers the loss of rental income if your tenant fails to pay their rent.

What it typically covers:

- **Monthly rent payments** (up to a set limit) for a specified period, usually up to 6–12 months
- **Continued rent payments** during the eviction process
- May include **legal expenses** for eviction as part of a combined policy

Why it's important:

Rental income is often essential for landlords to cover mortgage repayments or other financial obligations. If a tenant stops paying rent — particularly during long legal eviction processes — you could face serious financial strain. Rent guarantee ensures your **cash flow remains intact**.

Important Note on Eligibility

To qualify for Rent Guarantee and Legal Protection cover, insurers usually require:

- A **formal tenancy agreement** (e.g. Assured Shorthold Tenancy)
- A **comprehensive tenant referencing process**, including credit checks
- A clear record of **no rent arrears** at the time

the policy is taken out

Failure to follow these procedures or to disclose the tenant type (e.g. council-placed or students) can result in claims being denied.

Final Thoughts

Property insurance is essential for protecting the physical asset, but being a landlord involves **more than just bricks and mortar**. Disputes with tenants, unpaid rent, and legal complications can be just as financially damaging.

By investing in **Landlord Legal Protection and Rent Guarantee Insurance**, you protect your **income and your legal rights**, ensuring you're not left out of pocket or vulnerable when things go wrong.

And remember — for any insurance policy to respond when needed, **full disclosure is vital**. Always inform your insurer or broker about:

- The type of tenants
- Tenancy agreements
- Any previous issues or rent arrears
- Any referencing procedures

Protect your property the right way — honestly, completely, and confidently.

By Elpida Charalambous

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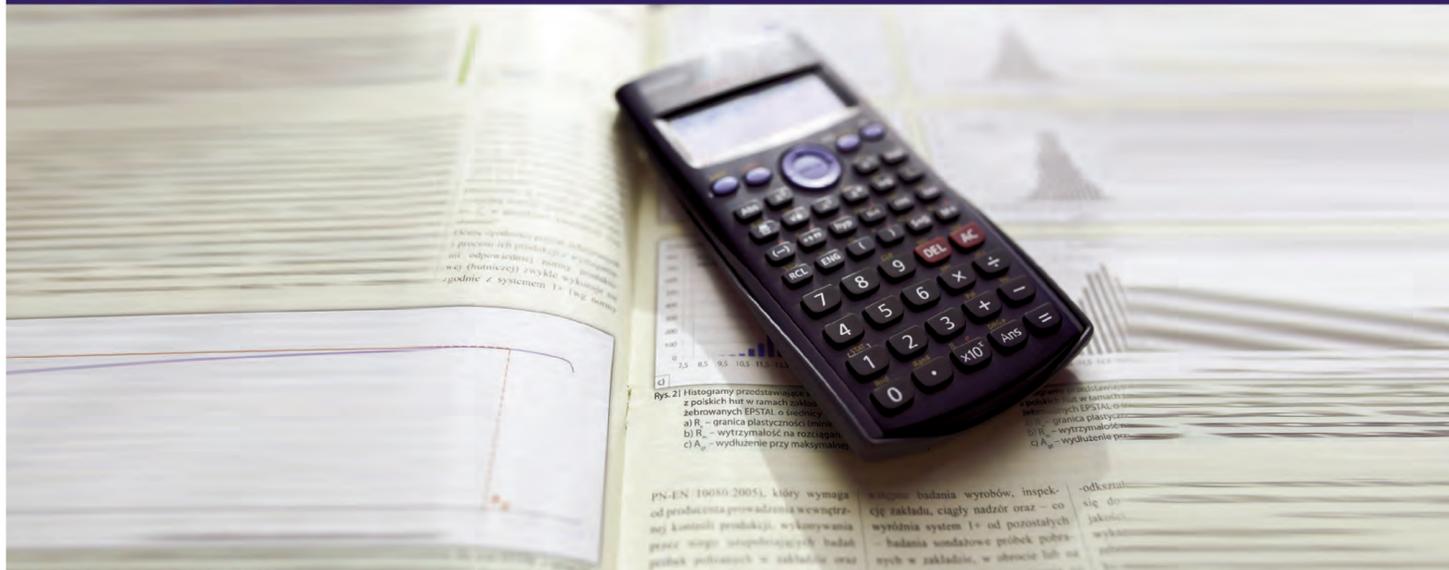
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