

# Social Housing: Security Charging

Our Security Charging team has a strong track record. We form part of one of the country's top Social Housing law firms, with an expanding full-service Housing team of over 170 people.

Our clients range in size from small associations to members of the G15. We charge over 10,000 properties annually; almost always at MV-T.

## WE CAN HELP YOU WITH:

- placing properties into charge for loans, bonds and private placements quickly, smoothly and cost-effectively
- pre-charging and rolling charge programmes to reduce costs and charge properties at maximum value
- releasing untapped values contained in properties already in charge by leading value uplift programmes
- maximising property values at the point of acquisition by reviewing the suitability of mortgagee exclusion clauses contained in planning agreements and other documents
- helping you meet investor and regulator expectations by providing detailed insights on your assets and liability portfolio data contained in title registers and leases.

## BENEFITS TO YOU

### Fixed fees

We provide great value for money, we stick to our agreed fees and we help our clients to keep funder and search costs down.

### Proactive approach

We take a highly proactive approach, using AI and bespoke software to front-load our due diligence to give us maximum time to resolve issues.

### Certainty on deadlines

We regularly deliver large projects in short timescales.

### Transparent reporting

We offer online live reporting to streamline due diligence, raise and answer queries and provide transparency of progress.

### Strategic advice

Our in-depth charging expertise coupled with our broad sector knowledge of regulation, building safety and MMC, allows us to horizon scan effectively, enabling both proactive resolution of challenges and strategic planning to make the most of your longer-term opportunities.

### Free advice line

Our client relationships are reinforced through our free advice line to answer your charging-related queries. You won't be charged a penny.

## FREQUENTLY ASKED QUESTIONS

### When should RPs engage security charging lawyers?

Now, regardless of when you need funding. Whilst we have put security in place in as little as two weeks, allowing as much time as possible is key to making sure that you have enough properties ready at maximum value when you need them, and can act quickly to secure the best rates.

### How can RPs maximise property values?

At acquisition stage, you can do this by making sure you are using a full-service law firm such as Capsticks, which has a thorough understanding of security charging requirements.

After acquisition, you can do this by undertaking a pre-charging or rolling charging programme to give plenty of time to maximise values.

### What training does Capsticks offer?

We offer free training to Treasury and Development teams on many topics relating to security charging, including:

- fundamentals of the charging process
- streamlining the charging process
- setting up a pre-charging or rolling charging programme
- how Development teams can help maximise property values
- ensuring effective mortgagee exclusion clauses
- increasing the effectiveness of your assets and liabilities register.

## FIND OUT MORE

Get in touch to discuss setting up a bespoke complimentary training session tailored to the needs of your organisation, or to discuss how we can help you meet your charging goals.



**SUSIE ROGERS**  
PARTNER

0208 780 4829  
susie.rogers@capsticks.com



**SARAH DARVELL**  
PARTNER

0208 780 4857  
sarah.darvell@capsticks.com



**LUCY BRADBURY**  
ASSOCIATE

0208 780 4763  
lucy.bradbury@capsticks.com