

Thousands more leaseholders to get money back

- Over 20,000 leaseholders helped by CMA's investigation to date.
- Interim CMA CEO: "People now have a new lease of life, freed from issues like costly doubling ground rent terms".

The Competition and Markets Authority (CMA) has secured undertakings from 9 companies that bought freeholds from leading housing developer Taylor Wimpey. A further 4 national developers – Crest Nicholson, Redrow, Miller Homes and Vistry – have also agreed to work with the companies who purchased their freeholds to remove doubling terms. The move will impact over 5,000 households throughout the UK, with many who paid a doubled rent receiving a refund.

All 9 firms must now remove problematic contract terms that cause ground rents to double in price every 10 years. These terms can lead to people being trapped in homes they cannot sell or mortgage. The firms will also remove contract terms which were originally doubling clauses, but were converted so the ground rent increased in line with the Retail Price Index (RPI). The CMA believes that the original doubling clauses were unfair and should therefore have been fully removed – not replaced with another term that still increases the rent.

This action brings the total number of homeowners that have benefitted from the CMA's investigation to over 20,000.

All affected leaseholders will now see their ground rents remain at the original amount – i.e. when the property was first sold – and this will not increase over time. The 9 freeholders have also agreed to refund residential leaseholders who had already paid out under doubled ground rent terms.

Sarah Cardell, interim Chief Executive of the CMA, said:

For years leaseholders have been plagued by what we believe are unfair practices. That's why we sought to tackle the problem by launching action against some of the biggest names in the business.

As a result of our work, over 20,000 people now have a new lease of life, freed from issues like costly doubling ground rent terms.

Secretary of State for Levelling Up Greg Clark said:

This is good news that will see thousands of leaseholders get the refunds they are entitled to.

Levelling up home ownership and creating a fairer, more transparent

leasehold system is a top priority for this government, and these agreements are an example of this in action.

We will work with the CMA to continue challenging industry on its practices, so we can ensure more leaseholders get the fair deal they deserve.

Since 2019, the CMA has sought to tackle issues around the possible mis-selling of leasehold homes and contract terms it believes are unfair. Its investigations involving 7 leading housing developers – and businesses who purchased freeholds from these firms – have led to landmark changes:

- August 2022: 9 businesses who purchased freeholds from Taylor Wimpey commit to remove problematic doubling terms. Developers Crest Nicholson, Miller Homes, Redrow and Vistry agree to help remove doubling terms from leasehold contracts they sold on.
- March 2022: [15 businesses who bought freeholds from Countryside](#) remove doubling ground rent terms.
- December 2021: [Taylor Wimpey](#) removes doubling ground rent terms, and RPI-based terms that were originally doublers, from all its contracts.
- September 2021: [Countryside Properties](#) removes doubling ground rent terms in relation to freeholds it owns.
- June 2021: [Persimmon](#) offers leasehold house owners the opportunity to buy the freehold of their property at a discounted price that better reflects what they expected when they originally bought their home.
- June 2021: [Aviva](#) removes doubling ground rent terms in relation to freeholds it bought.

As the investigation moves into the final stages, the CMA is engaging with additional firms, including the Abacus Land and Adriatic Land investment group, which bought freeholds from Taylor Wimpey.

Notes to editors

1. The undertakings have been provided to the CMA voluntarily and without any admission of wrongdoing or liability. It should not be assumed that any of the 9 businesses have breached the law – only a court can decide whether a breach has occurred.
2. Crest Nicholson, Redrow, Miller and Vistry are cooperating with the CMA by working with freeholders to remove doubling clauses from their leases. Vistry PLC includes Galliford Try, Linden and Bovis Homes, which it acquired in 2020.
3. The 9 businesses who purchased freeholds from Taylor Wimpey and have provided undertakings are: a) BDP Freehold Limited; b) Mortgage Incentive Funds Limited; c) The Bridges (Darlington) Management Company Limited; d) Bessant Properties Limited; e) Brigante Properties Limited; f) Furatto Limited and Long Term Reversions No 1 Limited; g) SF Ground Rents No18 Limited, SF Ground Rents No 15 Limited and RMB 102 Limited; h) Sarum Properties Limited; i) Taylor Court Limited

4. The businesses who purchased freeholds from Taylor Wimpey and have not provided undertakings yet are listed below. The CMA is continuing to engage with these firms: a) Island Apartments Freehold Limited; b) Madison Close Freeholders Limited; c) Elmdon Real Estate LLP; d) Abacus Land 1 (Holdco 1) Limited, Abacus Land 4 Limited and Adriatic Land 1 (GR3) Limited (part of the Abacus Land and Adriatic Land investment group); e) Plaza 2 Surbiton Limited
5. Following our [update on 18 March 2022](#), the CMA has now concluded its discussions with 2 remaining freeholders who had purchased Countryside leases. Freeholders D.A.T.S. (Holdings) Limited and Wallace Estates Limited have now both given similar commitments to make changes for the benefit of leaseholders.
6. The main provisions of consumer protection legislation relevant to the CMA's concerns about ground rent terms are the Unfair Terms in Consumer Contracts Regulations 1999 (UTCCRs), for contracts entered into before 1 October 2015, and Part 2 of the Consumer Rights Act 2015 (CRA), for contracts entered into on or after 1 October 2015. The UTCCRs and Part 2 of the CRA aim to protect consumers against unfair contract terms, and require contract terms to be fair and transparent.
7. All enquiries from journalists should be directed to the CMA press office by email on press@cma.gov.uk or by phone on 020 3738 6460.
8. All enquiries from the general public should be directed to the CMA's General Enquiries team on general.enquiries@cma.gov.uk or 020 3738 6000.

[New joint patrolling partnership between Thames Valley Police and the Civil Nuclear Constabulary](#)

News story

The new partnership with police officers from the Civil Nuclear Constabulary (CNC) will increase the policing presence within the South Oxfordshire and Vale of White Horse local area.



L-R: Insp Nick Cain, Supt Dave Horsburgh, Chief Supt Graham Bell, Insp Chris Logan

The CNC is currently responsible for the protection of civil nuclear sites and has jurisdiction over the surrounding area of the Harwell Magnox site. Officers from each force will regularly patrol together to respond to calls received by Thames Valley Police, as well as undertake proactive duties and local neighbourhood patrols, whilst ensuring that the CNC's primary and critical role of protecting national infrastructure from any threat is maintained.

The initiative will give Thames Valley Police a greater range of resources to help keep the local area safe and enhance the already close and effective working relationship between both forces. The CNC officers bring a wealth of experience with them and are trained as medics, who can provide initial emergency medical care at a scene, should the situation arise.

Local Police Area Commander for South & Vale, Supt Dave Horsburgh said: "This enhanced collaboration will provide additional support to Thames Valley officers in protecting the public and increasing visibility provided by both forces to the local community. It will also enable officers from CNC to develop their proactive working relationships and utilise their valuable specialist skills within the local area.

"I know the public are often keen to see more officers on the streets and I hope this provides some reassurance that we are listening to their feedback and putting practical solutions in place to address their concerns."

Southern Divisional Commander, Ch Supt Graham Bell said: "I very much welcome this initiative, which will provide excellent opportunities for our officers from Harwell whilst also supporting our colleagues from TVP and through this, offer improved levels of cover for the local community. Although our priority remains the security of the Harwell Magnox site, I look forward to us supporting these joint patrols as often as possible."

Published 24 August 2022

Boost for UK economy and rail industry through new Israel partnership

- UK to secure new business opportunities as Transport Secretary signs partnership with Israel, offering potential jobs for nation's rail industry
- new UK-Israel Memorandum of Understanding to extend the benefits of Crossrail expertise overseas, promoting global Britain and enabling British engineers to team up with companies abroad
- move follows successful launch of the Elizabeth Line bringing an estimated £42 billion to UK economy

Fresh business opportunities and potential new jobs will be unlocked for the UK's rail industry thanks to a new partnership signed by the Transport Secretary with Israel today (24 August 2022).

A Memorandum of Understanding (MOU) will be signed by the two countries to share expertise on large scale rail projects, following the successful launch of the UK's Elizabeth Line earlier this year.

The benefits of the state-of-the-art line will be extended overseas, through the Department for Transport's [Crossrail International](#) advisory company. This follows the introduction of the Elizabeth Line, which slashed fares by over a third for commuters across London and massively reduced journey times. The project is also estimated to pump £42 billion into the UK economy and has created more than 55,000 jobs and 1,000 apprenticeships while expanding central London's rail capacity by 10%.

It is now hoped business opportunities with Israel, the UK's third biggest transport goods trading partner, will not only enable firms to share valuable expertise, but boost economic growth and could lead to more jobs being created.

In July, the UK launched negotiations with Israel to upgrade the current trade deal, currently worth £5 billion and supports 6,600 UK businesses. The upgraded agreement would establish a modern, revamped trading relationship between two of the world's services superpowers. This includes seeking improved access to major public sector contracts for UK businesses and boosting opportunities for the services sector.

In 2021 alone, the UK imported £144 million of transportation services from Israel, highlighting the close relationship between our two nations.

As part of the Transport Secretary's visit to Israel this week, he has visited the building site of Tel Aviv's new light rail line and will meet with the Israeli Transport Minister Merav Michaeli.

Transport Secretary Grant Shapps said:

Today's partnership further ingrains our commitment to a global Britain, helping our world-leading rail industry to extend its expertise to friends overseas, while unlocking fresh business opportunities to boost the UK economy.

Following the successful launch of our iconic Elizabeth Line earlier this year, this memorandum is a fantastic opportunity for our British engineers and advisors to share their ingenuity with Israel as they undertake their largest ever rail project in Tel Aviv.

It was a pleasure to visit the project site this week to see first-hand the ongoing work to build such a revolutionary transport hub which will help millions of passengers get from A to B quicker, easier and more sustainably.

Minister of Transport and Road Safety, Merav Michaeli:

Transport is a national security issue. This is accepted and understood around the world, and I am happy to strengthen ties and enter into agreements with other countries that make Israel stronger.

I would like to thank my colleague Secretary of State for Transport Grant Shapps for his visit to Israel and for the ground-breaking cooperation we have created together. I am confident that the know-how we have shared and the agreements we have signed will result in better transportation in both countries, and particularly greener, shared transport that the world needs so much as we face the climate crisis. These steps contribute to strengthening the relations between Israel and the United Kingdom and are a cornerstone of our important bilateral ties.

This is how we are moving Israeli transport several steps forward.

The UK-Israel MOU comes as Israel undertakes a multi-billion-pound mass transit project in Tel Aviv – the country's largest and most complicated infrastructure project to ever exist.

The scheme is being supported by the Department for Transport owned Crossrail International, a specialist advisory company which offers its expertise across the globe to deliver complex rail projects. The project will see the build of 3 light rail and metro lines to serve 27 local authorities and 3 million passengers daily.

The new memorandum will allow both countries to share experience and best

practice in relation to large-scale transport projects.

For example, the UK's Crossrail International will offer advice to Israel on design, safety and standards of new train lines across the country. Expertise will also be shared on ensuring the build of transport projects is as green and sustainable as possible.

Chief Executive Officer of Crossrail International Paul Dyson said:

Our aim is to share good practice, lessons learned and innovation to provide better outcomes and wider benefits for our respective societies.

Crossrail International is extremely proud to be a partner of this MoU and to act as a conduit of UK knowledge, skills and expertise that will support the Israeli Ministry of Transport in the delivery of its transformational rail transit portfolio.

The memorandum between the Department for Transport and the Israeli Ministry of Transport and Road Safety is set to boost the UK economy by offering British engineers the chance to provide bespoke advice in relation to Tel Aviv's new metro line.

[Devon electric quad bike business growth accelerates with government and HSBC UK support](#)

Press release

The world's first all-electric quad bike business has secured additional funding from HSBC UK with the support of UK Export Finance to invest in its supply chain and fund expansion in North America.



Eco Charger, based in Ilfracombe, North Devon, has doubled its working capital facility from HSBC UK to £350k thanks to the UK Export Finance's [General Export Facility \(GEF\)](#). This flexible funding allows the business to import bike frames in much larger and regular quantities, speeding up production.

Russell Crisp, Executive Chairman of Eco Charger, said:

We're extremely grateful for UKEF's support in allowing HSBC UK to double our facility, ensuring we are maintaining our current growth strategy. Our business revenue is doubling year-on-year, so the funding will massively help us broaden our supply chain to meet the increasing global demand for our innovative bikes.

This deal demonstrates the government's commitment to Green Trade which International Trade Secretary, Anne-Marie Trevelyan MP set out in [her speech](#) in May. Boosting green exports is key to not only achieving net zero but also stimulating green growth to create jobs and boost productivity.

During a visit to the Eco Charger factory Minister for Exports, Andrew Griffith MP, added:

The General Export Facility was launched to provide financial support that is quick and simple to access for ambitious small businesses looking to grow their exporting capacity.

Eco Charger is exactly the sort of company UK Export Finance had in mind when launching this product. This support has enabled them to sell more high-quality eco-friendly quad bikes to the world and I hope others will follow the trail Eco Charger has blazed.

Eco Charger was set up in 2011 when founder Fred Chugg recognised a gap in the market for electric powered all-terrain vehicles (ATVs). Since this support the business has been able to expand into America, Europe and Australasia, more than tripling its exports in the last year.

This has enabled Eco Charger to double its workforce, creating high skill environmentally friendly jobs across the UK.

Built to high specifications and to meet green credentials, Eco Charger's cutting-edge vehicles operate in numerous global sectors, including eco-tourism, farming, policing and public services.

David Butler, Area Director for Business Banking South West at HSBC UK, added:

We're delighted to be supporting Eco Charger's ongoing expansion as a leader in British and global, sustainable automation development

and manufacturing. We look forward to continuing our relationship during an exciting time for Eco Charger as the business recently opened its first office in South Carolina.

Published 24 August 2022

Public urged to 'represent the very best of British community spirit' and sponsor people from Ukraine

- Today marks the 31st Anniversary of Ukraine Independence Day and 6 months since the start of the war
- More than 115,000 people from Ukraine have arrived in the UK under the government's Ukraine visa schemes
- As war rages on the government is calling on more people to volunteer a home as sponsors

As the people of Ukraine celebrate their Independence Day, the UK government is calling for more people to come forward to help house Ukrainians fleeing the war.

Thanks to the good will and generosity of tens of thousands of people, more than 115,000 Ukrainians have been given safety in the UK so far through both the family and sponsorship schemes. This huge collective and community effort represents the UK's biggest offer to shelter for people fleeing war since 1946. But with the Putin's barbaric invasion continuing, many Ukrainians are still looking for a place of safety in homes right across the UK.

Those interested in becoming sponsors for the Homes for Ukraine scheme can find out more information and [record their interest online](#).

Those interested in finding somebody to host can contact [recognised providers listed online](#) who help provide support and guidance on becoming a sponsor, and can help people safely find a match. A record of interest will also be shared with the local authority who may make contact to discuss where there is a need for sponsors in the area.

Alison Edwards, host said:

We are delighted to have met our lovely Ukrainian guest, even though the opportunity arose for the worst reasons. We feel so grateful that our guest has joined us; by chance we share many

interests and our children have so enjoyed spending time with our guest. We feel we have a new honorary family member from Ukraine. Our lovely guest has brought warmth and humour. Our thoughts are with her relatives in Ukraine and we have so many hopes for our guest's future.

This country has committed to providing Ukrainians with a home while they are here in the UK. Some guests may need a new place to stay after 6 months and new sponsors who step forward will help local authorities ensure people have somewhere to plant roots in the community.

The government is providing £10,500 per person under the Homes for Ukraine Scheme to councils to enable them to provide support to families to rebuild their lives and plant roots in the community. Within the £10,500 is a one-off £200 payment that councils will provide to each Ukraine guest upon arrival plus the £350 'thank you' monthly payment for sponsors for costs associated with helping out.

Around 3 out of 4 existing hosts say they want to continue supporting their Ukrainian guests but where people cannot continue hosting new offers of places to live are needed for Ukrainians already in the UK. In these cases councils are offering a rematching service to find a new sponsor in cases under the Homes for Ukraine scheme.

Refugees Minister Lord Harrington said:

Today marks two sombre and important chapters in Ukraine's rich history – 31 years since the proud nation declared independence and 6 months since Russian tanks rolled across the border.

The United Kingdom has been unwavering in its support and we continue to stand shoulder to shoulder as more than 115,000 people arrive from Ukraine, our biggest offer of sanctuary to people fleeing war since 1946.

Those who have chosen to sponsor Ukrainians represent the very best of British community spirit and generosity and I would urge anyone who has the room to come forward and join thousands of others in providing a safe haven for people forced to leave their country.

The ONS recently surveyed sponsors about their experiences with the Homes for Ukraine Scheme and the results show the vast majority of people want to provide support for longer than 6 months, which is a testament to the goodwill and generosity of the British people. They will of course continue to receive £350 'thank you' payments up to 6 months and the Ukrainians they sponsor have the right to work and to access benefits and public services, including education and healthcare, from day one.

Devolved governments, charities, faith groups, businesses, councils and

communities have all worked in lock step to provide much needed support to those arriving from Ukraine.

- If you want to get started immediately on finding someone to host, you can contact one of our [Recognised Providers](#).
- A record of your interest will also be shared with your local authority who may contact you to discuss where there is a need for sponsors in your area.
- The government has established 3 new visa schemes to support those fleeing Putin's war: the [Ukraine Family Scheme](#), the [Ukraine Sponsorship Scheme](#) and the [Ukraine Extension Scheme](#).
- Ukrainians who have arrived in the UK and were given 6 months leave should ensure they take action to extend their stay to up to 3 years if they have not already done so. They can do this on GOV.UK, though Ukrainians who have already enrolled their biometrics, and collected their biometric residence permit (BRP) do not need to take any further action.