

Around Colchester

Your local magazine since 2009



Palmer & Partners

The leading independent agents in Essex & Suffolk

palmerpartners.com

Colchester & Coast 01206 572233

Your property is our business... call for a free valuation today



BFCC GARAGE DOORS

SUPPLIED • INSTALLED • AUTOMATED • REPAIRED

FREE
SURVEY &
QUOTATION



3 good reasons... *for choosing **BFCC***

- 1** *Quality range of doors from leading manufacturers*
- 2** *First Class service for all budgets and tastes*
- 3** *Unrivalled, knowledgeable and friendly personal service*

BFCC supply and install garage doors in and around the Essex and Suffolk regions, located in Thorpe-le-Soken within the heart of the beautiful Essex countryside.

We offer a free of charge survey and quotation service so why not give us a call today or pop into our local showroom where you can view a variety of operational doors in various styles.

Call: 01255 863815

email: sales@bfcc-garagedoors.co.uk

www.bfcc-garagedoors.co.uk



Get more from your Conservatory



✓ Full Roof Replacement

Transform the look of your home with our conservatory full replacement roof service, and completely change how you use your conservatory day to day.

We use a timber framed roof system with over 150mm of insulation, and offer you a choice of tile styles to fit in with, or complement your house, ranging between Tapco, Slate or Metrotile.

Our full replacement roofs also come with 6 downlights, a plastered ceiling, and fitting of fascias and guttering.

Giving you a year-round room

✓ Insulate Existing Roof

Using "Superquilt" technology our insulated ceilings can help to keep your conservatory cooler in the summer and warmer during the winter months.

Our highly qualified team of professional fitters are able to complete the insulation of your existing conservatory **within one day**.

Starting from as little as £1295, with a choice of finish, in Upvc cladding or plasterboard.

- ✓ *Saves on your energy bills*
- ✓ *Keeps you warm in winter and cool in summer*
- ✓ *Adds value to your property*
- ✓ *Reduces noise from rainfall*



See how easy the process is at www.ezroofs.co.uk



Call us or send us pics and sizes for a same-day quote

01621 781133 • 01245 835011 • 07525 717055

Follow us on Facebook & Instagram and view our work



When responding to adverts please mention 'Around Colchester'

Around Colchester 2025 - Your local magazine since 2009



Editor: Steve Adams
Telephone: 07566 224000
Mobile: 07837 247008
Email: info@adamspublishing.co.uk
Website: www.adamspublishing.co.uk
Address: Suite 7, Highwoods Post Office,
Highwoods Square,
Colchester CO4 9BB



Follow us on Facebook & Twitter

Contents:

- 6 Greenfingers - the Alan Titchmarsh column
- 8 Gardening - No drain no gain
- 10 Orlando Murrin's best apple crumble
- 12 Is equity release right for you?
- 16 A design for life - the Kevin McCloud column
- 18 Bed in - the ultimate guide to bedding
- 20 A Novel November
- 22 The Renters Rights Bil

Discounts available for multiple bookings
Call **07566 224000** for further information

Distribution Area:

Stanway, Lexden, Christchurch, New Town, Highwoods, St Johns, Parsons Heath, Longridge & Welshwood

Whilst every care has been taken to ensure that the data in this publication is accurate, neither the publisher nor its editorial contributors can accept, and hereby disclaim, any liability to any party for loss or damage caused by errors or omissions resulting from negligence, accident or any other cause. Adams Publishing Ltd. does not officially endorse any advertising material included within this publication. All rights reserved. No part of this publication may be reproduced, stored in any retrieval system, or transmitted in any form - electronic, mechanical, photocopying, recording or otherwise - without prior permission of the publisher.

Adams Publishing Ltd - Registered in England no: 7166027 - Registered Office 47 Butt Road Colchester CO3 3BZ



Professional Will Writing

£250 FOR A SINGLE WILL

A will for one person, married or unmarried

£300 FOR MIRROR WILLS

Used by married or unmarried couples where the wishes of each person are virtually identical. 2 separate but almost identical wills are produced

Lasting Powers of Attorney plus Probate & Estate Administration services also available

Daytime and Evening appointments are available in your own home

Please see our website for further information

www.dejahlegal.com

or contact Helen on **07583 501 464**





We Also
Supply Fitted
Wardrobes

Transform Your **KITCHEN**

for a fraction of the cost!

save
£250
when you mention
this advert



Before



After

Find out how we can transform your kitchen
with less hassle, in less time and at a lower cost.

01206 648 093

www.kitchenmakeovers.co.uk

When responding to adverts please mention 'Around Colchester'

Greenfingers... the Alan Titchmarsh column

He's a magnificent broadcaster, gifted gardener, brilliant author and all-round horticultural visionary. This month, Alan Titchmarsh talks about the benefits of a vegetable garden, and why starting it in November can be bountiful.

November might not sound like the most obvious month to be out in the veg patch. The evenings are drawing in, there's a nip in the air, and the last thing most of us feel like doing is picking up a spade.

However, here's the secret: this is actually one of the most valuable times to set things in motion.

In the UK, November is perfect for getting ahead. Garlic, onions and shallots go in now, quietly putting down roots through winter so they can gain extra advantage in spring. Broad beans, too, can be sown this month as they'll germinate in the cooler soil and stand up to frost. And if you're lucky enough to have a greenhouse, you can also start off winter lettuces and



spinach, ready to pick when the rest of the garden is still dozing.

There's also something rather satisfying about tending the veg garden at this time of year. Without the rush and bustle of summer growth, you can work more slowly, take stock, and plan ahead.

Beds can be dug over and enriched with compost or well-rotted manure, allowing the watery reality of winter to wash all that goodness in. It's a quieter sort of gardening, but one that pays dividends come spring.

And let's not forget what a vegetable garden brings to a home. There's a certain pride in stepping outside, basket in hand, gathering your own produce for supper. A plate of roast chicken feels that much more special when accompanied by carrots you've grown yourself, or leeks you've lifted from your own soil.

After all, it's not just about flavour – though homegrown veg will always outshine supermarket fare – it's about connection... to the seasons, to the land, and to the work of your own two hands.

Finally, a vegetable patch will also change the feel of your garden. It becomes not just a place to admire, but somewhere to engage with, to potter, to weed, to watch life



unfolding in its simplest and most rewarding form. Even a few raised beds or containers can transform a patio into a productive corner.

So, don't write November off. Instead, wrap up warm, plant a few rows, and know that while the garden might look asleep, there's quiet work going on beneath the surface!



LUXURY FOR LESS

20% OFF

GARDEN BUILDINGS

Limited availability



30% OFF

SELECTED HOT TUBS & SAUNAS

Limited availability



▶ **SCAN FOR LATEST OFFERS**

or visit johnsonslisure.uk/aroundcolchester

Your closest Johnsons branch is at

Poplar Nurseries, Coggeshall Road, Marks Tey,
Colchester CO6 1HR | 01206 213 542

Johnsons

POPLAR
GARDEN, HOME & GIFT

John Fisher Gardener & Landscaper Over 30 Years Experience

- Fencing
- Patios
- Turfing
- Paths
- Driveways
- Brickwork
- Concreting
- Shed Bases
- Shed Roof Repairs
- Gravel Gardens
- Hedge Cutting
- Tree Cutting
- Regular Garden Maintenance
- One Off Tidy Ups
- New Planting Schemes
- Pressure Washing
- Garden Design
- Garden Gates Made to Size



**Free Quotes • No Job Too Small
Very Competitive Rates • Good References**

For an Experienced, Friendly and
Reliable Service - Please call John on
01206 251276 or 07775 562201

**Blackbrook
Kennels & Cattery**

Ipswich Road
Dedham CO7 6HS
01206 322284

www.blackbrookskennels.co.uk

- Heated kennels & cattery
- Large, individual covered runs
- Paddocks for off-lead exercise
- All diets catered for
- Dog grooming service
- Collection & delivery service
- Council licensed and inspected



Dog & cat boarding with a difference

When responding to adverts please mention 'Around Colchester'

No Drain No Gain

A guide to maintain proper drainage in your garden.

Healthy, draining soil is the foundation of any successful garden, with excess water allowed to percolate away from plant roots, preventing oxygen deprivation and disease.

Signs of poor drainage can include puddles or standing water that lingers, yellowing leaves or stunted plant growth, moss or algae growth on the soil surface, plus sticky, heavy soil and roots that appear black, mushy, or smell foul when unearthed.



Conversely, soil that drains too quickly may not retain enough water for plant growth, leading to drought stress.

You can determine your garden's current drainage status by digging a hole about 30 cm (1ft) deep and 15cm (6") wide. Fill with water and let it drain completely. Next refill and observe how long it takes for the water to drain. If it completes within 2-4 hours, your soil has good drainage. Longer than this, and your soil likely drains too slowly. If it drains within minutes, it may not retain moisture well.

To remedy slow drainage, add organic matter such as compost, leaf mould, mulch such as bark chips or straw, or well-rotted

manure. These will break up heavy soils and improve structure. Also consider raised beds that lift plant roots above poorly draining soil.

For persistent problems, especially in large or sloped gardens, installing a perforated pipe or French drain might be necessary – a system that channels excess water away from your planting areas.



ZACK'S HANDY GARDENING

Transform Your Garden Without the Heavy Lifting!

NEED HELP WITH THE HEAVY LIFTING IN YOUR GARDEN? I CAN CLEAR OVERGROWN GARDENS/ NEGLECTED SPACES OR MANAGE THE TOUGHER JOBS, SO YOU CAN ENJOY THE GARDENING YOU LOVE.

Soil Improver/Mulch Delivery

LOOSE (TON-BAG EQUIVALENT) TO YOUR DRIVEWAY - £75
WHEELBARROWED TO YOUR BACK GARDEN - £85

Green Waste Removal

FULL TRUCKLOAD - £100
CAPACITY IS SLIGHTLY SMALLER THAN A STANDARD SKIP.
IDEAL FOR DIY GARDENERS!

WITH MY RELIABLE SERVICE YOU CAN FOCUS ON ENJOYING YOUR GARDEN, WITHOUT WORRYING ABOUT THE HARD WORK!

Contact Zack

CALL OR TEXT: 07842711581

**autoenhance**
MOT Test Centre & Garage Services Colchester
Car & Motorcycle MOT Centre Mechanical Repairs & Servicing
Colchester 01206 871187 Unit 5 Brook Street Business Park, CO1 2UZ

Autoenhance Services Colchester MOT Test Centre!

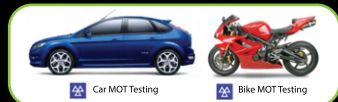
Why Choose Us?

We specialise in diagnostics, MOT testing, servicing, repairs, as well as clutches, brakes, exhausts and tyres.

We are a family run business that aims to look after both you and your cars with a friendly and honest service.



Good Garage Scheme



Car MOT Testing

Bike MOT Testing

To make a booking for an MOT, service, or for any of our other services, please call on Colchester 01206 871187.

We book in MOT tests every hour, and your MOT test will be carried out while you wait.

MOT Testing for Cars, Bikes & Quads | Tyres, Exhausts & Clutches | Vehicle Diagnostics | Batteries, Brakes & Shockabsorbers | Air Conditioning Servicing | Wheel Balancing | Repairs & Welding | Courtesy Cars Available



P&M ELECTRICAL SUPPLIES

Unit 5 Moss Road, Stanway CO3 0LE

01206 576400

EVERYTHING ELECTRICAL

Domestic

Domestic lighting
Underfloor heating
Distribution boards single phase and three phase
Decorative plates
Full range of domestic fans and accessories available
Full range of cables
Wireless and wired fire alarms and burglar alarms
Trusted suppliers

**FREE
DELIVERIES**
WITHIN 15 MILE RADIUS
ON ALL ORDERS OVER £50

COMMERCIAL

Twin and earth electrical cables
SWA
Flexible cables
Category 5 cable
Fire resistant cable
Special cables available
Cable management



Pegrum Electrical
Ltd

**Need a reliable, professional
electrician for your
home or business?**

**Contact Pegrum Electrical today
for expert advice and a free,
no-obligation quote!**

01245 922072
info@pegrumelectricalltd.co.uk
www.pegrumelectricalltd.co.uk

Tracey Lorraine Clarke

**LADY
GARDENER**

Does your garden need a little TLC?

Lady gardener available to maintain your garden.
Weeding flower and vegetable beds and borders.

Pruning shrubs and trimming small hedges.

Planting bulbs, flowers and shrubs.

Cutting lawns and edging them.

Patio clearing and leaf clearing.

Tax paying and insured. Reasonable rates.

Please telephone Tracey Lorraine Clarke on
Garden: 07583 039218 or Home: 01473 271945
Suffolk and Essex area covered.

When responding to adverts please mention 'Around Colchester'

Orlando Murrin's Best Apple Crumble

Presenter of the BBC Good Food podcast and highly esteemed chef, if Orlando Murrin says it's the best apple crumble, you'd do well to believe him.

Method

1. Heat the oven to 190°C/170°C fan/gas mark 5.
2. Toss 575g peeled, cored and sliced Bramley apples with 2 tbsp golden caster sugar and put in a 23cm round baking dish at least 5cm deep, or a 20cm square dish. Flatten down with your hand to prevent too much crumble falling through.
3. Put 175g plain flour and 110g golden caster sugar in a bowl with a good pinch of salt.
4. Slice in 110g cold butter and rub it in with your fingertips until the mixture looks like moist breadcrumbs. Shake the bowl and any big bits will come to the surface – rub them in. Alternatively, pulse in a processor until sandy (don't over-process).
5. Pour the crumb mix over the apples to form a pile in the centre, then use a fork to even out.
6. Gently press the surface with the back of the fork so the crumble holds together and goes crisp, then lightly drag the fork over the top for a decorative finish.
7. Sprinkle 1 tbsp rolled oats and 1 tbsp demerara sugar over evenly, if you wish.
8. Set on a baking tray and put in the preheated oven for 35-40 minutes, until the top is golden and the apples feel very soft when you insert a small, sharp knife. Leave to cool for 10 minutes before serving.



Ingredients:

Serves 4

For the filling

- 575g Bramley apple (3 medium apples) peeled, cored and sliced to 1cm thick
- 2 tbsp golden caster sugar

For the crumble

- 175g plain flour
- 110g golden caster sugar
- 110g cold butter

For the topping (optional)

- 1 tbsp rolled oats
- 1 tbsp demerara sugar
- Double cream, clotted cream or custard, to serve

Slimming World

feel
real
good



Linda 07837186659
 Highwoods Community Centre
 Tuesday 5:30pm, Thursday 9:15am & 11am
 Bishop William Ward School Grt Horkesley
 Thursday 6pm

Contact your local Slimming World
 Consultant and join a friendly and
 super-supportive group today!



- OVER 60 YEARS OF QUALITY SERVICE AND VALUE -

ANGLIAN ELECTRICS

established 1961



★ LOCAL SERVICE ★ LOW PRICES ★

Stockists of:
 Home Laundry - Refrigeration
 Dishwashing - Cooking Appliances
 Small Appliances - LED TV - DVD

52 HIGH ST 60/62 BARRACK ST
 WEST MERSEA COLCHESTER
 T: 01206 382188 T: 01206 791894

 **euronics**

www.anglianelectrics.co.uk

BOSCH · SIEMENS · ROBERTS · SEBO · LIEBHERR · SONY · SHARP · SAMSUNG · BEKO · HOTPOINT · AEG · ELECTROLUX · ZANUSSI · MIELE · NEFF ·




Our Services:

- Domiciliary Care
- Home Support
- Companionship
- Shopping
- British Sign Language BSL
- Support to Health Appointments

Care Groups We Support

- Learning Disability
- Mental Health
- Physical Health
- Older People
- Dementia Care

Looking For A New Care Provider?

Butterflys
CARE GROUP

TELEPHONE: 01206 583 743 EMAIL: INFO@BUTTERFLYS-CAREGROUP.COM

When responding to adverts please mention 'Around Colchester'

Is Equity Release Right for You? Understanding the Pros, Cons, and Myths

Equity release can be a powerful financial option, allowing homeowners to unlock the value of their home without selling up. But it needs careful thought and planning to check if it is the right choice for you.

What Is Equity Release?

Equity release lets homeowners access the wealth tied up in their property, typically as a lump sum, regular payments, or both, while still living in their home. The most common form is a Lifetime Mortgage, where the loan is repaid (plus interest) when the homeowners pass away or move into long-term care.

What Can Equity Release Be Used For?

Many people use equity release for various reasons, including:

- Home Improvements – to finance upgrades such as replacing your boiler and/or windows to ensure long-term warmth, or to modify your cherished home to accommodate your changing living needs.
- Supplementing retirement income – easing financial pressure.
- Helping family – gifting money to children or grandchildren.
- Paying off debts – clearing outstanding loans or mortgages.
- Enjoying life – funding holidays, hobbies, or experiences. Ticking off your bucket list.

Common Myths About Equity Release

There are many misconceptions about equity release. Here are some common myths:

- You'll lose ownership of your home – Not true! With a Lifetime Mortgage, you remain the homeowner.
- It's only for people in financial trouble – No, many use equity release to boost their lifestyle or support loved ones.
- You'll leave nothing for your children – This depends on several factors, but some plans allow for inheritance protection, ensuring a portion of the home's value is safeguarded.

Equity Release Isn't Right for Everyone

While it can be a great financial tool, it's not suitable for everyone. Things to consider:



- Interest rolls up – meaning the loan amount increases over time.
- Impact on inheritance – the more money released, the less left for beneficiaries.
- Effect on benefits – eligibility for state benefits (like pension credit) could be affected.

Final Thoughts

Independent legal advice is a key safeguard to ensure homeowners fully understand the implications of an equity release product, to explain the terms, understand the risks, confirm no undue pressure from third parties and confirm the legal paperwork.

Would equity release work for you? That depends on your individual circumstances, goals, and long-term plans. It is important to seek financial advice from a qualified adviser. Here at Blake and Day, we are registered for all types of mortgages, including equity release. Please contact Claire for a no obligation, free consultation to establish if equity release is right for you. M:07767 308783

If you need help or advice please contact me, Claire Blake on
M:07767 308783 or
E: claire@bdfinancial.co.uk.

Blake & Day provide comprehensive independent financial advice tailored to your personal requirements. Our guidance is designed to be straight forward and uncomplicated, enabling you to take effective strategic control of your financial future.

Quality professional advice on:

- INVESTMENTS ■ PENSIONS
- RETIREMENT PLANNING
- PENSION FUND ACCESS & DRAWDOWN
- CORPORATE PENSIONS & PROTECTION
- INHERITANCE PLANNING
- LIFE COVER & FAMILY PROTECTION
- MORTGAGES ■ EQUITY RELEASE



Office: 01376 743595 / Mobile: 07767 308783

E: claire@bdfinancial.co.uk / W: www.bdfinancial.co.uk

Blake and Day Financial Planning Ltd., is directly authorised and regulated by the Financial Conduct Authority FCA Number 843625. Company registration number 11905650.



BLAKE & DAY

INDEPENDENT FINANCIAL ADVISERS



CLAIRE BLAKE

— DipPFS —

If you would like a free financial consultation in the comfort of your own business or home, please contact me.

Blake & Day are fully independent mortgage advisers with access to the whole of the market for...



MORTGAGES FIRST TIME BUYERS
LET TO BUY EQUITY RELEASE BUY TO LET
FURTHER ADVANCE RE-MORTGAGES

We provide comprehensive independent financial advice tailored to your personal requirements.

Our guidance is designed to be straight forward and uncomplicated, enabling you to take effective strategic control of your financial future.

For further information or to arrange a consultation please contact Mark Reynolds:

T: 07876 688 996

E: admin@bdfinancial.co.uk



BLAKE & DAY

Blake and Day Financial Planning Ltd., is directly authorised and regulated by the Financial Conduct Authority FCA Number 843625. Company registration number 11905650.

When responding to adverts please mention 'Around Colchester'



Authorised UW Connector

Saving on your household bills is simple when you bundle award-winning energy, broadband, mobile and insurance into one monthly bill.

Save money. Save time. Save a bundle.

We've joined forces with a local UW Partner (friendly, helpful, knows their stuff) to help you find the best deal. Visit the Partner's unique link TODAY below to book a no-pressure, no obligation chat.

Partner name:

Jane & Darren Turner

Unique Partner link:

<http://connectors.uw.co.uk/CN-QEGA>



Utility Warehouse Limited is authorised and regulated by the Financial Conduct Authority Company Number 04594421



Buxton Plumbing

- Plumbing and heating engineer
- Installations, breakdowns, repairs and servicing
- Landlord certificates
- Friendly, reliable service
- Free quotations
- No job too small
- All work guaranteed

Phone: 07800581667

Email: martinbuxton@gmail.com



537933



What we offer:

Solar PV installs
EV Charging system
Bird proofing
Battery storage
Air source heat pumps

Why choose us?

Affordable pricing
Expert Installation
Free Consultation

Empower Your Home With Solar Energy

Call us today for your FREE no obligation quote

AFFORDABLE RENEWABLE ENERGY

Email: jonathan@affordable-renewable-energy.co.uk Tel: 01206 670252

When responding to adverts please mention 'Around Colchester'

A Design for Life... The Kevin McCloud Column

Designer, writer and television presenter, Kevin McCloud leapt into our consciousness with his vastly successful *Grand Designs* show on Channel 4. This month, the affable architectural business owner reflects on how journeys abroad have subtly shaped the way he lives and decorates his home.

Travel is the greatest tutor. You can pore over drawings, study floor plans or admire photographs in books, but nothing compares to standing in a space far from home, feeling what it does to you. The air, the light, the proportions – they stay with you. And, inevitably, they seep into the way you live.

For instance, Morocco taught me the magic of compression and release. In the medina of Fez, I wandered through shaded lanes that suddenly opened into

sunlit courtyards. That moment of transition where you move from the contained to the generous, made me think differently about my own home. Now, a modest, almost understated entrance opens into a light-filled living space. It's a subtle shift, but one that changes how you feel as you step inside.

In Venice, I developed a lasting fondness for terrazzo. I remember walking across the cool floors of a palazzo where chips of marble glowed softly in the afternoon sun. Back at home, I brought a fragment of that idea into my own interiors – my terrazzo-topped sideboard... every time the light hits it just right, it takes me straight back there.

Japan gave me a lesson in restraint. I once stayed in a Kyoto ryokan where the morning light filtered through shoji screens in a softest, beautifully diffused way. It was gentle, almost sculptural, and I've since recreated that effect with linen blinds in my bedroom. It's wonderful.

Then there's Mexico. In Oaxaca, I saw walls painted in colours so rich – ochres, pinks, deep blues. In my kitchen, I've

painted a single wall a warm ochre, a nod to that memory. It's balanced by cool grey stone and simple cabinetry, so it never tips into theme.

Living in the countryside, I've always believed a house should encourage a fully formed relationship with its environment, but in actual fact it should also be about all the influences from much further afield, where different cultures create something of a map of memories – all in the past, but being lived out around me, in the present and the future.



Superior Window Blinds, Shutters and Awnings



ApolloBlinds

Inspiring Ideas
Expertly Delivered Since 1972

...Call Duncan on:

01206 673 260

or visit: www.apollo-blinds.co.uk/colchester



chelmsfordplumbingandheating.co.uk | sales@chelmsfordplumbingandheating.co.uk

CPH
01206 694996

**A trustworthy family run business
specialising in Gas, Oil, LPG, Electrical,
Plumbing, Air-con and Renewables.**

**Boiler Installs, Servicing &
Repairs**
New Heating Systems
Plumbing Repairs
Electrical Services
Air-con & Renewables

- ✓ All calls are answered personally
- ✓ Confirmed bookings given
- ✓ No job too small!
- ✓ Work covered by 12-month guarantee



When responding to adverts please mention 'Around Colchester'

Bed In

The ultimate guide to bedding.

Cotton

The most popular bedding material, prized for its softness, breathability and versatility. Look for long-staple cottons (like Egyptian, Pima, or Supima) for superior feel and longevity.

Linen

Made from flax, linen bedding is airy, moisture-wicking, and perfect for hot sleepers. It becomes softer with each wash and has a luxurious but understated feel.

Bamboo

An eco-friendly option that is naturally hypoallergenic, soft and cooling – ideal for sensitive skin and the warmer-bodied among us.

Polyester and Blends

Affordable, durable and wrinkle-resistant, but often less breathable than natural fibres.

Silk

Not just for lotharios, silk bedsheets are exceptionally smooth and gentle on skin. Silk also helps skin retain its moisture, making it popular among beauty sleepers who are seeking fewer wrinkles and desiring to evade bedhead.

Does it count?

Thread count – often splashed boldly across packaging – refers to the number of horizontal and vertical threads woven into one square inch of fabric, with quality bedding typically ranging from 200-800 thread count.

However, higher isn't always better. Many experts agree that a count between 300-500 delivers the best balance of softness, durability and breathability for cotton sheets.

Bear in mind as well that some manufacturers use multi-ply threads to artificially inflate the count, so focus on fibre quality and weave instead of the highest number.

Bed care

Hot water can shrink fibres and fade colours, especially in cotton. Instead, tumble dry on low or line dry when possible as over-drying can weaken fibres and increase wrinkles.



BERECHURCH
FINANCIAL SOLUTIONS



Mortgage Advice



Equity Release



Protection Advice

We can find a solution that's right for you



Call us on
01206 918585



Email on
info@berechurchfinancial.co.uk



WhatsApp
07856 282637

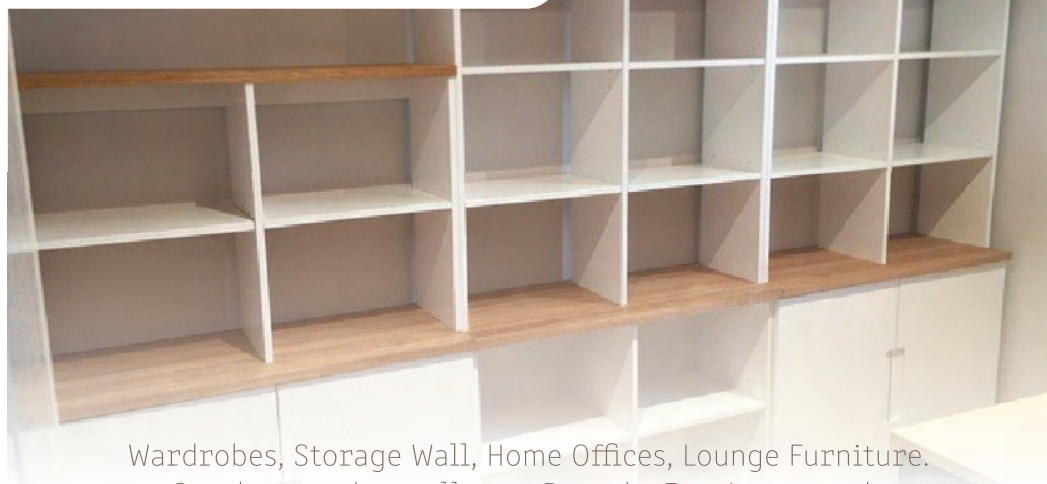
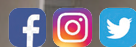


Find out more
www.berechurchfinancial.co.uk

Berechurch Financial Solutions is a trading style of Steven Beeton, who is an appointed representative of The Openwork Partnership, a trading style of Openwork Limited, which is authorised and regulated by the Financial Conduct Authority. Approved by The Openwork Partnership on 20/09/2024

JMH Design

Bespoke Furniture Design



Wardrobes, Storage Wall, Home Offices, Lounge Furniture.

Speak to us about all your Bespoke Furniture needs

Tel: 07798 793 979 Email: contact@jmh.design

JOHN TOKELY Painter & Decorator

Interior & Exterior
Work Undertaken

FREE Estimates

No Job Too Large or Too Small

9 Nayland Road, Colchester,
Essex CO4 5EG

01206 845665 07976 848310



Call for a free quote!

01787 275249



SHUTTERS | BLINDS |
AWNINGS | FLYSCREENS

INDIGO
blinds & shutters



01787 275249 info@indigoblinds.co.uk indigoblinds.co.uk

When responding to adverts please mention 'Around Colchester'

19

A Novel November

Get your eye in with one of these charming reads this month.

The Look by Michelle Obama

(Nov 4th)
Beautifully illustrated with more than 200 photographs, including never-before-seen images, *The Look* is a stunning journey through Michelle Obama's style evolution, in her own words for the first time.

She shares how she uses the beauty and intrigue of fashion to draw attention to her message.

Exit Strategy by Lee Child and Andrew Child

(Nov 4th)
Portrayed in film by Tom Cruise, the Jack Reacher series now reaches 30 books. In this, the latest, our righteous adventurer for troubled times will make three

stops in one day. First, a Baltimore coffee shop; second, a store to buy a coat; and third, wherever this bend in the road takes him.

Live Aid – The Definitive Inside Story by Paul Vallely

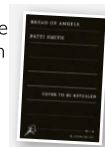
(Nov 6th)
In 1985, with over £100million in his back pocket from

Live Aid – the greatest rock concert the world had ever seen – Bob Geldof took a trip across Africa to decide how to spend the money he had raised for the Ethiopian famine. He asked Paul Vallely to go with him, thus providing a unique and full eye-witness account of that time, and the four decades since.

Bread of Angels: A Memoir by Patti Smith

(Nov 4th)
Bread of Angels covers everything from the iconic Patti Smith's childhood in working-class Philadelphia and South Jersey to her rise as a punk rock star and her subsequent retreat from public life.

"It took a decade to write this book, grappling with the beauty and sorrow of a lifetime. I'm hoping that people will find something they need."



MOVE IT OR LOSE IT!®

Turn back the clock with our fun and friendly exercise classes to improve your

- ✓ balance & confidence
- ✓ mobility & flexibility
- ✓ strength & independence



Come & try
your first
class FREE

Great class to
meet new people
and have fun while
exercising

Where: The Ark, Highwoods Methodist Church, Jack Andrews Drive, Highwoods CO4 9FF

When: Mondays 10.30am - 11.30am

Cost: £7 per session First class FREE

Parking available

Contact Lucy on 07736 714752 or Email: lucy.hewitt@moveitorloseit.co.uk

Come and give it a try!

Feeling overwhelmed and stressed?

Suffering from depression, anxiety or anger?

Is your sleep disturbed and you wake up still tired?

I CAN HELP YOU!



BOOK NOW for a complimentary session and begin to return balance, calm and control

E: paula@paularuane.com T: 07803 072 101 W:paularuane.com

They only get one start in life

Make it a good one with Ace Tuition Colchester

Professional & experienced tutoring for primary through to high school students

- | | |
|---|---|
| ☒ Reading | ☒ English |
| ☒ Spelling | ☒ Maths |
| ☒ Comprehension | ☒ Science |
| ☒ 11 + tuition | ☒ GCSE (all subjects) |



Call today for a free consultation on

Clacton: 01255 688896

email: acetuition@hotmail.co.uk

DI GILBRANCH CELEBRANT



Helping you remember your loved ones well

When we lose someone we love, we begin the difficult task of planning a funeral service and a very personal farewell that specifically suits that unique person now gone from our midst.

One of the benefits of choosing me as the celebrant to lead your ceremony is that I will spend time with you, prior to the service, usually in the comfort of your own home, building a relationship with your family, listening to your wishes, hearing your stories, your memories and the significance of your grief in order to gain a true sense of the person who has died. This can be through music, poetry, readings, eulogies and ritual, whether religious or secular.

If I can help you in any way please get in touch

Cremations, Burials, Green Burials & Interment or Scattering of Ashes

Email: hello@digilbranch.co.uk

Phone: 07812 371590 | 01206 211491

Website: www.digilbranch.co.uk



When responding to adverts please mention 'Around Colchester'

The Renters Rights Bill – Landlords Beware!

There have been further delays in respect of the Rents Rights Bill.

In May this year, the House of Lords proposed 300-plus amendments to the draft Bill. The draft Bill is due to have a further examination by the House on 1 July, with further examinations scheduled for 7 July and 15 July.

But what can we glean from the amendments and themes from the committee stage debates? It cannot be denied that this Bill will be the most ambitious piece of legislative change to the private rental sector in over 35 years. In broad summary the Bill is seeking to abolish fixed term assured tenancies and assured shorthold tenancies. It will also impose obligations on landlords and others in relation to rented homes and temporary and supported accommodation. In we look at these briefly in turn: -

Fixed-term tenancies

This is a moot topic between the Government and the House of Lords, with the latter putting forward multiple examples where the lack of a fixed-term tenancy could be counter-productive. The Bill will provide tenants with increased flexibility, but this will leave landlords with the only option of offering tenants a periodic tenancy rolling from one month to the next.

Landlords will also be prevented from serving section 21 notices (two-month notice) to a tenant to vacate the property. A tenant will be able to serve a notice; however, the landlord will need to prove a statutory ground in order to obtain possession. The most commonly relied upon mandatory ground for possession is a specified amount of rent arrears. However, the Bill will require a higher threshold of arrears to be established than under the current law. The new proposed ground 8 will require there to be at least 3 months' rent arrears both at the date of service of the notice and the date of the hearing. Under the current law, there must be at least 2 months' rent arrears to rely upon this ground.

These revisions will present certain difficulties to landlords. The loss of a fixed term tenancy means the landlord (and indeed his tenants) loses the certainty and their property will be rented for a certain period with the real risk that the tenant may serve a notice to terminate their tenancy.

Rent reviews

While a landlord will be able to propose annual rent increases in line with the fair market rent, this will need to be done by following a prescribed statutory process.

The norm would be for rent reviews to be incorporated into written tenancy, for rent increases to be considered upon

the expiration of the tenancy. However, given that fixed term

tenancies are to be abolished, the new regulations will require landlords to serve a statutory notice on their tenant, giving at least two months' notice of the rental increase. The tenants will have a right to object and challenge the rent increases within the First-Tier Tribunal (Property) Chamber. Once the Tribunal has determined the open market rent for the property, this will be payable from the later date of determination rather than the date of the notice of increase.

This poses a clear problem to landlords as there is no clear disincentive on a tenant to accept the new rent without first challenging it. This is because there will be no cost sanctions levied on a tenant through challenging the proposed rent increase through the FTT. Further, if a rent increase is upheld, the new rent will not be higher than the sum the landlord proposed, and will not be backdated, so will only apply from a future date determined by the tribunal. There are clear concerns therefore that the Courts will be overwhelmed by tenants seeking to challenge proposed rental increases.

Increased regulation

Landlords will be required to register with a new property database. This will add a further layer of administrative costs on landlords; however, the last database which was created by Housing Act 2004 created a framework which has been worked well and is relied upon by both tenants and landlords. No further detail has been released as yet as to how the database will operate and what information is required.

We are keeping a close eye on developments in respect of the Bill and we will report as and when these trickle through. If you are looking for a Solicitor to assist with disputes you may be involved with, or are concerned about a boundary and would like some advice, then please do not hesitate to contact me on the details below as we will be happy to help.

Sean Kirk,
Litigation Solicitor
Sean.Kirk@johnfowlers.co.uk
01206 576 151





JOHN FOWLERS

SOLICITORS

Conveyancing Services we offer

Freehold Sale/Purchase
Leasehold Sale/Purchase
Shared Ownership
New Builds
Independent Legal Advice

Sales & Purchase in Company Name
Deeds of Variation
Transfers of Equity
Re-Mortgages
Lease Extension

Other services we offer

Wills and Tax Planning
Business Commercial
Family
Children
Civil Litigation

Employment
Personal Injury
Landlord and Tenant
Debt Recovery
Criminal

For more information on any of the services we offer
please contact one of our team.

www.johnfowlers.co.uk

01206 576151



Let us help you with all your legal needs

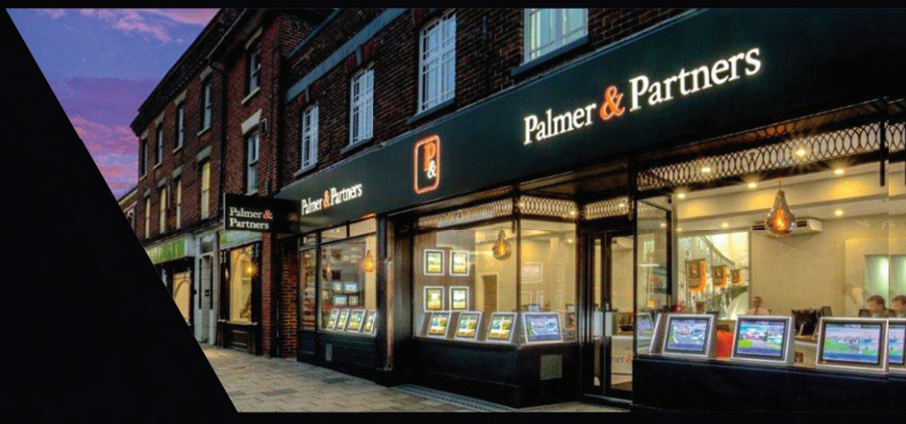
When responding to adverts please mention 'Around Colchester'



Palmer & Partners

The leading independent agents in Essex & Suffolk

palmerpartners.com  



Our exceptional, proven success in sales and lettings throughout Essex and Suffolk over 21 years, ensures the level of service needed to achieve our best results for you.



Arrange your FREE valuation today



**Essex
Mortgages**

Mortgage & Protection services.

Colchester & Coast

43 Crouch Street, Colchester CO3 3EN

01206 572233

colchester@palmerpartners.com