

Possession Notice Periods Return to Pre-COVID Lengths from 01 October 2021

The UK Government has confirmed that notice periods will return to their pre-COVID lengths from 01 October 2021.

Following the pandemic and the introduction of the Coronavirus Act 2020, the UK Government initially increased all notices to six months for most grounds (including Section 21 notices), with exemptions for certain serious cases.

From 01 June 2021 until 30 September 2021 notice periods were at least four months in most circumstances, apart from exemptions for the most serious cases.

Moving forward, the UK Government retain the power to implement any similar measures again in the future should the public health situation worsen. To this end, legislation has been tabled that retains the ability for the UK Government to reapply longer notice periods until 25 March 2022 as a backstop.

Additionally, they will update the landlord, tenant and local authority renting guidance and court guidance ahead of 01 October 2021 to reflect that notice periods will be reverting to their pre-COVID lengths.

There will be brand new section 21 and 8 notices for use in England from 01 October 2021.

Section 8 Minimum Notice Periods from 01 August 2021

The notice periods for rent arrears grounds 8,10 and 11 changed to:

- two months if the rent arrears are less than four months in total at the time the notice is served; or
- four weeks if the rent arrears are more than four months in total at the time the notice is served and no other ground is being relied on.

Section 8 Minimum Notice Periods From 01 October 2021

Notice periods revert to pre-COVID lengths;

- Section 8 using any of grounds 1, 2, 5, 6, 7, 9 or 16 – two months and cannot expire before the end of the fixed term
- Section 8 using the rent arrears grounds (8, 10 and 11) – two weeks
- Section 8 using grounds 3, 4, 6, 7b, 12, 13, 14A, 14ZA, 15 or 17 – two weeks
- Section 8 using ground 7a (anti-social behaviour with a conviction) - One month for fixed term tenancy, 4 weeks for periodic tenancy
- Section 8 using Ground 14 (the discretionary ground for anti-social behaviour) - Immediately after the notice counts as served (usually 24 hours)

Section 21 Minimum Notice Periods

Prior to 26 March 2020 – 2 months

26 March 2020 – 28 August 2020 – 3 months

29 August 2020 - 31 May 2021 – 6 months

01 June 2021 – 30 September 2021 – 4 months

01 October 2021 – 2 months

September 2021

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SWLA Renewals

2021-2022 membership renewal payments are due by 01 November 2021: £45.00.

At our 2020 AGM, it was agreed that the price of membership would increase. However, due to landlords COVID related struggles and the continued success of the association, with our membership ever increasing, we have decided to keep the membership renewal cost at £45.00 for another year.

How to pay-

BACS (Please quote your name & membership number as the reference) to:

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Sort Code: 20-68-10

Account Number: 50498610

Or

Cheque payable to 'SWLA':

SWLA, 30 Dale Road, Plymouth, PL4 6PD

Or

You can call the office and pay by card over the telephone. Opening hours 10am – 3pm Monday to Friday. A receipt for your renewal payment will be sent by email.

SWLA General Meeting – Save the Date

Our speaker meeting will be held on Zoom on Wednesday 20 October 2021, 7.30pm start. We will send an invite and confirm speakers/topics nearer the time.

We hope to see you there!

SWLA Training

We hope to resume face to face training in Plymouth Guildhall from 2022, all being well. In the meantime, our Landlord Accreditation Training and Landlord Training continues online. The training is hosted by our experienced trainer Stephen Fowler (Training for Professionals), all online courses so far have been well attended and we have received excellent feedback from attendees.

Keep an eye on your emails and the training area of the SWLA website. You can book courses by contacting the SWLA office. The cost is £65.00 per person for members / £75.00 per person for non-members.

We will continue to run free mini training webinars on Zoom, these are advertised by email and on the SWLA newsfeed.

SWLA Office Refurbishment

Members who have been into the SWLA office recently would have noticed that we have renovated. Thank you to all the traders who worked on modernising the office front, a brilliant job, I am sure you will all agree.



A Guide to the Proposals to Increase the Minimum Energy Efficiency Standards

The government wants to raise the minimum energy efficiency standards to EPC Band C by 2025 for new tenancies in private rented homes and by 2028 for all tenancies to improve the overall energy performance of the private rented sector in England and Wales. The Minimum Energy Performance of Buildings bill was introduced in the Houses of Parliament in the week commencing 19 June 2021.

UK housing stock is generally older than in the rest of Europe, according to the consultation document, and “the potential for improvement in the energy performance is considerable”. Privately rented properties, which make up 20% of the housing stock, are among the least energy efficient, “costing over £6bn in energy bills in 2018 and producing GHG emissions of around 11 mega tonnes of carbon dioxide equivalent a year”. Improving the energy performance of these homes is therefore a vital part of the government’s strategy to meet its greenhouse gas emissions target of net zero by 2050.

The English Housing Survey 2019-2020 shows evidence that the sector is already moving in the right direction - the number of private rented homes in EPC bands A to C in 2019 was up 13 percent versus 2009, with 38 percent of all private rental homes falling into this category.

Building on this momentum, the government is proposing a phased introduction for the new standards in addition to increasing the maximum investment amount and introducing a “fabric first” approach to energy performance improvements, for new tenancies from 2025 and all tenancies from 2028.

Last year, it was estimated that 58% of UK homes would be affected by the proposed new standards and the Office of National Statistics estimates that it would cost each applicable private rented property £7,646 to move into Band C, in line with the proposals.

Here’s what was proposed in the at the consultation stage.

Increasing the minimum standards

The core proposal is raising the minimum energy efficiency standards for privately rented properties to EPC Band C. These bands are based on the total annual cost of energy to heat and light a property, running from A to B, with properties rated A being the most energy efficient. Under the current regulations, the minimum energy efficiency rating for privately rented properties is EPC Band E. There are currently 3.2 million PRS properties in England and Wales with an EPC rating of D or below.

Using a phased introduction for new standards

The government is proposing using a phased introduction of the new standards, which means that they would apply to new tenancies from 1 April 2025 and all tenancies by 1 April 2028. This would limit disruption to landlords and tenants, allow more time for landlords to plan and save for improvements, and encourage a “whole house” approach to improvements.

Increasing the maximum investment cap

Under the current regulations, landlords of properties in EPC Band F or G are required to self-fund energy efficiency improvements, as recommended on the EPC, up to a cap of £3,500. There are some third-party funding options available. However, the consultation document notes that “improving PRS properties to EPC Band C will require greater investment”, so the government wants to increase the cap to £10,000. Government modelling indicates that, on average, most landlords would need to spend £4,700 to bring their properties up to EPC Band C.

Legislating for a “fabric first” approach

A “fabric first” approach to energy efficiency prioritises improving the fabric efficiency of a building - for example, its insulation - before making improvements to its heat and electricity generation. In addition to cost-effectiveness, a fabric first approach is used to inform recommendations for improvements listed on an EPC. This means that improvements are listed in the following order:

1. insulation 2. heating and hot water 3. windows and doors upgrades 4. electricity generation measures.

In practice, however, landlords can make the recommended improvements in any order, as long as they are complying with the recommendations. The government is considering ways in which to encourage landlords to take a fabric first approach, including whether or not this should be a requirement under the regulations.

Article Abridged from Goodlord

A Message to Plymouth Landlords from Plymouth City Council's Community Connections Team

Plymouth City Council's Community Connections Team offer a 'housing advice and homelessness service' in line of its duty contained within the Homelessness Reduction Act introduced in April 2018. This enhances duties already in place from previous primary legislation and requires Local Authorities to provide advice to all those affected by homelessness, with focus also intervening at earlier stages of homelessness.

People who approach Plymouth City Council are offered an appointment where they can present their circumstances and receive personalised information regarding their housing circumstance. The Council is obliged to support, signpost and advise the person of any legal processes or services they are entitled to that will resolve or prevent their homelessness.

Plymouth City Council do not advise people to stay past the end date of a Section 21, however are legally obliged to advise them surrounding the processes. We are keen to work with landlords and not against them and we really appreciate all SWLA landlords efforts in providing safe and suitable accommodation in our city.

Article from Plymouth City Council's Community Connections Team

A New Easy Read Version of the 'How to Rent' Guide Released by the Government (Please note this does not replace the existing 'How To Rent' guide)

A new 'easy read' version of the 'How to Rent' guide has been released by the Government.

Please note the publication of the 'easy read' version of the guide DOES NOT replace the current December 2020 version of the 'How to Rent' guide. Landlords should continue to serve the existing December 2020 version of the 'How to Rent' guide and only serve the easy to read one as a supplement to the original if needed. The easy read document is specifically designed to simplify the language included in the 'How to Rent' guide and to ensure that there is an option for the information in the guide to be accessible, if needed.

Landlords are reminded they MUST serve the latest version of the standard 'How to Rent' guide at the start of each tenancy (including renewal tenancies).

Afghan Resettlement Scheme: Landlords With Empty Homes Urged To Help

Landlords with vacant properties are being urged to work with councils to help refugees who need to be urgently re-housed in the UK.

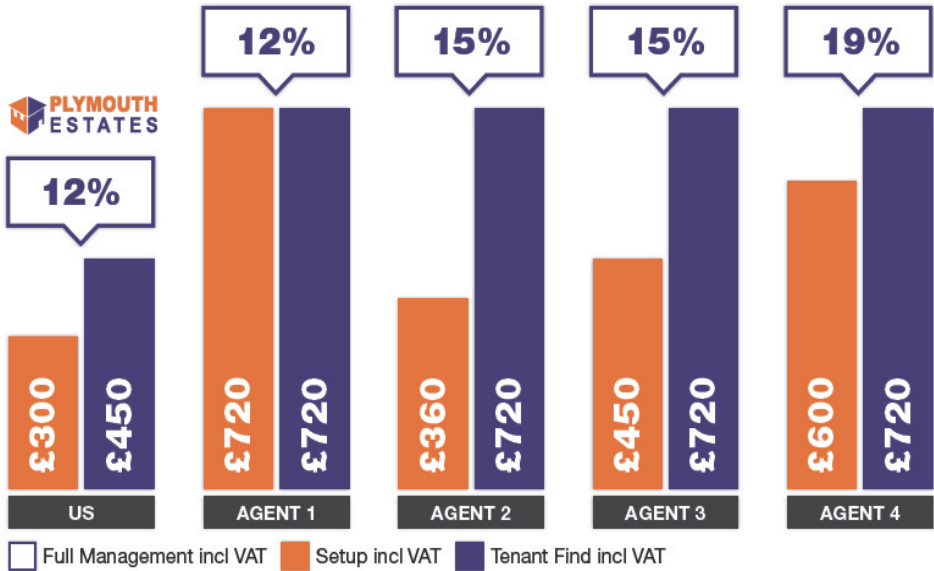
As events in Afghanistan unfold, the UK Government recently announced plans to launch the Afghan Citizens' Resettlement Scheme, which aims to help 5,000 Afghans to settle in the UK, with the long-term goal total of 20,000.

Local councils have been asked to play their part in finding settled accommodation for Afghan refugees, and a number of local authorities have reached out, seeking help in contacting private landlords in relation to this.

Private landlords with empty properties are encouraged to make their council housing teams aware where possible, as the property may be suitable for resettling refugees who need homes. Many councils are in particular need of family homes with three or more bedrooms.

Over the August bank holiday weekend, the UK Government launched a central portal for individuals and organisations to register housing which could be used to resettle Afghan refugees.

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Government Grants for Heating and Insulation for Landlords from Energy Saving Grants

There is currently Government funding available to help landlords improve the energy efficiency ratings of their properties, to help comply with Minimum Energy Efficiency Standard(MEES).

The MEES currently require all domestic rental properties to have a minimum EPC rating of an 'E'. However, this is proposed to increase to a minimum of a 'C' rating by 2025.

There are Government initiatives available to help landlords comply with the MEES regulations. The funding is based on the circumstances of the tenant, but the tenant does not necessarily need to be in receipt of any benefits to qualify for funding.

The main requirements for the current grant schemes are that the property has to be occupied and that the property doesn't have any central heating system installed. There is currently funding available for the following energy efficiency measures:

- Electric Storage Heaters
- Central Heating System: mains gas or LPG (if mains gas is not available)
- Wall Insulation (both solid wall insulation and cavity wall Insulation)
- Loft Insulation
- Room in Roof Insulation
- Solar PV (if the property has electric heating and the roof is suitable)

The amount of funding available varies from one property to another is calculated on the amount of carbon dioxide that will be saved by installing the insulation or heating measure. As a general rule of thumb, properties with no central heating (eg using electric radiators or electric storage heaters to heat their home) will receive the highest amount of grant funding and properties using mains gas or oil will receive the lowest funding.

They arrange a free survey of your rental property and guide you through the grant application process. You do not have to pay any fee for this service and the only paperwork you would need to complete is a landlord permission form to allow for work to be carried out at the property.

Please note that the funding does not currently allow for gas or oil boilers to be replaced, but this could change in the future.

The grants are constantly changing and are allocated on a first come first served basis. Please get in touch with Energy Saving Grants if you would like to apply for funding.

For more information on the grants available, you can visit their website at: www.energysavinggrants.org or you can contact them on: **0330 223 0333**

Article by Andrew Richards, Energy Saving Grants

Important Dates

- 01 June 2019 – Tenant Fees Act (tenant fees ban and cap on deposits)
- 01 April 2020 - MEES E or above for all tenancies in scope of regulations
- 01 June 2020 - Tenant Fees Act (tenant fees ban and cap on deposits) on all tenancies
- 01 July 2020 – Mandatory 5 Year Electrical Safety Checks on new tenancies
- 01 April 2021 – Mandatory 5 Year Electrical Safety Checks on all tenancies
- 01 April 2021 – Deadline for agents to comply with mandatory client money protection
- 04 May 2021 – Debt Respite Scheme in force
- 31 May 2021 – Bailiff enforced eviction ban ended
- 30 June 2021 – Changes to right to rent checks for EU, EEA & Swiss citizens
- 01 October 2021 – Possession Notice Periods Return to Pre-COVID Lengths
- 06 April 2023 – Making Tax Digital for landlords (£10k plus income)

Is the Tenant Fees Act a Barrier to Renting with Pets?

A new report and open letter have been sent to the Secretary of State for Housing to highlight the negative impact the Tenant Fees Act has had on renting with pets.

The letter, backed by a cross-party group of over 35 MPs, as well as leading pet charities, Propertymark, and landlord associations, accompanied the report, which was commissioned by pet charity AdvoCATS. It emphasised that the cap on Security Deposits has prevented landlords from covering costs, including charges for pet insurance.

Tenant Fees Act

The UK Government has made clear its support for making it easier for responsible pet-owners to rent accommodation through its Model Tenancy Agreement which was published in January 2021. However, due to the unintended consequences of the Tenant Fees Act, there are significant and unnecessary obstacles to bringing a pet into privately rented accommodation.

18% of landlords who allowed pets before the Tenant Fees Act have stopped doing so since its passage.

Pet Deposits and Insurance

In the report, secondary legislation is being recommended to add pet deposits to the list of permitted payments. Additionally, the issue concerning pet damage insurance is to be investigated to clarify if secondary legislation would be sufficient to make the necessary change, or if primary legislation would be needed to amend the Act.

Sector and public opinion are in favour of making pet damage insurance an option with 77% of landlords believing insurance products should be available for both tenants and landlords.

Furthermore, from conversations with insurance companies, the report also concludes that the Tenant Fees Act has created a significant barrier to the formation of a market for pet damage insurance.

51% of landlords say that the reinstatement of pet deposits would deter them from raising the rent.

Concerns

Under the Tenant Fees Act, landlords and letting agents are no longer able to take a higher Security Deposit for tenants with pets – since 1 June 2019, deposits on new tenancies are capped at an equivalent five weeks' rent, where the total annual rent is less than £50,000-, or six-weeks rent, where the total annual rent is £50,000 or more.

Requirements from lenders and leases on flats or freeholders often have terms that restrict allowing pets. Furthermore, pets are not always suitable in certain properties, such as large dogs in small flats without gardens.

Property owners and managers want to minimise damage to their property and outside spaces, so they will want reassurance that this will not happen.

Article Abridged from Propertymark

New Ministry of Housing Communities and Local Government's (MHCLG) Private Rented Sector newsletter

MHCLG have launched a regular newsletter that can be sent direct to your email inbox. We recently signed up to the newsletter in the office and believe it's well worth signing up for.

Landlords asked for more regular updates on what the Government is doing to reform the private rented sector, hopefully the newsletters will provide those insights. MHCLG aim to share the key headlines from their work programme as it progresses, particularly as they develop a White Paper as promised in this year's Queen's Speech.

To sign up, visit the SWLA website newsfeed, we have added the link on there so it's easy to find.

Housing Benefit Fraud and Overpayments now ‘Rife’ says National Audit Office

Spiralling fraud and overpayments in the benefits system now stand at the highest rate ever recorded, admits the Department of Work and Pensions (DWP), as it identifies housing payments as an area of concern.

Housing benefit fraud is particularly rife after the pandemic resulted in more relaxed checks to ensure a record number of new Universal Credit claims – up from three million to six million – could be processed and paid.

To help people with their housing costs, DWP administered some £30 billion of housing support through Housing Benefit and Universal Credit during 2020-21, with additional financial assistance paid through the Local Housing Allowance.

Excluding State Pension, DWP estimates it overpaid £8.3 billion of the £111.4 billion that it spent on benefits during 2020-21, an increase of £3.8 billion on the previous year.

Nearly all of the increase in fraud and error was on Universal Credit; DWP estimates it overpaid £5.5 billion of UC (14.5%) and underpaid £540 million (1.4%).

The DWP has identified four key fraud and error risks; it wants to improve controls over incorrectly reported self-employment earnings, savings, living arrangements and housing costs.

Article from Landlord Zone

Seven Agents Expelled from The Property Ombudsman

Seven estate and letting agents have been expelled from membership of The Property Ombudsman (TPO) after failing to comply with parts of the TPO Codes of Practice and pay subsequent awards made by the Ombudsman, totalling £112,257.04.

All of the complaints against the agents were in relation to lettings, most involved multiple complaint cases, and all now appear to have stopped trading.

All of the complaints against the agents were independently reviewed and upheld by the Ombudsman, who directed payment of the money to those owed, together with compensation in all the cases. TPO members are required to comply with any award and/or direction given by the Ombudsman and accepted by the complainants. To date, all seven agents have failed to make any payment.

The Ombudsman referred the agent to the scheme’s independent Compliance Committee, which ruled the firms should be expelled from The Property Ombudsman scheme. None of the agents are currently registered with a redress scheme, which is a requirement of every sales and letting agent in order to trade legally. They also do not appear to be members of a Client Money Protection scheme and do not hold any professional memberships. Most no longer have active websites or advertise on any of the main property portals, except for Abbey Properties, which has been reported to Trading Standards.

Gerry Fitzjohn, Non-Executive Director and Chairman of TPO’s Finance Committee: “Cases like these are rare, evidenced by the fact that just 0.1% of all TPO agents are referred to the Compliance Committee. As members of TPO, agents have an obligation to provide a reliable, trustworthy and professional service, and where they are found to fail in this, are obliged to comply with awards made by the Ombudsman. Last year 97% of agents paid awards made. However, in all of these cases, the agents have not co-operated fully and have failed to pay awards made.

I would like to remind agents of their obligation to co-operate with any investigations by TPO. The Ombudsman requires any evidence they can provide and that is their chance to put across their side of the story. While the vast majority of agents do co-operate, those that do not put themselves at greater risk of having a complaint upheld, when The Ombudsman has only the consumer’s evidence to consider. Agents must comply with any award and/or direction made by The Ombudsman against them and pay the Complainant the amount of any such award within the required period for payment. Cases of non-compliance are taken very seriously and are dealt with by our Compliance Committee and/or Trading Standards.”

Article from The Property Ombudsman

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Right to Rent Checks from 01 July 2021 – Important Information for Landlords

Key information;

You must check that a tenant or lodger can legally rent your residential property in England. The way EU, EEA and Swiss citizens prove their right to rent has changed. From 1 July 2021, EU, EEA and Swiss citizens need to prove their rights in the UK, including their right to rent, either using the online checking service or with a physical immigration document.

You can use the Home Office online checking service on GOV.UK to view the immigration status of existing and prospective tenants. The service is simple, secure, free to use and enables checks to be carried out by video call. You do not need to check physical documents if you use the online checking service, as information about an individual's right to rent is provided in real time directly from Home Office systems.

You could face a civil penalty if you rent your property to someone who does not have the right to rent, if you have not carried out a correct right to rent check. You should not discriminate when conducting right to rent checks. See the code of practice for landlords for more information.

Using the online checking service;

You can use the Home Office online checking service to check someone's right to rent if your tenant:

- has a valid biometric residence card or permit (BRC/P)
- has settled or pre-settled status under the EU Settlement Scheme (EUSS)
- has an eVisa

Those who have applied to the EU Settlement Scheme or for a UK visa (including permission to stay) using the ID Check app or by visiting a Visa Application Centre or Service and Support Centre, will use their UKVI account credentials to log into the online View and Prove service on GOV.UK, which is where they can access their online immigration information. This is called an eVisa. Most EU, EEA and Swiss citizens will have an eVisa and are required to use the online checking service to prove their right to rent.

To carry out an online right to rent check, you will need the applicant's date of birth and their 'share code'. You can then complete the check online by visiting: GOV.UK/view-right-to-rent. Your tenant's share code will be valid for 30 days from when they create it. At the end of the 30 days, the code will no longer be valid, and you will no longer have access to your tenant's immigration information, unless they provide you with another, new share code.

If someone does not have an eVisa you can check which type of document someone can use to prove their right to rent in England. A guide for EU, EEA and Swiss citizens about viewing and proving their immigration status (eVisa) is available on GOV.UK.

Support is available for landlords via the Landlord Enquiry Helpline by calling 0300 790 6268 or queries about the Right to Rent Scheme can be emailed to:

RighttoRentandRighttoWork@homeoffice.gov.uk

Here are some frequently asked questions and answers about Right to Rent checks; What if an individual has submitted an application to the EUSS up to and including 30 June 2021, but has not received a decision?

- EU, EEA and Swiss citizens, and their family members, who have made an application to the EUSS on or before 30 June 2021, and have not yet been granted status, can continue to live in the UK and have a right to rent until their application is finally determined. This includes pending the outcome of any appeal against a decision to refuse status.
- Those who make an application before, but which remains outstanding after 30 June 2021, will be able to rely on their Certificate of Application as proof of their right to rent, when this is verified by the Home Office Landlord Checking Service (LCS).
- To verify the certificate of application, a landlord must request a right to rent check from the LCS using the online form 'request a Home Office right to rent check' on GOV.UK
- Increasingly, individuals will receive their Certificate of Application digitally. This will enable them to use Home Office online service to prove their right to rent

Are landlords required to conduct retrospective checks on EU, EEA and Swiss citizens?

- There is no requirement for landlords to carry out a retrospective check on EU, EEA and Swiss citizens who entered into a tenancy agreement up to and including 30 June 2021. Landlords will maintain a continuous statutory excuse against liability for a civil penalty if the initial check was undertaken in line with legislation and published guidance at the time.
- However, we recognise that some landlords may wish to conduct retrospective checks. If a landlord chooses to carry out a retrospective check, they must ensure that they do so in a non-discriminatory manner.
- If, when carrying out a retrospective check, a landlord discovers that an existing tenant no longer has a right to rent, they do not need to evict the tenant. The landlord must make a report via GOV.UK to the Home Office using the online form, in order to maintain their statutory excuse.

What should a landlord do if they find an existing tenant has not applied to the EUSS after 1 July 2021?

- Landlords should advise their tenant to apply to the EUSS immediately in order to regularise their immigration status. Where an individual has reasonable grounds for missing the application deadline (30 June 2021) they will be given a further opportunity to apply. They can make an application free of charge.
- If a landlord discovers that an existing tenant no longer has lawful status in the UK, they do not need to take action to evict the tenant. However, they must make a report via GOV.UK to the Home Office using the online form, to maintain their statutory excuse.
- The criminal offence, of knowingly letting to a person without the correct immigration status, is for the most serious cases. It is not intended for landlords who comply with the right to rent scheme and simply make a mistake.

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Rental Reform is Coming – Including the Abolition of Section 21

Background

At the beginning of the current session of Parliament in May 2021, the UK Government reiterated its commitment to reform the private rented sector. They have said that they will publish a White Paper – a policy document outlining their proposals for future legislation – in autumn 2021.

The White Paper is expected to set out the Government's plans for possession reform and the future of Section 21 (so-called 'no fault') possession, as well as a broader remit, including exploring mandatory redress for landlords, the merits of a landlord register, and reforms to enforcement.

The NRLA & SWLA have welcomed the Government's decision to publish a white paper, recognising the significance of the changes for the sector. We are participating, along with other stakeholders, in roundtables chaired by Eddie Hughes MP, Minister for Rough Sleeping and Housing, to discuss the issues which will be raised in the White Paper. We have now also set out our proposals for the private rented sector, in our report: 'A New Deal for the Private Rented Sector'.

Our Campaign

The NRLA & SWLA are calling for:

Clear and comprehensive grounds for possession: There needs to be clear and comprehensive grounds upon which landlords can legitimately regain possession of a property for when there has been a 'fault', and where the landlord needs to make business decisions such as selling the property, moving in, or making substantial changes.

Improved access to dispute resolution and the development of a new landlord/tenant conciliation service: to prevent, wherever possible, possession cases ending up in court in the first place. Alongside this, for those cases which do proceed to court, reforms are needed to allow them to be heard more swiftly, including greater use of technology to hear cases and ensuring tenants can access suitable advice and support much earlier than they currently do.

A redress scheme for the sector which can improve compliance by linking to the Unique Property Reference Number (UPRN). Such a scheme would make the need for a separate national register of landlords redundant. A redress scheme should also be accompanied by a full review to establish if certain types of local landlord licensing schemes are still required.

A review of enforcement: The UK Government should work with local authorities to conduct an assessment of the ability of relevant departments to enforce the wide range of powers already available to them to tackle criminal landlords. Alongside this, central government needs to provide upfront, multi-year funding to help councils build their capacity to tackle bad practice.

Lifetime deposits: It is vital that the new system in no way discourages landlords from making valid claims for damage to properties. Landlords cannot be expected to give up their right of recourse to a security deposit until such time that they are satisfied there will be no need to make a claim against it.

To read the document 'A New Deal for the Private Rented Sector', please see the SWLA website newsfeed.

South West has Third Highest Demand for Private Rented Housing in England

Demand for private rented housing in the South West is the third highest in England according to a new survey.

Nearly two thirds (60 per cent) of private landlords in the region reported that demand for their properties by tenants increased in the second quarter of 2021. This compares with an average of 39 per cent of landlords across the country reporting an increase. The survey, conducted in partnership between NRLA and research consultancy BVA/BDRC, shows that, although 14 per cent of landlords in the South West plan to increase the number of properties they rent out over the next year, the same proportion plan to cut the number of homes they have. This supports figures from the Royal Institution of Chartered Surveyors which shows that the demand for private rented housing in the region is outstripping supply.

The strong demand for rental homes results from the relaxation of COVID restrictions, a more buoyant economic outlook and a continued pattern of tenants leaving London as the trend towards home working continues. Just over half of landlords in central London, 53 per cent, reported a fall in tenant demand with only 15 per cent of landlords saying it had increased.

Nationally, the survey found that landlords reported that the demand for private rented housing has reached a five year high. The supply crisis in the region can be seen in growing rental prices. According to the Office for National Statistics private rents across the South West increased by 2.5 per cent in the 12 months to July this year which was above the inflation figure of 2.1 per cent.

Article Abridged from NRLA

MP Panel – SWLA's Latest Campaigns

We have been busy in the office campaigning to all South West MPs. Huge thanks to our MP Panel members who contact their MPs on SWLAs behalf – we get a much better reach with the help of the panel. If you are interested in becoming a panel member, please contact the office, we have vacancies in the following areas;

- Truro & Falmouth (Cherilyn Mackrory MP)
- St Ives (Derek Thomas MP)
- Exeter (Ben Bradshaw MP)
- North Devon (Selaine Saxby MP)
- St Austell & Newquay (Steve Double MP)

We are happy to accept extra panel members in every area. We simply send you a letter from our chairman once every couple of months via email which can be forwarded to your MP by email. MPs are only able to deal with issues raised from their own constituents, hence why the MP Panel works so well. It is a minimal commitment as the letter is already composed by our chairman.

Our latest campaign is to introduce a 'Tenancy Hardship Grant', the grant is paid to landlords who have tenants with COVID related rent arrears. A scheme of this type has already been launched in Wales.

We recently met with Luke Pollard MP (Plymouth, Sutton & Devonport) who is taking forward the issues that we raised in the meeting. We are meeting with Anne Marie Morris MP (Newton Abbot) later this month.

The Government has Extended Covid-19 Adjusted Right to Rent Checks until 5 April 2022

The following temporary changes were made on 30 March 2020 and remain in place until 5 April 2022 (inclusive):

- checks can currently be carried out over video calls
- tenants can send scanned documents or a photo of documents for checks using email or a mobile app, rather than sending originals
- landlords should use the Home Office Landlord Checking Service if a prospective or existing tenant cannot provide any of the accepted documents

Checks continue to be necessary, and you must continue to check the prescribed documents set out in Landlords Guide to Right to Rent or use the Home Office right to rent online service.

It remains an offence to knowingly rent to a person who does not have the right to rent in England.

Welsh Government Scheme To Pay Off COVID Arrears Launches

A new £10m scheme supporting private tenants to pay off Covid-related arrears launched in Wales on 15 July 2021.

The Tenancy Hardship Grant, introduced by the Welsh Government, is available to tenants who have fallen into more than eight weeks of arrears as a result of the impact of the pandemic.

Applications in Wales can be made by tenants through their local authority. Criteria is as follows;

Tenants will:

- have built up 8 weeks or more of rent arrears between 1 March 2020 and 30 June 2021
- have struggled to pay rent or rent arrears due to Covid-19
- live in and hold a tenancy for a private sector property in Wales
- not have been getting housing benefit or housing cost payments through Universal Credit when rent arrears were built up
- not have been able to fully pay rent during the period when arrears occurred because of Covid-19.

If the application is approved, the grant is paid to the landlord on the tenant's behalf.

Anyone who had an existing Tenancy Saver Loan will have it converted into a grant. SWLA are lobbying for a similar scheme to be launched in England.

Stamp Duty Holiday Enters New Phase

From 1 July 2021 to 30 September 2021, buyers can still benefit from not paying Stamp Duty Land Tax (SDLT) on properties that cost up to £250,000 across England and Northern Ireland.

The previous phase of the SDLT holiday (where the nil rate band was previously up to £500,000) helped stimulate the housing market, with estate agents reporting an influx of both buyers and sellers keen to take advantage of cuts to SDLT.

Stamp Duty Land Tax rates will return to the original rates from 1 October 2021. This means the nil rate band will be applicable only on purchases up to £125,000, and 2 per cent up to £250,000. First-time buyers, however, will continue to benefit from relief on purchases up to £300,000.

House Prices Continue to Rise as Buyers Outweigh Sellers 19 to 1

A combination of the Stamp Duty Tax holiday, which transitioned to a new phase at the end of June 2021, as well as a nationwide shift in lifestyle needs during the pandemic bred record-breaking sales.

Figures released by Rightmove have indicated that while there have been 140,000 more sales agreed than the long-term average, there has also been 85,000 fewer new listings which has helped to create a shortfall of 225,000 properties on the market.

This discovery was also supported by Propertymark's monthly Housing Market Report which highlighted that there was an average of 19 buyers to every property on the market for the month of June.

Future housing stock

The lack of housing stock compared to the appetite of buyers has encouraged the record-breaking hike in property prices that the market has experienced this year.

Support for prospective sellers

With the selling process having slowed due to the pandemic, it's important for consumers to be reminded that through the support of a reputable and experienced agent, the process is more likely to be successful.

Article Abridged from Propertymark



For many years Landlord Insure UK have advised & supported SWLA members with regard to their Landlords insurance needs with comprehensive cover and exclusive discounts – we are specialist independent insurance brokers and can offer you a wide choice of policies which can be tailored to your individual needs. Our dedicated Team constantly review the market on your behalf and would be delighted to offer you a free, without obligation quote at your next renewal date.

Freephone 0800 7316689 Ext 899

Email: schemes@bateman-group.co.uk

Website: www.bateman-group.co.uk

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E-Mail address

If you change your email address **PLEASE TELL US** otherwise you might miss important messages from us!

KBG CHAMBERS - Barristers – Plymouth, Truro & Exeter

We will support members with legal advice and representation through public access. KBG cover all areas of Property Law.
Call 01752221551 or email Colin Palmer, Senior Clerk, on colin@kbgchambers.co.uk

Rory Smith, Enigma Solicitors

Rory Smith is a highly experienced specialist in a wide range of disputes and their resolution. Rory can also recommend to you other law firms in Plymouth who will all offer free initial advice to SWLA members in other specialist areas.
Contact Rory on 01752 600567 or by email at rls@enigmawork.com Enigma is located 5 minutes away from SWLA's office at Farrer Court, 77 North Hill PL4 8HB. The office is open 8:30 a.m. until 5:00 p.m. weekdays.

Richard Gore at GL Law is well regarded for his work with landlord disputes, including dilapidations claims, lease renewals and forfeiture claims. Contact Richard for a free initial conversation by calling 0117 906 9400 or email r.gore@gl.law

Did you know that SWLA have a trade listing of local businesses? Head to the SWLA website 'Trade Directory' for all of your landlord needs from Gas Safety Checks to Building Services

SWLA

South West Landlords Association

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You can contact our answerphone service on 01752 510913 or E-mail us at info@landlordssouthwest.co.uk, visit our website www.landlordssouthwest.co.uk

Or visit our office in Dale Road, it is open week days from 10am to 3pm

The association provides assistance and advice. However, the Association does not hold itself out as providing specialist legal advice and therefore whilst written and oral advice is given in good faith, no responsibility can be accepted by the association, its officers or members for the accuracy of its advice, or shall the association be held liable for the consequences of reliance upon such advice.