

Spring 2022

March 2022

For the first time in two years, South West Landlords Association managed to hold a non-virtual General Meeting. Members and the Committee met face to face at the Future Inn, Plymouth on 19 January 2022 for the Annual General Meeting.

The meeting was well promulgated via social media, the SWLA website and posted mail 'call in notices' to all members.

Our office organisers were unsure of the reception the proposed 'in person' meeting would have. Any doubts proved groundless as 26 members and the Committee turned up. Some old faces (rather longstanding members!) with some new faces making their acquaintance. Face coverings were optional. Agenda items and financial affairs were approved. No new Committee volunteers came forward and the proposal of an increased annual subscription to £50.00 was agreed.

Following the official business, refreshments were available.

Attendees had the opportunity to meet representatives of B&Q/TradePoint stores who were promoting their landlord discount scheme and giving away notebooks and coffee cups. A successful meeting enjoyed by all attendees!

At the first committee meeting after the AGM, officers of the association for the coming year were elected. All positions remained as is with members agreeing to serve for a further year (see SWLA website – The Committee & Staff).

Can we recommend all members read our SWLA website to stay abreast of news, offers, legislation, training and meetings? It really is good and kept very up to date.

With COVID restrictions lifted, we would be delighted to welcome you to our next General Speaker Meeting on the 20 April 2022, 7.30pm at the Future Inn where normal services will be resumed with two great speakers.

Upcoming SWLA Landlord Accreditation Training Course

Monday 25th April 2022 – 9:00am-4:30pm

Venue – Online

Price – £65 for members of SWLA, £75 for non-members for one day course.

Course covers ASTs, Deposits, Section 21s, Section 8s, HMOs, Gas and Electrical Safety, Inventories and much more. The course will provide you with all the skills to start, manage and finish a tenancy.

Places still available. Contact the office on 01752 510913 or info@landlordssouthwest.co.uk to book your place, places only secured on receipt of payment.

We are proud to announce Landlord Accreditation South West (LASW) are founder members of the West of England Rental Standard.

See the SWLA website for further courses.

Levelling Up White Paper Published

EPC Upgrades are Biggest Challenge not Rental Reforms

Making the Private Rented Sector More Accessible

Wave of HMO Council Tax Revaluations Revealed

Government Calls on Landlords to Help National Effort to House Afghan Families

Changes to Universal Credit Rent Arrears Payments to Landlords

Does Your Tenant Have Rent Arrears That Built Up During the Pandemic?

£50,000 Bill for Landlord Leaving Tenants in 'Atrocious Conditions'

Households to get £150 Council Tax Rebate

Update Right to Rent Code

Landlord Faces £5,000 Fine for Deposit Protected Six Months Late by Letting Agency

Important Dates

Why is Property Insurance Getting so Expensive?

Pet Survey for Landlords

New TV Series Highlights Property Fraud

Unsafe Cladding

Landlord Fined After Inadvertently Fly-Tipping and much more...

Levelling Up White Paper Published

Levelling up is a moral, social and economic programme for the whole of government. The Levelling Up White Paper is a flagship document that sets out how they will spread opportunity more equally across the UK. It comprises a bold programme of systems change, including 12 UK-wide missions to anchor the agenda to 2030, alongside specific policy interventions that build on the 2021 Spending Review to deliver change now.

Here is what the White Paper says on housing;

"By 2030, renters will have a secure path to ownership with the number of first-time buyers increasing in all areas; and the government's ambition is for the number of non-decent rented homes to have fallen by 50%, with the biggest improvements in the lowest performing areas."

"We will also regenerate 20 of our towns and cities by assembling and remediating brownfield land and working with the private sector to bring about transformational developments combining housing, retail and business in sustainable, walkable, beautiful new neighbourhoods. These new developments amongst others will be supported by an Office for Place which will pioneer design and beauty, promoting better architectural aesthetics to ensure they enhance existing settlements, gladden the eye and lift the heart."

"Our aim with these reforms is to improve pride in place in every area of the UK, with the gap between top performing and other areas narrowing (Mission Nine). Poor housing quality, overcrowding and a reliance on temporary accommodation for vulnerable families also contribute to unnecessarily poor health and quality of life for many. We will take action on two fronts. First, building more housing in England, including more genuinely affordable social housing. Second, we will launch a new drive on housing quality to make sure homes are fit for the 21st century."

"To deliver our mission to improve housing conditions, we will introduce new legislation to improve the quality and regulation of social housing, give residents performance information so that they can hold their landlord to account and ensure that when residents make a complaint, landlords take quick and effective action to put things right. And we will publish a landmark White

Paper in the spring to consult on introducing a legally binding Decent Homes Standard in the Private Rented Sector for the first time ever, explore a National Landlord Register and bring forward other measures to reset the relationship between landlords and tenants, including through ending section 21 "no fault evictions".

What happened to the Renters Reform Bill?

With the pandemic taking the forefront in the last couple of years, the Renters Reform Bill has been somewhat delayed. The Renters Reform Bill (first proposed in April 2019) is a piece of legislation that looks to transform renting. It includes the scrapping of Section 21 possessions, the creation of a national landlords register/redress scheme, creation of a lifetime deposit for tenants and improvement to the possessions procedure.

Key dates

February 2022: Levelling Up White Paper published - in this, it recommitted scrapping Section 21 and bringing forward the Renters' Reform Bill.

Spring 2022: The government has said it will release the Renters' Reform Bill White Paper this spring. This will be the first publication of planned reforms.

Housing minister Eddie Hughes confirmed that the white paper is still being worked on. Hughes told the House of Commons on 14 January: "Our reforms will deliver a fairer, more effective rental market and, later this year, we will publish the white paper that sets out the blueprint for the whole sector. It is important, given this once-in-a-generation change, that we make sure that we have consulted widely with people from across the sector to ensure that we get it right."

See the full document on the gov.uk website & SWLA website newsfeed

EPC Upgrades are Biggest Challenge not Rental Reforms

Landlords should be worrying more about the upcoming energy efficiency targets than proposed rental reforms.

Speaking on a Hamilton Fraser property podcast, Ben Beadle (NRLA) said the impact of paying for retrofit work as well as having to temporarily re-house tenants, or not being able to do the necessary work, could be hugely significant for both individuals and the sector.

The government has proposed that private rented properties will need to meet EPC band C for new tenancies by 2025 and for existing tenancies by 2028, with a spend cap of £10,000.

However, Beadle said that as most landlords' annual net income was £4,500, it would mean giving up two years' worth of revenue. "Landlords are willing to play their part, but the £10,000 cap is too high. There also has to be recognition that for a 1900 Victorian terraced house, sticking in a heat pump may not be the most elegant solution."

He added that while landlords would adapt to changes in the Renters Reform Bill, the new energy rules could prove to be a very significant factor in their decision whether to remain in the market. The government will be inadvertently reducing supply of the PRS.

SWLA's next General Speaker meeting is on Wednesday 20th April, 7.30pm at The Future Inn Plymouth. Mick Quick from Tech Surveys (EPC Assessors) will be updating us on all the latest changes in his sector and will be advising our members what they can do now to prepare for 2025. All SWLA members and their guests are welcome.

Article Abridged from Hamilton Fraser

PLYMOUTH ESTATES Compare Plymouth Estates competitive fees and outstanding service



Data taken from company websites. Correct at time of print.

Making the Private Rented Sector More Accessible

SWLA are working alongside other landlord associations in aiming to raise awareness of Disabled Facilities Grants (DFG) and to highlight the importance of making the Private Rented Sector (PRS) more accessible.

Why is making the PRS more accessible important?

The PRS provides homes to a wide range of tenants, including those with disabilities, older people, and others with additional needs. SWLA have shared a guide for landlords looking to make adaptations to their property. This can be found in the stationery area of the SWLA website. Or you can find it online by searching 'Adaptations Campaign'.

What do we want to achieve?

There is a growing demand for adapted properties. With an ageing population, and an increased share of total housing stock, private landlords need to be ready to cater for a wider range of needs. By considering accessibility and adaptations, landlords can widen the range of tenants who are able to make the private rented sector their home.

Funding Sources

Minor adaptations - When a tenant needs a small piece of equipment (for example, a raised toilet seat) or a minor adaptation (for example, a grab rail) the tenant's local council will usually pay for these. There is no charge to the tenant. This includes any equipment or adaptations up to £1,000.

The council's social care department will usually carry out an assessment to identify what the person needs and the equipment will be delivered to the property. Where minor adaptations such as a grab rail are needed the fitting of these will usually be arranged by the council with the work carried out by an agency which has been contracted to undertake this work.

Major adaptations - In some cases major adaptations may be needed to meet your tenant's needs. Where this is the case, the local council will carry out an assessment to see what work is required. The assessment will identify what work is necessary to meet the needs of the tenant. The most common types of work required are stairlifts, ramps and level access showers. In order to meet the cost of the necessary work, your tenant can apply to the local council for a grant called a Disabled Facilities Grant (DFG).

Disabled Facilities Grant (DFG)

The Disabled Facilities Grant (DFG), which is means-tested, can meet the cost of works up to a maximum of £30,000 in England, though the average grant is actually less than £10,000. It's important to note that it is the tenant who is means-tested and not the landlord, and landlords are not required to provide any details about their income.

Statement of Intent

In order for your tenant to access DFG funding, they require a statement of intent from you, confirming that you intend for the property to continue to be occupied by the disabled tenant for up to five years after the grant-funded work has been completed (this does not override the tenancy agreement). Once consent has been given, the grant application process is the responsibility of the tenant and your involvement is at your discretion. Where the adaptation involves the provision of items such as a stairlift it is important that there is a clear agreement with the tenant regarding responsibility for any ongoing servicing and repair costs after the end of the warranty period (usually five years).

Additionally, it is your responsibility to agree on what happens to adaptations at the end of the tenancy and have this evidenced in writing as part of the approval process.

Article Abridged from Tim Thomas, NRLA

Wave of HMO Council Tax Revaluations Revealed that can Quadruple Bills

Councils are seeking to reclassify HMO properties as multiple single dwellings for council tax purposes.

Conservative MP and former cabinet member Penny Mourdaunt has criticised the wave of revaluations in comments to The Telegraph newspaper, saying that: "This is a growing problem, and it is arbitrary. It is stopping homes from being built because developers' business models become unviable."

Many of the 500,000 HMO landlords in the UK offer rooms within their properties via a single monthly charge including rent, bills and council tax. This is usually calculated and paid based on the property size but now councils are changing the way they interpret the rules and treating the HMO rooms as individual homes with separate council tax bills. It is claimed that the revaluations mean that, in many cases, if landlords are forced to pass on the extra cost, tenants face a 20-25% rise in rent to cover the extra cost.

A rising number of landlords are now facing a tough decision over whether to foot the bill themselves or hike their rents to cover the shortfall.

The Telegraph cites one landlord told by the Valuation Office Agency that his HMO's council tax bill would rise from £1,821 to £7,287, while another was reported to have filed for bankruptcy after his pair of 12-bedroom HMOs were re-classified.

The British Property Federation claims councils are targeting areas of their boroughs where HMOs are at their most dense in a bid to raise extra funds as central government funding dwindles year on year.

SWLA Advice

SWLA have received numerous queries where rooms within landlords' properties have an ensuite and a small food heating facility. In this instance, the room would likely be classified as self-contained, and therefore be liable for its own council tax, separate to the rest of the property.

Our advice is for HMO landlords to carefully consider the lay out of their HMOs. Ensure that kitchen facilities or bathrooms are shared. That should keep the council tax to one singular tax for the whole property.

Article Abridged from Landlord Zone

Refugee Housing

Afghan Citizens Resettlement Scheme

The government is calling on landlords with suitable properties to submit offers through a relaunched housing portal. Private landlords can put forward offers of accommodation so councils can match them to families. If you have a property that may be suitable, please register your interest with the gov.uk 'Afghanistan Housing Portal'. This information can also be found on the SWLA website newsfeed.

Homes for Ukraine Scheme

The Government's Homes for Ukraine scheme allows anyone in the UK to apply to host a named Ukrainian or named Ukrainian family in their home, or another property, for at least six months. Refugees could be a friend, someone you are already connected with, or it could be someone you have been linked with by another charity/organisation. People wanting to be sponsors who do not know anyone fleeing Ukraine can record their interest in being a sponsor. Each household housing a refugee will be offered £350 a month, tax-free. They will not be expected to provide food and living expenses but can choose to offer this. Anyone interested in offering a rent-free space in their home or a separate residence, can now register their interest online. Read more on the SWLA website or search 'Homes for Ukraine'.

Changes to Universal Credit Rent Arrears Payments to Landlords

Changes will be made to Universal Credit Rent Arrears Payments so that they will be calculated at the same time as Direct Rent Payments.

Currently, Direct Rent Payments are made via bank transfer using the 'Apply for a Direct Rent Payment' (ADRP) form seven days after the claimant's assessment period ends.

However, Rent Arrears Payments are done via the landlord being assigned a creditor reference number from the Department for Work and Pensions with payment made up to nine weeks after the rent arrears claim.

The Universal Credit Team at the Department of Work and Pensions have outlined that the process will change to put arrears payments on a par with rent payments made direct to landlords. The two payments remain separate but will be paid by the same method.

The ADRP forms remain in existence, but the changes will remove the application of the landlord creditor reference number with payments made via bank transfer.

These changes will affect only new applications for rent arrears deductions made by landlords and reducing the payment time to seven days following the claimant's assessment period.

For existing claims, where a landlord has already been assigned a creditor reference number, they will continue to follow the existing system.

Article Abridged from PropertyMark

Does Your Tenant Have Rent Arrears That Built Up During the Pandemic?

Local Authorities have access to funding to rescue tenancies and prevent homelessness.

If you are evicting your tenant due to rent arrears, encourage your tenant to contact the Local Authority as well as Shelter. In certain circumstances, the Local Authority can pay off the arrears to prevent eviction for vulnerable households.

£50,000 Bill for Landlord Leaving Tenants in "Atrocious Conditions"

A landlord who harassed tenants and left them in dangerous accommodation has been branded "atrocious" and has been hit with a £50,000 bill by a London council. Arbab Ahmed was brought to book on ten housing violations at Stratford Magistrates Court by Waltham Forest Council, in a case that has been running for two and a half years.

Ahmed let two properties – one a shop premises with minimal residential adaptations made – in Leyton. They were unlicensed and infested with rodents. A second defendant - Eden Homes who acted as Ahmed's managing agent - has also been fined.

Property licensing officers from the council visited the premises in June 2019 after a complaint by a tenant. Ahmed harassed the tenant by arranging for their gas meter to be removed, leaving the household without heating or hot water. A council probe found thirty faults and the upstairs flat being rented out, with up to six men sharing the cramped property, including two in the tiny attic.

The officer also found evidence that the house was infested with rodents, had inadequate locks to the ground floor flat, cracked tiles in the bathrooms, leaking waste pipes to the ground floor bathroom, defective smoke alarm to the ground floor hallway, a faulty boiler and lack of fire doors.

Article Abridged from Landlord Today

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Households to get £150 Council Tax Rebate to Help with Rising Living Costs

Households across England are being urged to set up Direct Debits with their local council to automatically receive a council tax rebate that will help millions of families manage costs of living. 4 out of 5 households will benefit including around 95% of rented properties

People who pay council tax by Direct Debit will see the cash go directly into their bank accounts from April 2022. Those who do not pay by direct debit will be contacted by their council and invited to make a claim.

Around 20 million households in council tax bands A to D - including 95% of rented properties - are set to benefit from the £3 billion council tax rebate, which does not have to be repaid. It is part of an extensive package of government measures to help families with rising energy costs.

An extra £144 million will also be given to councils to provide discretionary support to vulnerable households who may not qualify for the £150 council tax rebate. This includes people on low incomes in council tax bands E to H.

The council tax rebate is part of a £9.1 billion government support package, which from October 2022, includes a further reduction of £200 on energy bills for domestic electricity customers. The £200 energy reduction will help people manage the increase in energy bills by spreading the increased costs over a few years, so they are more manageable for households. It will be automatically recovered from people's bills in equal £40 instalments over 5 years, beginning in 2023, when global wholesale gas prices are expected to come down.

The Warm Home Discount will also be expanded so nearly 3 million low-income households will benefit from a £150 discount.

What about HMO landlords who pay the Council Tax in their HMO properties?

We are not sure! HMO landlords pay the council tax and household bills. But one could argue that tenants pay the council tax and household bills within their rent. We will update our members with more information when we have it.

Updated Right to Rent Code

The UK Home Office has released an updated Code of Practice on Right to Rent: Civil penalty scheme for landlords and their agents for use from 6 April 2022.

This is the fifth version of the Code, and it seeks to update changes following on from the introduction and extension of 'Adjusted Checks due to COVID-19', the introduction of post-June 2021 changes to the status of EU citizens and the introduction of digital checks for UK and Irish nationals through the Identity Verification Technology (IDVT) framework and certified industry service providers.

Apply this code, even if the original check was under a previous version of the code.

Checks do not need to be repeated retrospectively in light of changes to the Code of Practice. If the Code in place is followed at the time the check is made and evidence recorded, the check will not need to be repeated. This version of the code should be applied to all Right to Rent checks from this date, including where a follow-up check relates to an initial check undertaken using a previous version of the code which was current at the time.

The Code covers individuals with an unlimited right to rent, individuals with a time-limited right to rent and three other groups: those with no Right to Rent, those who have been given permission to rent (corroborated by the Home Office Landlord Checking Service) and children.

Changes to Right to Rent checks from 6 April

The Code outlines that from 6 April 2022, lettings agents must do one of the following to establish an excuse against a civil penalty:

- Hard copy (manual) Right to Rent check
- Right to Rent check using Identity Document Validation Technology (IDVT) via the services of an Identity Service Provider (IDSP)
- or a Home Office online Right to Rent check

Adjusted checks introduced during COVID-19, have been extended to 30 September 2022, therefore 'hard copy checks' can be conducted via video call, holding the accepted form of identification up to the camera, next to the applicant's face. Beyond this date, hard copy checks will return, requiring agents to see the applicant in person with their identification.

As an alternative to this, following the end of 'Adjusted Checks', digital checks on UK and Irish nationals will only be permitted through identity service providers who will provide this in exchange for a fee.

However, agents must not discriminate against those that do not want to prove their identity in this way. In-person checks must be available if preferred. Furthermore, the Home Office assures the sector that there are currently no plans to remove the option for agents to conduct in-person, hard copy (manual checks).

Changes to Biometric Residence Permits and Cards from 6 April

From 6 April 2022, overseas nationals holding biometric residence permits (BRPs) and biometric residence cards (BRCs) will no longer be able to demonstrate their status using the hard copy document. All those affected should have an immigration status and be able to generate a share code which they can offer to complete the checks, in combination with their Date of Birth. This facility remains free of charge.

It remains the case that there are the following steps to establishing and maintaining a statutory excuse against liability for a civil penalty

- Conduct an initial Right to Rent check of occupation (the advance period is limited to 28 days if the ID only allows time-limited Right to Rent)
- Schedule a follow-up check if the initial check dictates a time-limited right to rent
- Make a report to the Home Office if follow-up checks indicate that an occupier no longer has the Right to Rent
- Agents should ensure that they are up to date on accepted documents in List A (Groups 1 and 2) and List B, following changes made to remove identification evidencing EU and EEA nationality, as of July 2021



**Plymouth Energy
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Plymouth City Council is stepping up efforts to tackle non-compliance with the domestic Minimum Energy Efficiency Standards (MEES) legislation. It is running a project over the winter of 2021-22 to identify non-compliant landlords, engage with these landlords and, where necessary, enforce the legislation.

Existing regulations set a minimum energy efficiency level (EPC band 'E') for domestic private rented properties. The regulations have very significant implications for non-complying landlords as properties with an EPC rating of 'F' or 'G' cannot legally be rented unless a special exemption has been appropriately registered.

Improving a home's energy performance is usually better for both tenant and landlord. More energy efficient homes are typically less damp, lead to happier healthier tenants and will often increase the value of the property.

Plymouth City Council is seeking to engage positively with landlords to improve homes without the need for enforcement. To do this they have partnered with a local charity, Plymouth Energy Community, to provide impartial advice to landlords about improvements, grants available and competent installers.

Landlords who are concerned their property may not be compliant with the MEES legislation or who would like to improve their compliant property's energy performance should contact Plymouth Energy Community to receive free and independent advice by visiting www.plymouthenergycommunity.com or by calling 01752 477990.

It is also important to note that the government have proposed that all rental properties will need an EPC rating of 'C' or above by 2030. The regulations are proposed to be introduced for new tenancies from 2025, followed by all tenancies from 2028. The regulation changes aim to make homes more energy-efficient and reduce carbon emissions as part of the government target to be net-zero by 2050.

Landlord Faces £5,000 Fine for Deposit Protected Six Months Late by her Letting Agency

The landlord, who wishes to remain anonymous until the legal process is exhausted, faces paying up to £5,000 to her former tenant after her West Essex based letting agency protected a tenant's deposit with an approved scheme six months after the statutory 30-day deadline.

The tenant had caused water damage to the property during his 18-month stay between 2000 and 2021 and she sought to deduct money from his deposit via the deposit scheme's redress process.

This deduction went ahead following the mediation process, but the tenant then realised that the deposit was lodged late. He took his landlord, not the agent, to a First Tier Property Tribunal to claim up to three times the amount of the deposit in compensation via a 'no-win, no-fee' firm of solicitors.

The landlord spoke to the agency who had managed the property and asked that they help foot the bill for any potential award given by the tribunal. But the agent said it's the landlord who is responsible, not the agent, and refused to get involved.

The landlord also says her deposit scheme has refused to give her any information that might help, which she needs as her letting agent went bust soon after the tenant left the property, so she needs confirmation that it was her agent who submitted the deposit late. The letting agency has subsequently started trading once again under new ownership and says the dispute is between the landlord and the firm's previous owners.

Warning

The landlord says she wants other landlords to understand their responsibilities under the Housing Act 2004 and that they should not assume they are protected when a letting agency lodges a tenant's deposit on their behalf via one of the three government-backed schemes.

The landlord commented; "It has made me super aware of all of the regulations and rules governing the industry because it turns out I'm the one who foots the bill if it's done incorrectly."

Sean Hooker, Head of Redress at the PRS, who was not involved in this case, says: "This is a tragic but rare set of circumstances. Both the landlord and the agent are jointly responsible for protecting the deposit once the tenant pays it over to the agent. If the deposit is not protected and the correct information provided to the tenant in time, then both parties are jointly responsible, but it is usually the landlord who is taken to court. A landlord cannot say it is 'nothing to do with them'. They will have to deal with the situation and take their own action against the agent, either through a redress scheme or the courts. In this case, as the agent no longer exists, the landlord faces the rap on their own."

SWLA Comments

This appears to be an extremely rare case. A reminder that deposits are capped at no more than 5 weeks' rent. The deposit must be lodged and the prescribed information given to the tenant within 30 days of receipt of the money. The prescribed information includes the deposit particulars (amount, address of property, name, address and contact details of the administrator where the deposit is held, and name, address and contact details of tenant, landlord and any contributor to the deposit) PLUS the terms and conditions of the scheme where the deposit is lodged. You must also provide the prescribed information to anyone who has contributed to the deposit. There is no room for error with deposits, if you are unsure about the process, please contact the SWLA office for advice.

Article Abridged from Landlord Zone

Important Dates

- 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
- 06 April 2024 - Making Tax Digital for landlords (£10k plus income)

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Why is Property Insurance Getting so Expensive?

It's fair to say that most landlords will see an increase in their property insurance year on year. It's equally fair to question this, particularly where you have made no claims in the preceding 12 months! The answer as to why your property insurance increases every year can be down to a number of factors;

- Your buildings insurance should be index-linked and if so, will rise in line with a percentage set by the Royal Institute of Chartered Surveyors (for January 2022 it was 10.1%). As most policies have a rate for every thousand pounds of cover, the increase in your sum insured will increase the premium.
- As you will likely be one of many thousands of customers with the same insurer, if the insurer has a year with a significant volume of claims, your premium will increase to help to subsidise these costs – this is a key principle of insurance where you all pay into a pot and some take out of the pot and some don't, but you all have to top that pot back up.
- If you have made a claim under your policy, your insurers may increase your renewal premium (sometimes as they have removed a discount for no claims).
- Your circumstances have changed - e.g. the property has become unoccupied or your tenants have changed from working to benefits assisted.
- Your insurer may withdraw from the market, forcing you to find an alternative insurer who may be more expensive

In the current market, it is reasonable to see increases in the cost of your insurance of up to 10% and in some cases as high as 50%. Where the increase is not due to any changes in your circumstances or a claim and exceeds 10% it may be worth seeking some alternative quotes. There is the option to shop around every year, but be aware that you may find the policy terms (such as the excess and any endorsements you have to comply with) are more prohibitive than your current insurer. This is where a broker can add value as they do the market evaluation for you and will also consider any variation in the terms.

Excaliber Insurance Services specialise in arranging landlord insurance and would welcome the opportunity to quote on your landlord insurance or answer any queries that you may have.

Article by Jeremy Wood, Excaliber Insurance Services; 01752 340183

Pet Survey for Landlords

The UK's animal health industry representative, NOAH, has launched a survey for landlords on the topic of renting with pets.

As part of its campaign, 'Securing the Right to Rent with Pets', NOAH is seeking the views of property owners on the topic of renting with pets to better understand previous experiences in renting to tenants with pets; the barriers to allowing pets in rental properties; and what (if any) policies could be introduced to enable property owners to introduce less restrictive tenancy agreements.

NOAH's Landlord Survey launched in early February 2022 and will run for a 3-month period. The data and insights collected as part of the Landlord Survey will be analysed alongside the results collected as part of NOAH's Tenant Survey, to produce a policy report containing NOAH's recommendations to the Government on how access to pets in rented accommodation can be improved.

NOAH would love to hear SWLA members' thoughts on this important issue. To complete the survey, please visit the SWLA website newsfeed where you will find the link to take part in the survey. All responses received as part of the Landlord Survey are anonymous, unless participants choose to share their contact details, and it should take no more than 5-10 minutes to complete.

This is a good opportunity for landlords to have their say and shape future policies regarding pets in rented properties.

For more details on NOAH's campaign, 'Securing the Right to Rent with Pets', please visit rentingwithpets.org

Article by NOAH (National Office of Animal Health)

New TV Series Highlights Property Fraud

A new four-part ITV drama series starring Martin Compston and Tuppence Middleton (first aired on 7 March 2022) is based around title fraud which can rob you of your property. Based on real events, the drama sees a couple become victims of the little-known crime of house hijacking, a crime that “can destroy your life”.

The real event was that of Penny Hastings, the wife of military historian Sir Max Hastings, who very nearly lost her investment property in London in 2015. Her property in Fulham, West London had been sold under her nose to an unsuspecting buyer and by the time the crime was discovered, by accident, the new “owner” had received the keys and had got planning consent for renovations, and a builder was about to start.

This was a rental property that Hastings had on the market for new tenants with an estate agency. A female criminal had changed her name by deed poll to Penny Hastings – and processed the purchase with forged documents.

The real victim was the innocent purchaser, a young woman who paid the full amount of £1.35million in cash, with no mortgage. She had been fooled into handing over the money to the fraudster which was last heard of winging its way to a bank account in Dubai, never to be seen again.

Rental Properties are Targets

Rental properties without the encumbrance of a mortgage are prime targets for this type of crime and ones which the owners rarely visit make the fraud easier to carry out. Home hijackers tend to target these rentals and second homes, mainly investment properties. They target wealthy cash buyers to complete the fraud which means that mortgage lenders do not need to carry out any checks.

Land Registry Property Alerts Service

There's a simple precaution that every UK property owner can take to combat this type of crime: Sign-up to the Land Registry's free property alerts service. If you own a property without a mortgage especially, it's a simple process which takes a couple of minutes on the Land Registry website and well worth the effort.

Article Abridged from Landlord Zone



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.

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Unsafe Cladding

Levelling Up Secretary Michael Gove has rejected developers' offer to remediate unsafe buildings while protecting leaseholders from escalating costs.

The building industry had suggested funding the remediation of fire safety defects in properties they had a role in developing above 11 metres, without drawing on the Building Safety Fund, and to offer refunds relating to buildings where money had already been handed out.

In a letter to the Home Builders Federation, Gove said the proposal, "fell short of full and unconditional self-remediation that I and leaseholders will expect us to agree". He added: "I am disappointed to see you have not proposed a funding solution to cover the full outstanding cost to remediate unsafe cladding on buildings 11-18m."

Gove said developers must commit to full self-remediation of unsafe buildings without added conditions or qualifications and has given the sector until the end of the month to agree a fully funded plan. "If an agreement is not reached by the end of March, I have been clear that government will impose a solution in law and have taken powers to impose this solution through the Building Safety Bill."

Principal Residence

The government has already announced that portfolio landlords who own flats hit by the cladding scandal won't be covered by the remediation fund; only those leaseholders who live in a property as their principal residence and accidental landlords – those who do not live in the property, but do not own any other residences – or who own only one other property are covered.

Gove added that another industry roundtable would meet at the end of March to finish discussions.

Article Abridged from Landlord Zone

Landlord Fined After Inadvertently Fly-Tipping

A private landlord has been slapped with a £400 fine due to a tenant's waste being fly-tipped on a rural site in east Devon.

The £400 fixed penalty notice, reduced to £200 after being paid within 10 days, was given for the landlord's lack of care after a mess was left by one of the landlord's tenants.

The landlord was then unable to demonstrate they had used a licenced waste carrier to dispose of it. East Devon council is investigating the unlicensed waste carrier and says further enforcement may occur.

A council spokesperson said: "This is a good reminder to residents and landlords that their responsibility for their waste doesn't end when they pay someone to take it away."

Article Abridged from East Devon District Council

New Housing Minister – Stuart Andrew MP

The Rt Hon Stuart Andrew was appointed as a Minister of State (Minister for Housing) in the Department for Levelling Up, Housing and Communities on 8 February 2022.

Average Property Increased in Value by £44,138 During the Pandemic

The value of a typical property has soared by £44,138 since February 2020 – although analysts predict that domestic and global pressures will dampen future growth.

Nationwide reports that a combination of robust demand and limited stock has kept upward pressure on prices, increasing annual UK house price growth to 12.6% last month.

Chief economist Robert Gardner believes the market's continued buoyancy is a little surprising, given the mounting pressure on household budgets from rising inflation and since borrowing costs have started to move up from all-time lows.

"The economic outlook is particularly uncertain at present," says Gardner. "Nevertheless, it is likely that the housing market will slow in the quarters ahead. Indeed, there is scope for inflation to rise even further as events in Ukraine threaten to send global energy prices even higher. Assuming that labour market conditions remain strong, the Bank of England is also likely to raise interest rates, which will exert a further drag on the market if this feeds through to mortgage rates."

Article Abridged from Landlord Zone

Cost of Living – A Mortgage Broker's Perspective

Pandemic, inflation and conflict. 2022 is shaping up to be another challenging year for us all. With the cost of living climbing, you may be worried: so where does this put you?

We're already feeling a squeeze on the market. With the cost of energy having risen, and set to rise further in April, this only adds to the inflation that impacts upon us all. This is no different to the mortgage market, where we have already seen slight increases in the base rate of interest, with the expectation of further rises in the coming year to combat its effect.

With 2022 set to be the year of the remortgage, even by conservative estimates, now is the time to assess your finances to meet the coming year head on. Beat the rising rates, lower your rising costs.

This is a good time to seek independent financial advice, not only to save on one of your largest burdens, but to protect yourself as much as you can against any future changes.

Excaliber Associates mortgage team welcome mortgage queries from SWLA members.

Article by Mortgage Advisors Asmi and Calum, Excaliber Associates - 01752 340183

GDPR Reminder – Have You Registered with the Information Commissioners Office (ICO)?

The General Data Protection Regulations (GDPR) came into effect on 25th May 2018.

Landlords are being reminded via letters from the ICO to check whether they need to register and pay a fee (if they have not already done so).

As a landlord, you will hold a significant amount of personal data about tenants, guarantors and prospective tenants. As you are responsible for the collection and the use of this information, this makes you a 'data controller'. It is the responsibility of the data controller to ensure that personal information is used in line with the principles of GDPR and to pay the annual ICO fee.

The fee is currently £40 per year or £35 if you choose to pay by Direct Debit.

SWLA have a GDPR landlord guide document – if you would like this guide sent to you, please contact the office.

Skills Launchpad Plymouth

Plymouth Landlords – Are your tenants struggling to pay their bills/rent, or has their employment been affected by the pandemic?

Let your tenants know about the Skills Launchpad – free two-hour weekly sessions to help with employment opportunities, careers advice, education and training opportunities, C.V. writing and more. Based in Barclays bank, Plymouth City Centre. To book - text 07917 264736 or email skillslaunchpad@plymouth.gov.uk

NOTICE BOARD

SWLA stationery

SWLA stationery may change without notice so before using a document, make sure that you use the latest one on the SWLA website, by checking the issue date or check with the SWLA office at the email address or telephone number shown below. Don't forget our ability to advertise accommodation to let, property for sale in our office window

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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