

Change

A General Election is in the offing. There was a scramble prior to the dissolution of Parliament to get legislation past the post. Fortunately, or perhaps unfortunately, the Renters (Reform) Bill (with amendments) was kicked into the long grass. The so called 'No Fault Eviction' Section 21 remains on the periphery. Renters Reform will happen, but when and in what form we are yet to discover.

After many years, our association has undergone change with regards to associated insurance providers. SWLA are no longer supported by Batemans, but Alan Boswell Group join our existing provider, Oakfield. Please consider obtaining a quotation from one or both prior to insuring your property.

Our office has been working tirelessly recruiting trades and professional services to the SWLA website. When looking for a service, do browse and get a quote.

We are hosting our Summer Office Open Day with strawberry scones and refreshments on Wednesday 10th July from 3pm-6pm. Come along and meet the Committee and Staff, a warm welcome awaits!

Linda Johns

It was with great sadness that we learned of the death of Linda Johns. Linda was the Private Rented Sector Manager with Plymouth City Council. Linda was instrumental in bringing a less adversarial approach to local authority and landlords' relations - setting up and chairing the Private Rented Forum where Landlords, Agents, the University and Council Departments met on a regular basis to discuss issues of concern. Linda's approach to landlord enforcement was tempered by realism and she approached SWLA to set up Landlord Training and Accreditation. With Linda's active involvement, SWLA joined the West of England Accreditation Scheme and have undertaken over 50 training courses resulting in more knowledgeable landlords.

On her retirement she joined the Committee of SWLA as Policy Officer and her connections and knowledge proved invaluable. Sadly, she spent her last years fighting cancer. Linda will be sadly missed but her legacy lives on in the Accreditation Scheme and the knowledge that her ideas on training proved so successful.

June 2024

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The Importance of Due Diligence by the Landlord in Rent-to-Rent Agreements

Rent-to-rent arrangements have grown in popularity as a way for property owners to secure rental income without the hands-on burden of managing tenants. In such agreements, a landlord rents their property to a rent-to-rent provider, who then sublets the property to tenants. Whilst this arrangement can be profitable, it also carries risks. Hence, due diligence by the landlord is crucial to avoid potential pitfalls. Here are key areas a landlord should consider before entering a rent-to-rent agreement.

Comprehensive Contract

The cornerstone of a successful rent-to-rent agreement is a comprehensive contract. This document should clearly outline the responsibilities of both parties, including:

- Duration of the agreement
- Rent payment terms and frequency
- Maintenance and repair obligations
- Procedures for resolving disputes
- Conditions for terminating the agreement

A well-drafted contract minimises misunderstandings and provides a clear framework for both parties, reducing the likelihood of conflicts.

Client Money Protection (CMP)

Client Money Protection is an essential safeguard that ensures tenants' deposits and rent payments are secure. Landlords should verify that the rent-to-rent provider is a member of a recognised CMP scheme. This membership guarantees that if the provider misappropriates funds, the landlord and tenants are protected.

Regulation and Compliance

The Private Rented Sector (PRS) is affected by many intersecting policy areas of legislation. Landlords must ensure that the rent-to-rent provider complies with all relevant legislation, including housing standards, health, fire and safety regulations, and tenant protection laws. Non-compliance can result in hefty fines and legal repercussions for the landlord, as they retain ultimate responsibility for the property.

Insurance

Insurance is a critical component of risk management in rent-to-rent agreements. Landlords should confirm that the rent-to-rent provider has appropriate insurance coverage, including public liability, professional indemnity, and also consider rent guarantee insurance. Additionally, landlords should maintain their own building and landlord insurance policies, ensuring they include provisions for subletting. Insufficient insurance coverage can lead to significant financial losses in the event of damage or legal claims.

Mortgage Conditions

Before entering into a rent-to-rent agreement, landlords should inspect their mortgage terms. Many buy-to-let mortgages have clauses that restrict subletting or require Lender approval. Violating these terms can and do result in the Lender demanding immediate repayment of the mortgage. Ideally, landlords should obtain written consent from their mortgage provider before proceeding.

Ombudsman Schemes

Reputable rent-to-rent providers should be members of an independent ombudsman scheme. These schemes offer a formal route for dispute resolution between landlords, providers, and tenants. Membership indicates a provider's commitment to ethical practices and provides landlords with an additional layer of protection and recourse if issues arise.

Continued on next page...

Limited Company Liability

If the rent-to-rent provider operates as a limited company, landlords should assess the company's financial health and history. This includes reviewing the company's credit report, past financial statements, and any history of insolvency or legal issues. A financially unstable provider poses a significant risk, potentially leading to unpaid rent and property damage. Furthermore, landlords should verify the legitimacy of the company's registration and its directors.

References and Track Record

Checking references and the track record of the rent-to-rent provider is a fundamental step in due diligence. Landlords should speak with other property owners who have worked with the provider and investigate any reviews or testimonials available. A provider with a history of successful and ethical management is far less likely to cause problems.

Penalties for Landlords if Things Go Wrong

- **Financial Losses:** Non-payment of rent, damage to the property, and legal fees can result in substantial financial losses.
- **Legal Action:** Tenants or authorities can initiate legal action against the landlord for non-compliance with regulations, leading to fines and court costs.
- **Damage to Reputation:** Negative experiences can harm a landlord's reputation, making it difficult to attract future tenants or engage with reputable rent-to-rent providers.
- **Mortgage Issues:** Breaching mortgage conditions can lead to severe financial consequences and being deny-listed by the Lender.
- **Insurance Claims Denied:** Without proper insurance coverage, landlords may find themselves unable to claim for damages or losses.

In conclusion, while rent-to-rent agreements can offer substantial benefits, they come with risks if not operated correctly. Landlords must conduct thorough due diligence, ensuring all aspects of the provider's operations and compliance are in order. This diligence protects not only their financial interests but also their legal standing and peace of mind. By taking this necessary initial step, landlords can safeguard themselves against possible complications arising from rent-to-rent agreements.

A Labour Government Will Immediately Ban Section 21?

Labour's Deputy Leader Angela Rayner has announced that a Labour government will immediately abolish Section 21. This pledge comes as part of Labour's broader strategy to tackle the housing crisis.

During a campaign stop in Darlington, Ms. Rayner met with representatives from the housing charity Shelter. The meeting underscored Labour's commitment to supporting renters and addressing homelessness.

"The Tories have completely failed a generation of renters," Rayner stated in a video shared on X, formerly known as Twitter. "Homelessness has worsened under their watch. Labour will end no-fault evictions immediately."

The Renters (Reform) Bill, which aimed to eliminate no-fault evictions, did not pass before the general election, despite Labour's assertion that they would have supported the legislation.

A spokesperson for Shelter questioned Ms. Rayner about Labour's plans to resolve the housing emergency in England. In response, Rayner outlined Labour's ambitious housing agenda, which includes the construction of 1.5 million homes, many of which will be social housing units. "We'll build the homes we need for the future," she emphasized. "This includes pressing developers through their Section 106 agreements to ensure that infrastructure and social housing are integral parts of new developments."

Article Abridged from NetRent

Yes, it Really DOES Still Pay to be a Landlord

The Times recently calculated that recent tax and regulation changes made it unviable for many landlords to continue in the sector.

A high-profile letting agent - Marc von Grundherr, director at London agency Benham and Reeves (himself a landlord) - has written a counter argument. This is what he says:

In recent years UK landlords have been bashed by government policy. They have been seen as 'fair game' in a political war that seeks to attract tenants as voters at the expense of those investing in the private rental sector.

There is a certain irony to this approach given that around 1.1 million tenants in the private rental sector receive some sort of housing benefit and therefore those landlords that own these properties are, in effect, providing an element of social housing that government has not.

In a flurry of kicks and punches, various Chancellors have removed tax relief, increased capital gains tax, added stamp duty costs, granted amnesty to non-paying tenants during covid, clogged up the court system to the detriment of repossessions and then sought, now unsuccessfully, to prevent landlords from taking possession of their properties at all by way of the failed Renters (Reform) Act. This plus the hike in interest rates that has led to buy-to-let mortgage costs being significantly higher than for several years.

Property investors have every right to feel downtrodden.

But, being a landlord is still lucrative in spite of Whitehall's attempts to dampen the sector. Let's look at some facts that might persuade you that the rocks thrown at you of late were worth enduring.

- Not every landlord has a mortgage, in fact more than a third (38%) do not. Therefore, increased interest rates affect some.
- Interest rates at 5.25% Bank base are not high by historic standards. The average rate over the last 100 years is 5.25%. So current borrowing rates are more 'normal' than 'high'.
- House prices have increased by 54% in the past decade and by 152% since 2000. That's +6% per annum in the latter case, a more than decent return. PS: Inflation has run at an estimated average of 4.4% for the past 5 years, and so property outperforms it.
- Rents are up 31% since 2014, an annual increase of 3%. Tenant demand is higher than ever.
- The number of new homes built are lagging way behind demand. The annual deficit is around 100,000 homes resulting in a 'product' that is at its most scarce in relative terms than ever before.

Capital appreciation, higher rents, lack of supply and heavy demand from a population that is growing by around 1 million people each year. These are all huge positives.

But the real gravy for landlords is that their rental yields are far higher than the statistics show. Why? Because traditional analysis looks at yield as 'the annual rent vs the value of the property today' whereas many, many landlords have owned and held their portfolios for years and therefore today's higher rents as a percentage of the original purchase price show ACTUAL yields at a far higher level. Fact: Most landlords have been such for 10 years or more - and so a 5% annual yield today is actually 7% if the property has been owned since 2014 as most have.

Reasons to be cheerful? Against a backdrop of negativity in the sector, I rather think so.

Article Abridged from Landlord Today

Is Your Building 'Sum Insured' Adequate? by Jeremy Wood, Oakfield Insurance

I think it's fair to say that the landlord insurance market is going through a period of uncertainty! This is driven by significant increases in the cost of claims, insurer appetite changes (such as withdrawing from covering HMO's), the increase in frequency of weather-related events and a real concern about under-insurance.

The Department for Business & Trade reported in May 2024, that since 2020 there has been a 38% increase in the price of building materials. The Building Cost Information Service (BCIS) also reported in May 2024 that, on average, the pay for skilled building trade workers had increased by 12.5% since Q1 2023. This directly affects the cost of most landlord buildings insurance claims.

With the majority of landlord buildings insurance arranged on the basis that you provide a buildings sum insured (also called the reinstatement value), it is extremely important that you, as the policyholder, ensure that this remains adequate. It is not the responsibility of the insurers, although many do apply an index linking percentage increase as published by the Royal Institute of Chartered Surveyors (available to view on the BCIS website). You should not only rely on the index linking increase, as using this alone will not necessarily maintain an adequate buildings sum insured.

There is one free resource that you can use for most properties to obtain a rebuilding cost – this is called the Rebuilding Cost Calculator and is provided by BCIS through a website. Aside from this, your only other option is to employ the services of a Chartered Surveyor to undertake an assessment of your building's reinstatement cost. This service is now available both remotely and through the traditional route of a surveyor coming out to your property. There are a number of online services, with rebuildcostassessment.com being one of the most popular. Alternatively, you can visit the RICS website and use their "find a member" service to locate a local Chartered Surveyor.

Ultimately, under-insuring your property can cause significant issues in the event of a claim. This may result in the claim being reduced or, in a worst-case scenario, the claim could be declined by the insurer. Our advice is always to address this matter at the earliest opportunity and do not wait for your policy renewal or after a claim has been submitted!

Article by Jeremy Wood, Oakfield Insurance Brokers 01752 717667



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New Team at Plymouth City Council

Under Plymouth City Council's Housing Standards Departments, a new team has been created to focus on the city's High Rise Buildings.

Mark Chubb is the High Rise Building Team Manager and has been a regulator of housing conditions with Plymouth City Council since 2013. Mark has spent the last 3 years with a principal focus on buildings that meet the criteria of a Higher-Risk Building (HRB), as defined in S65 of the Building Safety Act 2022. Mark a very experienced assessor of housing conditions utilising the Housing Health and Safety Rating System and has undergone additional and specific training for understanding the risk of Fire within HRBs. Mark has also spent some time with the Building Safety Regulator and over the years has accumulated a wealth of knowledge of multiple primary and secondary legislation (e.g., including but not limited to, Housing Act 2004, Building Safety Act 2022, Regulatory Reform (Fire Safety) Order 2005). He has delegated powers by Plymouth City Council to inspect buildings and to take enforcement action where it is deemed the most appropriate course of action.

Mark values partnership working and makes great efforts to develop effective and meaningful partnerships with all stakeholders. The High-Rise Building Team work closely with skilled experts from Devon and Somerset Fire and Rescue Service and Plymouth City Council's Building Control Team. This ensures a joint-regulatory and multi-disciplined approach to building safety that acts to ensure stakeholders have a consistent and holistic approach, hopefully reducing the creation of multiple and excessive layers of communication from multiple regulators. The High-Rise Building Team have a current focus between April 2024 and March 2025 to inspect 9 HRBs and are in the process of making contact with the relevant building stakeholders. Inspections began in May and relevant parties will be contacted in due course. In addition to the work in HRB's, Mark will be working to develop a knowledge of Medium-Rise Buildings (MRBs) within the city, to support future reviews of building safety within MRBs in Plymouth.

If you live or work in a High-Rise Building in Plymouth, you may see Mark and his regulatory colleagues in or about the building at some point. Feel free to say hello as the team are very approachable. As SWLA members, if you have questions in respect of HRBs and building safety, let the team know and if there is sufficient interest generated, Plymouth City Council may look into an online engagement event where Mark can complete a Q&A session.

Article by Plymouth City Council Community Connections Team

Landlords Advocate for Stronger Tenant Financial Responsibility

Recent findings from a survey by Leaders Roman Group (LRG) reveal that landlords are calling for stricter measures to ensure tenant financial accountability.

Financial Strains at the Forefront

While the Renters (Reform) Bill (as it was) aimed to overhaul rental practices, landlords are more troubled by existing financial pressures. High mortgage rates, rising operational costs, and increased taxes top their list of concerns. The survey, which included responses from 630 landlords across England, highlights a significant demand for policies that would enforce tenant financial responsibilities more rigorously.

Suggested Measures for Tenant Accountability

A substantial 70% of landlords support the idea of linking tenant rental arrears to their credit ratings as this could encourage financial discipline. "Rent arrears should affect a tenant's credit rating," one landlord insisted, highlighting the need for a system that holds tenants accountable for financial obligations. Additionally, 45% of respondents favour the creation of a tenant register to track individuals with histories of arrears or property damage, which could prevent future rental issues.

Some good suggestions for the future of renting. We will see what post General Election times bring.

Article Abridged from Landlord Knowledge

Landlord Insurance Partnerships

SWLA are excited to announce a new insurance partnership with Alan Boswell Group.

We can also confirm that Oakfield Insurance are continuing their long standing partnership with us.

These two insurance companies are able to provide SWLA members with comprehensive and competitive landlord insurance.

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Right To Buy Set to Slash Housing Stock Still Further

England's dwindling social housing stock is poised to plummet by an additional 189,000 properties through the controversial Right to Buy scheme alone by 2040, it's being claimed.

Planning consultancy Marrons says its analysis of new figures show that 89,091 social rent properties owned by local authorities were sold through Right to Buy nationally between 2015/16 and 2022/23. It says that if this continues at its current level, it will result in a loss of 189,318 social homes by 2040.

Craig Pettit, planning director at Marrons, says: "It is extremely concerning that by 2040, at least 189,000 properties could be taken out of our country's social housing stock – a harrowing forecast that comes in the wake of alarming surges in social housing waiting lists, with more than 1.2 million people being on their local authority housing register in 2023, and affordability remaining considerably worse than in the late-90s.

"The introduction of the Right to Buy scheme, which enabled council tenants to buy their homes for a significantly reduced price, was turbo-charged in 1980. Within five years, half a million council homes had been sold under the initiative in England alone. However, the scheme has the potential to falsify home ownership statistics and mask deeper systemic issues.

"England is losing social housing much faster than it is being built and the losses are mounting up – in fact, according to housing and homelessness charity Shelter, social housebuilding in England being at its lowest rate in decades. Demand is continually outstripping supply, leaving the poorest households with no choice but to enter unaffordable private tenancies – putting them at risk of homelessness.

"Perhaps most worryingly, there is no indication that the proceeds from the sale of ex-social homes are being reinvested into providing new properties under the initiative. At the very least, sale monies should be reinvested to provide a stepping stone programme from social housing to home ownership for generations to come."

Marrons says that to meet the burgeoning demand, at least 5.4 million homes need to be constructed across England by 2040. The South East leads the way in housing need outside of Greater London, with demand for more than 950,000 homes. In contrast, the North East demands the least, with a requirement of 112,388 properties.

Article Abridged from Landlord Today

Rent Prices Surge

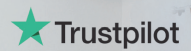
In the past year, average rent prices across the UK have surged by 9.1%, with tenants in London experiencing the steepest hikes, according to a new analysis by rent guarantee firm Zero Deposits. The study, which utilized April rental data from the Office for National Statistics, reveals that rents in the capital soared by 11.2%.

In stark contrast, the North East saw a more modest increase, with rents climbing just 6.1% over the same period.

Despite significant regional variations, the research indicates a more uniform pattern in rental price growth when comparing different property types within each region. Nationally, rents for detached properties increased by 8.6%, semi-detached homes by 8.7%, and terraced houses by 8.5%. Flats saw the highest growth rate at 9.9%, though the difference is marginal.

Zero Deposit CEO Sam Reynolds commented on the findings, noting a shift in renting habits. "Although renting remains a necessity for many, we've observed a lifestyle change where people rent longer by choice due to the flexibility it offers. Life milestones like marriage and children lead to evolving rental needs," he said. "It's unsurprising that rental prices have consistently grown across all property types, reflecting the diverse demands of renters, from young professionals to growing families."

Article Abridged from NetRent



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Leasehold and Reform Act

Whilst the Renters (Reform) Bill did not complete its passage. The Leasehold and Reform Act is now law and will come into force. We will advise members when the Act comes into force.

What is included in the Act?

Once the Act is in force, the legislation aims to strengthen consumer rights by:

- Banning the sale of new leasehold houses so that, other than in exceptional circumstances, every new house in England and Wales will be freehold from the outset.
- Making it easier for leaseholders to extend their lease or buy their freehold, and make standard lease extensions 990 years to reduce the need for repeated extensions.
- Excluding 'marriage value' when calculating the premium on lease extensions.
- Standardising the format of service charge demands so leaseholders have greater transparency about what they are being charged.
- Making it easier to access redress by requiring freeholders who manage their property to belong to a redress scheme. Currently only managing agents need to belong to a scheme.
- Removing the requirement to pay the freeholders cost when exercising their enfranchisement rights, making it easier to buy the freehold.
- Setting maximum time limits for providing home buying and selling information, and setting a maximum fee providing this information.
- Giving homeowners on private and mixed tenure estates comprehensive rights of redress, so they receive more information about what charges they pay, and the ability to challenge how reasonable they are.
- Scrapping the presumption that leaseholders pay their freeholders' legal costs when challenging poor practice.
- Banning 'opaque and excessive' buildings insurance commissions for freeholders and managing agents, replacing these with transparent and fair handling fees.
- Removing the requirement for a new leaseholder to have owned their house or flat for two years before they can extend their lease or buy their freehold.

What is not included in the Act?

A cap on ground rents, this was not included.

In addition to this, new flats will remain leasehold by default. Initially, the Act was expected to make commonhold the default tenure for flats.

A number of amendments aimed at resolving the unfairness of the Building Safety Act were also not included.

Article Abridged from NRLA

Court Fees Increased from 01 May 2024

Possession Claims increased from £355.00 to £391.00.

Issuing a Warrant of Possession (the Bailiff application fee) increased from £130.00 to £143.00.

Fees are set to rise every 2 years.

There is hope that the extra revenue will assist the courts in improving court processing times.

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Landlady Faces Jail Unless she pays £52,000 Proceeds of Crime Order

A landlady in London faces prison unless she pays a Proceeds of Crime Act Confiscation Order totalling £51,983. Titilola Oyejole from Dagenham must also pay a further £26,700 in fines and costs in addition to the Order. Both follow a judge finding her guilty for a second time of planning and improvement order offences.

Oyejole lives in a five-bedroom property which she divided (approximately nine years ago) into two separate flats, without planning consent. She continued to live in one, while the other was rented out.

Following a visit by planning officers from Barking and Dagenham council in 2015, she was ordered to restore the property to a single dwelling, but in 2016 a further inspection revealed this had not been done. She was taken to court and a Confiscation Order under the Proceeds of Crime Act was made in the sum of £19,784, plus a small fine and costs.

In 2018 Oyejole applied for a licence under the council's selective scheme for the property, but an inspection found that it had been once again turned into two apartments with the rented one featuring a rat infestation and water ingress.

Improvement notices were issued and at a second court case in 2023 she pleaded not guilty to ignoring the original planning enforcement requirements and not acting on the improvement notices but was found guilty.

She now faces a second Proceeds of Crime Act Confiscation Order of £51,983 which, along with fines and paying the council's costs, means she must now pay £78,620 or face jail.

Article Abridged from Landlordzone

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Unlicensed HMO Landlord Fined Over £3,800

A Bristol landlord has been fined over £3,800 for renting out an unsafe and unlicensed house in multiple occupation (HMO).

South Gloucestershire Council's Private Sector Housing Team issued the landlord a Civil Penalty Notice after a number of HMO offences were identified at a two-storey terraced property in Filton housing five people.

The Private Sector Housing team were first alerted to the property in June 2023 when a tenant complained to the council about the landlord failing to complete repairs following an E-bike fire. It was also reported that the property was occupied by five people as an HMO although no HMO licence had been applied for.

The team carried out an inspection which confirmed that the property was being occupied as an HMO and also identified a number of potentially dangerous defects. Fire and smoke damage was evident in the kitchen area of the property where an E-bike had been left on charge and the battery overheated and exploded.

Avon Fire and Rescue Service attended swiftly to extinguish the fire and evacuate all occupants, resulting in no casualties.

An assessment using the Housing, Health & Safety Rating System under Part 1 of the Housing Act 2004 confirmed that there were Category 1 hazards for Fire and Electrical hazards and a Category 2 hazard for lighting. A Civil Penalty Notice including a financial penalty of £3,883 was then progressed by the Private Sector Housing team for failure to licence the HMO in accordance with the Housing Act 2004.

E-Bike battery fires are on the rise. If your tenant charges their E-Bike in their home, encourage them to read the gov.uk safety guide. This can be found on the SWLA website newsfeed.

Devon Tenant Tries to Sue Landlord Over Mould and Fails

A statement from Mid-Devon council says the unnamed tenant was persuaded by a 'no-win no-fee' solicitor to sue the council with allegations of disrepair, which triggered a legal case which extended over 16 months.

It was eventually settled out of court when the tenants offered a settlement to avoid prolonged legal proceedings. Far from the renter getting a payout from the council, the court ordered the tenant to compensate the local authority with £4,735 towards its costs.

It's the second time in a year that the same council has won compensation following a tenant's unsuccessful bid to sue.

In the most recent case, the council faced allegations of property neglect leading to various issues including defective brickwork, mould, dampness, and a shower room leak. However, the council's repairs history demonstrated that it has taken pro-active measures to address concerns, including ventilation improvements and proposed upgrades to the property.

Despite a breach in the pre-action protocol by the claimants' legal representation, which hindered a joint expert survey, the council won the case using expert opinions supporting its stance. There was no evidence of moisture transfer from outside the building, there was no leaking pipework in the shower room and the condensation related mould was not as a result of any defect or failure to provide adequate ventilation.

What can landlords learn from this?

Always keep excellent records. If a tenant brings disrepair to your attention, deal with it swiftly, take photographic evidence, and ensure that your tenant is content with the repair. Encourage tenants to raise issues when they have any – to preserve the property and ensure a good living environment. Give your tenant tips and advice should they need it, on how to keep their home safe and in good repair. If you have carried out repairs and your tenant is not satisfied with the outcome, you could instruct a professional to inspect and provide a report of their findings.

We also remind members to carry out periodic maintenance checks of their properties, this keeps the landlord on top of minor repair issues before they develop into bigger problems.

Article Abridged from Landlord Today

Landlord Duped by Ruthless Rogue Tenant

A woman who faked documents and posed as a private landlord in an elaborate tenancy scam has been jailed. Natalie Chamberlain, aged 40, admitted to nine charges related to tenancy fraud and faking documents in Sheringham last year.

She appeared at Hendon Crown Court where she was sentenced to 16 months in prison for the Norfolk frauds and a further nine months which related to a Metropolitan Police case for a theft in dwelling linked to a fraud – 25 months in total.

Chamberlain, who has a history of dishonesty and is known to operate under a string of aliases, agreed to rent a property in Sheringham at the end of December 2022. She was due to pay £1,036 on 7 January 2023 and a normal month's rent on 7 February 2023 of £850. Instead, she sublet the property to a couple who, after viewing it, signed a rental agreement and sent her £1,900. Just as they were due to move in, Chamberlain claimed they could not as the roof had fallen in. When a family member called round to check, he found someone else living at the property who said they were the tenant – a further victim who had also signed a contract and paid £1,800.

Under the scam, people handed over cash thinking they were securing a rental property for themselves, and that Chamberlain was their legitimate landlord. During these interactions Chamberlain told various lies about being a paramedic, having illnesses, family illness, and being in the army. The legitimate landlord who let the home to Chamberlain never saw any of the money.

PC Victoria Sweetland said: "Natalie Chamberlain took advantage of the situation using people's vulnerabilities to make a gain for herself with no thought given to her victims. I hope the sentence will bring some peace to the victims, after all the deceit and stress they have endured."

We remind our members to carry out tenant reference and credit checks and be alert to potential scams. Know your tenant and always carry out a Right to Rent Check which will thoroughly check the identification of the applicant. If you need help with your Right to Rent Checks, call the office and we can guide you.

Article Abridged from Landlord Today

Upcoming SWLA Training Course

Landlord Accreditation Training Course – Face to Face

Thursday 3rd October 2024 - 9:15am-4:30pm

Venue – Reception Room, Plymouth Council House, Armada Way, Plymouth PL1 2AA

Price – £80 for members of SWLA, £100 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.

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

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

Further (Subsidised) Online Landlord Training Opportunities

Plymouth City Council are running landlord courses through the SWLA for select landlords in the Plymouth area. When there are excess places on the course, SWLA can offer these course places to our accredited landlords at a discounted rate.

Accredited landlords – keep an eye on your emails and be quick to reply – places get snapped up very quickly.

So far the courses have been-

- Damp & Mould
- Repairing Obligations
- Housing Health and Safety Rating System
- Fire Safety

Upcoming courses include-

- Inventories
- HMO Management
- Damp & Mould
- Legal Update

SWLA will continue to run regular courses for all members at the normal cost. Keep an eye on the training area of our website and on your emails for future courses.

An Update on the Mortgage Market by Calum Levy, Excaliber Financial Services

Elections and economies have rocky relationships, because although we like to try, no one has a crystal ball to see what is coming down the road and that rocks several boats.

What can we expect of the mortgage market in the coming months, or the wider rental market in the years to come?

The natural market forces, extensive news coverage and independent research; and even commentary from a monetary policy committee themselves, suggest that interest rates are set to fall.

My verdict as someone with a BSc in Economics, and experience in the market - I think the rate will drop, but not by much, and probably later in the year. That is also dependent on the Bank of England remaining as they should be: independent, and not jumping the gun on deciding too quickly for the wrong, political reasons.

Either way, professional, independent advice is always worth taking to put you and your portfolio on a proactive footing.

Article by Calum Levy, Mortgage Advisor, Excaliber Associates Ltd 01752 340183

NOTICE BOARD

Member Reminders!

Use your SWLA discount! If you aren't sure where you can get discount and how to apply – please contact the office. At TradePoint/B&Q, members receive 10% off most purchases, including sale/offer items.

SWLA Stationery and landlord documents can be found on the members area of our website.

Contact Details – if your contact details change, please let the office know so we can keep you up to date on legislation changes.

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@enigmaw.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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Produced by Mark Price

By **The South West Landlords Association Ltd 30 Dale Road, Plymouth PL4 6PD**

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.