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### Welcome to the latest edition of the London Landlord

There have been several significant changes to the rules governing the private rented sector since the last edition, including the requirements around tenant's deposits, the freeze on local housing allowance and changes to the look and use of the energy performance certificate (EPC).

It is important that members ensure they protect any tenant deposit with one of the approved schemes and that you provide the prescribed information within the 30 day deadline to the tenants and any other relevant person who provided deposit money.

A new lower cost insurance based scheme is provided by the Tenancy Deposit Scheme, but this is currently only available to members of the Residential Landlords Association (RLA).

The EPC has been revamped and is now clearer to understand, shows the costs and potential savings for the property over a 3 year period and indicate clearly which potential improvement works could be funded under the Green Deal, which is due to be launched later this year. At the time of writing, we are currently waiting the Government's response to the consultation which is hopefully to be published in June.

It is hoped that soon after we know the details of the Green Deal, that the Government will publish its enforcement proposals for energy efficiency in the rental sector.

The EPC will then become an important document as it is understood that from no later than 2016 the tenant will be able to require the landlord to have carried out the improvements marked on the EPC as being Green Deal-able. This however should not involve any upfront costs to the landlord as the works will be paid for through the fuel bills.

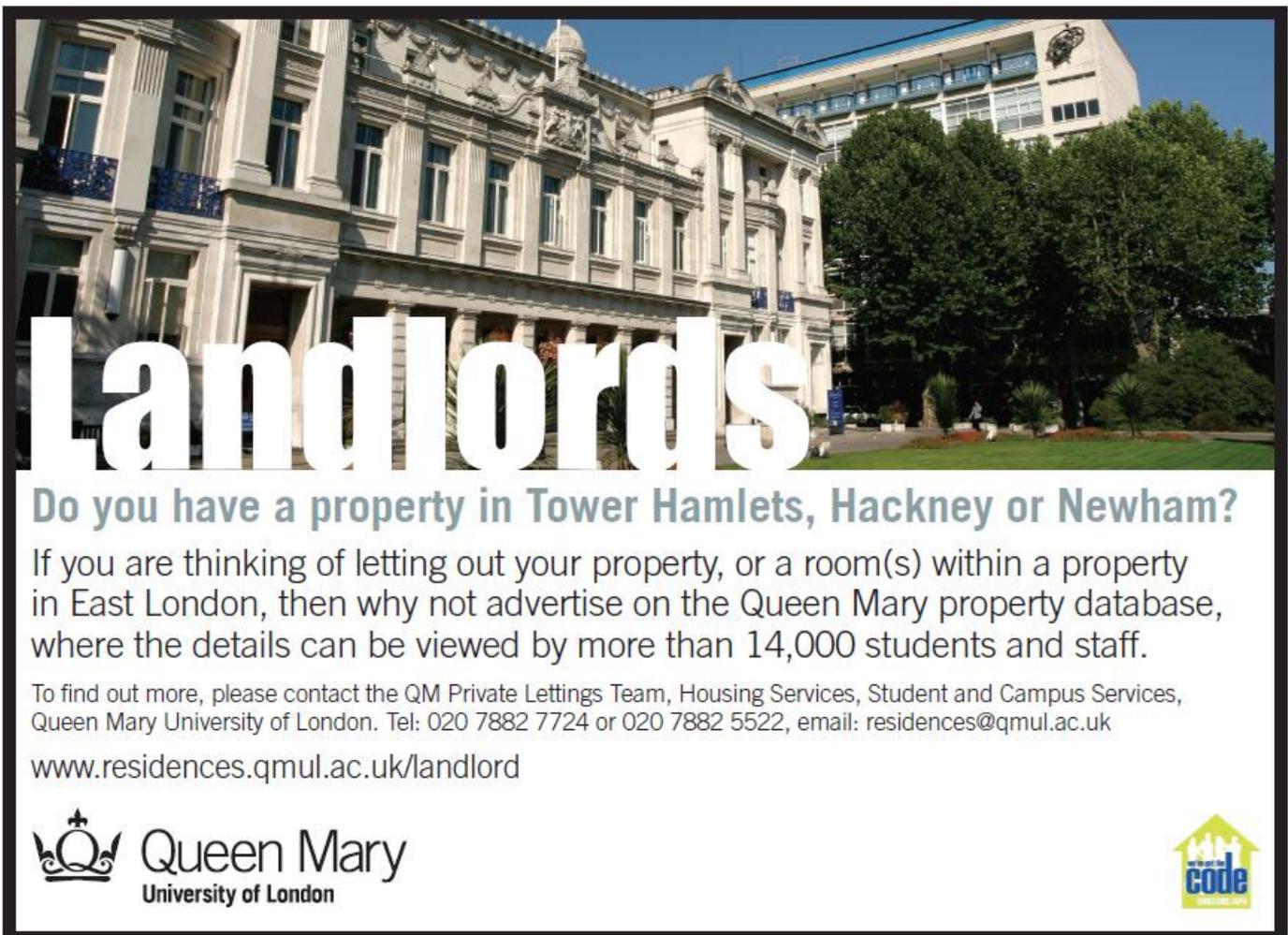
As previously mentioned once the Green Deal is launched all current subsidies and grants for low cost energy efficiency works, such as cavity and loft insulation, are likely to be withdrawn. Currently energy providers are falling over themselves to try and beat the deadline for withdrawal by offering no cost insulation and in many cases cash handouts to occupiers and those who refer cases to them

Contact the **Energy Saving Trust on 0300 123 1234** to find out what is available, but one thing is certain and that is sooner or later the rented sector will be forced to have adequate insulation, so get it now whilst it's free!

In a headline grabbing press release uSwitch.com forecast that by 2015 one in three families will find fuel bills unaffordable with the annual fuel bill exceeding £1,500. For the rental sector this will mean tenants will have less money to pay the rent, increasing arrears, and increased pressure for more enforcement. By acting now you will be able to obtain free insulation, remove the risk of enforcement and reduce the risk of voids and the high turnover of tenants (and the additional costs) associated with poor energy efficient premises.

The UKLAP are running a series of CPD courses on Sustainability, including energy efficiency, and these will provide practical advice on the simple steps members can take to reduce fuel bills, improve let ability, reduce waste and keep tenants happy. Put your name down now and find out about the green deal, financial packages and general sustainability issues and get ahead of the competition.

**Dave Princep**  
**Chair of LLAS AND UKLAP**



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[www.residences.qmul.ac.uk/landlord](http://www.residences.qmul.ac.uk/landlord)

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A NEW deposit protection service.

# DepositGuard



## From the RLA and the Tenancy Deposit Scheme

**DepositGuard** is for members of the Residential Landlords Association who wish to keep hold of the deposit, which is protected by the Tenancy Deposit Scheme, the more cost-effective alternative to other insurance-based deposit protection schemes.

Under the provisions of the UK Housing Act 2004 if you have a tenancy that started after April 2007, and you take a deposit, then the landlord or agent must protect the deposit using a government authorised tenancy deposit scheme or risk fines of three times the deposit.

The Residential Landlords Association has teamed up with the Tenancy Deposit Scheme (TDS) – the largest government approved scheme in England & Wales – to bring members deposit protection for the life of their tenancy agreement.

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### Comparison of scheme costs for RLA members

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Can the landlord keep hold of the deposit?	YES	NO	YES
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Fee per Deposit	Deposit up to £500 = £15.00 Deposit over £500 = £22.50	Free The DPS keeps the deposit for the length of the tenancy	Deposit up to £300 = £17.50 Deposit over £300 = £30



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[www.rla.org.uk/depositguard](http://www.rla.org.uk/depositguard)

## Solicitor Tessa Shepperson answers landlords FAQ, This issue: What are periodic tenancies?

### People often get confused by the phrase 'periodic tenancy, what are they?

In essence, a periodic tenancy is a tenancy which runs from month to month, or from week to week. Some run from quarter to quarter or even year to year, but the vast majority run from month to month.

### Periodic tenancy v. fixed term tenancy

Most people think of a tenancy as being granted for a period of time, typically six months or a year. Very few tenancies, in the private sector anyway, start out by being periodic. This generally happens when the fixed term ends.

A 'term', by the way, is the period of time a tenancy is granted for. Although in most cases tenancies will not end at the end of the term – another one will just take its place.

So if the tenancy is an assured shorthold tenancy (which most are) the Housing Act provides that at the end of the fixed term (i.e. the period of time agreed between the landlord and the tenant, for example six months), a new 'periodic' tenancy will be created, and this will then run on, on a month by month or week by week basis, depending on how the rent is paid.

Let's have an example - say John Brown has a six month tenancy of 32 Astreet, which runs from 23 January, and that he pays £500 per month. At the end of the fixed term he stays on in the property.

Under the s5 of the Housing Act therefore, he will then have a monthly periodic tenancy. This will start immediately after his old tenancy ended on 22 July and so the 'period' will be from the 23rd day to the 22nd day in the month. Or you could also say that a new period will start on the 23 day of every month.

The rent will be the same and the terms will be the same as the terms and conditions of the preceding fixed term tenancy agreement.

This will generally also happen even if you don't have an AST. If the tenant stays on after the end of the fixed term and pays rent which the landlord accepts, then a periodic tenancy will be implied.

So it is quite wrong when people say that people staying on after the end of the fixed term don't have a tenancy, or even that they are squatters. They are proper tenants with a tenancy agreement.

### Is a periodic tenancy a good idea?

One reason why many people don't know about periodic tenancies is because letting agents usually insist on doing 'renewals'. This is often done simply because it is something they make a charge for, irrespective of whether it is in anyone's interest to have a further fixed term.

A renewal can be a good idea, as it gives both landlord and tenants security for a further period. It is also a good opportunity for the landlord to increase the rent.

However sometimes they are not a good idea. If the tenant's plans are uncertain for example, and he thinks he may be posted to Aberdeen for his work, he should not sign a new 12 months fixed term for a property in Winchester!

Landlords are best advised to allow a tenancy to run on as a periodic tenancy if the tenant is proving problematic, as then if the situation deteriorates they will not have to wait until the end of the fixed

term to evict them from the property.

Giving a new fixed term to a tenant you are unhappy with and have considered evicting due to their bad behaviour is NOT recommended

### **Creating a periodic tenancy from the beginning**

It is also possible to give a tenant a periodic tenancy from the start rather than a fixed term of six months or a year. You do this by giving them an initial term of just one month (or a week, or four weeks) and then just allowing it to run on.

### **Conclusion**

The rules are fairly straightforward – it is just a question of knowing that they are there. Landlords need to consider carefully at the end of the fixed term whether it is better to give the tenant a new agreement or whether it is better to allow it to run on as a periodic.

If the latter is the case, don't be bullied by your agent into agreeing to a new fixed term!

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Tessa Shepperson is a solicitor and author, and runs the popular Landlord Law site at [www.landlordlaw.co.uk](http://www.landlordlaw.co.uk). She also blogs at [www.landlordlawblog.co.uk](http://www.landlordlawblog.co.uk).



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*Yvette Newbury, landlord: "Your website gives me the courage to do things by myself"*

## *Thanet District Council Landlord Event*

**Wednesday 11 July 2012 - 1.30pm-4.30pm**

Calling all landlords and letting agents - make sure you're in the know! Thanet District Council and the Thanet Landlords' Focus Group present the 2012 Landlord Event at **The Margate Media Centre, 11-13 King Street, Margate, CT9 1DA**

Take the opportunity to network with other landlords and agents, talk to council officers and visit stands. There will be presentations relating to housing allowance/benefits, landlord accreditation, and the Margate Task Force, together with landlord association updates by the NLA, RLA and SLA.

Elections will also take place for seats on the Thanet Landlords' Focus Group. If you wish to stand for election, please contact the Housing Regeneration Team for an application form. The deadline for applications is Friday 22 June 2012. For more information, please visit [www.thanet.gov.uk](http://www.thanet.gov.uk) (<http://www.thanet.gov.uk/>).

This is a free event, so book your place now, as places are limited. Only pre-booked attendees will receive CPD certificates and ballot papers for the Focus Group election.

**Housing Regeneration, Community Services, Thanet District Council | Telephone: 01843 577708 | Email: [landlordsfocusgroup@thanet.gov.uk](mailto:landlordsfocusgroup@thanet.gov.uk)**

## *Hounslow Landlord Conference 2012*

The Council is holding our annual Landlord Conference; held this year at **the Conference Suite, Civic Centre, Lampton Road, Hounslow on the 15<sup>th</sup> June 2012 at 9.00am**. The event aims to promote good practice in the private rented sector and is a great opportunity for landlords and letting agents to network with Council staff, regulators, Housing Associations, trade bodies and other industry professionals.

This year, when the nations attention is on a Europe facing serious economic difficulties, David Salusbury, Chairman of the National Landlords Association will look at some examples of best practice in Housing on the continent and what they could mean in the future for London landlords. There will also be speakers from the GLA on the forthcoming Green Deal refurbishment revolution and from Liberata talking delegates through the radical Universal Credit benefit reforms. The past year has seen wide-reaching reforms to Housing, Planning and Benefits so there will be plenty of topics for a lively debate at the conference.

The event will be chaired by Councillor Steve Curran, the London Borough of Hounslow's Lead Member for Housing and Education, with a workshop programme following the main speakers and a range of exhibitors displaying advice, products and services.

The event is free to attend but spaces are limited, so landlords or lettings agents who are interested in attending need to email [landlords@hounslow.gov.uk](mailto:landlords@hounslow.gov.uk) or call **0208 583 3855** to reserve a space. We regret that car-parking is not available at the event. Please use public transport or the pay and display car parks located in Hounslow town centre.

Tea and coffee will be available through out the day with lunch and refreshments at the end of the event.

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# *The New Tenancy Deposit Rules*

## **When the deposit is received**

Landlords must protect the deposit within 30 days (unlike the current 14 day requirement) and give the prescribed information to the tenant. The deposit can be protected by one of the three providers; The Deposit Protection Service, My Deposits or The Dispute Service. There are templates available for providing the prescribed information via a search online or more information is available from each of the providers' respective websites.

## **If the deposit is not protected AND/OR the prescribed information not given**

The tenant will be able to bring a claim in the County Court (a section 214 claim) immediately after the end of the 30 day period. The landlord (and/or Agent) will not have any defence to this and the Court will order:

- Either the return of the deposit or
- For it to be protected via the Deposit Protection Service, and
- A penalty which will not be less than the deposit sum and no more than three times the deposit sum, the exact amount will be decided by the Judge.

## **Section 21 notices**

Any Section 21 notice served by the landlord before the deposit has been protected and/or the prescribed information served, will be invalid.

If the landlord fails to protect the deposit and/or provide the prescribed information within the 30 day period, then before the landlord can serve a Section 21 notice, the landlord must return the deposit to the tenant or return it less agreed deductions (i.e. damage/rent arrears) with the consent of the tenant.

If you're advising landlords, they should provide proof that they have returned the deposit and, if applicable, the tenant has agreed deductions.

If you're advising tenants, if the tenant does not agree with the deductions proposed by the landlord, it is likely that the landlord will need to refund the unprotected deposit in full before s/he can issue a Section 21 notice.

A landlord can also serve a Section 21 notice after a tenant has brought a section 214 claim to the Court with regards to an unprotected deposit and this claim has been resolved.

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## Free Loft & Cavity Wall Insulation for Home Owners & Landlords

**London Warm Zone** is currently offering free loft and cavity wall insulation for your property

Landlords and private tenants are being urged to take advantage of the opportunity to receive **free** loft and cavity wall insulation in West London, in a scheme supported by the West London Councils.

Installing insulation in cavity walls and in lofts spaces can have a number of important benefits for home-owners, landlords and their tenants including:

- **Improving the thermal comfort of your home**
- **Raising the Energy Performance Certificate Rating**
- **Saving tenants money on heating bills**
- **Reducing damp caused by condensation**
- **Increasing the value of your property**

Anyone with cavity walls, and less than 60mm of insulation in their loft is eligible for free installation if they own their own home, or are privately renting. If you have more than 60mm of loft insulation there are discounts on top-ups. Adding another layer to bring it up to the recommended 270 millimeters will maximize the energy efficiency of your property.

Anyone who thinks they might be able to take advantage of the offer should contact **Warm Zone's insulation contractor, Saving Energy Ltd**, for a free no obligation survey on **0800 954 9689**.

It is worth taking advantage of this as the surveyors can check your eligibility for free insulation, then arrange for any required work to be installed. All grants are subject to funding and a technical survey.

To find out more, visit [www.londonwarmzones.co.uk](http://www.londonwarmzones.co.uk)

**The West London Councils include: Harrow, Hammersmith and Fulham, Kensington and Chelsea, Ealing, Hounslow, Hillingdon and Brent.**

## Landlords, do you have a vacant house or flat in West London?

West London councils want to help you bring it back into use. In some cases **grants are available** to help with the costs.

Please contact the Empty Property Officer in the relevant borough for details:

<b>Brent:</b>	<b>Hannah Worsfold.</b>	<b>020 8937 2539</b>
<b>Ealing:</b>	<b>Elizabeth Ukiomogbe</b>	<b>020 8825 6229</b>
<b>Hammersmith and Fulham:</b>	<b>Martin Perrigo.</b>	<b>020 8753 1476</b>
<b>Harrow:</b>	<b>Driss Charrouf.</b>	<b>020 8424 1953</b>
<b>Hounslow:</b>	<b>Keith Dickens.</b>	<b>020 8583 4657</b>
<b>Kensington and Chelsea</b>	<b>Richard Clark.</b>	<b>020 7341 5753</b>
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[www.lbhf.gov.uk](http://www.lbhf.gov.uk) > Housing > Multiple occupancy homes > Houses in multiple occupation (HMOs)

**Select:**

Introduction and definitions > What is an HMO > Regulations > Licensing > HMO brochures and leaflets > External web links

**Fire Risk Assessments :-**

[www.lbhf.gov.uk](http://www.lbhf.gov.uk) > Housing > Private Housing > Private Housing & Health Service > Regulating Fire Safety > Fire & Gas Safety

**Select:**

Fire Risk Assessment - A Guide ( To help you carry out assessments yourself)  
Example Fire Risk Assessment  
Blank Fire Risk Assessment form - To complete yourself  
Landlords Fire Safety Precaution Record

**If you have any queries about the above,  
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the appropriate officer.**

## *Social Lettings Agencies*

Brace yourselves for a new phrase entering the housing lexicon. “Social Lettings Agencies” Well, ok, they aren’t exactly new but they are a growing trend amongst local authorities across the land.

Against a backdrop of Local Housing Allowance cuts, spiralling rents (particularly in London) and the requirement for huge deposits for first-time buyers, landlords in the private rental sector have never had it so good. However, the pressure is on local authorities to both provide solutions for homeless applicants, at the same time as driving up standards in the private rental sector, means councils have rarely had it so bad. So, how are they going to cope with these demands?

These new Social Lettings Agencies will be council teams being formed to work with local landlords. Advise them, assist and motivate them, sharing knowledge, expertise and resources in ways that benefit both public and private sectors.

I’ve worked in council housing teams since the time of the Pharaohs, or at least that’s how it seems and I have seen many changes come and go but none quite as strange as this development. Am I a cynical old housing warhorse? Quite the reverse, I think the idea is brilliant and long overdue.

Councils have all the enforcement powers they need to deal with property standards, illegal evictions and harassment and will continue to have that role, but years of exercising those powers has hardly had a dynamic effect on the private rental sector. Also, given the housing climate we all operate in, we need our PRS landlords, and more than that, they need us. It makes little sense to just leave them to it and then jump on them when they make a mistake or don’t play ball.

### **We need a new era of collaboration.**

There is a vast army of small Buy to Let landlords out there mucking up their eviction paperwork, breaking the raft of housing laws simply because, as amateurs in the business, they don’t even know what those laws are and don’t understand what they are getting themselves into.

Through Social Lettings Agencies councils can plug that gap with decades of experience and expertise, working with landlords to sort out problems and build relationships. We can’t and shouldn’t hide behind the old ‘Town Hall’ ways if we want this to work.

The challenge to local authorities is going to be in adopting the PRS mentality, and an almost entrepreneurial mind-set.

Private lettings agencies have come under increasing criticism lately for sharp practices, lack of regulatory standards or the requirement to have any form of licensing or control. Imagine a local letting agency with on-board access to environmental health, housing advice, mediation, benefit advice and information. There isn’t a company that can compete with that and as we slowly build the trust and confidence of our local PRS it is my hope that councils will be the ones to set those standards. And in the process creating competition that, either forces others to raise their game to compete or simply pushes the worst offenders into a new line of work, without local authorities having to use their enforcement powers.

It isn’t going to be easy but it is going to be interesting and worthwhile.

**Ben Reeve-Lewis**  
**Tenancy Relations Officer**  
**London Borough of Lewisham**

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# Don't make your home a **target!**

**A**s you would expect, crime rates in London are among the highest in England. Across the UK burglary makes up 13% of all crime committed.

With millions of Brits planning on going on holiday this year, how can you keep your home safe while on holiday?

You should take every precaution you can to secure your property and protect your possessions. Insurance Advisor, Stuart Read, from Coversure Insurance Kennington provides some top tips on how you can keep your property secure.



## **Lock the windows and doors**

In 20% of burglaries, the culprit doesn't even have to use force, getting in through a window or unlocked door. Admittedly, this may seem one of the more obvious pieces of advice, albeit one that is sometime inadvertently overlooked.

Commenting on this, Coversure Insurance Kennington's Insurance Advisor, Monika Pik, added *"Today, having the right locks and additional security is as important as getting the correct level of cover for your home insurance policy and may reduce your premium too. Most insurers will ask for 5 lever mortise deadlocks, conforming to British Standard 3621, on all final exit doors. Patio Doors would require, in addition to central locking devices, key operated bolts at the top and bottom of the doors. Finally, windows, insurers normally ask for key operated security locks to all ground floor and other accessible windows."*

## **Don't forget the garage/shed**

Expensive equipment is normally kept in your garage or shed and in most cases, it will not be fitted with an alarm or even sufficient locks. You should treat these with the same courtesy you do your

house. What's more, some properties adjoin to their outhouses and these connecting doors are often not of a good construction. There is a good chance that many burglars would enter from this way, as the garage would provide added shelter.

## **Set the burglar alarm**

Many burglars will want to take the easier option and even though an alarm is not an obstacle for an intruder, it can be seen as an unnecessary risk, drawing attention to their crime. Ms. Pik recommends, *"If you state you have an alarm or the insurer has a requirement for one; insurers will expect the burglar alarm is in full and effective operation whenever the home is left unattended. The alarm system will be required to be maintained in good order under a maintenance contract with a company which is a member of NACOSS (National Approved Council of Security Systems) or similar body."*

## **Hide the valuables**

It sounds simple, but if you are going to be targeted, you don't want to make it easy for them to steal your valuables. It may be wise to invest in a safe. Check with your insurer/broker what type is required to meet policy conditions.

## **Turn the lights on and off**

Not all burglaries are opportunistic. Many properties are subject to surveillance before being targeted. Either set some strategically positioned lamps throughout the house and set them on timer switches to come on at certain times in the evening or ask a close friend or relative to pop round every evening and switch on some lights.

## **Inform a friend or relative**

Having someone looking after your home can be particularly useful for things like picking up your post and mowing your lawn, telltale signs of a vacant property. Commenting on this Ms Pik says, *"Being a member of the local Neighbourhood Watch Scheme could also result in a lower premium from some insurers."*

## **Cancel your milk and papers**

Many people forget to do this, but a collection of milk bottles outside the front of your house or a newspaper only pushed half way through your letterbox will not only leave you with sour milk,

but is a green flag for potential burglars. Following these tips cannot guarantee to prevent your property from being burgled; however, they will act as deterrents and make it less likely that you are targeted.

If you are unfortunate enough to find your property has been burgled, you need to ensure you have the right cover. Mr Read suggests, *"For valuable items over £1,500, we recommend you obtain an up to date valuation at least every 3 years, however be smart. Valuables are subject to market fluctuation and it is important to be aware of this. With the price of gold roughly quadrupling in the last 2 years there is never been a more important time to ensure these are valued up to date and insured correctly."*

## **Insure adequately**

On 1 February 2012, criminals broke into a customer's property and stole several electronic items and a significant amount of jewellery.

The insurance company appointed a Loss Adjuster to act on their behalf and a company was instructed to value the jewellery. The jewellery alone was valued at £47,000. The standard limit of indemnity for high value items, including jewellery, on the policy was only £14,000, which was all the insurance company would pay.

The customer also had to face the prospect of a reduced cash settlement for the electronic goods as they declined the offer of replacement items. With the value of the jewellery far outreaching the limit of indemnity, the customer was fortunate not to have had the claim declined completely.

If you do find yourself in the unfortunate situation of being burgled, inform the police immediately and contact your insurer/broker. For more advice call Stuart, Monika, Tom or Rajan on 0207 998 0102 and they would be happy to provide quality advice and great service at a fair premium.

*Coversure Insurance Kennington  
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Crime statistics quoted have come from the Home Office, Police Statistics and British Crime Survey reports.



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Dr Alayrian

For advice or help contact **Monika Pik, Tom Roe, Stuart Read or Rajan Amin** today

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## *New Home Finder Deposit Scheme*

The council is offering a cash deposit equivalent to **six weeks rental income** for any property let through the Home Finder Scheme. They are doing this to reduce the risk to landlords and make it more practical to release properties for their clients when there is a growing waiting list for all bedroom sizes.

The full deposit must be protected and you can use the Deposit Protection Service (the DPS), you can also use My Deposits, the Tenancy Deposit Scheme (the TDS), and Deposit Guard

The deposit will be for the term of the entire tenancy, not for just the initial fixed term. All deposits successfully returned to Haringey Council at the end of the tenancies will then be recycled to provide homes for other clients. They will offer a direct payment system to the DPS before the end of the year. They will continue to offer landlord insurance as an alternative. The council currently offers the reimbursement of any rent insurance policy up to the value of £450.

If you are interested in letting your property through Home Finder or you would like to find out more about the scheme please visit Haringey website at: [www.haringey.gov.uk/letting](http://www.haringey.gov.uk/letting)

You can also email the Private Sector Lettings Team at [private.lettings@haringey.gov.uk](mailto:private.lettings@haringey.gov.uk) or telephone: 020 8489 4726

*Please note Haringey Council is currently bound by the Inter London Borough Agreement that limits the incentives they can give for properties in other London boroughs.*



### **Do you have a property to let?**

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University  
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Housing  
Services

*This article has been written by University of London Housing Services, who run a register of private landlords. The ULHS caters to over 150,000 students studying at Colleges of the University of London, University of the Arts London, Ravensbourne College and Kaplan*

Most Universities in London house their students in Halls in their first year at College. However, for the second year they get kicked out into the big bad world. Hence, at this time of year we have large numbers of anxious and nervous students coming into our office. The question they all ask is "Where will I live next year?"

The answer for most of them will be renting from a private landlord. For some, this creates a sense of panic. Everyone has heard a story of a rogue landlord and these stories have wide currency amongst students. However, is the panic justified? Of course it isn't. We have just completed a survey of 6,500 students. Of those students living in flat-shares rented from a private landlord, a staggering 87% said they were satisfied or very satisfied with their housing. That was a higher satisfaction rate than that achieved by University Halls of Residence.

So renting for students in London is not usually a problem but how are they as tenants? Well just as there is the Rigsby stereotype of the grasping landlord, so there is the Young Ones stereotype of students. Both are absurd. In case anyone hasn't yet noticed, studying for a degree these days is not a three year holiday at the taxpayers' expense. Students these days are serious people in London for a serious purpose. Amongst the Colleges that we serve are such top ranked world class institutions, as Kings College, UCL and the LSE. Our students include many future surgeons, scientists, economists, artists and actors.

Landlords may be concerned about renting to students on low (or in actual fact, negative) incomes. However, the reality is that most will be able to offer parental guarantors. There is even one College of the University of London that will guarantee the rents for its overseas students. Finally, for a few properties the University itself could become your tenant, guaranteeing the rent and subletting the property to its students. Your rent would be guaranteed, with no risk of voids.

What students need, and will pay for, is a comfortable home within easy access of College. If you can provide this, why not register with us at <http://housing.lon.ac.uk>. As an LLAS registered landlord, your properties will receive priority on our listings.

**If you want to discuss whether your property would be suitable, please feel free to call us on 0207 862 8880**

## Advertising opportunity With the LLAS

Landlords and Agents can advertise their services with the LLAS at discounted rates in the LLAS Newsletter and on the LLAS website.

For further information, please email [LLAS@camden.gov.uk](mailto:LLAS@camden.gov.uk)

Visit the website: [www.londonlandlords.org.uk](http://www.londonlandlords.org.uk)

or Telephone: 020 7974 1970/020 7974 6975

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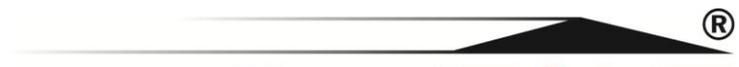
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## *Damp, Condensation and Mould*

### **Part 2 - What can a Landlord do? Controlling Condensation**

Damp, Condensation and Mould are serious problems for both Landlord and Tenant. They're serious because of the health risks associated with mould spores. The mould fungi have been identified as the source of many health problems, including infections, asthma, allergies and sinusitis. Moulds produce allergens, irritants, and in some cases, toxins that may cause reactions in humans.

In addition to this, once the mould growth has been allowed to take hold at some point in the history of a property, say with a tenant who lived with inadequate heating and ventilation, and produced excessive amounts of moisture (steam) through cooking, washing, internal drying etc, it can reoccur again and again.

There's a lot that landlords can do to prevent these problems, not least of which is to educate tenants and make them aware of the way lifestyle can be a root cause. But landlords need to go through a systematic process to eliminate various other causes first.

Check the structure of the building first for obvious defects:

- Check that the walls are not suffering from rising damp.
- Ensure that there is an effective damp-proof course, that it is not bridged or damaged. A new damp course can be installed by removing one brick at a time and inserting a physical DPC, or a chemical DPC can be injected into existing walls.
- The damp-proof course should be at least 6 inches above any outside paving to avoid heavy rain from bouncing back up and soaking the brickwork above the DPC - consider lowering the paving around the house where necessary.
- Check that any wall cavities are clear of rubble, debris can accumulate over the years - to remove it normally requires removal of bricks at each corner and raking the cavity clean. Where the dampness is restricted to one area and no other reason can be identified, it is a relatively easy task for a builder to check/clean inside the cavity.
- Check that all airbricks are clear and consider fitting additional airbricks to ventilate under suspended floors. Modern practice is to fit a duct across the cavity so that the cavity itself is not ventilated.
- Consider applying a surface finish to outside walls. Either a clear waterproofing finish (silicone) which can be brushed on or a paint/textured finish, which will cause most of the rain to run down (check that you are allowed to change the outside appearance of your house before you start doing so). Evaporating water from the outside of walls can remove heat from the wall making it considerably colder.
- Check the roof to make sure that it is sound and directing rain into the guttering, not running down walls or into the structure of the building.
- Check the guttering and down pipes, making sure that they are carrying the water away and that there are no damaged/blocked gutters or drainpipes causing the external wall to become soaking wet.
- Check solid floors to ensure that they are dry and free from condensation. If not they may need a damp proof membrane and insulation below – potentially a big job.
- Check that there are no leaking water tanks or pipes within the house. Pipe leaks can go undetected if they are in hidden areas.

Once you are happy with the structure of the building, look to the occupation life style. You may need to educate your tenants as to how to avoid condensation

### **How Can Tenants Avoid Condensation?**

- After a bath or shower, the room should be ventilated to the outside, not to the rest of the house - just opening a window (and closing the door) will help. Fit an extractor fan.
- Clothes should be dried out of doors or in a cool area of the premises - this latter suggestion may sound strange, it will take longer but less moisture will be held in the air at any one time.
- While drying clothes indoors, the room must be ventilated. Dryers should have external air extraction.
- Wet coats, should be hung outside the living envelope to dry. A good reason for a porch.
- Try to increase the rate of change of air in the premises - increase ventilation. Add forced ventilation/extraction to areas which produce a lot of moisture (kitchen, bathroom). Extractor fans are available with an air-moisture switch so that they operate automatically while the moisture in the air is above a set amount. Other units (more expensive/complicated) are available which remove the moist air but reuse the thermal energy that would otherwise be wasted.

- Providing a wall vent in a bedroom is next to useless; this will make the room cold and the vent will almost certainly be blocked-up by the residents.
- Consider changing the fuel you use. Electric is the driest, paraffin probably the wettest.
- Consider using a dehumidifier - domestic types are now available and can remove a surprising amount of water from the air.
- If condensation persists after you have sorted out the basic structure of the building, made life style changes, and suitable modifications to the property, there are still some other changes to try.
- In Britain, condensation will almost always occur with single glazed windows. The inside surfaces of these windows can be almost the same as the outside temperature. Overnight in winter their temperature can drop below freezing and often the inside windowsill will be awash first thing in the morning.
- Simple secondary glazing consisting of little more than a sheet of glass (or plastic) screwed to the window frame with a seal in between can be fitted.
- Alternatively new double-glazing windows can be considered. Although more expensive than simple secondary glazing, there are additional benefits: existing wooden or metal windows will need continuous maintenance and repair, whereas new double glazed units are low maintenance.
- Some decorative materials always have cold surfaces, (i.e. ceramic tiles, mirrors etc.) and are well known for the formation of condensation. Unfortunately we tend to use tiles in the kitchen and bathroom, two rooms where high humidity is likely. There is not much you can do where this occurs other than keeping the room (and the tiles) evenly heated or improve by ventilation.
- Some wall surfaces can also be a problem. Where the wall is papered the situation may be made worse if there are many layers of paper, (this can act like blotting paper) so strip off all the layers and re-paper the wall.
- Things can also be improved by lining the wall with thin expanded polystyrene (normally available from your wallpaper stockist) before you hang new wallpaper.
- Painted walls have a cold surface. If you do not want to paper it, consider lining it with wooden panelling or another material such as cork tiles.
- Alternatively a wall can be insulated by fitting a false wall with a layer of insulation behind and the front either being panelled or plaster boarded, so that the new surface can be papered. However, remember that with all these 'covering up' methods, they possibly just hide and do not cure the problem – in fact they may make things worse by encouraging stagnant air and mould spore growth. Try to get to the cause.
- In those properties with cavities, the installation of cavity wall insulation will keep the house considerably warmer and will help prevent condensation.
- Ceilings under the roof should not suffer too much from condensation providing adequate roof insulation is fitted.
- Where ceilings have a high gloss finish, consider covering with cork or fibre tiles; alternatively wooden panelling can be installed.
- Solid floors (i.e. a slab of concrete) are often cold because of their large thermal mass (they take a long time to warm up). Even vinyl floor tiles tend to be cold, however there are a number of 'warm' flooring materials available such as cork or cushion tiles. Thin wood flooring can be fitted on most existing solid floors.

If all these measures fail to cure the problem there are several suppliers (Kair Ventilation, Enviro-Vent) of single room automatic and semi-automatic fans and ventilators or whole house input ventilators (loft units) designed to create a continuous input of air. This will effectively combat condensation dampness and mould growth and meets or contributes towards the F1 Building Regulation requirements for ventilation. Loft units create a continuous drying out process in dwellings and will help provide protection for hygroscopic material such as books, leather goods, wooden furniture, clothing and other fabrics from mould.

The absolute ultimate is full heat recovery whole house ventilators providing a continuous air change, replacing stale moisture-laden unhealthy air with filtered, fresh, warmed air from outside the dwelling. The continuous controlling of relative humidity levels ensures that conditions will not exist in which condensation or mould growth problems can develop and thrive. These are the most expensive cures but may be necessary where problems persist when no structural defects are found and when attempts at educating tenants have no effect.

Landlords, especially those with older properties, will need to consider the environmental efficiencies of their properties as new energy conservation legislation (The Energy Act 2011 includes provisions for the new 'Green Deal') takes effect over the coming years. They should be thinking now about planned maintenance improvements that can be gradually introduced to meet these new environmental standards.

Tom Entwistle is an experienced landlord and is editor of the Landlord website [www.LandlordZONE.co.uk](http://www.LandlordZONE.co.uk)

## Do you have a property to let?

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- Guaranteed rent
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To find out more please contact: tel: 0208 359 4761, email: [landlords@barnet.gov.uk](mailto:landlords@barnet.gov.uk)

## Medway Council Landlord Forum

Date: Wednesday 17th October 2012  
Afternoon session: from 1pm to 4pm,  
Registration/tea/coffee from

Evening Session from from 5.30pm to 8.30pm  
Registration/tea/coffee from 5pm to 5.30pm.

Both sessions are the same.  
Landlords can book their place by emailing Lenka Wyatt

at email: [lenka.wyatt@medway.gov.uk](mailto:lenka.wyatt@medway.gov.uk)  
or by phone on 01634333053.

## *Firms urged to pull the plug on £30m of wasted electrical safety tests*

Unnecessary electrical safety tests cost office-based businesses an estimated £30 million a year.

It's a myth that every portable electrical appliance in the workplace needs to be tested once a year - and what's more it's a costly one. Misleading advice and advertising, often by companies who offer the testing, is contributing to low-risk businesses such as offices, shops and hotels paying unnecessarily for over-the-top maintenance regimes.

The law simply requires an employer to ensure that electrical equipment is maintained in order to prevent danger - it does not state that every item has to be tested or how often testing needs to be carried out.

Testing appliances to ensure that they are safe to use can contribute to an effective maintenance regime, but in a low-risk environment most dangerous defects can be found simply by checking the appliances for obvious signs of damage such as frayed cables.

Launching HSE's revised guidance on portable appliance testing (PAT), HSE Chair Judith Hackitt said:

"We know that low-risk companies are being mis-led over what the law requires when it comes to maintaining portable electrical appliances, and many are paying for testing that is not needed. "Businesses are responsible for protecting their employees, but they shouldn't be wasting their money on unnecessary checks that have no real benefit.

"HSE has always advocated a proportionate, risk-based approach to maintenance. This new guidance is simple and clear to follow."

Nick Starling, Director of General Insurance at the Association of British Insurers, said:

"Insurers have never required policyholders to undertake unnecessary portable electrical appliance tests which are not proportionate to the risk, "We welcome HSE's guidance, which will help businesses focus on what they do best, free from worries about health and safety myths."

HSE Guidance: Maintaining portable electrical equipment in low-risk environments

[www.hse.gov.uk/pubns/indg236.htm](http://www.hse.gov.uk/pubns/indg236.htm)



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# CONFESSIONS OF A LANDLORD

## **Don't Quit**

“When things go wrong, as they sometimes will,  
When the road you're trudging seems all uphill,  
When the funds are low and the debts are high,  
And you want to smile, but you have to sigh,  
When care is pressing you down a bit,  
Rest, if you must, but don't you quit.

Life is queer with its twists and turns,  
As every one of us sometimes learns,  
And many a failure turns about,  
When he might have won had he stuck it out;  
Don't give up though the pace seems slow--  
You may succeed with another blow.

Often the goal is nearer than,  
it seems to a faint and faltering man,  
Often the struggler has given up,  
When he might have captured the victor's cup,  
And he learned too late when the night slipped down,  
How close he was to the golden crown.

Success is failure turned inside out--  
The silver tint of the clouds of doubt,  
And you never can tell how close you are,  
It may be near when it seems so far,  
So stick to the fight when you're hardest hit--  
It's when things seem worst that you must not quit”

I have this on a card stuck to my computer and I hardly ever read it but today I have as I needed a boost which I think everyone should have, a spring clean both on a personal and business level.

This came about from a recent holiday, which enabled the wife and I to reschedule our goals and weekly routine. I realised I needed a structured week to keep me more focused on my short and long term goals. I have had a number of challenges to deal with and realised that I was taking too much on and not clocking off from work earlier enough. I also realised the goal setting I had done earlier on in the year was still in my notebook and not actioned. Some people I know give up on goal setting, which is fine if they do succeed in achieving their dreams but for me I have to write them in the notebook then transfer them to my computer, which will bring up constant reminders so I never drift! So what's all this got to do with being a Landlord I hear you cry! For me everything!

If I'm not energised, focused, and all the rest of those clichéd phrases then I cannot function to provide my tenants with the service they deserve and I will not find the property deals I require to support my lifestyle. This is going to sound corny but to hell with it, if I feel positive with myself on a personal and business level then positive things seem to happen. It works for me so I'm sticking with it. As I mentioned I've had too many things going on which might explain why; deal-wise I don't have much to talk about.

In early April I bought a 1 bed flat in Lewisham which has now been refurbished at a cost of £9,000 which will yield on debt at 8.5%. I'm meeting with 3 Estate Agents tomorrow to decide whether I will add it to my portfolio or sell it on. The second deal is a Joint Venture with a good friend of mine on a flat above a shop in Croydon which I cannot get any lending on so my partner is providing the money and we will split the profit when it's hopefully sold at auction in June. My final deal is a lovely studio flat in Crystal Palace, which I intend to turn into a one bed by putting up one stud wall, not rocket science. It doesn't require any work however it has a low lease of 72 years which I will extend in 2 years' time and lastly, a bitter pill to swallow is the Section 20 notice works which comes to £12k per flat. I was hoping to get my builder to tender for the works as the quotes are vastly inflated, however, I've been told the consultation period is over. The worst case scenario will still work with a yield on purchase at 12.8% and a yield on OMV 7.2%. This will appeal to most professional tenants.

Talking of tenants I came across a tenant of mine who believes in the notion of 'Don't Quit'. I have a 2 bed house in Norwich and 6 months ago said bye bye to my tenants of 3 years and hello to a couple who loved it straight away. As soon as they moved in they asked for a new shower, the electrics to be checked, extractor fan in bathroom, and to look into having a new kitchen tap. There was already a sufficient shower included albeit attached to the bath mixer nevertheless I decided to keep them happy and installed an electric shower. The electrics were checked and certified, the extractor fan was fitted as well as the kitchen tap. The tenant accepted the flat on his first viewing and I suspect was told by the agent to get in and then ask the landlord for certain things to be changed. I didn't say yes straight away to all his demands but finally caved in after 5 months of badgering from my tenant. To be fair to the tenant the bathroom did require an extractor fan but the others were not required.

His strong desire not to give up didn't end there, oh no! After I decided to paint the front of the house I told the tenant that I would offer them a 6 month renewal at the same rent. His response to my PA, I was on holiday at this time, was to have a reduction in the rent because of all the things he pointed out to me that were wrong in the house and also it would cost me more to find new tenants'. It was just as well I was on holiday as my comments would not have been pleasant to the ear. Instead I calmly told my PA the answer is 'I'm sorry but the answer is no'.

Did he give up and accept my answer, no of course not because he doesn't quit! He replied via, my PA, that he couldn't believe I wouldn't reduce the rent especially as they 'have looked after the property so well and paid the rent on time". Ahhhh not the dreaded 'I've paid on time' line, I was lost for words but at the same time had to admire his front. Again I said the answer is no and most people would say 'okay I gave it a shot let's move on'. My tenant asked my PA to say he would wait till I came back from holiday and would then speak to me directly to negotiate the renewal. As I had just come from the 'Spa' I was in a relaxed calm state of mind so replied saying 'Ok! I called him on my return and allowed his pitch to proceed at which I replied 'I completely understand your concerns and would not hold it against you if you decided to leave but the answer is a no'. I blamed it on my accountant as it seems to help when the control is moved away from me. Suffice to say I didn't quit but the tenant did and stayed on!

**Tim Hodges**  
**Private Landlord**

## Advertising opportunity With the LLAS

Landlords and Agents can advertise their services with the LLAS at discounted rates in the LLAS Newsletter and on the LLAS website: [www.londonlandlords.org.uk](http://www.londonlandlords.org.uk)  
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Temporary Accommodation

Emergency Accommodation

We have an in house maintenance team, cleaning team and decorators, all properties are inspected by the local authority's private sector leasing officers and carry the relevant safety certificates.

If you are a Local Authority please call to discuss any temporary accommodation schemes that Weir Housing Ltd can offer and tailor to suit your specific needs

Midland Accreditation Scheme Members No 287 & 288

NLA Membership Number: 079384

Contact Number: 0121 523 0713 Fax Number: 0121 523 8583

[www.weirhousinglimited.co.uk](http://www.weirhousinglimited.co.uk)

## London Borough of Hillingdon 2012 Private Landlord Forum Dates

**Date:** Tuesday 19th June 2012

**Date:** Tuesday 18th September 2012

**Date:** Tuesday 4th December 2012

**Venue:** Committee Room 6, Civic Centre,  
High Street Uxbridge, UB8 1UW

**Time:** 6pm-9pm

To register your interest, please email  
your details to email

[Findersfee@hillingdon.gov.uk](mailto:Findersfee@hillingdon.gov.uk) or

**Tel:** 01895 277600.

## Hammersmith & Fulham Council Landlord forum

**Date:** Wednesday 11th July 2012

**Time:** 4.00pm to 7.30pm.

**Venue:** The venue is Small Hall,  
Hammersmith Town Hall, King Street,  
London W6 9JU.

The event aims to promote good practice  
in the private rented sector and  
represents a great opportunity for  
landlords to;

- Meet exhibitors displaying services relevant to landlords
- Ask council and industry experts questions
- Find out about topical and upcoming themes in landlord management
- Network with fellow landlords, trade bodies and other organisations

To register your interest please send an  
email to [Daren.Daly@lbhf.gov.uk](mailto:Daren.Daly@lbhf.gov.uk)

## Useful Links

**LLAS:** [www.londonlandlords.org.uk](http://www.londonlandlords.org.uk)

**RLA** [www.rla.org.uk](http://www.rla.org.uk)

**SLA** [www.southernlandlords.org](http://www.southernlandlords.org)

**LHA** <https://lha-direct.therentservice.gov.uk/Secure/Default.aspx>

**Landlord Law:** [www.landlordlaw.co.uk](http://www.landlordlaw.co.uk)

**NLA** <http://www.landlords.org.uk/>

**TDP (Tenancy Deposit)**  
<http://www.depositprotection.com/Default.aspx>

**Landlordzone** <http://www.landlordzone.co.uk>

**Accreditation Network UK (ANUK)**  
<http://www.anuk.org.uk/>

**Landlords UK Links, guides, forums and information** <http://www.landlords-uk.net/>

**Fire Protection Centre**  
<http://www.fireprotectioncentre.com/>

**DCLG:** <http://www.communities.co.uk>

**Direct.gov.uk**  
Advice for tenants/ landlords on various issues  
<http://www.direct.gov.uk/HomeAndCommunity/fs/en>

**Gas Safe Register:** [www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)

**National Inspection Council for Electrical Installation Consulting (N.I.C.E.I.C)**  
[www.niceic.org.uk](http://www.niceic.org.uk)

**Online planning and building regulations Resource** [www.planningportal.gov.uk](http://www.planningportal.gov.uk)

**The Residential Property Tribunal (RPTS)**  
[www.rpts.gov.uk](http://www.rpts.gov.uk)

**Health and Safety Executive**  
[www.hse.gov.uk](http://www.hse.gov.uk)

**Office of Fair Trading** [www.oft.gov.uk](http://www.oft.gov.uk)

**HM Revenue & Customs** [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

**The Court services** [www.hmcourts-service.gov.uk](http://www.hmcourts-service.gov.uk)

**The Office of Fair Trading** [www.oft.gov.uk](http://www.oft.gov.uk)

**The Department of Business Innovation & Skills** [www.berr.gov.uk](http://www.berr.gov.uk)