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# Welcome

the London Landlord



# Welcome to the latest edition of the London Landlord

The London Landlord Accreditation Scheme (LLAS) celebrates its 10<sup>th</sup> anniversary this year and the private rented sector has gone from strength to strength during this period having increased by over two thirds in this period.

The scheme was launched in 2004, which was the same year that the Housing Act 2004 was enacted. Both produced significant changes to the rented sector which are still having an impact on the sector today. The LLAS was the first accreditation scheme to operate regionally and the first scheme to accredit members based on training and not merely on an arbitrary set of property standards.

# Inside this issue



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- What is the correct way to collect Rent?
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- What to include in a Tenancy Agreement

The requirement for all members to operate within the law both in relation to physical standards and in their relationship with tenants, helps to provide good accommodation and relationships bewteen tenants and landlords. Training now forms a principal element of most accreditation schemes.

The Housing Act 2004 was also innovative. It replaced the century old fitness standard used to assess the suitability of accommodation with a risk based scheme based on the risk to health and safety, more controversially it also introduced the rent deposit legislation and the licensing of private rented premises. The deposit legislation has created a multi-million pound business, but according to the Governments English Housing Survey has had little impact on the percentage of deposits kept by landlords. The impact of licensing on the sector is yet to be independently analysed, but they are becoming more and more common especially in London and other urban areas.

The LLAS and UKLAP are the most successful voluntary accreditation schemes in the country and form the backbone of the London Rental Standard, but the Government should be encouraged to place landlord and agent accreditation as a key factor in improving sector. With the continuing cuts in funding for enforcement and the rise in the number of PRS premises, resources need to be focused on the least compliant individuals and accreditation provides an ideal method of prioritising activity.

The Immigration Act 2014 which received Royal assent earlier this year will be rolled out in the West Midlands in December and will be subsequently rolled out across the whole country. A working code of practice has been prepared which can be downloaded from the web.

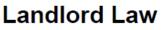


Landlords and agents will need to carry out reasonable checks to make sure that prospective tenants have a legal right to live in the country. Members are advised to read the code of practice and take steps now to ensure their procedures comply with the code's recommendations.

The industry wide RICS Private Rented Sector Code of Practice is a useful guide which has recently been published and outlines the law and good practice that landlords and agents should follow to operate successful and compliant businesses. For accredited members it is a useful document for quick reference. Since the last edition the initial funding for energy efficiency grant established by the government of up to £7600 which was available for landlords has been withdrawn due to overwhelming demand. The Government has however indicated that a similar scheme for up to £100 million will be launched in November this year. Members who are interested in carrying out energy efficiency improvements should be prepared to submit claims at short notice as demand is again likely to be very high. It is important that landlords look at the premises from an energy efficiency stance as the Government will soon be publishing its response to the consultation on the new regulations proposed for the PRS.

I hope you enjoy this edition.

#### Dave Princep - Chair UKLAP/LLAS



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## Landlords: What You Need to Know About Section 21 & Eviction

Around 7 in every 10 notices served under Section 21 are rejected in court due to mistakes or improper conduct. Here's what you need to know to protect yourself. While the principle of the law that governs eviction is often simple, the legislature which conveys it can often be complex. So for many landlords, the procedure for evicting tenants and regaining possession of a privately rented property and comes under the Housing Act 1988 frequently causes problems.

#### What are the basics of Section 21?

If you want to regain possession of your property, and your property is being rented under an assured shorthold tenancy (AST), then you will need to use Section 21. This piece of legislation allows landlords to evict tenants after the fixed term of the AST has expired, without having to give a reason. The law states that a minimum 2 months' notice must be given to tenants before possession of the property is retaken. This is dated from when the tenant receives the notice, not when the notice is written or posted.

#### When can I serve a Section 21 notice?

A Section 21 notice can be given at any time provided any deposits paid have been placed, within 30 days of receipt, in a tenancy deposit scheme. However, while you can serve the Section 21 notice at any point during the tenancy, you cannot force your tenant to move out before the fixed term has expired. So make sure the date at which possession is required is at least one day after the fixed term's expiry. If you serve notice during the fixed period, you will want to use a Fixed Term Notice, which comes under section 21(1)b.

#### Can I serve a Section 21 notice after the AST fixed period?

After the expiration of the AST fixed term, the tenancy automatically becomes a Periodic Tenancy, unless a further fixed term is agreed upon. During the periodic term you can use Section 21, though instead of serving a Fixed Term Notice (section 21(1)b) you should serve a Periodic Term Notice, under section 21(4)a. A Periodic Term Notice must give two months' advance notice; this notice must end on the last day of a tenancy period, with the date of required possession being the day after this. Tenancy periods are defined by how frequently rent is paid, so, for example, if your tenants pay rent monthly, then the tenancy period is one month; if they pay rent weekly, a tenancy period would last one week.

# I agreed to let my tenants stay after the required date of possession. Can I now require possession of the property once more?

You can, though if an agreement was made to extend the tenancy you will need to issue a new Section 21 notice, giving a further 2 months' notice. If the agreement included a new fixed term, then you cannot require possession of the property during this new fixed period, either; you'll need to wait until it ends.

#### What If I haven't protected my tenants' deposit within 30 days?

If thirty days have passed since you received the deposit, then you will have to return the deposit in full or agree to a deposit reduction with the tenant before you can issue a Section 21 notice - this will involve paying back an agreed amount, deducted from the total deposit, under section 215(2A)(a). You are also free to serve a Section 21 notice, in such a case, if the tenant has already made an application to the courts over failure to protect a deposit, so long as this has been determined, withdrawn or settled. If your notice is rejected in court then you will have to serve another, which means giving a further two months' notice, too. This procedure can be costly and time consuming, so it's worth paying attention to the details and ensuring you get this right first time!.

For more info, visit: https://www.gov.uk/evicting-tenants/rules-you-must-follow



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London Landlord Accreditation Scheme



## Immigration checks on Tenants- Right to Rent Legislation

UK Visas and Immigration has announced the initial implementation of "Right to Rent", the controversial legislation which obliges landlords to check the immigration status of new tenants.

The scheme will be launched on 1st December 2014 in Birmingham, Wolverhampton, Dudley, Walsall and Sandwell only. The law is set to be implemented in the rest of the UK during 2015, following analysis of how successful this pilot scheme has been.

There is now a <u>Code of Practice for landlords</u> which explains, in detail, the circumstances in which checks should be made and the penalty if this is not done.

A detailed explanation of the documents needed from tenants to establish the right to rent is included in the Code of Practice. This runs to three separate tables of documents, specifying which would be allowed in different circumstances. Only if a prospective tenant cannot produce such a document may the landlord use the Home Office's Landlord Checking Service. That will take the form of an online check (or a telephone number to contact if the landlord has no internet access). UK Visas and Immigration advise that a "yes/no" reply to whether a person has the right to rent should be provided within two days. I suspect this will disappoint landlords who, from the comments I have received, were hoping for a more holistic and user-friendly approach from the immigration authorities than this.

There are other new pieces of information and clarifications. The Secretary of State may grant someone the right to rent on a discretionary basis if their immigration status would not otherwise allow it. The new law does **not** apply to residential tenancy agreements entered into before the implementation date, or usually to those renewed after this date. Agents can be assigned in writing to handle these checks. A table of potential civil penalties is included; there is a discount of 30% on the penalty available for prompt payment.

These proposals are very similar to those about the right to work in the UK. Law about the right to work was first introduced in 1998, but still causes genuine confusion. A high percentage of penalties regarding right to work are withdrawn or reduced after challenge. I feel that similar complexity may well result from right to rent. The Association of Residential Lettings Agents and other groups have consistently opposed the legislation. Although UK Visas and Immigration have presented this change as being in their best interests, those professionally involved in property letting appear to disagree. It's difficult to see what the benefits to either landlords or tenants might be from the changes; both appear to be inconvenienced by this legislation in order to achieve a wider political objective.

Landlords based in these areas of the Midlands should familiarise themselves with this guidance as a matter of urgency. This is a fundamental change to their obligations.

Simon Kenny is a senior immigration solicitor at Moore Blatch LLP.

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- 2 ત્રણ મહિનાનું ભાડું અગાઉથી સીધું જ તમારા બેન્ક અકાઉન્ટમાં ચુકવાશે
- 3 **મકાનનો વહીવટ** તમારા મકાનને લગતી બધી જ બાબતોને આવરી લેવાશે
- 4 નિયમિત નિરીક્ષણો તમારા મકાનમાં રહેનારાં લોકો તેનું ધ્યાન રાખે છે તેની ખાતરી કરવા મ
- 5 **ખાલી મકાનનો કબજો** ભાલની એગ્રીમેન્ટના અંતમાં

અમે તમને માત્ર મકાનના વહીવટની સેવા અથવા ભાડુઆત શોધી આપતી અમારી સેવા પણ પ્રદાન કરી શકીએ છં

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## How Rental Income Is Taxed

Buy-to-let properties can make you a healthy profit from rental income, but they can also land you with a hefty bill from HMRC. This guide outlines taxes you will be expected to pay from Rental Income

#### How much tax will you pay on buy to let income?

Each tax year you will need to fill in a Self-Assessment Tax Return for HMRC and pay a tax bill. You will get taxed on income you receive from renting your buy-to-let property after any expenses have been taken into account. Rent payments will contribute to your total taxable income and will influence the rate at which you pay income tax and the tax band you fall into. Basic rate taxpayers pay tax at 20%, this jump to 40% for the higher rate tax payers and 45% for additional rate taxpayers. The amount of tax you will owe will depend on the amount you have earned from your buy to let property, the amount you have earned elsewhere and the income tax band you fall into.

#### How rental income is taxed

You will typically receive two types of payment from each tenant, namely regular rent payments and the initial deposit, which you are required to put in a deposit protection scheme (because you will need to hand it back when tenants move out). As deposits will usually be returned to tenants when they move out of your property, they don't automatically count as taxable income. They only become liable for tax when they no longer need to be handed back to the tenant (e.g. in the event of damage or contract breach), at that point they would need to be included on your tax return. Something else to bear in mind is that the tax you need to pay on your rental income is determined by the amount you're expecting to receive each tax year (6th April to 5th April), rather than the amount you actually get. Your estimate could be based on previous years' figures as well as how much income you would expect from each tenant (one month's rent x 12). If your tenant pays you in advance, or delays paying you, HMRC will still require you to pay the amount that was expected during the tax year based on the rent you charge.

#### Allowable expenses that cut your tax

Landlords with buy-to-let properties can ask for allowable expenses to be taken into account when completing their tax return. These will be deducted from your taxable income so that you pay tax on a lesser amount. Example expenses could include interest on your buy-to-let mortgage repayments, fees paid to letting agents, council tax and bills (if you pay them for the property, rather than the tenant) and costs relating to advertising your rental property or paying for repairs. You can also get tax relief on 10% of the net income you earn from rent to cover renovations to furnishings, carpets and sofas as well as maintenance repairs (but not on improvements). As well as allowable expenses, there are also costs that you can't claim tax relief on, which you'll have to factor into how much tax you pay. These can include mortgage and bill payments you pay when the property isn't occupied and any costs involved in buying and selling the property. Make sure you keep records for all of your rental income and related expenses because HMRC requires landlords to keep records for the last six years and you may need them as proof.

#### **Capital Gains Tax on buy-to-let properties**

You may need to pay Capital Gains Tax if you make a profit when you sell your buy-to-let property. Capital Gains Tax is applied to the profit you make from selling an asset, not the whole amount you receive from the transaction. You do get some relief in the form of an annual allowance that's exempt from Capital Gains Tax; which is currently £11,000. It's important to note that this relief applies to the total sum of all the assets you sell within a tax year, rather than the sale of each individual property Depending on your total taxable income you will either need to pay 18% or 28% of your profit as Capital Gains Tax, by working out what your total taxable income and capital gains are - see the HMRC website for details

If your taxable income is less than the basic rate tax bracket and you have enough of the basic rate allowance remaining to cover your capital gains, you will be taxed at 18% on anything you make over the Capital Gains Tax threshold.

#### Can you avoid paying Capital Gains Tax?

Capital Gains Tax is applicable on any property sold that isn't your main home, or principal private residence. It is possible to reduce the amount you need to pay by living in your buy-to-rent property for a period of time before selling it. This is because your principal private residence isn't liable for Capital Gains Tax when it's sold, so living in your rental property for a while could save you a fair amount by freeing you from paying extra tax (although this practice has come in for some stick in recent times...). An example of how this works would be if you bought a buy-to-rent property, lived in it for three years, rented it for just under a year and a half and then sold it for a profit, without needing to pay Capital Gains Tax. That's because the three years when you reside in the property are eligible for private residence relief, while the final 18 months of ownership before selling the property are exempt. While this is fairly complex, paying for an accountant could prove cost-effective because they may be able to work out tax breaks you are able to benefit from (potentially saving you thousands!).

#### Paying Stamp Duty on your buy to let

If you buy a property, be it a flat or house, and whether you live in it or rent it out, you will have to pay Stamp Duty. This is a tiered-tax and the amount you pay depends on the value of your buy-to-let property. For example, if you put down a deposit on a £200,000 property, you will have to pay 1% Stamp Duty on the overall value, so that's an extra £2,000. How much you pay is determined by the property's value. Luckily it's a tax you only pay once per property, so even if you rent your buy-to-let apartment out hundreds of times down the years you shouldn't need to pay Stamp Duty again.



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## What is the best way to collect Rent?

For hands-on landlords, those that don't use letting agents to manage their tenanted properties, collecting rent is a crucial part of their business. But hands-on landlords are usually busy people, doing their normal day job and managing their properties on the side, so finding the best and easiest way to reliably collect rent is very important. If you don't find a good way of doing this rent arrears can quickly accumulate. It's important to keep rent payments dates in-line with the date agreed in the letting agreement, and for legal reasons to know when rent is deemed to have been paid, especially if a payment by cheque is not honoured.

If you were to look at this in strictly legal terms, a landlord is entitled to have rent paid in cash. So, unless your agreement states otherwise, in theory you could demand rent is paid to you in cash. This was the traditional way when rent was collected weekly and recorded in the rent book as the landlord or "rent man" did his weekly rounds. There are obvious difficulties with this today, as rent is usually collected monthly, including such issues as security and convenience; making it difficult for your typically busy tenant to comply will almost certainly result in late or missed payments.

The next obvious option is payment by cheque, collected, hand delivered or posted to you on the day, or a day or two before, the rent becomes due. Again, there are pitfalls. In the modern age when people work long hours, writing monthly cheques and posting them becomes a bit of a chore, and the process introduces an element of uncertainty as to exactly when the rent is paid and received in the bank.

Far better, in my experience, is to set-up standing orders or in some cases direct debit payments whenever you can. With working, professional and commercial tenants I have never had a problem agreeing this method of payment and I find it has a great many advantages:

(1) convenience for landlord and tenant,

(2) payments are never late and it's easy to check they've been made into you bank, on-line,

(3) psychologically, out of sight, out of mind, it does not remind the tenant every month that they are paying rent, it just pops out of their account into yours, and finally,

(4) if a payment is missed you know it's been deliberately stopped, or your tenant is struggling to keep a credit balance on their account.

Once you contractually agree a payment method you can insist on this throughout the tenancy. In over 95% of cases this is not a problem as usually the automatic payments do not faulter. Problems arise when the tenant has financial difficulties, stops your standing order and offers late payment (or part-payment) by cheque. Once you accept payment by an alternative method you can no longer insist on payment by the agreed method. Most landlords in an arrears situation will invariably accept the alternative payment method, either in cash or by cheque.

In your question you raise the interesting point about when rent is deemed to have been paid.

This can be important in certain circumstances particularly concerning section 8 possession claims and when applying for direct payments for the Local Housing Allowance (LHA). In both cases the rent must be a specific amount of time in arrears. The 1988 Housing Act (as amended 1996) states:

Both at the date of the service of the notice under section 8 of this Act relating to the proceedings for possession and at the date of the hearing:

- (a) if rent is payable weekly or fortnightly, at least eight weeks' rent is unpaid;
- (b) if rent is payable monthly, at least two months' rent is unpaid;
- (c) if rent is payable quarterly, at least one quarter's rent is more than three months in arrears; and

(d) if rent is payable yearly, at least three months' rent is more than three months in arrears; and for the purpose of this ground "rent" means rent lawfully due from the tenant.

With these s8 possession claims, questions often arise as to whether a tenant can avoid eviction with an 11<sup>th</sup> hour (sometime in court) payments of the arrears (or some of the arrears) sufficient to comply with the above rules.

Fortunately a 2003 appeal case (Day v Coltrane) clarifies this situation for landlords:

If paid in cash, quite obviously the rent is deemed to have been paid when the rent is handed over and accepted.

When a cheque clears on first presentation, payment is deemed to have been made when the cheque was delivered to the landlord. However, where a pattern has been established of successfully making payments by cheque, payment will be deemed to have been made when the tenant posts the cheque.

When rent is paid by cheque immediately prior to the hearing, if the landlord decides to accept the last minute payment the judge has discretion to adjourn the hearing to see if the cheque clears, or issue a full or suspended possession order. If the cheque fails to clear on first presentation the judge *must* then make an order for possession.

Where a landlord is requesting direct payments of LHA, an application can be made once the rent is in arrears as per the above Housing Act rules.

**Tom Entwistle** *is an experienced landlord and Editor of LandlordZONE.co.uk* 









Blue Watch is a home safety scheme designed to make rental properties safer. It has been set up by the Chief Fire Officers Association (CFOA) and is supported by UK fire and rescue services.

As a landlord, you are responsible for the safety of your tenants which includes making sure your property is safer from the risks of fire and carbon monoxide (CO) incidents.

Blue Watch supports landlords with a two-tier service and a range of products designed to reduce the risks of fire and carbon monoxide in your properties. The Blue Watch process for landlords is simple and straightforward:

- Landlords are encouraged and supported to register their properties and work through a self-declaration safety checklist
- Landlords can achieve Blue Watch validation for their properties by arranging a home safety inspection by someone from the fire and rescue service trading arm or trusted partner
- Landlords shop for the products required to make their properties safer

# Register your property online

Receive a home safety inspection

Invest in fire safety products

Essential safety tips and advice

For more information and to register visit: <u>www.bluewatch.co.uk</u> or call 0300 555 0220

# **Q&A with London Shared**



A London Shared property in Chiswick

In past newsletters, readers have been introduced the shared accommodation specialist and platinum sponsor of the 2014 UKLAP Awards, London Shared. While the seven year old company's proven business model sounds attractive (They rent properties from landlords for long, fixed-term tenancies, furnish them and then let out the rooms to working professionals – all while managing the property and paying guaranteed rent.), it leaves interested landlords wanting more information. Jake Willis, co-founder of London Shared, attempts to answer some of the more popular questions from landlords below.

#### Q. Are you estate agents?

A. No. London Shared has only one line of business: we rent properties from landlords and provide accommodation to working professionals. Our service maximizes the property's value through effective ongoing management, while giving landlords the freedom of NOT having to deal with tenants and estate agents.

#### Q. So you're property managers then?

A. Yes. We sign 3-year commercial contracts with landlords to take charge of the property, effectively becoming the tenant. During that time, we pay the landlord a guaranteed rent, in advance, every month, regardless of the building's occupancy. We do all the maintenance on the property, and we take the midnight phone calls from shivering residents whose radiators have suddenly gone on the blink. Fining residents, keeping them happy and collecting their rents becomes London Shared's responsibility. That is why, from the landlord's perspective, we believe we are the perfect tenant.

#### Q. What types of properties do you deal with?

A. Mostly 3, 4 and 5 bedroom flats / houses or blocks of studios. If you own a property like this, and you prefer not to have the hassle of managing it on a day-to-day basis and finding tenants, our service is worth considering.

# Q. What are the charges associated with your service?

We charge nothing to our landlords for the service we provide. We make our money on the differential between



Jake Willis, co-founder of London Shared

the rent we pay to the landlord and the rent we collect from residents. We charge our residents a slight premium for providing high-spec rooms that are inclusive of utility bills and have weekly cleaners.

# Q. How do you find and evaluate potential tenants?

A. Over a number of years we have built relationships with well-known companies, relocation agents and recruitment consultants who approach us to find accommodation for their staff. We advertise via our website, online and in print. We also receive many referrals via previous and current tenants. Though we consider references from previous landlords and employers very important, we feel that gut instinct is just as vital.

#### Q. What kind of contract do you use?

A. We provide a commercial agreement that has been tailormade for our for our business model. Effectively, this makes us your sole tenant for a period of 3 years and gives us the authority to manage the property on your behalf. As for our residents, they typically sign 6-month tenancy agreements, and extend from there (our running average tenancy is 12 months, so turnover is very reasonable).

# Q. How do you value properties, and how quickly do you make an offer?

A. We will make an offer we feel is fair based on market conditions in the area were the property is located. Since we don't renegotiate halfway through the lease, and there are no break clauses, we are very careful to offer a figure that will be commercially viable for London Shared and you. Having said that, we also know exactly what we are looking for, so we are able to make offers within 24 hours of viewing a property. And whatever we offer at that time is what we will stick to for three years.

If you still have questions or would like to book a valuation, please visit www.londonshared.co.uk for more FAQs and company contact details.



# LONDON SHARED

95% of landlords who've had the chance to extend their contract with us have chosen to do so.

> Why? Because we are not an estate agency. We're managers. And we're earning our reputation as the company that is getting shared accommodation right in London.

The model is simple enough: we lease properties for fixed long-term tenancies, and then we rent out the rooms to working professionals on 6-month contracts. Meanwhile, we do all the hard work so landlords don't have to.

> And as our track record shows, they seem to like it this way.

> > 020 7610 9004 londonshared.co.uk

## Specialist landlord & tenant lawyer ~Tessa Shepperson answers landlords' FAQ. In this issue: What are the 10 most common problems with tenancy agreements?

#### Here is a list of 10 of the most common problems that arise with tenancy agreements:

#### 1. Not having one.

This is NOT a good idea. For example if you have taken a deposit you have nothing to authorise making any deductions (so you will lose if you go to adjudication) and rent is always payable in arrears if there is no tenancy agreement term to say it is payable in advance.

#### 2. Having the wrong type of agreement.

For example you will need a different type of agreement if your tenancy is not an AST or if you are renting a room in a shared house. I have a free guide you can see at <u>http://www.landlordlaw.co.uk/which-tenancy</u>

#### 3. Not having a signed contract

This makes everything more difficult. Your tenants MAY be bound by the terms of the draft tenancy you gave them but it is not certain. And if they are allowed into the property before they sign, they can turn round and refuse to sign anything.NEVER let tenants in without getting the tenancy agreement signed first.

#### 4. Not having a proper inventory

This is essential. If you cannot prove the condition of the property at the start, how are you going to be able to show that any damage is down to the tenants? For example at adjudication, if deductions from the deposit are disputed.

Note that the inventory must either be signed by the tenants as agreed or (if they do not sign) it should be prepared by someone independent. As an adjudicator may not accept your unsupported evidence at adjudication.

#### 5. Not protecting the deposit within the 30 days period

Note that it is within 30 days **of receipt of the money**. So if the money is paid to you more than 30 days before the tenancy is signed you will need to protect it earlier. Or be in breach of the tenancy deposit regulations (which means you can't serve a section 21 notice).

#### 6. Not serving the prescribed information within the 30 day period

Again, this is essential. Service of the Prescribed Information is as important as protecting the deposit. NB If you have failed to comply with 5 and 6, there is guidance on Landlord Law to help here: <u>http://www.landlordlaw.co.uk/the-deposit-non-protect-guide</u>

#### 7. Confusion with the dates.

It needs to be crystal clear on your agreement when the tenancy starts and when it ends. Ideally just have the one date, but it is acceptable to have a date when the tenancy is created (i.e. when it is signed) and a separate, later, date when it starts. For example if the agreement is signed in advance. But make sure it is clear which is which.

#### 8. Leaving occupiers off the tenancy agreement

Everyone who is over 18 who is living at the property should be on the tenancy agreement (and referenced). Otherwise it can cause problems if the person who signed moves out leaving the person who didn't sign in occupation. Adult children should sign if they are to live there, but maybe not if they are living in college and only come back to stay in holidays.



#### 9. Allowing tenants to move in before guarantees are signed

You must always get the guarantor to sign their guarantee deed, and also confirm they agree to the tenancy agreement terms (ideally get them to initial a copy) and attach this to the guarantee deed.

#### 10. Not having initial payments in cleared funds

You need to make sure that the first rental payment and the deposit have been paid into your bank account and cleared before you allow the tenants into occupation. Then if it all goes pear shaped you will at least have something. In particular do not allow tenants to pay the deposit by installments because you feel sorry for them. This will involve you in horrendous additional administration and could put you in breach of the deposit rules (and unable to use section 21) if all instalments are not protected within 30 days of payment.

#### And finally

If you follow the advice here you should avoid the worst problems. However be aware that renting property is heavily regulated and you need to inform yourself of your legal obligations. I have a 12 part 'e course' which you can sign up to here entirely free of charge.

http://landlordlawstore.co.uk/landlord-law-essentials-e-course/

#### **Tessa Shepperson**

Tessa is a specialist landlord & tenant lawyer. Read her posts daily on the Landlord Law Blog at <u>www.landlordlawblog.co.uk</u>



WARNING TO LANDLORDS AND LETTING AGENTS: the following ad contains photos that may cause distress

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## Advertising & Sponsorship Opportunities Available!

Landlords and agents advertise your services/products at discounted rates. For further information email <u>LLAS@camden.gov.uk</u> or visit <u>www.londonlandlords.org.uk</u> Tel: 020 7974 1970 / 020 7974 6975

### London Borough of Hillingdon Private Sector Landlords Forum 2014

#### • Tuesday 2nd December 2014

The meeting starts at 18:00 and finishes at 21:00 hrs.

All forums will be held in Committee Room 6, at the Civic Centre, High Street, Uxbridge, Middlesex. UB8 3UA.

Do not forget to collect your CPD points!

# 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:

Local authority	Name	Telephone
Brent	Hannah Worsfold	020 8937 2539
Ealing	Elizabeth Ukiomogbe	020 8825 6229
LBHF	Martin Perrigo	020 8753 1476
Harrow	Driss Charrouf	020 8424 1953
Hounslow	Keith Dickens	020 8583 4657
RBKC	Richard Clark	020 7341 5753
Hillingdon	David Youngs	018 9527 7437

# Do you have a property to let in west London?



Over one thousand landlords, already trust our experienced lettings team to find tenants for all types of accommodation. We offer two schemes:

## Let-Start Leasing

- Long-term guaranteed rent with Private Sector Leasing (PSL)
- Full property management
- A damage guarantee
- Returned with vacant possession
- Zero percent fees, free landlord service

## Let-Start Scheme

Rent for free through Let-Start self management service

- £1000 introduction incentive on every tenancy
- Free introduction and inventory service
- One month deposit bond
- Property improvement grants up to £3000

To register your property or for more information email landlords@hounslow.gov.uk or call 020 8583 3855

www.hounslow.gov.uk/housing/landlords





#### Accommodation for Students (AFS)



Accommodation for Students (AFS) is the UK No.1 Student Accommodation search engine featured Google No.1 position for Student Accommodation, attracting over 2.5 million visitors per annum. The website is a one stop shop for student accommodation, featuring all types of private rented student accommodation, provided by landlords, letting agents and private halls in over 90 UK university towns and cities. Recently awarded Best Website at the 2013 Landlord & Letting Awards the company continues to grow from strength to strength, continuously adding new additional services.

In 2012 AFS joined forces with UNIPOL (the student housing charity) to create the AFS UNIPOL CODE, a successful UK wide accreditation scheme for student housing in the UK which includes the physical inspection of student properties by trained verified property assessors.

Web: www.accommodationforstudents.com



#### Green Assessors

Green Assessors is an independent energy efficiency and renewable energy consultancy. We advise landlords, tenants, and businesses on ways to reduce energy consumption through the provision of EPCs and Green Deal Assessments.

We are one of the first organisations to be **accredited and certified as a** Green Deal Advisory Organisation ("GDAO") and are able to offer an advice service for Green Deal. Our team of experts can provide comprehensive advice on improving the energy efficiency of your property, generating energy from renewable sources, and take advantage of financial incentives such as Green Deal & ECO. http://www.greenassessors.co.uk/



#### The Big Green Energy Company

Back in March 2010, The Big Green Energy Company was the first Solar PV installer to get MCS (Microgeneration Certification Scheme) approval in Greater Manchester. After redeveloping its business model, the company was one of the first in the country to become a Green Deal Provider in November 2012. Since then it has successfully installed many heat saving measures for happy customers throughout the UK.

In 2014 the company looks to further expands its operations and relationship with Green Deal installers and assessors, as the next phase of the Green Deal comes into effect, landlord properties with tenants.

Visit www.greendealpoints.com



# Do you have a property to let?

**Kingston Council** has two <u>FREE</u> property letting schemes and urgently requires properties of all sizes to let via the **Tenant Finder Service** and the **Private Leasing Scheme**.

#### The Tenant Finder Service offers:

- An attractive incentive package including cash payment up to £750
- Competitive rent levels
- Advance rent and deposit (or deposit guarantee)
- 0% commission fees
- Free agreements, renewals, re-lets and check-out

#### The Private Leasing Scheme offers:

- Guaranteed rent
- 0% commission fees
- 12 month lease agreement
- Certainty of getting your property back in the same condition you gave it to us (with an allowance made for fair wear and tear in line with an agreed schedule of condition.)





To find out more call us now 020 8547 5491



# To find out more call us now 020 8547 5491

# Why do 2,000-plus landlords trust us?







# Do you have a property to let? The Finders Fee Team are here to help let your property

We offer:

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 good rental demand
 no fees
 free advice and assistance
 tenancy support service

For further information and free advice please call the Finders Fee Team on 01895 277600 or 250399.

Alternatively email them on findersfee@hillingdon.gov.uk

# We have clients waiting to move into property **DOW**



www.hillingdon.gov.uk

# Do you have a property to let in Lewisham?

Lewisham Council runs two schemes to meet your needs.



### Lewisham Landlord Letting Scheme

With this scheme you manage your property yourself on an Assured Shorthold Tenancy. Benefits include:

- one-off cash payment for new landlords
- continuous supply of tenants
- > four-week deposit bond
- free professional inventory
- fast-track payments from tenants on housing benefit.

#### Private Sector Leasing Scheme (PSL)

With the PSL scheme, we manage your property for you. Benefits include:

- guaranteed rent 52 weeks a year
- protection from LHA changes
- > no void or bad debts
- professional housing management services
- property inspections.



Find out more – with no obligation. www.lewisham.gov.uk/landlords • 020 8314 7086 / 9772 / 6753





#### Are you a landlord, property developer or managing agent looking to let a property?

No commission, no fees, no hassle. Newham Council URGENTLY requires properties and wants to

work in partnership with landlords and managing agents to rent their properties.

The council can offer:

- Up to £2,000 non-refundable cash incentive payment
- £200 non-refundable cash payment to hold a property
  Deposit Bond to the value of six weeks rent
- Deposit Bond to the value of
   Deposit and rent in advance

#### Working with the council means:

- Ongoing landlord support and advice
- Support to maintain the tenancy
- Direct rent payments
- Local housing allowance (LHA) rates paid

If you have any properties or would like to find out more about our Private Rented Sector Scheme, contact the Housing Supply team now.

Telephone: 020 3373 1149 Email: PRSsupply@newham.gov.uk

# What you should include in a tenancy agreement

The tenancy agreement should include:

- the names of all people involved
- the rental price and how it's paid
- information on how and when the rent will be reviewed
- the deposit amount and how it will be protected
- when the deposit can be fully or partly withheld, eg to repair damage caused by tenants
- the property address
- the start and end date of the tenancy
- any tenant or landlord obligations
- which bills your tenants are responsible for

It can also include information on:

- whether the tenancy can be ended early and how this can be done
- who's responsible for minor repairs
- whether the property can be let to someone else (sublet) or have lodgers

The terms of the tenancy must be fair and comply with the law.

# Useful links

LLAS – www.londonlandlords.org.uk

RLA - www.rla.org.uk

SLA - www.southernlandlords.org

Landlord Law - www.landlordlaw.co.uk

TDP (The Deposit Protection Service) – www.depositprotection.com

Landlordzone - www.landlordzone.co.uk

Accreditation Network UK (ANUK) – www.anuk.org.uk

Landlord's useful links and information – <u>www.landlords-uk.net</u>

Fire Protection Centre - www.fireprotectioncentre.com

DCLG - www.communities.co.uk

Direct Gov UK: Advice for tenants and landlords – <u>www.direct.gov.uk</u>

Gas Safe Register – <u>www.gassaferegister.co.uk</u>

National Inspection Council for Electrical Installation Consulting (N.I.C.E.I.C) – www.niceic.org.uk

Online Planning and Building Regulations Resource – www.planningportal.gov.uk

The Residential Property Tribunal (RPTS) – www.rpts.gov.uk

Health and Safety Executive - www.hse.gov.uk

HM Revenue & Customs – www.hmrc.gov.uk

The Court services – <u>www.hmcourts-service.gov.uk</u>

The Office of Fair Trading – www.oft.gov.uk

The Department of Business Innovation & Skills – www.berr.gov.uk

