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Welcome

Post Event Edition April. 2016 the London Landlord

THE LONDON LANDLORD

Welcome to the Post Event Edition of the London Landlord A night of celebration

After weeks of concentrated preparation, Your Investment & The Law Conference and Awards Ceremony got off to a sparkling start with a champagne drinks reception.

As the music ban played, the ambience in the Balmorals Suite of the Grand Connaught Rooms became a lively cocktail party as the guest gathered, networked and enjoyed the camaraderie of what promised to be an informative and highly enjoyable evening.

Once seated for the three course dinner, the 400 plus guests comprising of sponsors, landlords, letting and managing agents, VIPs, local authority signatories and associated professionals from the private rented sector listened as Dave Princep, founder and Chair of LLAS and the UKLAP opened the proceedings and reviewed the successes and growth of the London Landlord Accreditation Scheme and the UK Landlord Accreditation Partnership, the biggest and most successful scheme in the country.

The membership stands at over 16,000 accredited landlords in London and over 1300 accredited agents, over 7000 outside of London, and approximate up to 27,000 members UK wide. The membership is growing on a daily basis. LLAS celebrated its 10 years in October 2014, making it the longest running and the most successful accreditation scheme in the country. The celebration brought together many that were involved from the beginning and some new faces too. The 150 plus guests involved sponsors, landlords, agents, local authority staff and associated professionals from the private rented sector.

The UKLAP has played a key role in the establishment of the London Rental Standards by City Hall which created a single quality badge for the whole PRS. Training is key to understanding those obligations and the London Rental Standard recognises the pioneering approach taken by UKLAP in also making the partnership's education model fundamental to its standard.

The Chair ended his welcome speech by sincerely thanking all the sponsors who have helped to ensure the success of the ceremony and in particular the **Platinum, Gold and Silver Sponsors, B&Q TradePoint, National Landlord Investment Show, Bluefin Insurance, Residential Landlord Association & Azad Ayub Limited,** and the support from our members, stakeholders and media partners.

Jessica Alomankeh LLAS/UKLAP Projects Manager



LLAS/UKLAP Your Investment and the Law Conference and Award Cremony March 2016 Award Winners



Awards	Winners
Highest No of Accredited Landlords Jan. 2015- Jan. 2016	London Borough of Lambeth
Best CPD performance of the year 2016	Sheila Lorraine Malone?
Best Landlord Services - Local Authority 2016	LB of Islington – Islington Letting Agency
Best Services Provider in PRS 2016	Richard Tacagni- London Property Licensing
Best Small Landlord of the Year 2016	Gertie Owen - Platinum Property Partners
Best Portfolio Landlord of the Year 2016	Marston Properties Ltd
Best Letting Agent of the Year 2016	Shirley Grogan White -Mustard & Co
Best Landlord for Student Housing 2016	Mr Balbir Singh Mali
Best Green Landlord of the Year 2016	Azad Ayub - Azad Ayub Ltd
Best Green Agent of the Year 2016	Dayo Badejo- Top Move Estate Agents
Overall Best Landlord of the Year 2016	Nick Redman- Rubicon Property
Empowering Tenants Award 2016	Medway Council – Tenants Accreditation Scheme
Making a Difference in PRS Award 2016	Caridon Property Services
SPECIAL AWARD: Outstanding Contribution to LLAS award	Mr Martin Conneally



AWARD WINNERS



F1: Mr Balbir Singh Mali accepts Best landlord for student housing 2016, from Tracey & Steve Hanbury (Managing Directors)- National Landlord Investment Show Platinum Sponsor



F2: Ian Tag PRS manager –Islington Council presented with Best Landlord Services - Local Authority 2016, by Andrew Goodacre (CEO) Residential Landlord Association- Gold Sponsor



F3: Michelle Ojo, accepts the award on behalf Lambeth Council as winner of the authority with the highest no. of accredited landlords from Jan. 2015- Jan. 2016, presented by Dave Princep, the LLAS/UKLAP Chair



F4: Michelle Ojo, accepts the award for Best CPD performance of the year 2016 on behalf of Sheila Malone, presented by Azad Ayub (Managing Director) –Azad



F5: Richard Tacagni- CEO of LPL, winner of Best Services Provider in PRS 2016, presented by Steve Cresswell (Director) Bluefin Insurance -Platinum Sponsor



F6: Gertie Owen - Platinum Property Partners, winner of the Best Small Landlord of the Year 2016, presentred by Marie Parris, CEO of George Ellis Property Service - Table Sponsor



F7: Caroline Marston, MD of Marston Properties Ltd accepts the award from Owen Woods -Marketing Manager-Total Landlord Insurance- Sponsors of the award



F8: Shirley Grogan White MD of Mustard & Co, accepts Best letting agent of the year 2016, presented by Kate Hayes -Development Manager from- Mydeposit=- award sponsors



F9: Azad Ayub Founder of Azad Ayub Ltd received a Green Landlord of the Year award, presented by David Hanratty (Director) B &Q Tradepoint Platinum Sponsors



F10: Dayo Badejo- MD of Top Move Estate Agents accepts award from Peter Littlewood- Director of Southern Landlord Association



F11: Nick Redman- Owner of Rubicon Property and winner of Overall Best Landlord of the Year 2016, presented by Shirley Grogan White- Managing Director of Mustard & Co and award sponsor



F12: Michelle Ojo, accepts award on behalf of Medway Council as winner of Empowering Tenants award, presented by Peter Littlewood – Director of Southern Landlord Association



F13: Mario Carrizzo –Director of Caridon Property Services & Team, winners of Making a Difference Award, presented by Shirley Grogan White - MD of Mustard & Co –on behalf Robert Hunter CEO- Place Group UK, who sadly could not attend due to unforeseen circumstances.



And finally, the Special award for Outstanding Contribution to LLAS went to Mr Martin Conneally-Former emplyee of LB of Tower Hamlets now retirerd unfortunately, Martin could not attend, so Michelle Ojo accepted the award on his behlf and presented by the Toastmater for the event Jonathan Waterman





Judging Panel share tips on bettering your chances next time

Write your nomination with passion – enthusiasm for how you manage your business shows.

Convey your drive and ambition and state how you make a difference in the PRS

Use the word count available.

One line answers will never do your business justice and follow the guidance notes If you are self-nominating it is important to provide evidence in support of your nomination. If you have positive feedback from your tenants or agents to support your application use it. Provide letters, emails and documents that help show how effectively you run your property portfolios and how appreciative your tenants & landlords are for you doing so.

Details on how you get results and share best business practices and your application needs to have logical and knowledgeable impact. Most importantly follow the UKLAP Nominations Guidance and procedure, and ensure your nominations are not rejected

Presentation, presentation, presentation, ensures your application is clear, concise and correct.

Good Luck for next time!



Stimulating Speakers on the Night

Kate Faulkner

UK's leading property expert as seen on BBC, ITV, Radio 4, and Radio 5 Live

Kate Faulkner is one of the UK's leading property experts. She helps people undertake property projects successfully. Specialising in advising the property industry, and buy to let and property investors, Kate spends much of her time understanding how property markets work. She observes how global and UK political, economic and financial factors affect property prices, rents and investment returns, then determines how regional factors, including supply and demand,

may strongly influence investment performance. Kate publishes her own 'Buy to Let Guide' on an annual basis and has authored the 'Which?' property guides for ten years. She is regularly interviewed by the BBC, ITV, Radio 4, and Radio 5 Live; and was the Telegraph's Buy to Let Expert. She has also presented for BBC's Inside Out.

David Smith

Specialist in residential landlord & tenant Law

David is a specialist in residential landlord and tenant law. He advises landlords and agents in this field with a particular focus on changes in the law. He is well known for his work on tenancy deposit protection, houses in multiple occupation and consumer protection legislation. David acts for clients needing specialist drafting of tenancy agreement, terms of business and other documents, in relation to complex landlord and tenant litigation, and also in defending clients faced with prosecution for alleged breaches of landlord and tenant and related consumer protection legislation at which he has an enviable record of success. David also provides specialist training and lecturing on his areas of expertise at all levels having spoken and provided training courses for solicitors, surveyors, letting agents, and large and small landlords.

Gordon Fox

Specialist Tax Partner with leading accountancy practice, Francis Clark

Gordon Fox is a Specialist Tax Partner with leading accountancy practice, Francis Clark. He is also a director of Francis Clark Tax Consultancy, one of the UK's leading independent tax consultancy companies specialising in tax support services to accountants and lawyers across Britain. Gordon provides a comprehensive advisory service to property investors, with a focus on ensuring their affairs are managed in a way that aligns both commercial and tax objectives. His advice is robust, practical and understandable and always takes account of current legislative developments. With significant changes to buy-to-let taxation affecting landlords, Gordon will explore their impact.

T: 01752 301010 / gordon.fox@francisclark.co.uk











Dave Princep

Dave Princep, an independent housing consultant & Chair of LLAS & UKLAP



Dave Princep, is an independent housing consultant who was instrumental in establishing, and currently Chairs, the London Landlord Accreditation Scheme/UKLAP. He has over 31 years' experience of working in the private rented domestic sector (PRS). His current work includes advising and training on property standards, landlord tenant issues, health and safety and sustainability issues and he is an adviser to the Residential Landlords Association (RLA). Dave has been involved in energy efficiency and sustainability for several years and chairs the PRS Working Group on energy efficiency and chaired the Government's working party advising on the new PRS regulations to be established under the Energy Act.

Jonathan Waterman

An award winning, modern and unique, wedding and events Toastmaster



Jonathan Waterman is an award winning, modern and unique, wedding and events Toastmaster, Master of Ceremonies, Coordinator and Consultant. Jonathan has been in this profession, for around 8 years and has been fortunate enough to work at many exciting venues, throughout the United Kingdom, including The Natural History Museum, Cutty Sark, Royal Yacht Britannia, Grosvenor House, Landmark London, Lancaster London, Dallas Burston Polo Club and more. You can view Jonathan's website at <u>www.thecompletetoastmaster.co.uk</u>

Some of the feedback received:

From my own point of view . I felt the event was a total Success, I felt it was very well organised and structured, I enjoyed having the Pre event meetings, these were very helpful, and meaningful. The venue chosen I felt was perfect for this type of function, it accommodated everything. I felt Your hospitality towards me, was second to none, and for that I will be Forever grateful. It will be a pleasure to assist again- **Jonathan Waterman**

"We write to thank you for a brilliantly organized event on 18th March 2016. Our whole team thoroughly enjoyed the evening and we were thrilled to win the Best Green Landlord 2016 Award. Additionally Azad would like to thank you for celebrating his birthday at the event and asking him to give away one of the prizes. Thank you once again!" Azad Ayub Ltd – Silver Sponsor

Congratulations on a successful evening, I was very impressed with the whole event- Gordon Fox / Tax Partner

It was a thoroughly enjoyable event with excellent presenters and good people! Much appreciated- Gavin Williamson

Thank you. I am pleased to say we have enjoyed the event very much and have an opportunity of meeting fellow landlords and Agents. The event was very well organised Congratulations to LLAS/UKLAP Team- **Balbir S Mali**

I want to thank you for an brilliant evening , and I was over the moon to have won . Thanks for all your help with the tickets, I am not sure how often these awards happen, but hope to attend the next one- **Gertie Owen Platinum Property Partners -Franchise Partner**



An excellent evening and we were delighted to have won an award. Many thanks for organising- **Nick Redman Rubicon Property**

Really enjoyed the event and a privilege to receive the award. Richard Tacagni Managing Director of London Property Licensing

The whole event was professionally kept on track by the Master of Ceremonies. The evening demonstrated that the private rented sector is made up of a myriad of entrepreneurial individuals and companies that under the umbrella of UKLAP is collectively and cohesively committed to raising standards, their knowledge and expertise".

Many thanks for organising such an enjoyable evening last Friday night, thank you so much to all of you. My only disappointment was not to win anything! I will be back in 2 years more determined than ever! - **Romesh Muthiah Director of Central Housing Group**

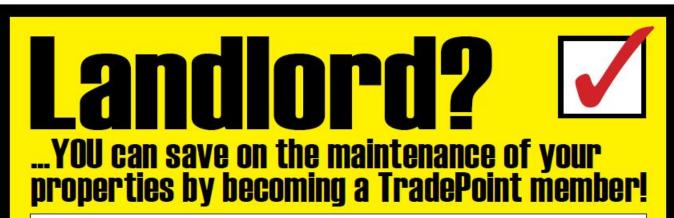
I was proud to be a judge at this year LLAS/UK LAP Awards 2016. It has to be said, that all nominees were worthy winners, but myself and fellow judges did find us debating long and hard over certain categories because the standard was high. Being associated with the show since its inception, I do find that there are a lot of the same hardworking and ethical individuals and companies that are not frightened to enter into an award such as this and make themselves accountable and open to scrutiny. They are good examples of how we should try to be in the private rented sector. Congratulations to all the winners and nominees. - Marie Parris- Property Consultant











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National Landlord Investment Show is the U.K's 1st property investment "road show" that goes to the hot spot buy-to-let areas which will not only attract existing landlords/investors who are looking at extending their portfolio but will also attract, landlords who are looking to invest into those areas. We run property exhibitions/seminars in each of the hot spot areas which will include key speakers from the industry who will cover topical industry news on legislation, vetting tenants, landlord services plus much more. Our show also highlights why landlords should invest or expand their portfolios in each area.

Landlord Investment Show's very own magazine available in both print and digital versions, covering all aspects of the Buy-To-Let market. It reaches thousands of landlords, investors and property Professionals all over the UK every month and is a welcome addition to our shows. It aims to keep landlords and investors completely up to date with legislation, give advice on everyday problems that landlords/investors face and also provide a great source of information on the best areas to invest, for those wishing to widen or even start a property portfolio.

Watch where we are heading to in 2016, if you wish to exhibit or find out more please contact a member of our team on **0208 656 5075**.





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Energy efficiency – do you know your responsibilities?

New energy efficiency rules hitting the Private Rented Sector come into force next month – but do you know your rights and responsibilities?

From April 1 2016 tenants can ask landlords for permission to carry out energy efficiency improvements to privately rented properties – with the landlord unable to unreasonably refuse consent.

Improvements could include everything from improved insulation and replacement windows to solar water heating systems. They also extend to installing a gas supply in an off gas property where the mains are within 23 metres from the property.

Under the new rules, which apply in England and Wales, the tenant must pay for the works and no upfront costs should fall onto the landlord - unless they have already agreed to contribute.

The Residential Landlords Association is reminding members that they must act quickly once a request is received – with a period of just a month to respond.

The new legislation states that consent for the works must not be 'unreasonably refused' – although there are a number of instances where the landlord does not need to consider the request – for example if it would hit the house price, knocking more than 5% from the market value.

There are also some circumstances in which the tenant cannot legitimately ask for improvements - for example if they are due to move out, or eviction proceedings are underway.

However tenants can take landlords to a tribunal if they believe they have not complied with the regulations.

Richard Jones, RLA company secretary and policy consultant said: "There are a lot of myths surrounding this legislation, including rumours that the landlord must carry out or pay for the works.

"This is not the case and in fact the tenant must prove that they have adequate funds available to pay for it.

"What we would say is that it is imperative for landlords to take requests seriously. A landlord must respond reasonably to any such request and cannot just dismiss it out of hand."

The RLA is also reminding landlords that under separate regulations from April 2018 onwards a minimum Energy Performance Certificate rating of E will be required in all private rented accommodation.

For more information on the new legislation visit <u>http://www.rla.org.uk/landlord/guides/requesting-energy-</u><u>efficiency-improvements.shtml</u>

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For general enquiries please visit <u>www.londonlandlords.org.uk</u> or email <u>LLAS@camden.gov.uk</u> alternatively, phone 020 7974 2839





The LLAS & UKLAP Conference and Award Ceremony 2016 was held in London on the evening of the 18th of March rewarding the outstanding achievements amongst all its members.







Azad Ayub Ltd won the award as the Best Green Landlord. This is the third consecutive time we have been recognised for our outstanding performance and practices, improving conditions in the private rented sector.

The scheme recognises the contribution of over 16 thousand landlords, one thousand agents in London and over 7 thousand in the UK.





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the Afs Unipol code. Our principal is accredited by the LLAS and NLA, and a member of the Chartered Institute of Housing and The Chartered Institute of Environmental Health.

For more info visit www.placegroupuk.co.uk



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We can carry out these inspections and reports annually; we keep on top of legislation so that Landlords can be certain that they are compliant with all current regulations. There is no need to take this at face value. Visit our portfolio of jobs and listen to our customers. Then phone the total landlord solution on **020 7118 1161** for an estimate or advice or visit <u>www.mtxpropertypros.com</u>



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my deposits Tenancy deposit protection

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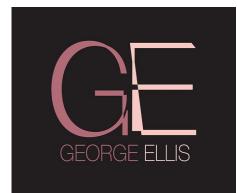
We have created a scheme that enables you to comply with the law whilst keeping control of the deposit. LRS accredited landlords and letting agents benefit from exclusive discounted fees with mydeposits. For more info please visit <u>mydeposits.co.uk</u>



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Established in the UK since 2001, LEA 's UK property-specific training brands include; Rich Dad Education, based on the teachings of the internationally acclaimed author, Robert T. Kiyosaki; Making Money from Property with Martin Roberts; Property Academy with Robbie Fowler; Building Wealth and Women in Wealth.

Our customers derive all corners of the globe, many of whom make up our roster of part-time trainers and mentors. LEA is actively committed to giving back and is a Gold Supporter of Make-A-Wish Foundation[®]. For more info please visit <u>www.legacyeducationalliance.com</u>



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For more info please visit: http://topmove.estate/

Are Buy to Let Landlords The Biggest Victims of Budget 2016?

The dust has settled on another Budget and it seems the "surprise" sugar tax, which was supposed to grab the headlines, has been completely overshadowed by the controversy surrounding the proposed cuts to disability benefits.

The chancellor, George Osborne, has since accepted that the Treasury's plan to cut the Personal Independence Payment (PIP) and save £4 billion was "a mistake".

The proposal has now been scrapped.

It seems Mr Osborne will need to find some other way of balancing the books, so he can reduce corporation tax to a level where Google, Amazon and Starbucks might actually consider paying it!

Its unlikely <u>buy-to-let property investors</u> will be able to force the government to back down over the severe restrictions being placed upon their industry.

The Challenges Facing Buy-to-Let Investors

The Budget on 16th March confirmed the announcement in last year's Autumn Statement that buy-to-let was heading for a serious shake up. Not only have important lenders within the sector (including Barclays) tightened their lending criteria, but landlords and owners of second homes will also have to stump up an additional 3% in stamp duty across all bands from April 2016.

Compounding their misery, wealthier buy-to-let landlords are also going to see their tax relief cut to a flat rate of 20% from 2017 – down from the 40% or 45% they currently enjoy.

Buy-to-let landlords owning more than 15 residential properties were hoping to be exempt from the stamp duty increase, but Mr Osborne announced that wouldn't be the case. He also announced that gains from residential property would not be subject to the new, lower rates of Capital Gains Tax (CGT).

Basic rate taxpayers will now pay 10% rather than 18% and higher rate taxpayers will pay 20% rather than 28%. Trust CGT will also be reduced from 28% to 20%. The annual tax-free allowance for capital gains remains at £11,100.

Interestingly, gains from commercial property will be able to take advantage of the lower CGT rates, and there'll be less stamp duty to pay on commercial properties worth up to £1 million. This could result in more investors entering the commercial market.

So, are residential buy-to-let investors justified in thinking they've been the hardest hit by the chancellor's new property legislation?

Annual Tax on Enveloped Dwellings Extended

Not that it's a competition, but gains relating to <u>Annual Tax on Enveloped Dwellings (ATED)</u> are also exempt from the lower CGT rates and will be subject to the higher rate of 28%.

ATED is an annual tax payable by companies, partnerships (where one of the partners is a company) and collective investment schemes (e.g. a unit trust or an open-ended investment vehicle) that own UK residential property.

Qualifying properties, or "dwellings", are places where all or part is used, or could be used, as a residence, including any gardens, grounds or buildings within them. Properties which are not classed as dwellings include:



- Hotels and guest houses
- Boarding schools and student halls of residence
- Hospitals and care homes
- Military accommodation
- Prisons

Two years ago, only qualifying properties worth more than £2 million were subject to ATED. Last year, the threshold was lowered to £1 million, and as of 1st April 2016, it'll halve again to £500,000. A new annual charge of £3,500 has been introduced for properties valued between £500,000 and £1 million, and companies only have until 30th April 2016 to pay it. The annual charges for 2016/17 are as follows:

- Properties valued at more than £500,000 but not more than £1 million: £3,500
- Properties valued at more than £1 million but not more than £2 million: £7,000
- Properties valued at more than £2 million but not more than £5 million: £23,350
- Properties valued at more than £5 million but not more than £10 million: £54,450
- Properties valued at more than £10 million but not more than £20 million: £109,050
- Properties valued at more than £20 million: £218,200

Aside from the new £500k bracket, the bands and rates are the same as last year. However, today's figures represent a 34% increase on 2014/15 figures, which had only increased by 2.6% between 2013/14 to 2014/15.

Stamp Duty Land Tax (SDLT) is also payable on these properties, charged at a premium rate of 15%. Certain properties are exempt from the 15% rate and only have to pay SDLT at 7%. These include properties purchased by a company acting as a trustee of a settlement or properties to be used for:

- a property rental business
- property developers and property traders
- property open to the public for at least 28 days a year
- financial institutions acquiring property in the course of lending
- property occupied by employees
- farmhouses
- social housing

These types of property can also claim relief on ATED.

Have Companies Had It Too Good for Too Long?

I have a lot of sympathy for professional landlords operating in the private rental sector who feel they've been <u>"knifed in the back"</u> by the conservatives, but the recent changes to ATED appear to be an even bigger scandal.

I'm surprised these dramatic increases and extensions have slipped through with barely a comment, but I suspect it's because they affect companies rather than individuals. One could also make the argument that the previous ATED bands and charges were lower than they should have been, so the Treasury has simply increased tax for those who can most afford to pay it. I'm not sure the same can be said for private landlords, the majority of whom are providing affordable rented accommodation for those who can't afford to buy. Only time will tell if the government's punitive measures on buy-to-let will mean rents will increase across the board, making renters the real victims.

For more info please visit http://www.globalbankingandfinance.com



Central Housing Group's 'Guaranteed Rent Scheme' provides landlords with a guaranteed monthly rental income for up to 5 years. Quite simply, it's the most reliable way to let your property!

We are a trusted and well established residential letting and management Agency that has been successfully acquiring and managing private rented accommodation since 2000 in North, West & East London. We are members of the Government's 'National Approved Lettings Scheme' (NALS), 'Ombudsman Services' for residential lettings, and the UK Association of Letting Agents (UKALA).

We are regarded as a professional letting services team that give our clients — landlords and local authority housing departments — a friendly, reliable, high-quality residential letting and management service. For more info please visit: <u>www.centralhousinggroup.com</u>



HOUSING & BUILDING SERVICES

Seraphim Housing & Building Services was formed in 2002 and boasts a proud pedigree of impeccable service and execution across Surrey & Sussex. As a double national award winner, with extensive Landlord experience dating back to 1991, Seraphim is defined by two key business divisions (Housing & Building Services) both of which are underpinned by core values of trust, integrity and loyalty.

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All photos from the event will soon be available on the conference site at <u>www.londonlandlords.org.uk</u>

