

56th Edition October 2024

## LLAS & Partners Celebratory Dinner & Conference Friday 6 December 2024 From: 5pm to 11pm

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# Welcome to the latest edition of the PReSs

Naturally, the biggest news for landlords is the Renters Rights Bill (RRB), currently making its way through Parliament.

Tessa Shepperson has provided an excellent article on how to prepare for this; it is imperative you read and understand this as it will probably affect all of you – it is difficult to think of a situation where it won't affect you.

The main thing you must remember is that this is a Bill, and could change before it becomes an Act, as amendments are tabled. The Government has indicated they will outvote many amendments, so expect it to go through pretty much as it is.

Note that there are lots of grey areas in this Bill, and it is possible they may not be sorted out when it becomes an Act, so anticipate lots of fine-tuning.

Be very careful of the unintended consequences of this Bill. The Government have indicated that they want to stop rent in advance, however, the current wording in the Bill doesn't preclude this, but I anticipate this being tightened up. Worryingly, in the Second Reading of the Bill there was also the suggestion that the use of Guarantors doesn't find Government approval. Does this mean they will outlaw Guarantors? I sincerely hope not.

Naturally, all our training courses will be amended when we know the final details, and we will also introduce a conversion course from current regulations to the new ones.

In the meantime, we have prepared a ½ day course on the Bill as it stands, it is in your interest to take this asap.

Note also, that the rules regarding Holiday Lets are also changing. The UK government announced in the Spring Budget 2024 that the Furnished Holiday Lettings (FHLs) tax regime will be abolished from April 6, 2025. This change will end the tax advantages that FHLs have had over other property businesses. LLAS/ATLAS cannot give you tax advice, apart from please ensure you discuss this with an appropriate tax adviser long before April next year.

Also, make sure you discuss capital gains tax (CGT) - there is speculation that CGT rates could be increased in the upcoming budget, potentially aligning them with income tax rates. This has caused concern among property investors, as higher CGT would significantly reduce profits when selling properties. Many landlords are selling their properties in anticipation of these changes, which could reduce the supply of rental properties and drive-up rents.

Again, take specialist advice.

Additionally, Chancellor Rachel Reeves has proposed changes to government borrowing rules, which could unlock up to £50 billion for government spending. However, analysts have warned that this could increase mortgage rates. According to Treasury analysis, even a modest increase in borrowing could raise interest rates, making mortgages more expensive for both homeowners and landlords. As mortgage rates rise, landlords could face higher costs, which may be passed on to tenants in the form of higher rents.

In summary, UK landlords are facing a series of significant challenges and reforms that could reshape the rental market. These include the abolition of no-fault evictions, potential tax hikes, and rising mortgage rates, all of which have the potential to reduce the supply of rental properties and increase pressure on both landlords and tenants.

But let's end on a positive note. The good news for UK landlords includes the strengthening of Section 8 grounds for eviction, allowing landlords to reclaim properties for reasons like selling or moving in. The current high demand for rental properties is leading to rising rents, which boosts yields. Additionally, landlords may benefit from tax incentives for property improvements, particularly energy-efficiency upgrades. Longer tenancies could provide more stable income with fewer void periods, while potential capital gains tax relief for selling to tenants or first-time buyers may mitigate future tax increases, creating new opportunities.

As ever, stay informed, keep taking those CPD courses.

Finally, I look forward to seeing many of you at the **Celebrations of 20 years of accreditation to be held on Friday December 6<sup>th</sup>, 2024 @ Convene, 155 Bishopsgate, Liverpool Street, London EC2M 3YD** **To get your tickets [Click Here](#)**



Peter Littlewood, iHowz Director  
For more info on iHowz Landlord Association, visit <http://ihowz.co.uk/>

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### **At 155 Bishopsgate, London EC2M 3YD**

## **Event Speakers**



### **David d'Orton-Gibson -CEO & Founder of Training for Professionals (TFP)**

David has worked for many years in the letting industry and has first-hand experience of most roles involved in lettings. For over 30 years he has worked full time running training and consultancy for landlords and agents throughout England and Wales. He teaches public courses as well as running In House courses for local authorities, letting agents, landlord associations, housing associations, colleges and other bodies. Widely respected for his technical knowledge and teaching style, David combines an authoritative understanding of the legal framework with practical suggestions on working with people and presents in an engaging style.

**For more info visit:** [Home - TFP Online](#)



### **Tom Copley- Deputy Mayor for Housing and Residential Development**

Tom Copley became Deputy Mayor for Housing and Residential Development in March 2020 and oversees the Mayor's two affordable homes programmes, including 'Building Council Homes for Londoners' – the first-ever City Hall initiative dedicated to council homebuilding. Tom also oversees the Mayor's work to improve the private rented sector, support the delivery of community-led housing, commission services to support rough sleepers, and on building safety.

He sits on the board of Barking Riverside Ltd, a joint venture between the GLA and L&Q housing association which is delivering 10,800 homes along with new transport and other infrastructure in the London Borough of Barking and Dagenham.

Before becoming a Deputy Mayor, Tom was a London Assembly London-wide List Member for eight years, serving as Chair of the Assembly's housing committee and as Labour Group housing spokesperson. He also served on Lewisham Council, representing Sydenham. Prior to his election to the Assembly, Tom worked for Hope not hate - an anti-fascist, anti-racist charity that works with communities to fight racism and hatred.

**For more info visit:** <https://www.london.gov.uk/>



### **Peter Littlewood- Founder & Director of iHowz & LLAS/ATLAS Trainer.**

Peter has been involved in the rental market since the early 80's – so has a wealth of knowledge. Peter is anxious to rid the industry of its negative views, especially that it is full of 'rogue landlords'. In his view there are three types of landlords: - those who know what they are doing; those who don't but try hard – they to be trained through LLAS; and those who won't do as they are supposed to do, even if they know. They are not 'rogues' but criminals and should be prosecuted. The industry does not want them.

**For more info visit:** [www.ihowz.uk](http://www.ihowz.uk)



## Sean Hooker is the Head of Redress for the Property Redress Scheme (PRS)

Sean is a qualified adjudicator (ACI Arb), CEDR accredited mediator and has a Professional Award in Ombudsman and Complaints Handling Practice (Queen Margaret University and Ombudsman Association). Following a long career in the insurance industry, Sean set up and ran the dispute resolution and adjudication service for an authorised tenancy deposit scheme before moving and setting up the ombudsman office at the Property Redress Scheme. A government approved scheme, backed by legislation,

the Property Redress Scheme is one of only two organisations that property agents must join to deal with their unresolved complaints. Sean is involved with many bodies and forums and is frequently consulted on future changes and reforms in the sector by government and the industry. He has written numerous articles and blogs on the property sector and appears regularly on podcasts, webinars and at live events, as well as television and radio.

Set up ten years ago, The Property Redress Scheme is a consumer redress scheme authorised by the Department for Communities and Local Government (DCLG) and by the National Trading Standards Estate Agency Team to offer redress to consumers of lettings, property management and estate agents. It is also open to other property professionals to show they are committed to providing excellent customer service. The scheme currently has over 20,000 members.

Visit mydeposits at this: [link](#)



## Azad Ayub Founder and Managing Director of Azad Ayub Limited

Azad is a civil engineer with an MSc & DIC from the Imperial College, London. He has worked on and led numerous design and construction projects both within the United Kingdom and overseas. He now focuses more on his property ownership, management and development business, which was established over 40 years ago and has been operating successfully since, catering to the niche student and young professional accommodation market and employing around 20 people, with assets in the UK, USA, Spain and Pakistan.

Azad continues to maintain strong associations with well-known local and international professional organisations and regularly supports charities and engages in charitable projects both locally and abroad. Over the years, both Azad and his business have won numerous awards for their continued commitment to green issues, staff training and talent development. For more info visit <https://www.azadayub.co.uk/>



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# Specialist landlord & tenant lawyer -Tessa Shepperson

## Answers landlords' FAQ: Six ways to prepare for the Renters Rights Act

The Labour Party have recently introduced a new Renters Rights Bill to comply with their manifesto commitment to abolish no-fault evictions and improve conditions for tenants. This will almost certainly become law, possibly as early as next spring. So, landlords need to prepare. Assuming that you are not looking to sell up and leave the private rented sector, here are six tips for preparing for the new regime.

### 1. If you are looking to evict under section 21 do this now

We are told that no-fault evictions will be abolished on the day the new act comes into force, and Labour are anxious that this be as soon as possible. So, if you have an unsatisfactory tenant, particularly if they are exhibiting anti-social behaviour (which may be difficult to deal with under the new eviction rules), you should serve your section 21 notice as soon as possible and get on with the eviction process.

I would also advise that you use a solicitor's firm who specialise in this work rather than doing it yourself. This may be your last chance to use section 21, and as you may be aware, there are numerous pitfalls. Many claims fail because landlords have (for example) failed to comply with the deposit regulations or haven't served the gas safety certificate on tenants when they moved in. Specialist eviction solicitors know the law, so will be able to advise you properly and deal with your case.

### 2. Make sure your rent is a market rent

Although the press is fond of talking about 'greedy landlords' who hike rents up to unsustainable levels, in fact, many rents are considerably below the market rate and many landlords fail to increase rents for years on end. This means that when they do increase the rent, they have to increase it quite a lot. Which is hard for tenants and supports the narrative of the 'greedy landlord'. When the new act is passed, landlords will only be able to increase rent once a year, and tenants will be able to challenge rents by referring them to the First Tier Tribunal on the basis that they are not a market rent.

But how does the First Tier Tribunal decide what a market rent is? By looking at other local rents. So, if those other rents are low, this brings the achievable rent down for all landlords. So, it is important that all landlords bring their rent up to the market level now, and then ensure that it stays there, by giving small annual increases. This is better for tenants anyway, as they are easier to cope with than a substantial increase every 5 - 10 years.

### 3. Make sure your property is in good condition.

The act will be bringing in a new 'decent homes' standard for private sector properties, along with 'Awaabs law' to ensure landlords deal with reported health hazards within a strict time limit. We are told that these parts of the act will not come into force for some time, to allow government to consult and develop the new standards. Some landlords may, therefore, think that there is no need to worry just now. However, the main reason that tenants don't bring claims about the poor condition of their property is not due to lack of legislation.

The Homes (Unfit for Human Habitation) Act 2018 has been in force since March 2019. The main reason why tenants don't bring claims is fear of 'retaliatory eviction'. However as of a date unknown but probably in early summer 2025, retaliatory eviction will be no more. So, landlords with properties in poor condition could well face claims for compensation from tenants supported by solicitors under no-win no fee agreements. Remember, if your property is found to be unfit for human habitation, the normal compensation is 100% of the rent.

The best way to prevent this is to get any necessary repair work done now. If you are not sure about the condition of your property, then start doing regular inspections to find out. And if tenants won't let you in to do them - that is a good defence to any claim that they might want to bring!

Note that if you are unhappy about doing property inspections, our Property Inspection Kit can help - find out more at [landlordlaw.co.uk/pik](http://landlordlaw.co.uk/pik)

#### 4. Be really careful about the tenants you let to.

Having decent tenants has always been important. However, with the new legislation set to abolish no-fault evictions, you need to take even more care. In particular, you need to take enormous care to avoid anti-social behaviour tenants. In the past, it was relatively easy to evict these using section 21. With section 21 gone, you will be looking at cases based on discretionary grounds, which tenants can potentially get legal aid to defend.

Most landlords get letting agents to find their tenants. Agents are usually better than landlords at this - but not always. So always check the reference material obtained by your agents and insist on meeting the tenants yourself before they are given a tenancy. After all, if they turn out to be nightmare tenants, it's you who will be footing the eviction bill, not your agents.

#### 5. Don't enter into Rent-to-Rent arrangements and exit any you may already have.

Rent to rent, where a property is let to a tenant, not for them to live in but to sublet to other tenants, has become fairly popular in recent years. At the moment, it can work well, although it can also go spectacularly wrong! However, once the new act comes into force, it will be a very bad idea:

- You will no longer have a right to vacant possession at the end of a rent-to-rent agreement - meaning that you could get stuck with tenants you did not choose and cannot get rid of
- Tenants will be able to apply for rent repayment orders against the property owner as well as their direct landlord. Meaning that you could be held liable for something which is not your fault.
- The potential award is going up from 12 months' worth of rent to 24 months' worth of rent. Not something I am sure you will want to risk.

#### 6. Do some training

The Renters Rights Act will be the most significant change in housing law for over 30 years. I have only scratched the surface of the changes coming in this article. Although this is worrying many landlords, good landlords with decent properties should not be afraid. However, it is essential that you make yourself aware of the new legislation and what it means. Otherwise, you may find that you are inadvertently in breach. Most landlord organisations will be running training courses, including my own Landlord Law service, so there is plenty of help around. Make sure you use it!

**Tessa Shepperson.**

Tessa is a specialist landlord and tenant lawyer and runs the Landlord Law online information service at [www.landlordlaw.co.uk](http://www.landlordlaw.co.uk). You can sign up to her free weekly bulletin (and get a free e-book) at [www.landlordlaw.co.uk/bulletin](http://www.landlordlaw.co.uk/bulletin).



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# The Top 10 Reasons why Insurance claims Don't get paid

By Andy Lees and Tony Gimple of Risk Group UK

**According to figures from the FCA, a staggering 23% of claims are rejected by insurers, with some firms refusing to pay some 45%!**

The majority of people regard insurance as a necessary evil, and that's just as true for landlords as it is anyone else. After all, we pay our premiums every year but the first time we need to make a claim it seems as though the insurer is looking for any reason not to flash the cash and/or delay paying up as long as possible.

Truth be told, insurance companies are there to pay claims – that's the reason they exist – to provide the capital you need when you can otherwise least afford it, i.e. insurance is the one investment that pays the most when you need it the most. So, why does it sometimes go wrong, and we find ourselves fighting a battle that we can least afford?

To help, we've compiled a list of the main reasons why claims aren't paid which also happens to be the most compelling case for not going it alone and instead using the services of an insurance broker whose role is to work for you at time of proposal and in fighting your corner when things go wrong.

## Here are the 10 most common reasons for insurers to refuse/reject (repudiate being the technical term) your claim?

### 1. The policy was not in force when what you are claiming for happened

In most cases policies run for 12 months at a time but it's all too easy to miss your renewal date which could lead to a gap in cover. Should that happen, you simply won't be covered. That might be OK for a minor loss, but if for example there were a fire or flood then you could be left tens if not hundreds of thousands of pounds out of pocket.

### 2. The policy is invalid because you provided incorrect information

All insurance policies are based on you providing the correct information, but if for example the property in question is an HMO and not a single let, or its owned by a company and not you as an individual, and you fail to disclose that, the insurer would be within their rights to invalidate the policy, these are called material facts and form the basis of any insurance contract.

### 3. You failed to disclose relevant information when you applied for, or renewed, the policy

Non-disclosure of a material fact is probably the biggest reason for claims being repudiated. Examples could be failing to disclose that you've been bankrupt or have made an arrangement with your creditors, the property in question has or is subject to subsidence, you're letting to asylum seekers, that its subject to a Rent-to-Rent agreement or similar, or that you've been refused insurance in the past or had special terms applied.

### 4. The item is not covered by your policy

It's easy to think that everything is covered, but not everything. Risks such as damage from war, certain natural disasters, damages caused by gradual wear and tear, or the insured property is left unoccupied for extended periods without advising insurers. Terrorism cover is a policy that can be added onto an existing policy but does not come as standard.

### 5. An exclusion clause means that you cannot claim

Its common practice for insurers to exclude claims arising from the insured not taking reasonable care. Likewise, requiring a claim or notice of breach to be made within a specified time frame, as well as setting a monetary cap on damages or excluding certain types of losses, such as indirect losses or loss of profits are standard exclusions.





## 6. You failed to update your insurance details when your circumstances changed

No one said that being a landlord was easy, especially if that's not your fulltime occupation, but you have a legal duty of care to inform the insurer of any change in your circumstances or to the properties you're insuring as this could influence and underwriters' decision towards the risk in question.

## 7. You have missed some of the instalments of your premium

Any businessman will tell you that cashflow is king, which is why many landlords pay premiums on a monthly basis. Trouble is, if for any reason you fail to pay, the insurer is within their rights to not pay the claim. If you can't afford to pay on an annual basis, then always opt for a premium finance facility. That way at least, if you do miss a payment, it's to the finance company and not the insurance company and they can be flexible to your circumstances.

## 8. You have not followed the claims process correctly

The devil is always in the detail, and insurance companies can be pedantic when it comes to correctly following process. Failing to report incidents promptly or lacking adequate evidence to support a claim can lead to rejection.

## 9. You have not complied with the policy terms and conditions

All insurance policies contain terms and conditions that you obliged to follow. These can be maintaining the property, including the outside, fixtures, fittings, plumbing, gas, ventilation, and electrical wiring. Another example is water damage, and you may need to take extra care with pipes outside the property or in the loft and ensure that water tanks etc are lagged. Landlords may also need to tell tenants to keep the property at a minimum temperature of 12°C during the winter.

## 10. You have exaggerated the claim and are trying to claim for more than you should.

Insurance companies and their loss adjusters are pretty switched on, so there's little point in trying to gild the lily when it comes to a claim. That said, it may be advisable to appoint a loss assessor who works for you and not the insurance company to get the right settlement, but the final decision always lies with the insurers.

## Summary

There's a far greater chance that your claim will be disputed if you've arranged the insurance yourself as opposed to doing it through an insurance broker, for the simple reason that any broker worth their salt will not only take the time to fully understand your real needs, but they'll ensure that the cover and the carrier are a perfect match. One word of warning though, the necessary evil that insurance may be, please don't be tempted to buy on price alone, as the contingent capital market is an exemplar of that old adage, being that you only get what you pay for; and cheap doesn't always equal good. What most people forget, is that an insurance policy is a legally binding contract between you and the insurance company. Both you and they are governed by the Insurance Act 2015 which imposes a range of duties on both parties, not least of which is for all concerned to act in good faith aka *uberrimae fidei* for the classics' scholars amongst you.

## What next?

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Azad Ayub is a civil engineer with an MSc & Diploma of Imperial College (DIC) from the Imperial College, London. He has worked on and led numerous design and construction projects both within the United Kingdom and overseas. He now focuses more on his property ownership, management and development business,

which was established over 40 years ago and has been operating successfully since, catering to the niche student and young professional accommodation market and employing around 20 people, with assets in the UK, USA, Spain and Pakistan. Azad continues to maintain strong associations with well-known local and international professional organisations and regularly supports charities and engages in charitable projects both locally and abroad. Over the years, both Azad and his business have won numerous awards for their continued commitment to green issues, staff training and talent development. **For more info visit** <https://www.azadayub.co.uk/>



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London Property Licensing is an independent housing consultancy offering simple, impartial, and expert advice on property licensing and the regulation of private rented homes. Established in 2015, we work with landlords, letting agents and local authorities across the country. The company was recently awarded Best Landlord Service Provider 2019 by LLAS / ATLAS.

Our website [www.londonpropertylicensing.co.uk](http://www.londonpropertylicensing.co.uk) contains a wealth of information to help landlords and agents make sense of housing regulation and to date has received over 750,000 page views. Landlords can sign up to our free monthly newsletter and can search for goods and services in our Landlord Suppliers Directory. We are here to help! For further information contact: [info@londonpropertylicensing.co.uk](mailto:info@londonpropertylicensing.co.uk)



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Find out more

# Winter Woes? How to solve the season's biggest property problems

Winter's freezing temperatures, heavy rainfall, and strong winds can severely damage rental properties. Suzy Hershman from [mydeposits](#) and Steve Barnes from [Total Landlord](#) offer expert advice on protecting properties and deposits during this harsh season.

## 1. Frozen and burst pipes

One of the most common winter property problems is frozen or burst pipes, which can lead to flooding, property damage, and mould. Prevention is essential to avoid costly repairs.

### Landlord tips:

- Regularly check for leaks
- Insulate both internal and external pipes
- Seal any air leaks near pipes
- Make sure the boiler is serviced annually before winter

*"Most landlord insurance policies require tenants to inform their landlord if the property is going to be vacant for an extended period. Make sure this is indicated in the tenancy agreement and include a clause which advises tenants to leave the heating on a constant setting at a minimum of 13°C."*

**Steve Barnes, Head of Broking at Total Landlord**

## 2. Condensation, damp and mould

Condensation from daily activities like cooking, showering, and drying clothes indoors can cause damp and mould. Not only does this pose health risks, but it can also damage the property. While landlords are responsible for investigating causes, tenants should be educated on preventing moisture build-up.

### Preventive measures:

- Make sure rooms are well-ventilated, especially when drying clothes
- Encourage tenants to use extractor fans
- Regularly check for signs of mould and treat them promptly

*"Encourage tenants to report any issues promptly during the tenancy, to give the landlord an opportunity to investigate and address the problem. It is important to do this in writing so there is an audit trail."*

**Suzy Hershman, Resolution Department Lead at mydeposits.**

## 3. Storm damage

Winter storms can cause extensive damage. Preparing properties before storms hit can help minimise the risks.

### Storm protection steps:

- Inspect and repair roofs, gutters, and drains
- Secure loose outdoor items like fence panels and furniture
- Trim trees around the property to prevent branches from causing damage
- Review insurance policies to make sure storm-related incidents are covered

## 4. Flooding

With the increasing frequency of storms, the risk of flooding has risen significantly. Flood damage can be costly, but landlords can take steps to reduce the risk.

### Flood prevention tips:

- Check the property's flood risk at GOV.UK
- Install water-resistant windows and doors in high-risk areas
- Educate tenants on measures, like turning off gas, water, and electricity during a flood
- Keep gutters clear to prevent water build-up
- Sign up for government flood alerts if the property is in a flood-prone area

Neither flood insurance nor deposit protection cover gradual damage, pre-existing conditions, or wear and tear.

### Insurance and deposit protection

Even with the best preparation, things can go wrong, which is why landlords need insurance alongside a tenancy deposit, protected in a government authorised scheme like [mydeposits](#). A deposit makes sure that landlords can be compensated for smaller damages caused by tenants while [landlord insurance](#) covers larger repairs. By carefully preparing your rental property for winter you can significantly reduce the risk of insurance claims and deposit disagreements.

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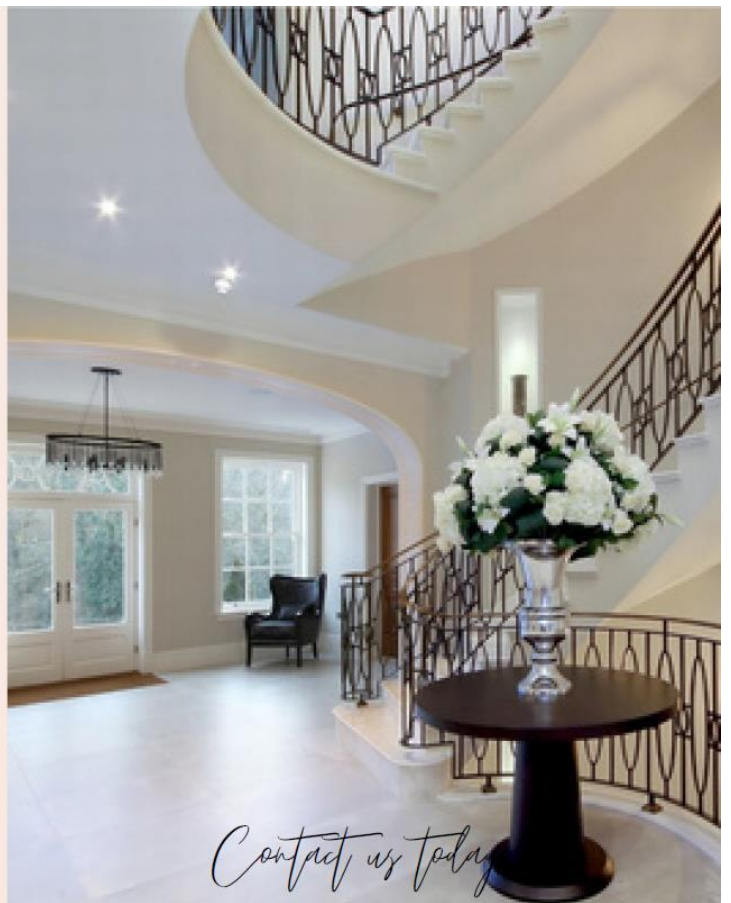


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## **The Strategic Advantage of Specialised Lenders in Real Estate Investment by Tony Gimple of Ploutos Associates**

In the dynamic realm of real estate investment, accessing the right financial support can significantly influence the success of your ventures. Specialised lenders play a crucial role in navigating this complex landscape, offering tailored financial solutions that align with the specific needs of real estate investors. These lenders include *family offices, private lenders, HNWI/UHNWI, niche lenders, and specialised credit funds.*

### **Tailored Finance Solutions**

There are 5 main motivating factors for real estate investors seeking finance:

1. The cheapest rate: from 6.60% pa for bridge loans, 3.90% pa for BTL loans
2. Highest LTV/LTC: up to 100%
3. Quickest completion times: as quick as 7 working days
4. Complex and quirky cases
5. Tailored products: such as revolving credit facilities, no valuation loans, and more

In each of these 5 categories, Ploutas adds value to property investors looking for the optimal finance solution.

### **Unparalleled Access to Decision Makers**

Real Estate investments often require bespoke financing solutions due to their unique nature. Ploutas nurtures decade-long relationships with CEOs and Directors at specialist lending firms, bypassing pesky BDMs that may reject applications due to misunderstandings that should not happen.

### **USPs**

Real Estate investors enjoy access to several unique products through Ploutas:

- JV equity finance
- 100% finance products available
- No valuation bridge loans
- No QS refurb/development loans
- Desktop valuations and AVM valuation loans
- Adverse credit clients accepted
- Development loans from 0.83% p/m
- Bridging loans from 0.55% pm
- Refurb loans from 0.70% p/m
- BTL rates from 3.90% p/a
- Mayfair office

### **Building Long-Term Investment Partnerships**

Specialised lending is not just about securing a loan; it's about building a partnership for long-term success. Ploutas prioritises developing enduring relationships with their clients, providing ongoing support and strategic advice as investments evolve. This commitment to long-term collaboration ensures that investors have a reliable partner to turn to for future financing needs and investment strategies. Ploutas will even invest its own funds into projects with clients it has a long-lasting relationship with.

### **Conclusion**

In the ever-evolving world of real estate investment, specialised lenders like Ploutas offer invaluable support and expertise. Their personalised approach, access to unique opportunities, and ability to navigate complex financing needs make them essential partners for successful real estate investment. By fostering long-term relationships and delivering tailored financial solutions, Ploutas ensures that investors are well-equipped to achieve their goals and maximise their returns.

### **About Us**

Ploutas is a premier specialist finance advisor dedicated to providing bespoke financing solutions for real estate investors. Our decades-long expertise spans various real estate types and investment strategies, ensuring that clients receive the most relevant and effective financial support. Additionally, our proprietary network of over 300 lenders makes us the ideal finance partner for investors seeking the most optimal finance solution.

### **Contact Us**

For more information or to discuss your investment financing needs, please reach out to us:

Tony Gimple  
t.gimple@ploutas.co.uk

+44 7974 099221



## Energy Efficiency in Private Rented Property in Westminster - MEES Plus Grant Pilot Scheme (2023)

Westminster City Council is writing to all landlords whose property may be eligible for financial support through the **MEES Plus Grant Pilot Scheme (2023)** to improve the energy efficiency of their properties.

In 2019 Westminster City Council declared a Climate Emergency and committed to achieving a Net Zero City by 2040. To meet this target in housing, the Pilot Scheme will offer eligible landlords financial support of up to **£10,000** to improve the energy efficiency of their property, measured by the Energy Performance Certificate (EPC). Landlords are expected to match fund grant money (e.g. a grant of £5,000 would require a matched contribution from the landlord).

Current regulations require that private rented property must meet an EPC of E or above. We believe that you are the landlord of: *(insert address)*, which is operated as a rented dwelling and is in compliance with the MEES Regulations with EPC rating of xx and may be eligible for grant funding.

Westminster encourages landlords to take advantage of this opportunity to reduce carbon emissions and improve energy efficiency in their properties as early as possible. The UK Government<sup>1</sup> is consulting on a proposal to increase the minimum energy efficiency standard (MEES) from an EPC rating of 'E' to a rating of 'C' for new tenancies from 2025 and to all private rented homes from 2028. Action now will support landlords to meet potential future requirements.

For further information on eligibility and how to apply, please refer to:

[www.westminster.gov.uk/housing/private-sector-housing/landlords/landlord-energy-grant-scheme](http://www.westminster.gov.uk/housing/private-sector-housing/landlords/landlord-energy-grant-scheme)

For any questions please contact: [res@westminster.gov.uk](mailto:res@westminster.gov.uk)

15<sup>th</sup> Floor East, 64 Victoria Street,  
London, SW1E 6QP  
Main Switchboard (020) 7641 6000 [www.westminster.gov.uk](http://www.westminster.gov.uk)





## Landlord Forum Autumn 2024- Oxford

Our next landlord forum will be **in-person on 6th of November 2024** in the **Assembly Room, Oxford Town Hall at 10.00am.**

You must book your place in advance, as capacity is limited, using the Eventbrite link below. If you do not book in advance, then we cannot guarantee you a space.

Topics covered in the session will be confirmed later.

Sign up by clicking [here](#).



## Medway Council landlord forum

On Thursday 7 November 2024

from 5:30pm to 8:30pm

At: St George's Centre, Pembroke, Chatham, ME4 4EL

Medway Council in person forums are back, with speakers from Medway and beyond, discussing relevant topics that are currently affecting landlords. Gain valuable insights and stay up to date with legislative changes, latest offers from Medway Council and trends in the industry. Get up to date information on the impending Renters Rights Bill affecting all landlords in 2025. This is also an opportunity for networking with Medway Council colleagues and fellow landlords.

Register via link the below or by emailing [onemedway@medway.gov.uk](mailto:onemedway@medway.gov.uk)

[Register Here](#)

## The Renters Rights Bill

The big news of the moment is the Renters Rights Bill, probably the biggest change for landlords since the 2004 Housing Act, and the 1985/88 Acts before that.

It would appear that we get these big changes every 20 years.

And it will affect everyone letting out residential property. If you only do holiday lets, you will have already been affected by the abolition of the beneficial tax treatment for Furnished Holiday lettings (FHLs) regime from April next year. Make sure you talk to your tax adviser about that.

### Renters Rights Bill

The headlines about this Bill are:

- No more ASTs
- No more Section 21
- no Fixed Terms
- AST's will therefore become Assured Tenancies

- Tenancies for life, only ended with Grounds linked to specific events
- Prosecution or civil penalties for trying to grant anything else
- Obligation in superior lease on open-ended periodic tenancies, or obligation to have an AST will become ineffective
- Any obligation to hand back with vacant possession now ineffective
- Rents must be monthly, or 28 days. Shorter periods allowed, but not longer.
- **Tenant notice to quit:**
  - tenant will be able to give notice to terminate a tenancy from day one
  - must be two months maximum, can be shorter time if agreed in writing
  - notice can be by email
  - landlord can specify where notice is to be given
  - notice by one tenant ends for all in joint tenancy
- **Evictions:**
  - only S8 allowed
  - longer notice periods, mostly doubled
  - most no-fault grounds are for four months
  - four weeks for rent arrears
  - two weeks for most discretionary grounds
  - ground for repeated rent arrears abandoned
  - combination of changes means nearly four months arrears before court proceedings can commence
  - **cannot evict if landlord has failed:**
    - protect deposit
    - failed to join redress or database
- **Selling:**
  - new Ground 1A where landlord wishes to sell. Cannot be used in first 12 months of a new tenancy (12 months from start of tenancy to expiration of tenancy)
  - four-month notice (increased from two)
  - cannot market to re-let until after 12 months after the possession date on the notice - £7k fine (Agent and/or landlord)
- **Ant-Social Behaviour**
  - Ground 14 main ground (discretionary)
  - no notice period required – but courts cannot give possession earlier than 14 days from notice date
  - changes in Renters Reform Bill scrapped (any behaviour 'capable' of causing 'nuisance or annoyance' can lead to eviction)
  - new criteria for consideration when using ASB:
    - has the person concerned co-operated with the landlord
    - if an HMO, what is the effect on other occupiers?
- **student possessions – private landlords only**
  - student landlords can give 4 months' notice, expiring between June 1<sup>st</sup> and September 30<sup>th</sup>
  - HMO accommodation only – not one, or two bed properties
  - Can only be used if being evicted for new student intake
  - **Student test:**
    - the tenant is a full-time student at that time, or
    - at that time, the landlord reasonably believes that the tenant would become a full-time student during the tenancy.
  - renters get the right to exit a property on two months' notice
- **Courts**
  - implementation not extended for court reforms
  - courts will get slower
  - no accelerated procedure, more difficult for DIY evictions
  - more complex court proceedings
  - therefore, more arrears
  - penalties and RROs for deliberate or negligently incorrect notices

- rent must be in advert, cannot accept offer above advertised rent (£7k fine)
- rent increases by Section 13 notice only, giving at least 2 months' notice
- all tenancy agreements must be in writing, and given before tenancy commences (£7k fine)
- **unlawful to discriminate against a tenant**
  - on benefits
  - have children living, or visiting
  - have pets (can insist on appropriate insurance)
- superior lease, mortgage, or insurance terms that restrict tenants will have no effectiveness, apart from insurance terms predating the Bill
- Landlord Redress Scheme
  - allows for complaints from current, past or prospective tenants
  - compulsory to join
  - fee to join
- **PRS database**
  - landlord and property registration, with unique identifier for both
  - **£7k fine for not joining, rising to £40k for repeat offenders**
  - cannot market unless registered
  - may be partial access to public
- creation of a new Ombudsman scheme
- No mention of a Property Portal
- Decent Homes Standard will apply to Assured and Rent Act, as well as Social. NB, Decent Homes Standard being reviewed
- Includes Awaab's Law
- RROs have been extended
  - extending RROs to superior landlords and company directors
  - maximum amount of rent that can be ordered to be repaid doubled to 24 months
- **New investigatory powers for local authorities**
  - power to enter business premises and – in more limited circumstances – residential premises to obtain on-site evidence – without warrant
  - power to require information from third parties such as banks, accountants and client money protection schemes
- 1977 Protection from Eviction Act enhanced
- all tenants under an Assured Tenancies will be responsible for Council Tax
- standards may apply to Residential Licenses in future
- Implementation. On a date to be announced:
  - All tenancies will become Assured Tenancies (i.e. with no end date)
  - Section 21, nor old style Section 8 cannot be used after that date

That is an awful lot to take in and understand.

Don't forget the basic premise of the Bill, that it intends to give tenants a tenancy for life, unless a ground can be met for the landlord to end the tenancy.

Alternatively, it will be in the gift of the tenant to end the tenancy, at any time, with a 2-month tenants' notice.

Currently, it is intended that this will apply to all private tenancies, no matter what reason they are constituted.

### Next Step?

The two big problems are the loss of the Section 21, and the inability to set a Fixed Term tenancy.

### It is absolutely critical that you:

- Review existing paperwork
- Review portfolio/tenants
- Strongly consider guarantors

- Reference all prospective tenants and occupiers
- Consider rent guarantee insurance
- Good check-in/check-out procedure
- Regular inspections
- Don't allow rent arrears
- Don't forget new rent might take months

We will be writing a new tenancy agreement to be available when the legislation becomes law. Naturally, we can't make it available before then in case there are amendments to the Bill before it becomes an Act.

It is imperative you start thinking now. Currently (October 2024) it is unclear how, or when this might commence. Government is extremely keen to make this law as soon as possible in 2025, and to implement in one go. It is thought that will be too much and will need to be phased in.

The important things to remember are that it is a Bill and can thus change; only the Government controls when, and how it becomes law.

### Campaigns

iHowz have been campaigning a lot recently, mostly around the Renters Rights Bill, so rest assured we are fighting your corner.

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# The Critical Role of Insurance Brokers in Navigating the Complex World of Insurance

In today's fast-paced and ever-changing world, the landscape of insurance is becoming increasingly complex. From personal policies to business coverage, the myriad options available can be overwhelming for anyone trying to secure the best protection for their needs. This is where insurance brokers come in—a crucial bridge between the client and the insurance companies, ensuring that the coverage provided is not only adequate but also tailored to the unique needs of each client.

## Understanding the Value of Expertise

Insurance is not a one-size-fits-all industry. Each individual and business has unique risks and requirements. Insurance brokers bring a wealth of expertise and experience to the table, helping clients navigate through the vast options available. They understand the intricacies of different policies and can offer professional advice on the best coverage options. By leveraging their deep industry knowledge, brokers can identify gaps in coverage and recommend the most suitable policies to mitigate risks effectively.

## Personalised Service and Advocacy

One of the most significant advantages of working with an insurance broker is the personalised service they provide. Unlike direct insurance agents who represent the interests of a single insurer, brokers work for the client. This means they have the client's best interests at heart, providing unbiased advice and recommendations. They take the time to understand the specific needs and concerns of their clients, ensuring that the policies chosen provide comprehensive coverage without unnecessary costs.

Furthermore, insurance brokers act as advocates for their clients in the event of a claim. Navigating the claims process can be daunting and stressful, especially during difficult times. Brokers step in to assist with the paperwork, liaise with the insurance company, and ensure that the claim is processed efficiently and fairly. This advocacy role provides clients with peace of mind, knowing they have a dedicated professional fighting for their best interests.

## Access to a Broad Market

Insurance brokers have access to a wide range of insurance products from various insurers. This access allows them to compare policies from different companies and find the best deals for their clients. They are not limited to the products of a single insurer, which means they can offer a broader selection of coverage options and more competitive pricing. This market access is particularly valuable for clients with unique or complex insurance needs that may not be met by standard policies.

## Staying Ahead of Industry Changes

The insurance industry is constantly evolving, with new regulations, products, and risks emerging regularly. Keeping up with these changes can be challenging for individuals and businesses alike. Insurance brokers stay abreast of industry developments and trends, ensuring that their clients are always informed about the latest changes that could impact their coverage. This proactive approach helps clients stay protected against new and evolving risks, providing them with the confidence that their insurance is up-to-date and relevant.

## Building Long-Term Relationships

Insurance brokers are not just transactional intermediaries; they build long-term relationships with their clients. These relationships are built on trust, transparency, and a deep understanding of the client's needs and requirements. By maintaining ongoing communication and providing regular policy reviews, brokers ensure that their clients' insurance coverage evolves with their changing circumstances. This long-term partnership approach fosters loyalty and ensures that clients receive continuous support and guidance.

## Conclusion

In an increasingly complex and dynamic world, the role of insurance brokers is more important than ever. They provide invaluable expertise, personalised service, broad market access, and advocacy, ensuring that their clients are well-protected and informed. By building long-term relationships based on trust and understanding, insurance brokers play a critical role in helping individuals and businesses navigate the intricate world of insurance with confidence and peace of mind.

As the insurance landscape continues to evolve, the expertise and guidance of a trusted insurance broker remain essential in securing the right protection for today and the future.





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# Scammers target firms with fake HMRC letters

Businesses across the UK, including those operating in our industry, are being urged to be vigilant after HMRC issued a warning that fraudsters posing as the tax authority are actively sending letters demanding confidential business information and bank statements.

The letter has a fake letterhead with the HMRC logo and pretends to have been sent from the '**Indv and Small Business Compliance**' team.

While the letters look realistic, there are some signs that expose they are fake, including a dubious email address: [companies-review@hmrc-taxchecks.org](mailto:companies-review@hmrc-taxchecks.org)

All HMRC email addresses end with [@hmrc.gov.uk](mailto:@hmrc.gov.uk)

It is also worth noting that HMRC rarely requests any information by email, with the default method of communication by letter or through the online portal and digital tax accounts.

The scammers falsely claim that the letter, which asks the recipient business to verify their financial information by sending a host of documents, is being sent as a result of a 'government initiative aimed at verifying declared income' to 'prevent tax evasion and tax fraud'.

The fraudsters also request digital copies of everything from PDF copies of business bank statements for the last 13 months, VAT returns, filed accounts the full profit and loss accounts, which are not available on Companies House for smaller companies reporting under micro accounts or filleted accounts rules.

Furthermore, identity fraud, digital copies of passports or driving licences are also demanded by the fraudsters, with 'paper copies and screen shots' deemed unacceptable.

Sajid Ghufoor, director of tax investigations at Azets, who previously worked as a senior investigator for HMRC, said: "This is probably the best scam letter I have seen up until now. They have sought to use an HMRC team and use the right technical legislation and language – previously others have used non-UK tax legislation.

"If you provide the fraudsters with these details, there is a strong chance of identity theft taking place of both the company and directors in order to clear out bank accounts and open up the opportunity for VAT fraud.

"The aim of the request is to panic staff, so they unwittingly divulge sensitive financial information and, by doing so, become victims of fraud and more vulnerable to further fraud attempts."

Source: [Click Here](#)

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# Property transactions face delays after banks given power to delay suspicious payments

Banks will soon have the power to put suspicious payments on hold for up to four days to give them more time to investigate fraud, the government has confirmed.

At the moment, transfers must be processed or declined by the end of the next business day, but the new law will permit an extension of three more days.

For years, banks have needed to have reasonable grounds to suspect fraud before being able to investigate but have also faced pressure from customers who want payments to be made instantly.

The long-proposed new regulations will come into force this month, with a view to deterring criminals, including those who actively target property purchases, with the aim of conning people into transferring a deposit and/or the balance of purchase monies to them.

These schemes can be highly sophisticated, and almost always involve the criminals pretending to be a lawyer in order to trick consumers into sending payment to an account they control.

Payment diversion fraud – where criminals target a specific individual, impersonate others, create or amend invoices and divert payments to criminal-controlled bank accounts – is another major issue that affects everyone, though small and medium-sized businesses, such as estate agencies, are particularly vulnerable.

However, the risk that some transactions – even if very few – could suddenly be delayed on the day of completion, with a possible four day wait before release of funds, is bad news for home movers, conveyancers, removers and estate agents, according to Rob Hailstone, CEO, Bold Legal Group.

He told EYE: “More transactions than ever are already completed on the same day that exchange takes place, and that number could now increase. The challenges for conveyancers, removers and estate agents to assist home movers if that delay occurs will be great, but nothing compared to the challenges that home movers, ready and packed to go will face.

No one wants to get caught up in a fraud, but is giving banks this power using a sledgehammer to crack a nut? If banks suspect a fraud, they must notify all relevant parties that there will be a funds delay as early as possible, and not at the last minute.”

But Ben Donaldson, managing director of economic crime at UK Finance, which represents the banking industry, thinks the new law will be used “fairly sparingly”.

“This is really relevant to cases of investment fraud and romance fraud where there is psychological manipulation of the victim,” he told the BBC’s Today programme.

Source: [Click here](#)

## Damp and Mould

Damp and mould are two significant issues that can affect properties and their tenants. Damp is often the cause of mould, creating a hazardous environment that can lead to various health problems and property damage.

It is essential to understand the causes, effects, and prevention methods and can save tenants from future physical and mental health issues. From a landlord's perspective, it can also save on costly mould removal charges.

### What is damp?

Damp is excess moisture or water that has seeped into a building's structure. It can occur through several routes, but the most common is condensation. This can occur at any time of the year, and if left untreated, dampness can cause severe property damage.

### Condensation damp

It occurs when the air outside is cooler than the air inside, causing the air inside to condense. Water droplets form from this and tend to appear on windows or walls. However, dampness can create mould spots and, if left unattended, can cause damage to window frames and paintwork.

## Rising Damp

This happens when water seeps into a building from the ground and is most common in older homes. The moisture will travel up the walls of a building by capillary action, meaning the water is sucked up through the tubes in the bricks. It can cause wallpaper to bubble and peel away. If left untreated, rising damp can lead to structural issues.

## Penetrating Damp

This type of damp can be the most damaging as it is when water leaks into a building through a wall, roof or ceiling. It is caused by external leaking or can sometimes be down to plumbing issues.

## What is Mould?

Mould is a fungus which grows on moist surfaces. There are many different types of mould, but the type found in the bathroom or sometimes in the bedroom or living room is known as black mould or *Stachybotrys chartarum*. *Cladosporium* is also commonly found in bathrooms under the sinks, and around faucets. If untreated, mould growth can lead to adverse reactions and problems.

## How does damp and mould affect a property and its tenants?

### Damp

Dampness can seriously affect furnishings and building materials, causing chemical reactions that can be harmful to humans who breathe them in. It can also affect the physical and mental health of tenants, with the stress of living in a damp home driving them to smoke, over-eat and binge drink. Bacteria, moulds, dust mites, and viruses also tend to grow in these conditions. Many of these can cause disease or allergic reactions.

### Mould

Allergic reactions can be triggered by the spores released into the air by mould. They can also cause eczema and itchiness in the eyes, as well as respiratory conditions resulting from the spores entering the lungs. Depending on a number of circumstances, the tenant can have reactions that range from a cough to an asthma attack. For example, if someone has a severely weakened immune system, they could end up suffering from a fatal infection.

This was what happened to **Awaab Ishaak** and triggered the creation of Awaab's Law.

## What is Awaab's Law?

Following the death of Awaab Ishaak, the Conservative government introduced Awaab's Law in July 2023 as part of the Social Housing (Regulation) Act. It dictates that landlords must fix dampness and mould within strict time limits. A consultation was launched on Awaab's Law to determine how long a landlord should be given to deal with hazards, which closed on 5 March 2024.

[The impact assessment that followed stated the government would monitor the volume of Awaab's Law cases reaching county courts.](#) It also committed to assessing the policy's impact on the prevalence of damp and mould in social homes.

The new government wants to apply this to the private rented sector, setting clear legal expectations about the timeframes within which landlords in the sector must make homes safe where they contain serious hazards. The Labour Government committed to passing this law in the King's Speech in July 2024.

## What is the current outline of Awaab's Law?

The law provides specific timescales for landlords to respond to complaints of mould and dampness, giving renters a safer and healthier home.

### Currently, the law requires social landlords to:

- Investigate hazards within 14 calendar days of receiving a complaint
- Provide a written report of the findings
- Begin repairs within 7 calendar days (if the hazard has the potential for significant risk to the health or safety of the tenants)
- Complete repair work within a reasonable time frame
- Complete emergency repairs within 24 hours
- Maintain clear records of correspondence with residents and contractor



## Why do damp and mould need to be prevented?

Damp and mould in a property is a danger to its tenants. A 2022 report by the Chief Medical Officer, Chris Witty, found that children who grow up with mould in their home are up to three times more likely to have wheezes and coughs, which indicate asthma and other respiratory illnesses.

## How can damp and mould be prevented?

All sources of water damage and condensation should be identified and addressed at the earliest opportunity, whether they be inside or outside the property. In many cases, there will be multiple causes. For example, traumatic or penetrating dampness may exacerbate condensation dampness. This means that removing surface mould will not prevent the damp and mould from reappearing. You may need a specialist contractor to address the issue.

## Inspection

The property should be inspected to assess the presence of dampness and mould and the severity of the problem. According to government guidance, this is preferred to an assessment through photos as the extent of the problem cannot always be fully identified this way. In some cases, it may be necessary to ask the local council for a property inspection under the Housing Health and Safety Rating System (HHSRS). This system helps identify and protect against potential health and safety risks in dwellings and applies to residential housing.

## Checks to make internally

- damp or staining
- peeling wallpaper
- visible condensation
- broken heating systems
- defective plaster
- low levels of loft or wall insulation
- consistently high relative humidity
- low internal wall temperature
- damaged, blocked, absent or switched off ventilation, such as extractors in kitchens and bathrooms

## Checks to make externally:

- damaged or blocked gutters, pipes or downpipes
- compromised damp-proof course
- visible structural or facade defects, such as cracks in the render or the foundation, missing or broken roof finishes
- broken seals around windows or ill-fitting windows that do not close fully

## How to remove mould

- Disturbing a potential site of mould growth requires caution. If there is mould, lifting the material it grows beneath can release spores into the air. The person doing this must ensure they are wearing the appropriate equipment, such as a mask, goggles, and gloves.
- Once dampness and mould have been identified in a property, removal must be swift. Failure to do so presents an even greater risk to tenants. Photos of the mould should be taken, which will prove to be useful in identifying the source of mould and to plan remedial action.
- If an assessment of the source can be established quickly by an appropriately qualified professional, such identification could be done before mould removal.
- Cleaning products can be used to remove mould from hard surfaces—after which, it should be left to dry. It is preferable to use mould and mildew products as opposed to bleach for health and safety reasons.
- A different course of action is suggested for soft furnishings or absorbent materials. If infected with mould, these must be thrown away, as it is almost impossible to remove the mould completely.

## Professionals to consult on damp and mould

- Building surveyors and architects
- damp surveyors
- environmental health professionals within local councils
- professional bodies
- trade membership bodies
- ventilation and building services specialists
- TrustMark registered installers

## In summary

Creating a healthy and safe living environment for tenants is paramount. Taking proactive steps to prevent and address damp and mould means property owners and tenants can significantly improve the quality of life and protect against potential health hazards.

Source: [Damp and mould explainer guide](#)



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Book online at [www.londonlandlords.org.uk](http://www.londonlandlords.org.uk)



## Good Place Lettings Launches London-wide Social Enterprise Lettings Agency

A new social enterprise lettings agency, Good Place Lettings, has launched with the mission of making affordable housing a viable option for tenants across London. Inspired by the successful [Homes for Good initiative in Glasgow](#), which has connected landlords and tenants for over a decade, Good Place Lettings aims to match responsible landlords with tenants seeking affordable, stable housing.

Good Place Lettings offers a flat-fee structure for lettings and property management services, simplifying the rental process for landlords while keeping affordability at the forefront. The agency's unique approach focuses on finding the right tenant-landlord match and working with landlords committed to renting at or below the Local Housing Allowance (LHA) rate. With an expanding scope to operate across London, Good Place Lettings is now seeking London landlords who share a commitment to social impact and housing accessibility.

"Good Place Lettings brings a fresh approach to the lettings market by partnering with landlords who want to make a positive difference in their communities," said a spokesperson for Good Place Lettings. "By keeping rents affordable and carefully matching tenants and landlords, we're not only providing housing solutions but also contributing to a more sustainable rental market."

### Key Benefits for Landlords Joining Good Place Lettings:

- **Flat-Fee Management:** A straightforward fee structure that ensures landlords receive quality service without hidden costs.
- **Socially Responsible Letting:** An opportunity to contribute to social welfare by supporting affordable housing at or below the LHA rate.
- **Tenant Matching Expertise:** A focus on tenant compatibility and stability, which can lead to long-term tenancies and reduced vacancy periods.

Good Place Lettings seeks to become a trusted partner in the private rental sector, building stronger communities and creating lasting impacts through affordable housing.

To learn more or join the initiative, please contact us at [admin@goodplacelettings.co.uk](mailto:admin@goodplacelettings.co.uk)

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[www.enfield.gov.uk/services/housing/landlords-or-agents-with-a-property-to-rent#homefinder](http://www.enfield.gov.uk/services/housing/landlords-or-agents-with-a-property-to-rent#homefinder)

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For more information or to make an enquiry visit:

[www.enfield.gov.uk/housinggateway/enfield-let](http://www.enfield.gov.uk/housinggateway/enfield-let)

Alternatively email our Housing Supply team at:

[HousingSupply@enfield.gov.uk](mailto:HousingSupply@enfield.gov.uk) or call 020 8379 4320.

If you are making contact by email, please include details of the property that you would like to offer and a contact phone number. One of our Housing Supply officers will make contact within 24 hours.





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