

**LLAS & Partners Celebratory Dinner & Conference
6 December 2024 - Special Edition – Post Event**

**LLAS & Partners Virtual Conference
& Training Day, 27 March 2025**
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Welcome to the Post Event edition of the PReSs.

The dust has now settled on what proved to be a highly useful, informative, and thoroughly enjoyable 20yrs Celebration & Conference.

What a fantastic evening it was, thanks to the outstanding efforts of the LLAS team: Jessica, Fatima, Sandra, and Max. A personal highlight for me was connecting with so many of you—though I must confess, I talked so much that I lost my voice for two days!

The scheme is proud that it continues to provide a reliable means for the sector to maintain and improve its awareness through its excellent training and CPD program. Remember that training is an investment, being fully up to date with the law and know how to comply with the rules, is the best protection you can have against penalties and fines. So, continue to update yourselves with our CPD & Accreditation training courses, **Online, Virtually & Face to Face**, all info is available at www.londonlandlords.org.uk

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A special thanks also to our media

- **Training for Professionals**
- **iHowz Landlord Association**
- **London Property Licensing.**

And, of course, a heartfelt thank you to all the attendees.

It was the combined effort of everyone involved that made the evening such a resounding success. From the incredible venue to the top-notch speakers, I can confidently say that everyone I spoke to left feeling inspired and satisfied.

Looking ahead, 2025 is set to bring both challenges and opportunities for landlords and tenants alike. Key changes, such as the end of Fixed Term tenancies and Section 21, mandatory registration, the Decent Homes Standard, and Awaab's Law, this means it's more important than ever to stay informed and up to date. Keeping on top of these developments will be crucial to ensuring compliance and continued success.

Wishing you all a prosperous and fulfilling New Year!

Peter Littlewood- LLAS-ATLAS Chair





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Investor in People



Westminster Council plans to ban estate agents from placing for sale and to let signs outside residential and commercial properties unless explicit permission is requested for each one.



City of Westminster

Estate agent boards of a certain number and size can currently be erected on properties without the benefit of advertisement consent.

But that could be about to change as the council wants to restrict the use of signs across the entire borough. Some parts of Westminster already ban estate agent boards under the Regulation 7 Direction, which came into effect in 2010.

The existing ban prohibits the display of estate agent boards across all conservation areas. Estate agent boards cannot be displayed in these areas unless advertisement consent is obtained.

The authorization for the existing partial ban in selected areas expires in May 2025, and the council now wants to extend the ban. It is seeking consent from the Ministry of Housing, Communities & Local Government for a Regulation 7 Direction to remove deemed permission for the display of estate agents' boards across the entire City of Westminster.

The council argues that estate agency boards have an adverse visual impact on the borough, while also claiming that boards are no longer relevant given that most property searches now take place online.

There are also concerns that some estate agents are not fully complying with the existing regulations governing signs.

Only one estate agency board per property is permitted, while they must be removed no later than 14 days after completion of the sale or granting of the tenancy.

Estate agents would still be able to put a for sale or to let sign up, but only after applying to the council for permission first. There has been a significant drop in such applications in the existing controlled areas over the past few years, from 511 requests in 2013 to just 18 in 2023.

For further information, [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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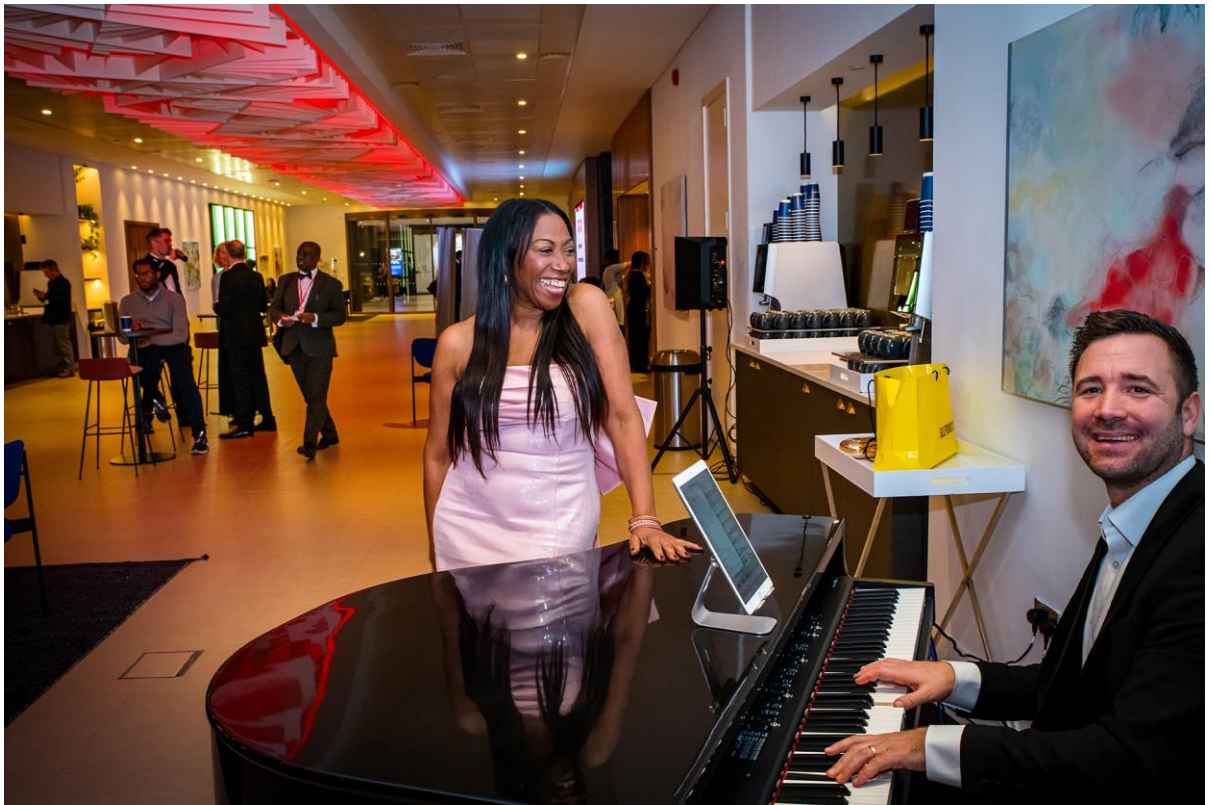


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Company Director, Property Investor, Professional Landlord, International Civil Engineer & Business Mentor.

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.

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Risk Group Ltd is a renowned property insurance brokerage with over 20 years of industry experience. Specialising in residential and commercial property insurance, they excel in crafting customised coverage solutions tailored to clients' unique needs. The firm's expertise includes risk assessment, policy negotiation, and claims management, positioning them as trusted advisors for property owners. Known for their meticulous attention to detail and client-centric approach, Risk Group Ltd consistently delivers exceptional service and peace of mind. They stay abreast of industry trends and regulatory changes, ensuring clients receive the most current and effective insurance solutions. **For more info visit:** <https://www.riskgroup.uk/>



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For more info visit: <https://goodplacelettings.co.uk/>



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 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



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Mortgage rate cuts fuel ‘mini-New Year rates war’

Leeds Building Society and HSBC’s decision to start the year with a reduction in mortgage rates across its product range is a welcome move for the housing market.

Both lenders have announced mortgage rate cuts on several of its products. For existing customers, Leeds Building Society has cut fixed residential interest rates by up to 0.24%, and selected interest-only rates will drop by up to 0.15%.

The reductions follow closely after Halifax, which lowered rates by up to 0.35% for those remortgaging in early 2025. It is widely expected that the moves by the lenders could be the catalyst for other lenders to follow suit.

Justin Moy, managing director at EHF Mortgages, told the press: “Early moves by Halifax and Leeds Building Society on New Year’s Eve suggest a mini rate war will rage at the start of January, which can only be great news for borrowers.

“With huge numbers of borrowers looking for a new deal on their mortgage in 2025, it will be important to reserve deals whilst rates are favourable, and January will be an ideal time to take advantage. Other lenders will follow in the coming days without doubt.”

Last month, the Bank of England opted to hold interest rates at 4.75%, although several cuts are expected this year.

Source: [click here](#)



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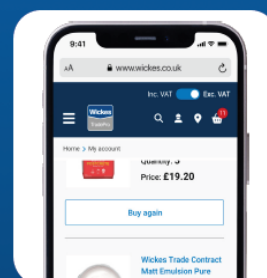
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Winter Woes? How to solve the season's biggest property problems

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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Photo: Nish Dattani, Director of Green Assessors, Award Sponsor (left) with Romesh Muthiah, Co-Director of Central Housing Group Ltd (right).

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Thank you, 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](#)



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



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. Visit: www.azadayub.co.uk



Maxine Fothergill - Managing Director of Amax Estates

Maxine is a seasoned property industry expert with over 25 years of experience. As a landlord, she has successfully managed a diverse property portfolio and developed a deep understanding of property management. Maxine recently began writing a column for 'Property Investor News' magazine, debuting in the March edition. This new venture inspired her book, 'How to Become a Successful Property Investor

where she shares her extensive knowledge. Aimed at first-time landlords and new investors, the book offers invaluable tips to help readers avoid pitfalls, understand their responsibilities, and build profitable property portfolios. For the past 22 years, Maxine has been the Managing Director of Amax Estates, introducing innovative strategies and guiding the company to win 26 industry awards. Her leadership has significantly shaped Amax Estates' growth and reputation in property

consultancy. Recognised for her dedication, Maxine has been awarded 'Fellow' status by the Institute of Residential Property Management (IRPM). In addition to her professional pursuits, Maxine is a respected figure in the property community. As a past President of ARLA Propertymark, she has shared her insights at various conferences, including a keynote at the ARLA Propertymark Conference in December 2021, attended by over 1,000 delegates. **For more info visit:** [Homepage | Amax Estates](#)



Ben Rayner- Director of Good Place Lettings

Ben is the Director of Good Place Lettings, having joined the company in September this year. With a decade's worth of experience in the London market with a leading agency, he's used to driving business forward. However, there was more that needed to be done in other areas. The opportunity to work with Good Place and use his knowledge of the private rented sector to help bring some positive experiences to those who really need it was too good a chance to ignore.

For more info visit: <https://goodplacelettings.co.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.

For more info visit follow this link: [mydeposits](https://mydeposits.co.uk/)

Worried about property licensing and how to ensure compliance?

The award winning London Property Licensing website has been tracking every London property licensing scheme for almost 10 years.

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