

NRLA
NATIONAL RESIDENTIAL
LANDLORDS ASSOCIATION

Celebrating success International Women's Day
Spring cleaning Everything you need to know

Property

THE OFFICIAL PUBLICATION OF THE NRLA

SPRING 2022



STARTING FROM SCRATCH

How landlord Charlotte Edwards
overcame personal tragedy to
take over the family business

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Welcome

Another new UK housing minister is announced

Welcome to the spring issue of *Property* magazine. Since the National Residential

Landlords Association (NRLA) came into being almost two years ago, we have been tirelessly campaigning on behalf of our members in both Westminster and Cardiff Bay, working closely with ministers and civil servants at the highest level.

Last month saw Stuart Andrew MP named the 11th housing minister in the past 12 years. We welcome him to his new role and look forward to working with him.

This issue, former Justice Secretary and Lord Chancellor Robert Buckland MP has written for us on the issue of court reform. In this article, he backs NRLA proposals that we believe will ensure landlords and tenants have swift access to justice, including proposals for greater reliance on technology and a publicly funded conciliation service.

We are delighted to welcome a contribution from such a high-profile MP and look forward to extending an invitation to other politicians in the coming months.

As you will no doubt be aware, 8 March marks International Women's Day. With the number of female landlords increasing year-on-year, we are delighted to celebrate the achievements of some of our female members who share their stories and expertise in this issue.

With restrictions tapering at the time of going to press, we are cautiously optimistic that the rental market will continue to recover. Figures across the board are looking



We celebrate International Women's Day with a feature on how more women are getting involved in property, on page 26



With the number of female landlords increasing year-on-year, we are delighted to celebrate the achievements of some of our female members

positive, with tenant demand remaining high and the London market, hit hard during the pandemic, showing signs of recovery.

While this is good news, there remains an ever-increasing need for more homes to rent. The NRLA has been working with independent analysts Capital Economics to assess the impact of tax changes on landlords and predict what further change could mean.

With the Spring Budget just around the corner, we have used this insight to shape our calls to Government and will continue to lobby for pro-growth taxation policies that will encourage landlords to remain in the sector and to continue to invest.

Property is always keen to celebrate members' successes, so if you are a landlord who has a unique approach to letting, an active volunteer in your local community or have an eye for quirky design, email landlords@nrla.org.uk and maybe you could be our next cover star.

BEN BEADLE
Chief executive, NRLA



BEN'S TOP READS



SUCCESS STORIES
Celebrating female landlords on International Women's Day
PAGE 28



COURT REFORM
Former Justice Secretary Robert Buckland MP is backing NRLA plans
PAGE 56

FREE!

THE FIRST TIME CENTRAL HEATING (FTCH) GRANT FOR LANDLORDS AND HOMEOWNERS HAS BEEN EXTENDED TO JULY 2022. PLEASE CALL NOW BEFORE THE GRANT ENDS.

January 2020 was the start for the new government backed ECO3 scheme which includes First Time Central Heating (FTCH) for Private Landlords and homeowners whose properties have never had a gas central heating system before. Plus most councils now offer a scheme

that works alongside the Government backed ECO3 scheme called FLEXIBLE ELIGIBILITY (LA FLEX). The local council sets its own qualifying criteria for LA FLEX so whether or not the tenant/ homeowner receives benefits they may qualify for FTCH.

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We will also insulate lofts, cavity walls and install under floor insulation which is included in the FTCH scheme

It's difficult finding properties that have never had a gas central heating system before, which is why we are contacting private landlords and homeowners through the **National Residential Landlords Association (NRLA)** to see if they have any properties in their portfolios that might qualify for FTCH and would like to upgrade them with a full gas central heating system for free.



The qualifying benefits are:

- Armed Forces Independence Payment
- Attendance Allowance
- Carer's Allowance
- Child Benefit
- Child Tax Credit
- Constant Attendance Allowance
- Disability Living Allowance (DLA)
- Guarantee Credit
- Income-related Employment and Support Allowance
- Income-Based Jobseeker's Allowance
- Income Support
- Industrial Injuries Disablement Benefit
- Personal Independence Payment (PIP)
- Severe Disablement Allowance
- Universal Credit
- War Pensions Mobility Supplement
- Working Tax Credit

Please ask your tenants/ homeowner if they receive any of the above benefits.

The **ECO3 grant** is aimed at helping low income families in fuel poverty areas and the government hitting their 2050 CO2 emissions target ergo helping to reduce bills and aid in preventing global warming, so a win win for everyone. The **FTCH** scheme is also available to Limited Companies (not social housing/HMO, charities).



To arrange a survey or for further information please contact:

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ECO3 Lead Generator
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Contents

SPRING
2022



PORTFOLIO

- 6 IF YOU ONLY READ ONE THING**
Your update from the last quarter
- 9 NEXT!**
Another new housing minister is named
- 12 VIEW FROM WESTMINSTER**
- 14 NRLA RESEARCH**
Tenant debt
- 16 VOX POP**
Do you bundle in bills with the rent?



FEATURES

- 20 PROFILE**
How landlord Charlotte Edwards built up her property business
- 28 WOMEN IN PROPERTY**
Celebrating female landlords on International Women's Day
- 36 PERSONAL SAFETY**
Protecting yourself while conducting viewings
- 42 SPRING CLEAN**
Keeping your property spick and span

TOOLBOX

- 49 IN FOCUS**
Enforcement index
- 53 INSIDER**
Tax calls as the Spring Budget approaches
- 54 LANDLORD SUPPORT**
Your quickfire questions
- 56 ROBERT BUCKLAND**
The former Justice Minister backs NRLA court calls
- 59 NRLA NEWS**
The NRLA launches its new Portfolio service and welcomes two new board members
- 61 MORTGAGES**
What's in store for buy-to-let mortgages in 2022?
- 65 IN THE COMMUNITY**
Landlord Oliver Oakley offers a helping hand
- 66 MEET THE LANDLORD**
Tan Jeraj on building a business on empathy

CONTACT US landlords@nrla.org.uk **NRLA HELPLINE** 0300 131 6400

IF YOU ONLY READ ONE THING

PROPERTY UPDATE FROM THE QUARTER

The latest on lettings

1

CALL FOR CLARITY ON CLADDING

- The NRLA has written to the Secretary of State asking for assurances that landlord leaseholders will be exempted from paying for work to remove unsafe cladding from medium-rise flats. Ministers have yet to confirm whether landlords will be exempt from paying after Housing Secretary Michael Gove announced developers will be expected to fund remediation works.

DATE SET FOR RENTING HOMES WALES

- The Renting Homes (Wales) Act 2016 will at last come into force this year. The Welsh Government has confirmed the legislation, which will fundamentally change how landlords in Wales operate, will be brought in on 15 July. Among the changes are the introduction of 'standard occupation contracts' with new terms, the use of alternative notices to end a tenancy and new safety requirements. See nrla.org.uk/wales



2

RENTERS SPENDING MORE ON HOUSING COSTS

Figures from an English Housing Survey show that renters shell out more each month than those with mortgages. The 2020/21 survey revealed:

- Renters spent 31% of their household income on rent each month in 2020/21, while homeowners spent just 18% on their mortgage
- Renting remains more prevalent in London,

where 27% of households lived in the private rented sector (PRS) in 2020/21 (compared to 17% of households in the rest of England)

- 45.2% of private rented households had no savings
- The proportion of PRS households with at least one child living in them was 29.7%, down from 36% the year before.

3

TAX CHANGES PUT LANDLORDS OFF INVESTING

More than half of private landlords say recent tax changes have had a negative impact on their investment plans. The findings came from a new study by the London School of Economics for the NRLA.



Anti-investment:

- 52% say tax changes have deterred them from making further investment and acquiring more properties.

Of this group:

- 39% were not proceeding with planned future purchases
- 31% had put plans on hold
- 28% were taking steps to leave the sector
- 15% were restructuring their business.

4 PRS IN FIGURES

PRIME LONDON RENTALS SEE STRONGEST GROWTH IN A DECADE

Prime rental values in the capital saw their strongest quarterly growth since June 2010 in the last quarter of 2021, according to high street estate agent Savills. Rental values are up 9 per cent annually and 6.6 per cent on the previous quarter, as a result of increased demand from students and young professionals. Savills says prices have been pushed up by the parents of international students paying a premium to secure accommodation for their children.



BUY-TO-LET PURCHASES UP

New figures from UK Finance show that buy-to-let (BTL) activity has followed a similar path to owner-occupier purchases, with activity increasing to £18bn, up 83 per cent on 2020. Its market forecasts suggest BTL lending for house purchases in 2022 will be 31 per cent lower than in 2021, while lending for BTL mortgages will be up by three per cent.

BTLS INCORPORATED

Over the past four years, the number of landlords who have put their BTL properties into a company, rather than in their personal name, has doubled, Hamptons International has found. There were 47,400 new BTL companies incorporated in 2021 across the UK, Companies House data stated – the highest number on record. Hamptons says this is a result of changes to mortgage interest relief.

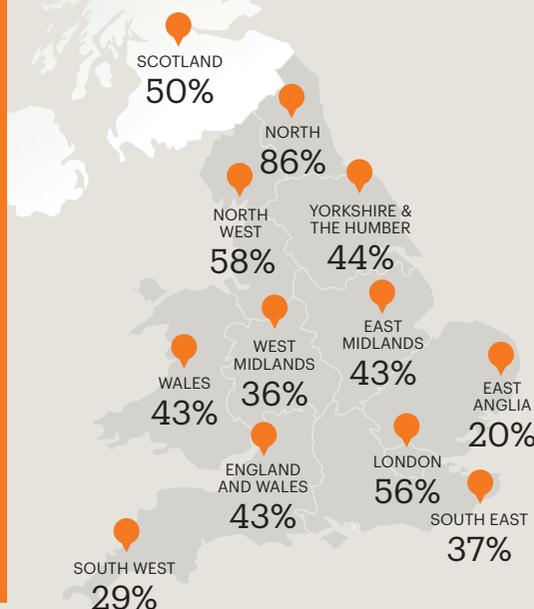
SHUTTERSTOCK

New right-to-rent technology

5 Landlords, letting agents and employers will be able to use new technology to digitally carry out right-to-rent checks from 6 April. Aimed at cracking down on abuse of the immigration system, certified identity service providers (IDSPs) will be able to use identity document validation technology to conduct the checks on behalf of British and Irish citizens. IDSPs allow people to verify their identity remotely and prove their eligibility to rent, saving landlords time and money, as they will no longer need to physically examine documents.

6 Rents set to rise as demand for homes soars across the UK

New figures from RICS are predicting rising rents across the country as the gap between supply and demand widens. The institute reported solid growth in rental demand in December 2021 at the same time landlord instructions were thin on the ground. The map below shows the percentage of RICS members in each region reporting an increase in demand for rental homes.



7 REFER A FRIEND

NRLA members are being reminded of the association's Refer a Friend scheme.

As a member, you are assigned a unique referral code that you can share freely with friends, family and followers. This code allows the user to get £15 off their first year's NRLA membership when signing up; in turn, the member whose code is applied receives £15 off their renewal membership.

Members receive discounts for the first four friends they refer, meaning you could save £60 off your NRLA membership. For more information, visit nrla.org.uk/refer



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2. Make Changes to the Recipient of Income from Rental Property

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- Want to make changes to the default 50/50 split for property owned jointly with your spouse.

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The latest view
from Westminster

Covid-19-related rent
debt continues to fall

Do you combine utilities
bills with the rent?

Portfolio

NEWS & ANALYSIS FOR THE PRIVATE RENTED SECTOR



Next! Revolving door of housing ministers turns once more

As Stuart Andrew MP is named the 11th housing minister in 12 years, National Residential Landlords Association policy director Chris Norris asks why no one is being given a fair crack of the whip

It is often said that it takes an average of 10,000 hours to achieve mastery of a skill or technique.

So, assuming a typical person works eight hours per day, 260 working days per year, it takes nearly five full years to truly master a role, to know what you do inside out, and really own it, to be the best that you can be.

This doesn't sound too far off to me. I know lots of people

who are excellent at what they do, but few who arrived on day one fully formed without needing to build experience and understanding.

Which is why Government reshuffles can be so disturbing.

In February, Christopher Pincher was moved aside to allow for a new housing minister. The 11th by my count since the Conservatives came to power (by way of a coalition) in 2010.

By recent standards, he actually had quite a good run, lasting one year and 360 days.

It's actually the longest tenure since Brandon Lewis (2014–16), who managed two years and one day.

In fact, no housing minister has made it past the three-year mark since George Young (1990–94), who managed a whopping three years and 50 days!

My cursory count back to 2010 seems to indicate the average term in office for a housing minister is around 14 months – or about 2,432 working hours. Around a quarter of the time, some might say, it would take to master their brief.

With so little time in office, it suddenly becomes much easier to understand how the Government's programme works so slowly.



SO, WHO IS NEW HOUSING MINISTER STUART ANDREW?

The Rt Hon Stuart Andrew is MP for Pudsey and is the 11th MP to hold the housing minister's position in 12 years.

An MP since 2010, the 50-year-old, originally from Anglesey, is a landlord himself, with a single property in Leeds. He has previously worked at the Department of Social Security and as a fundraiser for a number of charities.

He has campaigned to protect the green belt in his

constituency, and when taking questions about protections for renters as a stand-in for the Leader of the House of Commons, he told MPs: "There is a balancing act between renters and making sure they are secure, and people who are renting out their properties, some of whom are also struggling."

In 2016, during a debate in the House of Commons, he spoke of a 'housing crisis'



Stuart Andrew MP replaces Christopher Pincher as the new housing minister

TIMELINE – HOUSING MINISTERS SINCE 2010

Since the Conservatives came to power in 2010, there have been 11 housing ministers:

- **Grant Shapps:** 13 May 2010 to 4 September 2012
- **Mark Prisk:** 4 September 2012 to 7 October 2013
- **Kris Hopkins:** 7 October 2013 to 15 July 2014
- **Brandon Lewis:** 15 July 2014 to 16 July 2016
- **Gavin Barwell:** 17 July 2016 to 9 June 2017
- **Alok Sharma:** 14 June 2017 to 9 January 2018
- **Dominic Raab:** 9 January 2018 to 9 July 2018
- **Kit Malthouse:** 9 July 2018 to 25 July 2019
- **Esther McVey:** 25 July 2019 to 13 February 2020
- **Christopher Pincher:** 13 February 2020 to 8 February 2022
- **Stuart Andrew:** 8 February to...

that is "down to successive Governments' chronic lack of investment in the housing that we need". In 2011 he used a written parliamentary question to ask if the Government had plans to pay local housing allowance directly to landlords if directed to do so by tenants.

- He can be followed on [twitter @StuartAndrew](https://twitter.com/StuartAndrew)

LEARNING THE ROPES

In my experience of the 15 housing ministers that I have dealt with in my time with the Association, the first few months is taken up getting up to speed.

The next few weeks focus on putting their own stamp on whatever agenda is under way at the given time, then a few more weeks are lost for party conference season, a couple of months for recess (when middle-ranking ministers spend little time in Whitehall) and, if they're unlucky, two months or so disappears for an election.

I would estimate that a well-meaning housing minister is therefore left with about eight months to get anything done.

In a sense, this is a lobbyist or campaigner's dream. Very few housing ministers of late have come to the brief with a background in a housing-related discipline. The closest recently was Mark Prisk, who is a chartered surveyor by training.

Their views are sometimes unformed, they are sometimes willing to listen and learn, and organisations like ours spend a great deal of time trying to influence and to inform.

I would estimate that a well-meaning housing minister is therefore left with about eight months to get anything done

CHRIS NORRIS

MASTERING THE ROLE

The latest to join the long list of housing ministers, Stuart Andrew MP, has previously worked as a civil servant and for a charity – but he is a landlord, so may have some grounding.

Ultimately, I wish Mr Andrew good luck. He has a big job ahead of him and (based on the numbers) probably not very long to make a mark. Maybe he will be the one to survive and to obtain mastery of housing

policy – but I suspect that may be out of his direct control.

Like almost everything else in life, I think Sir Humphrey Appleby said it best in this exchange from the BBC classic *Yes Minister* with Sir Arnold (the Cabinet Secretary). When discussing why ministers are moved, but not civil servants, they make their philosophy of Government, and why prime ministers tend to enjoy periodic reshuffles, quite clear:

Sir Arnold: "Power goes with permanence."

Sir Humphrey: "Impermanence is impotence."

Sir Arnold: "And rotation is castration... It's time they all had a little spin."

Around we go again.



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Something to shout about

A look at key achievements, campaigns and launches over the last quarter



NRLA CEO SCOOPS AWARD

National Residential Landlords Association (NRLA) chief executive Ben Beadle has been named Executive Director of the Year at the UK Association Awards. Organised by the Association of Association Executives, the awards recognise excellence and celebrate best practice. The panel said: “Ben’s creative solutions have led to a successful and financially stable organisation for the future.”

THE LANDLORD CONFERENCE 2022

With face-to-face events back on the agenda, the NRLA is delighted to announce it will be holding a 2022 conference in partnership with Landlord Law Services. A date will be set in the coming weeks. Keep an eye on our social media channels for more.

NRLA PORTFOLIO

A new set of digital tools allowing landlords to manage their property portfolio through their NRLA account is coming soon. The new service, NRLA Portfolio – currently being piloted – will allow landlords to do everything from finding tenants and setting up tenancies to managing maintenance and compliance. See page 59 for more.



Still waiting on documentation...

We were told last year that the white paper

on renters’ reform from the Department for Levelling up, Housing and Communities (DLUHC) would be published in the winter of 2021. Everyone involved knew this was unlikely, but we can see now there is still work to be done before such a paper will be ready for publication.

In a similar vein, we were also told that the Department for Business, Energy & Industrial Strategy (BEIS) would publish its long-awaited response to its own consultation on minimum energy-efficiency standards in the private rented sector.

The department went so far as to pledge to commit to publishing before the end of the year in its related publication, the *Heat and Buildings Strategy*. We believe a response was drafted as early as October, only to be stalled by senior figures in the Government. This could be a sign that the powers that be are not happy with the proposals and changes have



WESTMINSTER ANALYSIS
By Chris Norris

It would appear that non-resident leaseholders are to be treated differently

been demanded – but time is running out if we are to have time to hit existing deadlines. Instead of clarity, in February we received a ‘Levelling-up’ white paper, which made waves in the press, but failed to provide any of the answers we all so desperately need.

Elsewhere, we are asking for clarification following comments made by Michael Gove in relation to the cladding crisis. While a lot of what he had to say was very sensible, there are contradictions with what his department is telling the National Residential Landlords Association

(NRLA). From Mr Gove’s statement, it would appear that non-resident leaseholders are to be treated differently by the Government in respect of protection from meeting the cost of remediation works.

This would be an appalling failure of the policy and a betrayal of landlords. It also contradicts the reassurances we are being provided by his department, that the vast majority of landlords who are not also developers large enough to trigger state aid, have nothing to worry about and will receive the same protections as resident leaseholders.

Finally, the Welsh Government has confirmed that the Renting Homes (Wales) Act will come into force on 15 July 2022.

The NRLA will publish all of the documents and guidance needed by landlords as we learn more from the Welsh administration. For regular updates, visit nrla.org.uk/wales

● Chris Norris is director of policy and campaigns at the NRLA.



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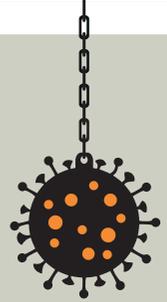
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Tenant household debt has fallen

New research from the National Residential Landlords Association (NRLA) shows that while total Covid-19-related rent debt is falling, landlords are struggling to reclaim larger sums from those tenants who owe the most. While the number of households in debt has fallen by **38%**, average arrears are up by almost a half to an average of **£1,270**.



TENANT DEBT IN NOVEMBER 2021 COMPARED WITH MAY 2021

Proportion of tenants with Covid-19-related debt:

4%
(down from 7%)



Number of households in the PRS in arrears as a result of Covid-19:

200,000
(down from 320,000)

Level of arrears in the PRS as a result of Covid-19:

£260m
(down from £325m)



Overall debt is down, but average arrears (mean):

£1,270
(average arrears in May £850)



Tenants in arrears and claiming Universal Credit:

40%
(there is no directly comparable figure in the May survey)



Of this group, **60%** stated the end of the £20pw Universal Credit uplift would have an effect on their ability to pay rent.



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Do you bundle utilities bills with the rent?

THE BIG QUESTION

With utilities bills on the up, landlords who combine charges with rent could be left counting the cost. We asked what you do when it comes to bills

Do you bundle your bills in with the rent, or are your tenants responsible for paying their own water, gas and electricity bills? Perhaps you include some but not all bills – or maybe some of your properties are all inclusive and others are not?

Your decision may well depend on the type of rental. Many student landlords, for example, say their tenants expect rent to be fully inclusive of bills, as this is what they were used to in halls of residence.

Some landlords with bedsits or houses in multiple occupation (HMOs) with communal areas also bundle rent and bills.

Others take it a step further to include charges for WiFi, cleaning, gardening and even streaming services such as Netflix for tenants looking for the ultimate all-inclusive experience.

With energy bills set to rise over the next 12 months, we asked members what they do when it comes to managing their properties – and whether they plan to make any changes this year to reflect the increases.

Of those who responded, 70 per cent said that tenants were responsible for paying their own utilities bills; 16 per cent said they bundled bills; 11 per cent said they bundled for some properties within their portfolio; and three per cent answered ‘other’.

HERE'S WHAT YOU HAD TO SAY...



Geoff Bogg is a landlord from York with three student properties, a

three-bed, a five-bed and an eight-bed, all let without bills included.

“One year I did try the three-bed with bills included, and it didn't work very well. If bills are included, there is no incentive for tenants to be economical and I would have to increase the rent. We help the students set up the agreements with the utility companies if necessary, but it's never been a problem. Presumably, landlords that do include the bills add a margin to make sure they're not out of pocket. There is one other advantage for the students in that they start to build a credit history.”



Jane Campbell is a landlord from Southampton with two properties.

“My tenants are students and the properties Victorian or older. We used to have lots of problems with condensation and mould because students wouldn't put on the heating or open the windows. Since we started including bills in the rent, the houses are warm and dry. Tenants are happy and there is far less maintenance. Student groups also prefer not to have

to deal with utilities, although I feel they are missing out on a useful life skill.”



Louise Jarvis is a landlord from Chichester with five properties.

“Our young professional sharers find it convenient and reassuring to have one fixed monthly payment. It also avoids arguments in shared houses about who is using too much gas/electricity and pushing up others' bills. With energy prices increasing, we'll have to think again either about our all-inclusive rent rates, or about introducing a winter top-up for existing tenants.”



Peter Leverkus is a landlord from Bedford with three properties for families.

“Tenants need to be responsible for paying for their own use of energy and water – otherwise, why would they bother to switch off lights, turn down the gas, limit the central heating, etc? It's a no-brainer. Including the anticipated cost of utilities in the monthly rent could mean that tenants end up paying more than they should. Better that they pay for what they actually use – this is best for tenants, landlords and the

environment. If we are to minimise climate change, we all need to be responsible for our use of the world's limited natural resources, some of which (for example, gas or oil) might increase CO₂ in the atmosphere.”



Carolyn Uphill is a landlord in the North West. She has three student HMOs in Manchester and three family rentals in Stockport.

“We were reluctant at first, but were forced to include all bills, including gas, electricity, water rates, TV licence and broadband for our student tenancies because they became used to this in halls and were increasingly unwilling to look at properties without bills



Send us your views by emailing landlords @nrta.org.uk, respond via our social media channels @nrta and the NRLA Facebook page

Is it more beneficial for you to bundle your tenants' utilities bills with the rent that they pay you?

inclusive. We do find that not having to worry about the bills makes the tenants very wasteful; for instance, lights are always on and the heating is blazing, but the upside is that we have little problem with condensation and mould."



Louise McManus is a landlord from Harrogate with 10 properties.

“Landlords and agents should be much clearer upfront about the Energy Performance Certificate and the relative costs to tenants of heating their rented homes. This would encourage tenants to seek more cost-efficient housing and landlords to make efforts to improve energy efficiency.”



Tony Wilton is a landlord from Stroud in Gloucestershire.

“I used to run my properties as bedsits with bills included. This led to some bad cases of waste, so I was happy to split the properties into self-contained flats with their own bills – except water, which was too difficult to supply separately.”

Jeremy Instone is a landlord from Woking with two properties.

“Some tenants have so many electronic devices or leave heating/hot water on, the amounts could vary wildly. I would consider it too far out of my control to include bills in the rental cost.”



Rob Jones is a landlord with four properties in Staffordshire.

“Paying their own bills encourages tenants to take responsibility and control their own costs instead of having to pay more and is a greener option overall.”

Rennie Higson is a landlord who has five properties in Nottingham and south London.

“Only in student HMOs would I generally include bills – I would consider it madness otherwise. Landlords have enough costs to deal with already. If the tenants pay bills, it encourages them to take responsibility for being energy and water efficient.”

Rosemary Balchin is a landlord from Devon with seven properties.

“If tenants are responsible for utilities, they are responsible for their own consumption and pay for what they use – no more, no less – it's the fairest way.”

THE NEXT BIG QUESTION: Ahead of the next issue of *Property*, we ask our members: During the pandemic, more and more landlords and agents carried out viewings online. Do you still carry out traditional in-person viewings, or do you now do things virtually – and what are the pros and cons?

Have your say on our social media channels or by emailing landlords@nrta.org.uk



Why adopt EV chargers in your apartment block/HMO/rental properties?

Come 2030 the sale of new petrol and diesel vehicles will come to an end in the UK. Since 1894 when Frederick Bremer ran the first automobile on a public highway internal combustion has been the standard choice for our transportation's drivetrain. As we move towards 2030 **electric vehicles are proving the cleanest, most efficient and most available route** to de-carbonise our roads and commutes. However the move to EVs brings with its own challenges. For over 100 years the refuelling of our vehicles has been a detached affair, with the responsibility being outsourced to forecourts and garages in exchange for our payment of the defined pence per litre rates.

With electric vehicles comes greater freedom and decentralised opportunities for refuelling, every single driveway, garage and parking space becomes a vital thread in the new fabric of our transport infrastructure. Installing EV charging also has the beneficial effect of **increasing the value of an individual property by up to £5000**.

In recognition of this the UK Government have opened up new grant funding channels to assist landlords and rental property owners install chargers and the electrical infrastructure supporting them.

What are the grants and who can access them?

Introduced in 2012, the Homecharge Grant Scheme (or EVHS), provides support for homeowners installing their own charging points. Funding currently covers up to 75% of the cost of the chargepoint and installation, to a maximum of £350 per applicant. Households with two electric vehicles can claim twice.

Funding is available to homeowners (including owners of leasehold or rental properties) who own, lease or are the primary user of an eligible electric or plug-in hybrid vehicle for at least six months. However, they must have their own parking space, even if this is not connected to their property.

From April 2022

Significant changes for the eligibility criteria for the Workplace Charging Scheme (WCS) and Homecharge Grant Scheme (EVHS) schemes in April this year. The new criteria has implications for homeowners, landlords and small business owners, especially in the accommodation sector.

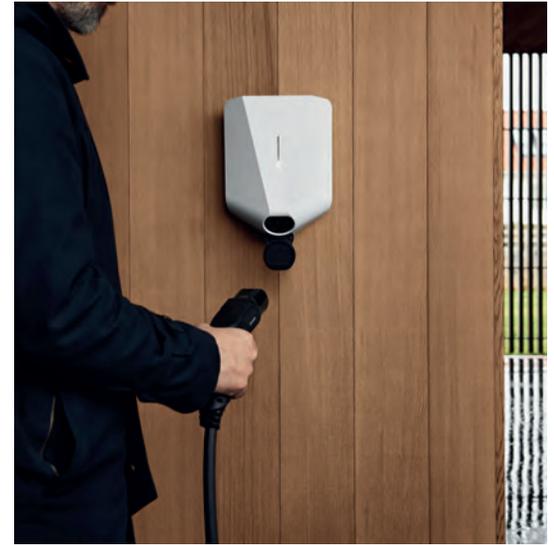
- **From 1st April** the WCS will be available to B&Bs, small accommodation businesses, SMEs, charities and owners of commercially let premises. For example, the owner of a holiday cottage can claim up to £350 off the cost of a charging socket, and it can be used by guests staying on the premises; previously they could only claim if the charge point was being used by their own staff.
- Landlords, social housing providers and owners of apartment blocks can also now claim an EVHS grant. This will take away the responsibility for installing a chargepoint in an apartment away from individual flat owners.
- The Homecharge Grant will cease to be available for house owners with off-street parking - it can still be claimed by people who rent their homes or those who live in flats.



How can we help?

YESSS EV & Energy offer a full turnkey service from concept, through planning and design all the way to delivery, sign off and assistance with grant claims. As the specialised renewables energy division for the UK's fastest growing electrical wholesaler, our specialist team combine over 10 years of EV charging industry expertise. We are here to offer you the support and understanding of the solutions, their operation, ongoing use and the value it can bring to your rental or resale properties. With the increase in intelligence in EV charging solutions there is now a much wider opportunity to create ongoing benefits for residents and tenants but create new recurring revenue streams via the resale of electricity.

To deliver the best solution available in the market today, YESSS EV & Energy have teamed up with **Easee** a Norwegian EV charging manufacturer at the forefront of the market. Norway has the largest uptake of electric vehicles out of every country in the world. And many of the growing pains our market and others are experiencing as we take our first, committed steps to this green transport revolution, can be easily surmounted by using the learning and techniques already developed in the Scandinavian markets.



How to get in touch: To kickstart your journey please contact landlords-ev@yesss.co.uk for a no obligation desktop design meeting with one of our EV & Energy Specialists.



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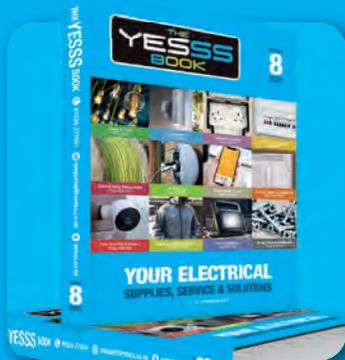
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Taking the plunge

Charlotte Edwards started her property journey with a field, planning permission and zero experience in the industry, overcoming a series of personal tragedies to build a successful business

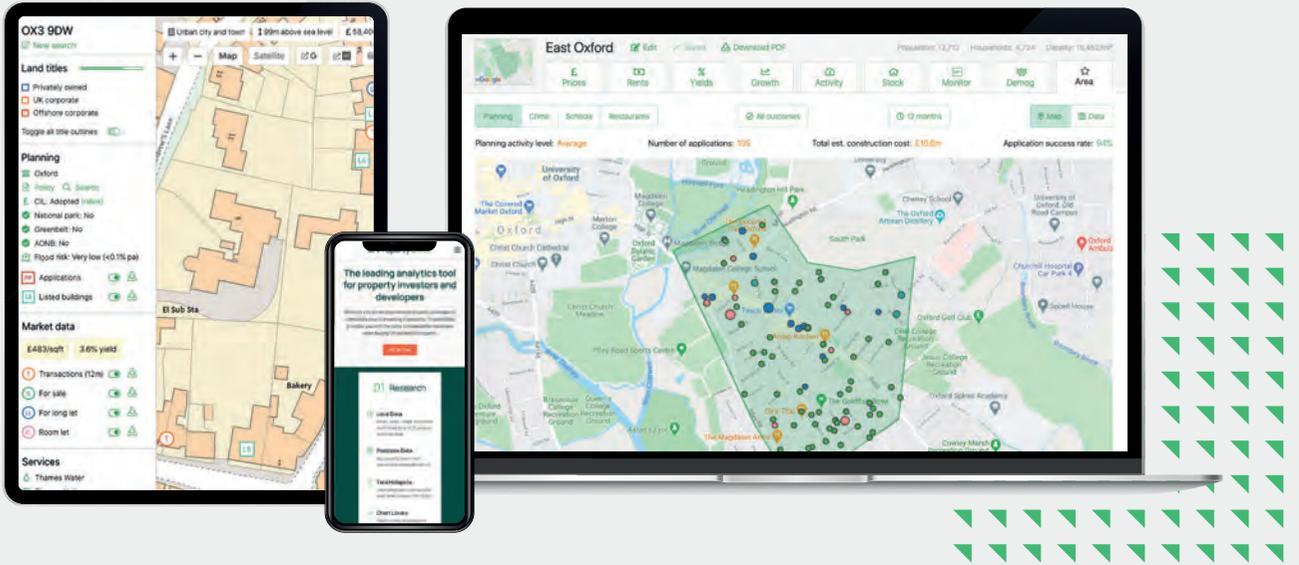
BY SALLY WALMSLEY
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Charlotte Edwards became an accidental property developer when she took over her father's construction business



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Two years ago, Charlotte Edwards was a freelance marketing consultant with a good income, great clients and huge job satisfaction.

Life was good, until her world came crashing down when first her brother, then her father, died of cancer within a few months of one another.

Still grieving her tragic loss, Charlotte found herself taking the reins at the family construction business, Dennis Edwards Homes – despite having no experience in the industry and with two small children to take care of at home.

“It was an awful time,” says Charlotte, “First I lost my brother to pancreatic cancer, then five months later, my dad, to lung cancer. Before they fell ill, both were young, fit and healthy, and ran the property development business together.

“At the time they died, the business had acquired a field with planning permission for 25 homes. Bank financed, I had to make a quick decision on what to do – and opted to take the plunge, leaving all my freelance clients to take over the business.

“Although I was still coming to terms with what had happened and feeling totally overwhelmed, I had no choice but to roll up my sleeves and set about teaching myself to become a property developer.”

Fast-forward two years and Charlotte, of Oswestry, in Shropshire, has completed the £7.7m development as well as building a £1.5m rental portfolio and recording the most profitable year the business has seen in its 30-year history.

Despite these impressive achievements, she is the first to admit that it wasn't all plain sailing.

Charlotte with her sister Chloe Taylor, her mother Sally Edwards, brother Andrew Edwards and father Dennis Edwards



She says: “You might be thinking that the business would already have systems and processes in place, but my dad was old school.

“Everything he needed to run the business was in his head. He had no computer, no smartphone, so when he died, all that knowledge went with him. He had also actively discouraged me from following in his footsteps as he saw property development as a ‘man’s job’.”



TAKING CARE OF BUSINESS

Charlotte says arriving at the development site that first day was terrifying.

“Imagine turning up at a new workplace where you don’t know anyone or how to do the job. It’s freezing cold, muddy, you’re the only female in sight and it’s your new nine-to-five. That was day one in a nutshell.

“I was used to working in an office, dressing up nicely, so I arrived on the building site the first day with my hair and make-up done and in my office clothes.

“I attempted to kit myself out, calling in to several builders’ merchants for site wear, but they had nothing for women, which was just the first of the challenges I faced as a female developer in a male-dominated industry.”

“Everything he needed to run the business was in his head. He had no computer, no smartphone, so when he died, all that knowledge went with him. He had also actively discouraged me from following in his footsteps as he saw property development as a ‘man’s job’”

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FACT FILE

IN 20 MONTHS AND WITH NO PREVIOUS EXPERIENCE, CHARLOTTE HAS:

- Completed a £7.7m gross development value (GVD) development
- Built a £1.5m rental portfolio (via buy, renovate, re-let, standard BTL and build-to-rent)
- Recorded the most profitable year in the 30-year history of the family business.

CHARLOTTE'S FIVE TOP TIPS FOR GETTING STARTED IN PROPERTY DEVELOPMENT:

- **Educate yourself** – read, listen, observe, ask questions; there are lots of free sources of property education online to get you started
- **Choose a strategy and specialise in it** – commercial conversions, build-to-rent, build-to-sell; decide what interests you most and become an expert at it
- **Build a power team** – you will probably have to hire and fire a few tradespeople before you find the right fit for you and the best usually come from word of mouth
- **Beware the hidden costs** – waste disposal, land contamination testing, consultancy fees, snagging – whatever you think it will cost to develop a site, it will cost more; keep a contingency plan in place
- **Don't jump straight in without another source of income** – profit from development can take months or years and it's likely to be needed to invest into the next project.

Charlotte contacted the bank to explain what had happened to her father and to assure them the development would still be taking place. She then set about trying to find training – and to secure an income. With money from the business tied up in the development itself, she turned to buy-to-let (BTL) to support her family.

She says: “It was very difficult and at first I was living off credit cards to try to get the business off the ground. As a single parent, life was already something of a balancing act and taking on the business intensified that.

“I decided to be smart about it and rent out some of the homes I was developing to ensure there was a steady rental income coming in to give us money to live off.

“With property development, much of the money is tied up in the ground. Plus, as this was the business my dad and brother had built up, I didn't feel comfortable taking money out. In the first eight months, I built up a portfolio of eight rental homes with a target of hitting 10 in 10 to make sure I am financially free.

“I started my rental portfolio off with a £50,000 investment, which I used to buy four plots on which I built four semi-detached houses, two worth £200,000, and two worth £165,000.

“I then refinanced and pulled the money out to invest directly into two BTL properties and a couple of other properties that I bought, refurbished and refinanced.



“I decided to rent out some of the homes I was developing to ensure there was a steady rental income coming in to give us money to live off”



Charlotte taught herself construction with the help of the team employed by her father and brother



WHY I JOINED THE NRLA

- I joined the NRLA after it was recommended to me by a fellow landlord, and it has been invaluable
- There is real peace of mind in knowing you can pick up the phone at any time for expert help and advice
- In one of my first properties, a tenant had fallen into arrears and it was really helpful to call to talk through my options
- Many of the advice team are landlords themselves and I have really benefited from them sharing their own experiences.

Development has been the key to me becoming a landlord, and this is something I wish I had done 10 years ago.”

OVERCOMING OBSTACLES

While establishing her BTL business, Charlotte was keen to upskill, however, accessing training was one of the biggest stumbling blocks she came up against.

She says: “I am a huge advocate of education and I really wanted to take a construction management or project management course, but nowhere would accept me due to my lack of experience.

“Basically, I had no other alternative than to learn on the job.

“I stood beside every tradesperson that came on-site, watched them and asked questions. I also listened to a lot of podcasts, read books and watched YouTube videos.”

Charlotte taught herself construction, property development, financial management and investment in this way and was supported by the team her brother and father had employed.

She says: “My dad had a guy called Steve who was his right-hand man and was a godsend when I was getting started. He was a ground worker, but has really stepped up, as we have all had to. We did lose some people, who thought we couldn’t do it. But for the ones that stayed on, it has worked out really well. As a company, we now employ between 10 and 20 people day to day, mostly subcontractors.”

When it comes to being a woman running a construction site, Charlotte says there are still outdated stereotypes out there.

She says: “There is this stigma that comes with being a woman in charge of a building site. You do still get men turning up and asking where the man in charge is. I always say: ‘you’re looking at her’.

“I think only around 10 per cent of the construction industry is made up of women, so we are still something of a novelty, and as well as the issues I had finding work wear that would fit, I often find a lot of tools are too big for me to use, as they are designed for men’s hands.

“There is this stigma that comes with being a woman in charge of a building site. You do still get men turning up and asking where the man in charge is. I always say: ‘you’re looking at her”

“There are still a lot of barriers to be overcome and a lot of cultural shifts that need to be made, but I think things are slowly changing. Since starting work as a developer and landlord, I have reached out to other women doing the same thing via social media and am building a network where we can help and support each other.”

Charlotte says the company still has a strong family ethos, with her mother Sally joining the business to carry out back-office work and deal with customer liaison.

JOB SATISFACTION

Two years after Charlotte took the helm, the company is going from strength to strength, and she is now in the process of purchasing two more development sites; including barns for conversion and a farmyard for three substantial new-build properties with potential for further development on adjoining land.

She says: “It has been a steep learning curve, but two years on and the site has sold out, bank loans have been fully repaid and the site is in profit.

“More importantly, I wake up every morning excited to start work – and not a lot of people can say that.”

- To find out more about Charlotte’s projects, follow her on Instagram: @accidentalfemaledeveloper

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Lorraine Thomas, Delores Coombs, Devon Parker, Kiran Sandhu and Charlotte Duck are some of the landlords who are prospering in the property world right now

How women are shaking up the property market

With International Women's Day on 8 March, now is the perfect time to highlight the achievements of female landlords. Karen Glaser talks to the women who have made the private rented sector work for them

Charlotte Duck is a member of an ever-growing club. Women now make up almost one in two of Britain's 2.6 million buy-to-let (BTL) landlords, and over the past five years, their rental income has increased almost twice as fast as men's, according to research from estate agent Ludlow Thompson. This is heartening news with International Women's Day on 8 March, the time we celebrate women's social, economic, cultural and political achievements.

Charlotte is what you might call an accidental landlord. When she bought her first property in 2007, it was for her, and her alone, to live in. Which she did for 18 months. Then she met Dan, moved in with him and rented the one-bedroom Stockwell flat to a friend who needed to move in somewhere quickly. "It was a good way of testing the water with Dan, who also owned a flat in Stockwell. If living together didn't work out, I could just return home. I told my friend to be on stand-by," says Charlotte.

Things did work out. The couple is now married with three children and living near Sevenoaks. But before they moved from London to Kent, they owned, at one





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The gender shift is arguably the biggest single change in the UK's BTL market this past half century

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Charlotte Duck (above) and Kiran Sandhu (right) have expanding property portfolios

point, three flats: the properties Charlotte and Dan had bought independently and one in Balham that they purchased together. They have since sold the Stockwell properties, but have kept the Balham residence, which they now rent out.

“My husband and I are both self-employed. He’s a barrister, I’m a freelance journalist and our pensions are poor. This flat is effectively our financial security for the future,” she explains. The flat is theirs, but its maintenance falls entirely to Charlotte, who recently joined the National Residential Landlords Association (NRLA) so that she could get landlord certification and keep abreast of property legislation. She also takes willing care of the human interaction that comes with being a landlord. “Dan doesn’t like dealing with tenants, but I love it, and am very invested in making our property a nice home for them.”

THE APPEAL OF BRICKS AND MORTAR

The gender shift is arguably the biggest single change in the UK’s BTL market this past half century: in 1970, women could be refused a mortgage without a male guarantor. Compare that with four years ago, when 40 per cent of landlords were women, a study by Simple Landlords Insurance found; now we are up to 48 per cent. When we mark International Women’s Day next year, maybe the gender split in BTL ownership will have narrowed to 50:50. And it looks likely that the NRLA



women’s membership, currently 40 per cent, will have followed suit.

The Ludlow Thompson survey also found that women favour property over investments such as stocks, shares and cryptocurrency. But why do women choose property as a route to financial independence? What is it about bricks and mortar that appeals so strongly? For Charlotte, it’s the tangibility of property. “I feel comfortable investing money in something I can physically see. I’m always thinking about how I can upgrade the flat with new fixtures and fittings and so on, planning how I get things done between tenancies.”

REAPING THE REWARDS

Her words are echoed by Alison Oliver, who has a one-bed rental in Luton. “I think house and home really speak to women. I’m certainly always talking about properties with my female friends, and I think home improvement programmes like *Changing Rooms* and *Homes Under the Hammer* have a predominantly female market.”

“Well, it’s better to rely on property than on men!” half-jokes Kiran Sandhu, who recently went from working as a full-time

“Property is the best investment a woman can make. The longer you have it, the more value it accrues”





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Devon Parker runs property development business Classhouse and works with both BTLs and new builds

solicitor to overseeing the conversion of a pub, left by her late father, into nine rental apartments. “Dad passed away a couple of months before we went into lockdown. It was obviously the worst of times to move into the hospitality industry. I knew he’d got planning permission for flats on the site, so I dug out the plans and handed them over to my architect husband who’d recently been made redundant. Suddenly, he had a lockdown project.”

But it was Kiran who oversaw the financial administration of the development. “Dad left the pub to my mum, so I had to buy it from his estate. By reading the NRLA’s magazines I learnt about tax, title splits, planning and creative ways of purchasing a property by putting down no money.” And she learned most effectively. When her father died, his pub was worth £305,000. Just over a year later, it was valued at £1.2m. Since then, Kiran has also got planning permission for the beer garden, increasing its value from £80,000 to £300,000, and bringing its gross development value to £1.3m.

“I’m the youngest of four siblings and the only girl. When I started thinking about buying the pub from my mum, I asked my brothers if they wanted to come in with me. They all declined, saying my business venture was too risky.”

While they must now surely regret their decision, their sister could not feel more positive about her financial future. “Property is the best investment a woman can make. The longer you have it, the more value it accrues. I now feel in complete control of my life and would never return to my nine-to-five job. And because I am a trained solicitor, if I do have any letting issues, I can do my own legal work.”

Kiran’s first lettings are also thanks to NRLA know-how. “I rented all nine flats via the new Portfolio platform, saving myself £800 in agents’ fees and a lot of time figuring out how to advertise the properties online. And people have actually paid over the rental asking price.”



FULFILLING A LIFELONG AMBITION

Over in South Shields, Devon Parker also makes frequent use of the NRLA’s templates, documentation and credit-checking facilities. She has a background in banking, worked as a management consultant and still does some financial consultancy part-time. But she knew from the age of 14 that she wanted to work in property and began dabbling in investments when she was 17. Now she runs Classhouse, a property development business – a mixture of BTL and new build – in South Shields, where she was born and bred.

“I’ve lived in London and owned property there, but knew I always wanted to build a portfolio in my hometown. I love the idea that you can make money while providing people with good-quality, stable housing. I think a poor-quality home is often the start of other problems in a person’s life.”

To this end, she refurbishes her BTL properties from head to toe, and gives them a polished, contemporary finish – white walls, grey carpets, dark wood worktops. But she is happy for her tenants to redecorate according to their taste.

“I love the idea that you can make money while providing people with good-quality, stable housing”





Lorraine Thomas and Delores Coombs of Step Ahead help to home people in need

“I am on a mission to get people into the kinds of homes that wouldn’t normally be within their reach”

“I really want my properties to feel like people’s homes.”

The majority of her tenants are women, and right now 80 per cent of the people on her long waiting list are, too. “I haven’t planned it like this, but maybe women prefer renting from other women? I’m very active on social media, so women in South Shields who are looking to rent are likely to have heard of me.”

Meanwhile, when contractors meet her for the first time, they often assume Devon is her father’s assistant. They are actually partners in the firm, but he has always worked in construction, so now looks after the building side of Classhouse, while Devon takes care of marketing and general strategy. “To be fair, when I tell people that, no, I’m not Dad’s assistant, this is our

business, they generally say: ‘oh, you look too young, but good for you!’”

She adds that she has never come across any blatant sexism in the property community. “I’ve also always found it friendly and uncompetitive. I follow a lot of property professionals on Facebook and Instagram, and always get considered answers to the questions I, for my part, am never shy of asking. Most landlords and developers actually want to make a difference, to provide a good product.”

ETHICAL LETTING

Lorraine Thomas is certainly making a difference in Croydon. She and business partner Delores Coombs, managing director of Step Ahead, buy up properties that they then transform into homes for youngsters who have grown up in care, and other people in difficult circumstances, including refugees. “I am on a mission to get people into the kinds of homes that wouldn’t normally be within their reach,” she says. However, Lorraine is also an accidental landlord. “Until five years ago, I used to do marketing for law firms, but after Delores and I bought our first property at auction together, ethical letting is all I have wanted to do.

“We know that our tenants won’t always be able to pay the rent, but we’ve factored this into our business plan. And when they can’t pay it, we offer them an affordable payment plan and work such as gardening and painting so they feel they have paid their rent in kind.” Since 2017, Lorraine and Delores have housed more than two dozen people and now plan to open an academy to train vulnerable youngsters in trades connected to the construction industry.

“Our philosophy is that if you treat people right and give them proper opportunities, they generally come good.”

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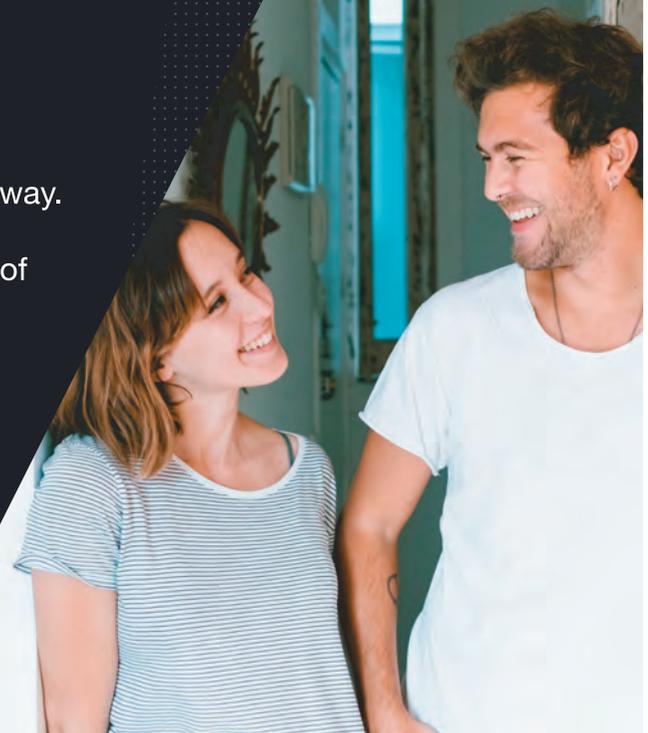


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“This tradesman I didn’t know followed me into the flat, closed the door and stood uncomfortably close to me”

The tragic case of Suzy Lamplugh – an estate agent who disappeared in 1986 – brought into sharp relief the dangers facing women in the property industry. With 48 per cent of residential landlords now female, have things improved? **Sally Howard** finds out

Holly Matthews recalls the moment she realised her vulnerability as a woman landlord. It was a dark winter’s night in 2018 and Holly, who owns and manages five rental properties in the West Midlands city of Coventry, had to deal with a maintenance emergency at one of her flats.

“My young children were waiting in the car and this tradesman I didn’t know followed me into the flat, closed the door and stood uncomfortably close to me,” she says. “I’m a tiny human being – five foot one – so there would have been little I could have done if the man had had bad intentions.”

Holly, who has a background as a TV actress, was already concerned about her social media visibility and what the implications might be if fraudsters, or worse, approached her when her properties were available to rent.

“That incident was the shock I needed to put some proper procedures in place to protect myself,” she says. Three years on, Holly is careful about whom she meets alone at any of her properties and has a list of male friends she can call upon to attend tenant viewings, as well as an agent who undertakes her tenant background checks and can supply a second body for any viewings she’s unsure about. She has also put considerable effort into building up a network of tradesmen across the city she can trust to attend her properties alone, and to also feel confident that women tenants will be safe in their hands. “This



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Date of Issue:

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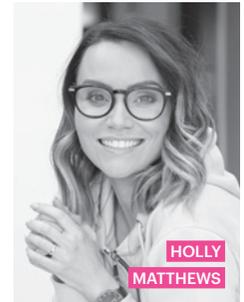
Countersignatory Details

Registered Person/Body:

Countersignatory:

Cautions, Reprimands and Warnings

“That incident was the shock I needed to put some proper procedures in place to protect myself”



HOLLY MATTHEWS

takes a lot of work, but it makes all the difference in reducing my exposure to risk,” she says.

HOW RISK CAN LEAD TO TRAGEDY

The parents of Suzy Lamplugh, an estate agent from Cheltenham who disappeared after she went to meet an unknown client, founded the Suzy Lamplugh Trust shortly after their daughter’s disappearance, “to highlight the risks people face in their public lives and workplaces, and to offer advice, action and support to minimise those risks”.

On the 30th anniversary of Suzy’s disappearance, the Trust launched Suzy’s Code for Personal Safety (see page 40). However, for many in the sector, the brutal 23 December 2021 murder of Sara Trost, a British real estate agent shot dead in Florida by a recently evicted tenant while preparing to show a property, highlighted the ongoing risks women face in an occupation in which face-to-face meetings with strangers are an everyday event.

Sophie Foote owns and manages a portfolio of houses in multiple occupation in Southampton. She launched her business during the pandemic and has been a National Residential Landlords Association (NRLA) member since April 2021. She admits that the positioning of her housing, for young professionals at the top end of the city’s rental price bracket, is partly intended to ‘weed out’ applicants who might put her at risk.





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“On an impulse, I leapt out of his grasp and said: ‘I feel very secure, thank you, as I am a black belt in karate’”

“Most of our applicants come through SpareRoom.com,” she says. “So I make sure they are put through a vetting system and speak to them on the phone to find out who they are before they are booked to view.” She says she always refuses night-time viewings: “It’s just not worth the risk.”



MOLLIE SWALLOW

SETTING UP SAFETY SYSTEMS

When Mollie Swallow, head of lettings at mews specialist agency Lurot Brand, was new to the sector in the late 2000s, a ‘creepy’ prospective tenant asked her how she felt about being alone in empty houses with complete strangers as he touched her lower back.

“On an impulse, I leapt out of his grasp and said: ‘I feel very secure, thank you, as I am a black belt in karate,’” she recalls, adding that she is surprised she managed to stand her ground so forcibly when she was quaking with fear. “This was before Lurot brought in the protocol that women agents make sure the viewer goes in first so that they are close to the door at all times.” At the same time as instituting this protocol, Lurot brought in a policy that property keys would be hidden from view to prevent theft and duplication.

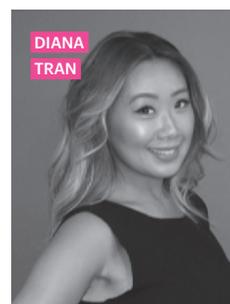
In contrast to the 1980s, “Landlords have LinkedIn, Google, Companies House and other resources to call on before viewings go ahead,” she says. Such digital transparency, Mollie says, makes her feel “a lot more secure going out on viewings”. Another boon for London estate agents, and a system Mollie would like to see rolled out across the sector nationwide, is a function on London property professionals data and networking site LonRes: members can blacklist and cross-check scammers and prospective tenants who have made negotiators feel uncomfortable, or individuals they have reported to the police.



A 2010 study by Yorkshire-based workplace-safety organisation PPSS found that more than half of estate agents did not

have any lone-worker policies in place, with no safety procedures set out for staff who carry out viewings or valuations on their own. In a 24-month period, it found that 30 per cent of the agents questioned had been the victims of verbal abuse, 16 per cent had been intimidated and more than one in 10 had been threatened while conducting a viewing.

Diana Tran, associate director of residential lettings for Sotheby’s Realty in central London, worries that landlords’ and agents’ responses to female safeguarding issues are too reactive. “Improvements have been made since Suzy’s case, but when an incident occurs you’ll often find that protocols are put into place but then not maintained,” she says. Sotheby’s has a diary booking system that’s visible across the team, a WhatsApp group for agent safety and, as is now common in major agencies, a safe word that negotiators can use to call the office if they are uncomfortable in a given situation. Diana says that such processes are often something that landlords, especially smaller buy-to-let (BTL) landlords, lack the time and resources to put into place.



DIANA TRAN

Safoora Mian-Cudmore is representative of these boutique woman landlords. Safoora owns a two-bedroom property in a Georgian house in the affluent Bristol suburb Redland and is in the process of buying a second property in the city. She says her choice of property location is framed by considerations of personal safety. “If I know I will be visiting the properties alone, I need [the property] to be in as quiet an area as I can afford to buy in,” she explains.

Tradespeople are as much a consideration for Safoora as the risk of characters with bad intentions who present as prospective tenants, and Safoora also makes an effort to vet tradespeople. She would like to see a register of DBS-checked tradespeople to benefit vulnerable householders and landlords such as herself. “Just something official would be good really as you have no idea who you’re letting into your property at the moment. All you have to go on is Google and gut instinct.”

Lucy Gordon is a new landlord of a two-bedroom flat in Stockwell, which she formerly lived in with her sister. Initially thinking she would manage the rental property herself, Lucy eventually engaged a lettings agent, partly out of fear for her personal safety.

“Oddly, I was happy to live there, but the prospect of hanging around outside the property, which is in





“When an incident occurs you’ll often find that protocols are put into place but are then not maintained”

SUZY’S CODE FOR PERSONAL SAFETY IN THE HOUSING SECTOR

- Implement a buddy system. This should include checking in and out when arriving at and leaving the property, including out of normal office hours
- Have a system in place for colleagues to raise the alarm back at the office in case of an emergency while working alone
- Have a clear procedure to follow if someone does not return or check in when they are expected
- Where possible, arrange for viewers to visit the office before meeting them at the property so that colleagues have also seen them
- Offer all staff a personal safety alarm and have discreet lone worker devices available
- Before conducting a viewing, find out who else will be present in the property (current tenant, contractors, etc) when you visit
- Finally, make sure all staff are aware of and have access to the personal safety measures available.

a very urban area, to wait for people I don’t know scared me,” she says. Lucy is in the process of installing better lighting outside the property, which is in a gated complex opposite a housing estate, and is talking to fellow residents about putting in a DoorCam.

“DoorCam footage helped to catch Sarah Everard’s killer [Sarah was kidnapped and murdered by Metropolitan police officer Wayne Couzens in Clapham in March 2021], so I think technology can be a big help when it comes to women’s safety,” she says. Lucy adds that she was unaware of the sunk cost of personal safeguarding for women landlords, particularly the cost of contracting agents who take a percentage of rental yields (a ‘landlady tax’), and that she might sell the property when her fixed-rate mortgage expires later this year.

Meera Chindooroy, deputy director of campaigns, public affairs and policy at the NRLA, points out that safeguarding is not just a female concern: “It is imperative that all landlords, male and female, think about their personal safety when hosting viewings or meeting potential tenants.” Sensible precautions can go a long way.

“Meet during the daytime where possible and make sure you have your phone with you;



SAFOORA
MIAN-CUDMORE

always let someone know where you are going, who you are meeting and when you are expected to be back; and don’t hesitate to leave a viewing if you feel uncomfortable.” For added peace of mind, Chindooroy adds that it’s

worth looking into safety technology, such as personal alarms, lone worker devices and apps that can trigger alarms or alert emergency contacts.

Diana offers this advice: “Be careful what you upload on social media, as live feeds can highlight your whereabouts, and pay attention when waiting on the street – avoiding using headphones or being too absorbed in your phone.”

Despite the increased safety risk they might face, more women than ever are joining the sector, with the number of female landlords growing by 17 per cent to reach 1.25 million between 2014 and 2019, according to HMRC data. Women now constitute 48 per cent of the country’s 2.6 million BTL landlords.

Sophie is not surprised: “Being a landlord can be a really good choice for women as it can be so flexible around families,” she notes. With proper safety habits in place, she hopes that women “won’t be put off from what can be a great career”.



LUCY
GORDON



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CLEAN SWEEP

Spring might be a time when many think about a seasonal spruce-up. For some landlords, cleaning can be a year-round headache, but it needn't be

BY HELEN PARTON

When it comes to cleaning, “people’s standards vary,” begins landlord Yvonne Baisden, who has

a portfolio of flats and houses in west London. “Sometimes tenants will show me a receipt for a property they have had professionally cleaned and it wouldn’t be how I would clean.”

She is involved in both sides of the landlord/cleaner divide, having seized the opportunity to run a commercial cleaning business when a friend agreed to Yvonne buying out her cleaning contracts.

That was over 15 years ago, and now BPS Commercial Cleaning deals with a range of services, including end-of-tenancy cleans. She is also the north-west London representative of the National Residential Landlords Association (NRLA), a position she has held since 2010.

Unlike the cleaning of less personal elements of residential development such as communal hallways, handrails and lifts, she says: “It is different when

it’s people’s homes and you have to tactfully remind tenants about how they need to leave the property.”

She generally lets her properties unfurnished, which means while there’s less to take care of in terms of inventory management, it can mean the true state of properties can be hidden, with the cleaning – or lack thereof – only revealing itself once the tenant’s possessions are out of the way. That said, she reports that around 70 per cent of tenants leave the properties in her portfolio in a reasonable state.

There are, however, occasions when properties require a deep clean. It’s things like oven extractor fans that people often forget to clean and that require a bit of TLC. “The worst is the oven,” she says, adding that sometimes with her commercial cleaning jobs, it often pays to get a third-party specialist oven-cleaner in to get the job done on time.

PLAN TO GET YOUR HANDS DIRTY

Alison Fraser, an NRLA member, currently lets two properties in Lincolnshire, with a third in the process of being added to the portfolio. She has had a mix of tenants in



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“You have to tactfully remind tenants about how they need to leave the property”

the two years she and her husband have been landlords. “I’ve had tenants who have left the place in an immaculate state. Another had cats but they didn’t use litter trays. We found cat poo everywhere: behind doors and in cupboards. In one of the bedrooms, the urine soaked down through the carpets and into the floorboards, which had to be replaced. The smell was so bad, the neighbours remarked on it and we had to use urine destroyer and bleach, lots of bleach.”

She adds that they do the cleaning themselves in their properties. “To be successful in this business, you have to be prepared to get your hands dirty. Plus it gives you the opportunity to pick up on any damage before it develops into something more serious. For instance, I was cleaning behind the radiators and noticed one of them was seized, which if I’d used a cleaner, I wouldn’t have known about.”

DISCREPANCIES AND DISPUTES

It’s no surprise that cleaning is one of the main sources of strife between landlords and tenants. The Tenancy Deposit Scheme (TDS) states that cleaning topped the list between 2013 and 2021. Occupying the top spot year-on-year, it has rarely dipped below 50 per cent of the total disputes, ahead of rent arrears, damage and redecoration. In the year 2020/21, TDS in Northern Ireland reported that cleaning accounted for 42 per cent of disputes, with SafeDeposits Scotland recording the highest proportion, with 70 per cent of disputes relating to cleaning.

In such instances, TDS looks for evidence that the property was less clean at the end of the tenancy than at the start. It advises the best evidence is compiling a comprehensive inventory and Schedule of Condition document, mentioning cleanliness, preferably in a schedule (ie how frequently certain items should



TV’s Lynsey Crombie starred in *Obsessive Compulsive Cleaners*

CLEANING CHECKLIST FOR TENANTS

Lynsey Crombie, known as TV’s Queen of Clean, has these five top tips to encourage tenants to be cleaner:

- 1 Leave them a list of reliable cleaners when they move in – this will encourage them to book a regular cleaning service or will make them understand that it is important to keep the property clean.
- 2 Tell them there will be regular inspections – not just for damage and issues, but for cleaning, too.
- 3 Show them how to clean, for example, if you have a certain sink type, tell them what products should be used to clean it; tell them what products and techniques work best on the flooring type.
- 4 Make sure you keep your tenants happy; if they want to add a coat of paint to a wall to add a personal touch, then let them. Keeping them onside will ensure they will look after your property.
- 5 Leave a caddy of cleaning products under the sink and if you can, a vacuum cleaner and broom.



be cleaned) as part of a check-in report. It advises tenants to spend some time reading this check-in report/inventory document and cross-reference it with what they find in the property in terms of the items contained within it, the condition of the décor and the standard of cleaning.

If the tenants believe there’s a discrepancy, “For example, the check-in report says that the oven is cleaned to a professional standard but that the grills have hardened carbon residue and is greasy to the touch, make a note on the inventory and report this to the landlord promptly.” Begin on the same page in essence.

TDS does not regard a general statement that the property is in ‘good condition unless otherwise stated’ to include cleanliness, so be specific. Cleaning, it says, is subjective and cleanliness “is not subject to fair wear and tear – while an item can be worn and aged, it should still be clean”.

PROOF IN THE PICTURES

Jonathan Rolande, who has been in the property business since the early 1990s, says: “Have a professional photographic inventory to keep a clear, independent record of condition when they move in.” Jonathan, who has properties in both the residential and commercial sectors, started his business initially on the south coast, but now his portfolio extends across England and Wales.

“Landlords should insist on viewing the property every three months to check it is being looked after properly”

Yvonne also uses pictorial evidence at the other end of the letting process: “With end-of-tenancy cleaning jobs, we take photos so that we can identify if something’s been damaged or there are burns to a worktop or severe staining, which can be caused by certain ingredients.”

Before you start the letting process, she recommends giving careful consideration to how you furnish your property in the first place. She looks for hard-wearing mid-market surfaces that still look good but don’t have the price point of a high-end finish, so a compressed laminate work surface, as opposed to quartz or marble. “Look for sofas that are washable or leather, and I always go for blinds as opposed to curtains or nets.”

In order to encourage tenants to keep properties clean throughout the tenancy, Jonathan says: “Tell them you’ll pay for a cleaner once a month within the rent. Chances are it will let faster and at a higher rent, so will be cost neutral. Plus, the cleaner can tip you off if things are getting shabby.” One of Jonathan’s other tips is

Set the standard of cleaning that you would expect from your tenants before they move in



investing in a cordless vacuum cleaner. “They are much quicker and easier to use, especially on wood/tiled floors.”

WHY INSPECTIONS ARE IMPERATIVE

Nicola Rodriguez, who tweets as Essex House Dolly, offers decluttering, interior design and cleaning services, including end-of-tenancy cleans. A tenant herself, she advises flagging up the need for: “Frequent cleaning of washing machine



drawers where detergents are used and also keeping on top of rubbish disposal. This can be a huge task for landlords when a tenant leaves.” She adds: “Landlords should insist on viewing the property every three months to check it is being looked after properly.”

Carl Burgess, who runs Winkworth’s Shepherd’s Bush office, agrees with this sentiment. He says: “I think the biggest problem we see is with let-only and rent-collection clients. Very few of them inspect their properties. They often have the best intentions of doing so, but never quite get round to it or feel like they are imposing on the tenants. So, regular property inspections, then following up with communication, ie if it’s not being kept clean, writing to them to say they need to improve on this.”

Adds Dan Green, Foxtons lettings manager for its Kingston branch: “I find if the landlords meet the tenants prior to the contract starting, it means they get off on the right foot. The more visible the landlord is, though, the more likely a tenant is going to keep their property in order. If a landlord gets things fixed when required, and manages the property and any issues that occur in a timely manner, it works in their favour.

Setting the standard of cleaning you expect from your tenants when you present the property to them is key, says Yvonne. “Point out things that need cleaning inside, such as microwaves, behind cupboards and that it’s not just about cleaning surfaces. Start as you mean to go on.”



THE VALUE OF PRE-CHECKING

TDS has overseen an instance where a landlord wanted to claim £180 for dry-cleaning curtains

The landlord claimed some sets of curtains had been left in dry-cleaning bags by the tenants; one set was not mounted and one had black spot marks at low level.

The adjudicator found that because an inspection had not taken place at the property at the start of

the tenancy, it wasn’t possible to properly compare the condition of the curtains at the beginning and the end of the tenancy.

The key takeaways here were that the landlord should have carried out a Schedule of Condition and check-in report, including

recording the condition and cleanliness of the contents – including the curtains – at the start of the tenancy.

This can then provide something to refer a comprehensive check-out report against and is, advises the TDS, the best evidence of condition at this time.

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EXPERT ANSWERS TO LANDLORDS' QUESTIONS

The housing enforcement lottery

Unreliable figures and inconsistent data collection muddy the waters when it comes to standards – now is the time for change



The idea of the private rented sector (PRS) as 'unregulated' is one that has been doing the rounds in certain sectors of the media for quite some time.

As we know, nothing could be further from the truth with, at the latest count, 168 different laws and regulations affecting the sector.

Local authorities have a number of enforcement options

available to them if landlords are not meeting their responsibilities or property standards under the Housing Health and Safety Rating System (HHSRS).

These options include civil penalties, which allow local authorities to fine landlords for specific failures, as well as criminal prosecutions for serious breaches of the law.

The funds raised from civil penalties are retained by the local authority and ring-fenced for housing enforcement.

However, a lack of consistency in the way inspections, notices and prosecutions are approached and recorded means it is almost impossible to get a clear picture of what is happening in the sector.

Using freedom of information requests, the National

Residential Landlords Association (NRLA) asked local councils for data on civil penalties issued to get a clear idea of the national picture over the three-year period between 2018 and 2021.

But with no consistent framework for recording data, it has proved virtually impossible.

The findings highlight a small number of councils are responsible for the lion's



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share of the action, with many focusing on easy-to-prove administration breaches rather than hazardous conditions.

It also found different councils classify and record HHSRS inspections differently, making it difficult to accurately assess enforcement work around property conditions.

THE NRLA FOUND:

- More than half of local authorities were unable to provide accurate numbers for complaints about the PRS
- Those that could dealt with an average of 274 each year
- Local authorities performed an average of 135 HHSRS inspections per year, significantly below the number of complaints
- Activity varied substantially dependent on location, with 25 local authorities responsible for 50 per cent of all HHSRS inspections
- 3,679 improvement notices are issued annually, with nine per cent of HHSRS inspections leading to an improvement notice
- Usage of this notice is concentrated, with 20 local authorities responsible for 50 per cent of notices.

Currently, local authorities are not required to report back on their activities to the Department for Levelling Up, Housing and Communities – something that was reflected in a critical report by the National Audit Office last year, which said the department must improve its data if it is to successfully bring about change.

In response to this, the department announced in its Levelling Up white paper last month plans to introduce the Decent Homes Standard to the PRS. The standard currently applies only to homes in the social rented sector.

Different councils classify and record Housing Health and Safety Rating System inspections differently



“We will work with the Government to ensure whatever standards expected of the sector are proportionate, fit for purpose and can be properly enforced”

WHAT SHOULD HAPPEN NEXT?

The NRLA believes that a number of simple steps could be taken by the Government to ensure local authorities are operating on a level playing field and that enforcement work is targeted and effective regardless of where your rental properties are.

It wants the Department for Levelling Up, Housing and Communities (DLUHC) to:

- Take the lead on standardising data collection on complaints and inspection rates. It should look again at a national benchmark scheme for local authorities, requiring

them to report to DLUHC on the outcomes of all enforcement activities.

- Work with local authorities to identify why inspections rarely lead to prosecutions or civil penalties. In particular, it should look at the costs of enforcement, the complexity of the legislation and the value of informal enforcement action. This information should be used to develop a holistic strategy around enforcement in the PRS.
- Identify high-performing local authorities and ask them to share best practice with other local authorities to improve outcomes across England.

While the NRLA believes consistency is key when it comes to standards in the PRS and how these are recorded and enforced, it does have concerns about the proposals.

NRLA chief executive Ben Beadle said: “Property standards in the PRS are improving. The proportion of properties with a category 1 hazard under HHSRS has declined from 28 per cent in 2009 to 13 per cent in 2019. While this is far from perfect, it shows that things are moving in the right direction – and fast.

“Every tenant should have the right to expect properties to be safe and secure. The existing Decent Homes Standard, however, is not the right vehicle with which to achieve this important goal.

“At present, this standard, designed specifically for the social rented sector, does not reflect many of the differences between it and the PRS. This includes the types and age of properties in each.

“The Decent Homes Standard includes strict rules around issues such as the age of kitchens and bathrooms, arbitrary figures that do not reflect whether the fixtures and fittings are fit for purpose or not. This could potentially have a huge impact on landlords with older properties – even if they are in perfectly good condition.

“We will work with the Government to ensure whatever standards expected of the sector are proportionate, fit for purpose and can be properly enforced. Without this, criminal landlords will continue to undermine the reputation of the vast majority of responsible landlords doing the right thing.”

- Read the full report at nrla.org.uk/enforcement

NRLA

NATIONAL RESIDENTIAL
LANDLORDS ASSOCIATION



better home cover



NRLA is working with Better Home Cover to give you total peace of mind should you have a home emergency at one of your rental properties.

The Landlord Complete package from Better Home Cover provides you with a home emergency insurance product, tailored to suit your needs as a landlord.

NRLA Members receive 10% off with this policy – use code:

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The emergency claims line is open 24/7, 365 days a year, so they are always reachable. Gas, electric, oil, and LPG boilers are all covered, with up to £5,000 in annual claim limits. Multiple property discounts are also available to landlords with 3 or more properties. Like any service, we encourage you to read the policy terms before purchasing.

Get the cover you need today from the NRLA's selected home emergency insurance provider at www.nrla.org.uk/betterhomecover



Tax changes needed to tackle the supply crisis

Removing stamp duty is one of the key asks ahead of the 2022 Spring Budget

Tax and legislation changes have hammered landlords in recent years, with mortgage interest relief, capital gains tax (CGT) and stamp duty all having a significant impact on rental businesses.

Other changes, including limits to wear-and-tear allowances and the letting agent fee ban, have also been felt, and with plans for new minimum Energy Performance Certificate ratings and the loss of Section 21 also on the cards, the challenges continue to grow.

With the Spring Budget now just weeks away, the National Residential Landlords Association (NRLA) has submitted a document to Government outlining its plans for pro-growth taxation policies that will support the sector to

grow and encourage the investment that is so desperately needed.

THE RATE OF GROWTH

The UK Government has a target of delivering 300,000 new homes a year in England – with 340,000 the estimated need for the UK as a whole – by the mid-2020s. On the basis that the number of owner-occupier and social homes continue to grow at the same rate, there will still need to be an extra 230,000 rental homes to meet demand.

However, the tax changes outlined above – along with the rise of short-term lets – have seen the rate of growth within the sector slow down.

The NRLA commissioned independent analysts Capital Economics to model the impact of various potential

THE CHALLENGE

More homes to rent are needed to tackle the current housing shortage, and this will require significant investment by private landlords, with a predicted 1.8 million additional families to house over the next 10 years.

Existing shortages also mean there are already:

- 150,000 homeless households
- 829,000 overcrowded households
- 4.2 million people living in substandard accommodation.

The property sector hopes for positive taxation policies in the Spring Budget



tax changes on the sector using the results of a survey of private landlords, to find out more about which changes could have the biggest impact. These findings have now been adapted into recommendations that would benefit both landlords and the Treasury.

These include:

- Cutting CGT when selling a property with a sitting tenant. Capital Economics found this could increase supply by up to 210,000 homes and would earn the Government £4.6bn.
- Introducing a taper to CGT for long-term landlords. While this would not increase supply, it would boost revenues by £7.3bn.
- The removal of the three per cent stamp duty on additional properties. This was found to be the single most compelling call and would have the greatest positive impact on supply of any policy considered. Axing stamp duty in this way would create 890,000 more homes than the 'base case' over 10 years, increasing Government revenue by £9.6bn.

THE NRLA PERSPECTIVE

Meera Chindooroy, NRLA deputy director of campaigns, public affairs and policy, says: "The private rented sector is facing a significant challenge in terms of the shortfall between supply and demand. Residential property is dealt with differently to other asset classes when it comes to CGT. This report shows the higher rates of CGT suppress supply while also costing the Treasury.

"Previous tax policies have acted as a disincentive to landlords to invest, and we wanted to model how changes to the tax system could affect both supply and Treasury revenues – recognising the Government will not be willing to adopt policies that will reduce the amount of money it has coming in. The positive changes we are proposing will increase supply to meet the demand for homes while significantly increasing the tax revenue the Treasury receives."

- Read the full report at nrla.org.uk/supply

"Previous tax policies have acted as a disincentive to landlords to invest"





YOUR QUESTIONS ANSWERED

Ask the team

The NRLA's 32-strong support team takes more than 9,000 calls a month from landlords looking for help and advice. Here are some of the questions you have asked us...

NEW TENANCY DEPOSIT

Q I have a tenant who moved into my rental property in 2004. When she paid her deposit it was not required by law to place the deposit in protection. We are now increasing the rent and will be giving her a new tenancy agreement. Which date do I use and what needs to happen regarding the deposit?

A If you are going to be issuing a new replacement tenancy agreement, you would put the date you want the new tenancy, with the rent increase, to start. You will need to comply with the most recent deposit legislation and protect the deposit in a scheme within 30 days of issuing the new

contract. You will then have to issue the deposit paperwork to the tenant. You should also be aware that in line with the tenant fee ban, you can only take a maximum of five weeks' rent as deposit.

RENT DEPOSIT DEDUCTIONS

Q My agent has told my former tenant that they will be making a deduction from their deposit as the new tenants said the rental had not been properly cleaned. The independent inventory/property check, which includes photographs, backs this up. Is it legal for the agent and I to make deductions for this reason?

Departing tenants must properly clean a property or risk deductions to their deposit



FIRE RISK ASSESSMENTS

Q Is it a legal requirement as a buy-to-let landlord of houses to have a fire risk assessment done? I have smoke alarms and CO₂ monitors in place already.

A If you are renting out a single dwelling to a family, you are not legally obligated to perform a risk assessment; however, it is good practice. You can perform this fire risk assessment yourself if you are knowledgeable about fire safety. Otherwise you should hire a professional.

Best practice would be to have this done annually and before a new tenant

takes up occupation. If your property is rented out on a per-room basis, then you are legally required to have a risk assessment performed under the Fire Safety Order. In these cases, the National Residential Landlords Association (NRLA) advises you to hire a professional, as the requirements are more stringent.



A CO₂ monitor

A The property should be returned in the same condition it was let out in (minus fair wear and tear). If the tenant fails to do this, then landlords can seek deductions from the deposit to put this right. However, this will require

evidence of the condition at the outset.

This is why it is so important to carry out an inventory at the start of the tenancy. The original tenant has the right to dispute this with the agent/deposit company – but as long as you have the inventory as



Your Gas Safety Certificate lasts for 12 months – make sure yours is kept up to date



day the engineer performed the inspection. You do not have to get the certificate renewed every time there is a change of tenants – just issue the new tenants a copy of the current valid certificate.

SATISFACTORY EICRS

Q I had an Electrical Installation Condition Report (EICR) carried out while living in my home in preparation for selling or eventually renting it out. I decided to rent it out. The EICR was marked unsatisfactory, works were undertaken and a further EICR

was issued as satisfactory. Now I have a tenancy ready to begin. Is there anything else I need to do?

A There are requirements around informing the tenant(s) and local authority if you are given an unsatisfactory EICR report when a tenant is in situ, however, these do not apply if there were no tenants in the property at the time and remedial work has been carried out in the meantime.

Therefore, all you would need to do would be to give the tenants a copy of the up-to-date EICR stating the property is in a satisfactory condition.

Get in touch

You can contact the support team in the following ways:

- Call the support line on 0300 1316400. The telephone lines are open 8am to 6pm Monday to Friday (not including public holidays), and 9am to 1pm on Saturday.
- Visit nrla.org.uk/enquiry and log your issue.
- Conduct a live chat, which can be accessed by logging in to your account and visiting our resources pages. The chat box will open automatically.

The property should be returned in the same condition it was let (minus fair wear and tear)

evidence, it is likely the deposit company will find in your favour.

GAS SAFETY CERTIFICATE

Q Do I have to have a new gas certificate every time I change tenants?

A A Gas Safety Certificate lasts for 12 months from the

The wind of change

Former Justice Secretary and Lord Chancellor Sir Robert Buckland MP writes exclusively for the NRLA on how positive change to the legal system can benefit both landlords and tenants

A well-functioning rental housing market is vital, not just for society, but for the economic wellbeing of our country, with fair and timely access to justice a key component of that.

Contrary to the idea of landlords as some homogenous group of would-be Rachmanns – a stereotype as harmful as it is outdated – we know that the vast majority of landlords are not wealthy fat cats, but hard-working, decent people who have invested in bricks and mortar for an income or pension, and to provide those who need them with a home.

The Government knows landlords have suffered during the pandemic and, with rental reform at the top of the political agenda this year, some may look to the months ahead with trepidation. While the Government has pledged to abolish Section 21 repossessions, it has committed to ensuring its reforms enjoy the confidence of landlords while ensuring tenants' rights are protected.

Changes to the way the legal system approaches possession cases are a key component of the National Residential Landlords

Association's (NRLA's) campaign on rental reform. These focus on the creation of clear and comprehensive grounds for repossession in legitimate circumstances, a robust approach to conciliation, an increased reliance on technology to handle cases and a review of legislation affecting the sector and how to improve enforcement of it.

I believe these to be well thought out and reasoned proposals, which merit serious consideration by the Government. They dovetail with many of my own beliefs about ways in which the system can be streamlined to offer greater certainty for landlords and tenants.

TIME FOR CHANGE

Necessity is the mother of invention, so they say, and the arrival of Covid-19 on our shores two years ago saw dramatic changes to the way our court system operated.

When lockdown was announced in March 2020, it was a race against time to come up with a workable plan as to how to progress. I consulted with senior members of the judiciary and the Secretary of State for

what was then the Ministry of Housing, Communities & Local Government, and in that first instance had no option but to close the courts and introduce the moratorium on possessions.

If a stay-at-home order was in place, then tenants needed the security of knowing they could do so.

Many of the decisions I made throughout the pandemic were difficult, but I want to assure you, as landlords, they were not taken lightly.

From my discussions with the NRLA and my own advisers, I knew that landlords were facing difficulties and that there were possession cases out there that did deserve to be heard. This is why I moved as quickly as I could to introduce exemptions allowing the most serious cases to be dealt with – including cases of extreme rent arrears and antisocial behaviour.

One of the things the pandemic brought home to us was how underused technology was within the courts system and the enduring role it could – and should – play in the future of our courts and tribunals.

Judges and courts had got used to dealing with housing cases a certain way. Some cases

had been dealt with virtually pre-Covid, but from dealing with around 500 a week, suddenly the courts were dealing with 20,000.

Holding virtual hearings – particularly where these are purely administrative – is a much more efficient way of processing claims and, as we unwind from Covid, I expect to see the increased use of technology to cut waiting times and tackle the backlog of cases that has built during the pandemic.

KEEPING CASES OUT OF THE COURTS

Technology can speed up the court process, but with waiting times of around a year from a claim being lodged to repossession, we need to ask whether landlords and tenants could be better served by trying to come to an agreement outside the courtroom. The NRLA's proposals on conciliation as a way to prevent cases progressing to court chime well with my stance while Lord Chancellor on alternative dispute resolution.

This approach channels parties away from court to work with professionals in coming to a mutually beneficial agreement and is an idea I believe should be explored urgently.

ON THE PANDEMIC

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ON THE COURTS

The NRLA's proposals on conciliation as a way to prevent cases progressing to court chime well with my stance on alternative dispute resolution.

ON REGULATION

In my view, it should be possible to cut the number of regulations down by around three-quarters without weakening protections for tenants or landlords.

ON THE POSSESSION PROCESS

There still needs to be a way for landlords to recover their property in a manner that is just and fair where they have good reason for doing so.



BRIEF BIOGRAPHY

The Rt Hon Sir Robert Buckland KBE QC MP is Conservative MP for South Swindon. He was Lord Chancellor and Justice Secretary from 2019 to 2021, and Prisons Minister in 2019. He held the role of Solicitor General for England & Wales for almost five years, from 2014 to 2019.

ROOT AND BRANCH REVIEW

Increased reliance on technology and investment in conciliation will help, but the Government may need to introduce wider change if it is to make a real impact on the way the private rented sector (PRS) operates.

Like you, I am frustrated by the description of the PRS as ‘unregulated’. The NRLA wrote to me during the pandemic to highlight the number of regulations impacting the sector, a figure that has increased by 40 per cent in the past 10 years.

While it is vital that robust regulation exists to protect landlords and tenants alike, many of these rules, amassed over hundreds of years, overlap and could be consolidated to create a simpler and more concise legal framework, while ensuring parties still get the protection they deserve.

I agree it is right that we approach this agenda at a time when we are already working to make systems more streamlined and straightforward across the board. In my view, it should be

possible to cut the number of regulations down by around three-quarters without weakening protections for tenants or landlords.

Where regulations were formed through secondary legislation, the task of reform is easier. How quickly we can bring about change depends on the source of the rule, but this is something that deserves serious consideration sooner rather than later.

DO WE NEED A DEDICATED HOUSING COURT?

The Government launched its consultation ‘Considering the case for a Housing Court’ in 2018, predating the Johnson regime, and we are still awaiting the outcome.

While I think the idea is worthy of exploration, there are both benefits and risks associated with such a move. It would offer the opportunity to remove housing cases from the mainstream and deal with them in a different way, with the additional benefit of having specialists used to dealing with

housing and possession claims.

It could also create its own culture, with a focus on finding solutions rather than resorting to adversarial means.

However, a move to a tribunal system may impact landlords’ abilities to claim costs.

In the County Court, the costs follow the findings, so the party that loses the case pays the costs. In tribunal proceedings, rules on costs are more restrictive and you would only be awarded costs if the other party was deemed to have acted in an unreasonable way, something it may be difficult to prove.

As these processes can take time, there is the chance significant costs may have built, which landlords could, unfairly, miss out on.

One compromise could be to introduce specialist housing judges in County Courts or – as demonstrated during the pandemic – change could be brought about with relatively simple, sensible changes to civil procedure rules.

We need to look at the question based on outcomes. A wholesale change to the way cases are dealt with would require significant legislative change. If we can achieve the same outcome with minimal structural change, then that is what should happen.

COMMITMENT

While change is on the horizon, the Government should remain committed to creating a thriving rented sector. It is vital to supporting a flexible and mobile workforce, and in housing the increasing number of families looking to the sector for a home.

The Government has rightly rejected calls for rent controls, which as we have seen time and time again do not work and actually lead to poorer quality housing.

Now, as we begin the reform of the possession process, we must ensure we are not putting off decent people who are willing to continue to invest from providing the rental homes we need.

While we are putting forward proposals on strengthening the rights of tenants, there still needs to be a way for landlords to recover their property in a manner that is just and fair where they have good reason for doing so.

I am pleased that the NRLA has not shied away from change, but engaged with Government to ensure it is fair to all parties – and that landlords’ voices continue to be heard.

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A specialist tax and legal consultancy that can help you maximise the commercial benefits of building, running, and growing a recognised professional property business. Up to £340 discount available.

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INVENTORIES



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ADVERTISING SERVICES



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List your property directly on Rightmove and Zoopla anywhere in the UK with Quicklister. The ultimate tool for private landlords to get seen by thousands of tenants.

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SCAN TO GO TO THE PAGE



NRLA Portfolio: the future's bright

Landlords will be able to manage their property portfolio through their NRLA account as part of an exciting new development

Digital tools to help landlords manage their property portfolio through their National Residential Landlords Association (NRLA) account are under development, with the new NRLA Portfolio service almost ready to go live.

The new service, which has been under development for a number of months, will offer landlords a set of end-to-end tools, enabling them to do everything in one place, from finding tenants and setting up tenancies to managing maintenance and compliance.

NEW DIGITAL SERVICE

NRLA chief technical officer Alastair Gilchrist, who has been developing the new scheme,



says: “The NRLA Portfolio service has the potential to revolutionise the way landlords run their businesses and use their NRLA membership. It will empower, enable and support landlords with day-to-day activities in managing properties and tenancies and, we believe, provide a viable do-it-yourself alternative to letting agents.

“The technical team has been developing the service over a number of months and a group of NRLA landlord members have already been involved in the testing ahead of the launch.”

The NRLA aims to offer the bulk of the service for free as part of its membership benefits, but members will need to pay additional fees for some enhanced services that come with associated costs, such as advertising on property portals including Rightmove and Zoopla, and credit checks. However, additional charges will be kept to a minimum.

NRLA chief executive Ben Beadle says: “With our recognised supplier and partner schemes, we are already offering landlords access to the expertise

WHAT IS NRLA PORTFOLIO?

The new NRLA Portfolio tools will allow members to:

- Find tenants on all the major portals
- Reference tenants with a single click
- Create bespoke tenancies
- Manage offers and digitally sign all contracts
- Maintain compliance across their portfolio
- Handle all aspects of maintenance and tenant communication
- Support the financial and investment aspects of letting, for example, comparing yields.

they need to see a tenancy through from start to finish.

“NRLA Portfolio will take this a step further, giving landlords all the digital services and tech they need to manage their property portfolio via the NRLA website. While charges have yet to be finalised, we can assure members they will be competitive, to ensure they are getting great value for money.”

- Find out more at nrla.org.uk/portfolio

THE NRLA WELCOMES TWO NEW BOARD MEMBERS

Abay Aromire and Anne Frost have joined the NRLA's board as non-executive directors



Abay is an IT leader with experience in leading and managing strategic technology and digital transformations to deliver real and timely value for

businesses and stakeholders. His experience spans the public, private and charity sectors in everything from operations to governance.



A former member of the Royal Air Force, Anne was a Civil Servant for many years and is a former housing director at the Ministry of Housing,

Communities and Local Government. She currently sits on a range of boards including a national charity and her local further education college. She is chair

of a schools trust and a small housing association that provides accommodation for people with mental health needs.

- NRLA chief executive Ben Beadle says: “Abay and Anne bring with them a wealth of experience from the tech and housing sectors, and we are delighted to welcome them to the board.”

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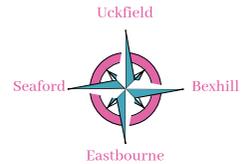
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What will this year hold for buy-to-let mortgages?

Doug Hall, director of NRLA mortgage provider 3mc, looks at what's in store for buy-to-let landlords in 2022

Making predictions at any time can be a perilous activity, not least in the current environment, and one of the lessons we've all learned from the past two years is to expect the unexpected.

However, we can make some assumptions on future buy-to-let (BTL) trends based on current figures and proposals for upcoming regulation.

According to data from UK Finance, there was £18bn worth of BTL lending for property purchase in 2021, as landlords

joined homebuyers in taking advantage of the temporary reduction in Stamp Duty Land Tax (SDLT).

The impact of this tax incentive in stimulating property market activity was clear.

In 2019, prior to Covid-19, UK Finance says there were 1,177,000 residential property transactions in the UK.

In 2021, in the midst of the pandemic, there were 1,539,000 transactions.

This year, without the stimulus of an SDLT incentive, UK Finance expects the number

of transactions to fall back down, but still near to pre-Covid-19 levels, at 1,172,000.

BTL LENDING TRENDS

Consequently, the expectation for BTL lending for property purchase is that it will fall from £18bn in 2021 to £13bn in 2022, and then again to £12bn in 2023.

So, it's anticipated that there will be fewer landlords in the market looking to purchase new property, which is in itself an opportunity for those landlords who want to expand their portfolios, as there's a good

chance that they will face less competition.

Another interesting trend highlighted by the UK Finance data is the appetite among landlords to remortgage.

In 2021, UK Finance says there was £27bn worth of BTL remortgaging, and it is expected to remain at this level in 2022.

However, in 2023, UK Finance predicts that BTL remortgaging will increase by more than 22 per cent, to £33bn.

There's a good chance that you will be one of the many thousands of landlords



who will be approaching the end of an existing deal in the next two years, so what do you need to be aware of?

The good news is that the BTL market continues to be very competitive among lenders, with new products, innovations and rate offers hitting our desks every week. So, there are lots of good options available to landlords, and working with a mortgage adviser that specialises in BTL can help to open up new doors for your investment.

Another consideration, if you are remortgaging, is whether you need to think about raising capital to upgrade the energy efficiency of the properties in your portfolio.

Currently, domestic private rental properties must meet a minimum Energy Performance Certificate (EPC) rating of E.

However, from 2025, it is proposed that all newly rented properties will be required to have a certification rating of C or above, and this will apply to all existing tenancies from 2028.

PLANNING FOR THE FUTURE

Although 2025 is still three years away, there are good reasons to start thinking about making any necessary changes to property in your portfolio sooner rather than later.

The first step is to understand the current EPC of your BTL properties and, if any have a rating of below C, to find out what work is needed to achieve the required standard.

This could be extensive and costly, potentially including work like insulating walls and the roof, upgrading the heating system and installing double- or triple-glazed windows.



Working with a mortgage adviser that specialises in BTL can help to open up new doors for your investment

The next step is to consider how you will finance the work. If you are approaching the end of a mortgage deal in the next couple of years, you could raise the capital you need for renovations with a remortgage.

Alternatively, there are also capital-raising options in the second-charge mortgage and bridging markets.

We are seeing a growing number of lenders release specialist products that have been created for the specific purpose of financing the work required to make an investment property more energy efficient.

Depending on the nature of the work required on your properties, starting the renovations sooner rather than later could be advantageous.

We are already seeing building materials, including things like insulation and windows, becoming more expensive.

As we approach the 2025 deadline and those materials are in greater demand, the cost is only likely to increase further.

Similarly, as anyone attempting a refurb project in the past year will know, securing the services of a tradesperson can be tricky at the moment and, with the scale of work that may be required ahead of 2025, it could become much more difficult. There's also a good chance that surveyors able to reassess the energy performance of a property will be in high demand, particularly in the latter half of 2024.

No landlord wants to be left in a position where they are unable to let out their property because they have not made the necessary changes in time, so planning early could save financial losses further down the line.

Therefore, now is the time to start thinking about the energy

efficiency of your portfolio, whether you need to make any improvements and how you will finance the work.

LOOKING AT THE OPTIONS

We are already starting to see lenders introduce new product innovations in this area. For example, as a way of incentivising more energy-efficient properties, one lender has recently introduced a discount of 0.1 per cent on its core product range for any property with an EPC rating of A to C, while others are prepared to offer higher loan to values on those properties that are more energy efficient.

This is just the beginning of product development in this area, and we are sure to see new innovations as we approach the deadline.

As with all types of property investment, you will give yourself a greater chance of success if you plan your approach and seek professional advice at the outset. By understanding the options that are available, you can build a strategy that is best suited for your portfolio.

MORE INFORMATION

At NRLA Mortgages, we have a team of expert advisers who can discuss all of your mortgage requirements, whether you are looking to raise capital to meet your EPC obligations, grow your portfolio or refinance. If you would like to discuss your mortgage options, please give NRLA Mortgages a call on 0161 341 0581.

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Offering a helping hand

Landlord and entrepreneur Oliver Oakley gives up some of his spare time to serve breakfast at the LifeHouse soup kitchen in Portsmouth. Victoria Barker speaks to him to find out more

For most of the week, Oliver Oakley is busy managing his property portfolio and glass-collection company.

But when Wednesday rolls around it's a different story, with Oliver serving up breakfast at a soup kitchen in Southsea, Portsmouth.

In fact, since last summer, Oliver has spent as much free time as he can during the week volunteering with the LifeHouse. The soup kitchen provides free hot breakfasts and dinners on a drop-in basis for anyone who needs it in Southsea.

"I began volunteering at the LifeHouse last summer, though it was something I had considered doing for a while," begins Oliver. "I grew up in Fareham, so I had heard about the charity, though never knew the full extent of what it does until I began volunteering there. The charity is housed in a beautiful blue and white building – it is well known locally.

"The pandemic and particularly the lockdowns made me realise I wanted to do something to help vulnerable people in the community. I opened my laptop and wrote to the manager of the LifeHouse asking about how I could get involved."

Oliver received a reply to his email almost instantly and, two weeks later, he started his role, helping serve breakfast on Wednesday mornings.

A LISTENING EAR

Since August, Oliver has spent more than a hundred hours volunteering at the LifeHouse



"The pandemic and particularly the lockdowns made me realise I wanted to do something to help vulnerable people in the community"

OLIVER OAKLEY

both in person and behind the scenes. While his role at the centre varies greatly, Oliver says the most rewarding part of it is being a listening ear.

"The centre runs a Wednesday breakfast, and it is also open on a Thursday evening for a big home-made dinner. This is a very popular

weekly event and the whole team puts in such a fantastic effort every single week to ensure that everyone who comes through our doors has a lovely time," says Oliver.

He adds: "I also help run the social media channels for the charity. My favourite part of the volunteering, though, is getting to know

the people who come to the centre. As the saying goes, the greatest thing you can give someone is your time, and I totally agree.

"Sometimes people come in to have breakfast and they may also be quite lonely. As volunteers, we're there to create a welcoming environment where people feel they can talk openly and make new friendships. I find it rewarding sharing a cup of coffee with people and helping them to open up."



MANAGING PROPERTY AND RECYCLING GLASS

Oliver became an accidental landlord five years ago and since then, he has built up a portfolio of nine single-let properties across Portsmouth. Alongside his portfolio, community-minded Oliver also founded and runs a kerbside glass-collection business, with the aim of making it easier for his community to recycle glass.

He believes his work in the community also helps make him a better landlord.

"I think landlords get a lot of bad press, but the majority of us strive to provide good-quality housing in the community, which in turn improves the community for those who live in it.

"I think it's important for landlords to volunteer, as it enables us to make a difference, meet new people (being a landlord can be quite an unsociable job) and of course become more of a key player in the community."



Any ethical and credible business is built on empathy – none more so than being a landlord”

TAN JERAJ

Are you a portfolio landlord?

Yes, I am. I have worked in property for more than 16 years and own three rented properties and manage a further four. Having started with one property, I built an attractive high-spec new three-bedroom house from scratch on land next to the first. I also have a third buy-to-let property, but I am uncertain about expanding the portfolio.

What do you enjoy about being a landlord?

I take real pride in housing people in quality accommodation, and providing a great level of service is highly satisfying. Of course, the flexibility of being your own boss and having a degree of financial freedom while doing something enjoyable are perks, too. I also enjoy running my property management company, TJ Residential Ltd.

How has being a landlord changed for you over the years?

It has indeed become a more challenging, taxing and difficult career in recent times. To balance these obstacles, my experience, passion and tenacity have got me through it all. The exceptional resources provided by the National Residential Landlords Association undoubtedly help with everything.

Are your properties fully managed?

I manage all the properties myself, from lettings to ongoing maintenance. This way I'm in control, not reliant on anything or anyone else, and it keeps me engaged.

How is your relationship with your letting agent?

I have occasionally collaborated with smaller/independent agents and this has been a mixed experience, hence I feel relying on myself is the best way. There are some great property professionals out there, though.

Have you ever been tempted to sell up?

Not so far. The lifestyle, income and other overall benefits of being a landlord mean I am content with where I am. There are many opportunities outside the world of property, but as is often said: 'If it's not broken, don't fix it!' I can, however, see why many landlords have sold up or would consider doing so.

Have you ever had a favourite tenant?

Having been lucky enough to have had so many fantastic tenants



over my career, I can't quite say I have a 'favourite', but there are some

who will always be fondly remembered for their warm, helpful, appreciative and friendly nature. I believe that what a landlord puts in will be reflected in what they get back. However, I have had my share of nightmare tenants, which in itself has been a learning curve.

What is your go-to homeware brand?

I generally tend to go for a mix of products, so I don't have a top choice here. Aiming to combine durability, practicality, aesthetics and price in each

of my purchases, I tend to buy what I am pleased with on the given day. I would say that Homcom, an online retailer,

has been good in terms of value, looks and quality in recent years.

What colour and brand of paint do you use?

Dulux Cornflower White (in silk). It's almost grey when dried on walls and the silk finish creates a luxury, contemporary, yet neutral and subtle finish.

What advice would you pass on to a would-be landlord?

Any ethical and credible business is built on empathy – none more so than being a landlord. Always aim to efficiently fulfil the needs of tenants. The better the quality of accommodation and service, the better you will feel and the more likely it is that you will be more profitable and sustainable. Being compliant, friendly and fair, while offering high-end property, all pays off.



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