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# Welcome

The 20th Edition of 10 2012  
the London Landlord 

## Welcome to the latest edition of the London Landlord

It seems like the list of responsibilities for landlords and agents is long and becoming longer. The Governments "Red Tape Challenge" looked at some of the rules and regulations that could be removed to make life easier, but has not led to any major change to date.

As we know it is a difficult task to remove regulation, as there is a need to protect tenants from so called rogue landlords and indeed to make sure landlords are protected from poor tenants. It is with this background that the proposed "Green Deal" may at first appear an additional burden on landlords and agents

In 2016 landlords will be required to agree to their tenant's reasonable requests to improve energy efficiency and by 2018 a landlord with properties energy rated F and G, and possibly E, through their Energy Performance Certificates, may not be able to let at all. With a substantial proportion of housing in the private rented sector being the least energy efficient when compared with houses in the owner occupied or social sectors, it's time to sit up, listen and pay attention before the new requirements strike. Landlords own 5.8% of G rated properties compared with 3.4% of owner-occupiers. 20% of households in the English private rented sector are fuel poor and 18% of those rented homes with an EPC have the lowest rating of F or G.

So why is this important generally? Energy Efficiency helps save the Environment of course. It keeps tenants warmer preventing ill health and winter deaths, naturally, saving the NHS and employers money. And why is it important to the landlord and agent specifically? Tenants will increasingly seek better insulated homes, which will be easier to let. Tenants will pay for the works through increases in rent in return for lower fuel costs. A win for all!!

So time to gear up, switch on (or off to save power) and become aware. We already have a fledgling Green letting award scheme and look to you to gain Continuous Professional Development (CPD) points in the area of energy efficiency to maintain your general accreditation. "Green" shows, exhibitions and training arranged by us (see courses) can all give you points.

Let the accreditation scheme know what you want and how we can help you adapt and make progress before you are required to. We think you are in the scheme because you want to be the best landlords and agents. Just think with more than 10,000 members, you and we can make a real difference.

**Andrew Woolmer (Vice Chair of LLAS & UKLAP)**

## Inside this issue



- ▶ *Forward by Andrew Woolmer*
- ▶ *LLAS/UKLAP PRS 2012 Survey-Headline Findings.*
- ▶ *Tessa-Solicitor- what are periodic tenancies?*
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- ▶ *Damp, Condensation & Mould Part 3*
- ▶ *Confessions of a Landlord*
- ▶ *The Government Green Deal*

## London & South East Landlords Day Friday 7th December 2012

We are pleased to announce that the London and South East Landlords Day will take place on **Friday 7 December 2012** and UK Landlord Accreditation Partnership is pleased to be supporting this event. This event is for all landlords and agents in London and the South East and will focus on inspiring, informing and supporting those landlords who seek to provide some of the Capital's vital housing stock.

Organised by Unipol Student Homes and the Residential Landlords Association (RLA), the event is fully supported by the UK Landlord Accreditation Partnership and University of London Housing Services as it seeks to assist landlords and provide vital information to help you provide the best accommodation possible to your tenants.

The event will include:

- **A large exhibition area where you can get information on services and products**
- **A range of free seminars/workshops from industry experts**
- **Information and advice from government bodies and local authorities**
- **A free drinks reception and networking event with a key-note speech**

Simply visit [www.lase-landlordsday.org.uk](http://www.lase-landlordsday.org.uk) to complete your registration. **5 CPD points** are available to members of the UK Landlord Accreditation Partnership who register and attend on the day.

**London and South East Landlords Day 2012**

**Event start/end: 10am - 4.30pm**

**Venue address: Senate House Malet Street, The University of London, Bloomsbury, London WC1E 7HU**

London and South East Landlords Day promises to be an event not to be missed by the regions landlords and agents and will give you to the minute information on matters affecting you and your business.

## LLAS/UKLAP PRS Landlord and Agent Survey 2012 – HEADLINE FINDINGS

Between 16 August to 19 September 2012, UK Landlord Accreditation Partnership and the London Landlord Accreditation Scheme (LLAS) carried out a survey with landlords and agents renting properties in London and the South East to establish a broad picture of the current issues facing landlords/agents within PRS and to assess the general impact of the economic downturn within the sector. ***The full report will become available in November 2012.***

**The survey received 762 (7.6%) response and the key findings are:**

- 62% of landlords who responded have no plans to increase or decrease their portfolios and the reasons for no change is because of the difficulties securing funding, if funding was more readily available from mortgage companies willing to lend around 85% LTV, landlords commented that they would increase their portfolios.
- 66.3% of respondents have not experienced any tenancy failures since the start of the recession. However 33.7% of the respondents with tenancy failures indicated rent arrears as the main reason for the tenancy failure and the 2<sup>nd</sup> reason for tenancies failures (43.3%) is because tenants lost their jobs.
- The main concerns of landlords/agents in London and the South East is that of rent arrears (42%), Overzealous Local authorities (39.1%), problems of finding good tenants (34.8%) and concerns of the introduction of additional or selective Licensing (26.1%).

- 44.4% of landlords and agents that responded indicated that they are not concerned about the standard of properties within the PRS
- 47% of respondents indicated that they were interested in Green issues such as climate change, recycling, sustainable development etc. and 80% indicated that they are aware of the energy rating (A-G bands from Energy Performance Certificate) of their properties, while 77% of landlords and agents have never been asked for the Energy Performance certificate by prospective tenants
- 44.7% of landlords/agents are not aware of Government's proposals to forbid the renting out of low energy efficient premises from 2018 and 81.2% of all respondents would be interested in learning about the effect of the Government's proposals including the Green Deal and how to make their properties more efficient and Greener
- 95.9% of respondents indicated they are very likely to rent their properties to people on HB/LHA via local authorities if rents are paid directly to landlords/agents and 60% said they would if HB/LHA claims are fast tracked to ensure speedy payments.
- 80.7% of all respondents indicated their support for a Tenants Accreditation Scheme and 66.3% indicated that as an accredited landlord/agent, they would give preference or additional merit to an application from a prospective tenant that had attended an 'Accreditation Course and 65.9% indicated that they would like access to a database of accredited tenants.
- 74.7% of respondents said they became accredited so that they can be recognised as a good landlord/agent and 61.4% of respondents indicated that they became accredited in order to learn more about being a landlord and keep up-to-date on best practice, legislation, government policies on housing, landlord and tenants law.
- 87.7% of all respondents said they would recommend landlord/agent Accreditation.

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## Solicitor Tessa Shepperson answers landlords FAQ, This issue: What are periodic tenancies?

**People often get confused by the phrase 'periodic tenancy, what are they?**

In essence, a periodic tenancy is a tenancy which runs from month to month, or from week to week. Some run from quarter to quarter or even year to year, but the vast majority run from month to month.

### **Periodic tenancy v. fixed term tenancy**

Most people think of a tenancy as being granted for a period of time, typically six months or a year. Very few tenancies, in the private sector anyway, start out by being periodic. This generally happens when the fixed term ends.

A 'term', by the way, is the period of time a tenancy is granted for. Although in most cases tenancies will not end at the end of the term – another one will just take its place.

So if the tenancy is an assured shorthold tenancy (which most are) the Housing Act provides that at the end of the fixed term (i.e. the period of time agreed between the landlord and the tenant, for example six months), a new 'periodic' tenancy will be created, and this will then run on, on a month by month or week by week basis, depending on how the rent is paid.

Let's have an example - say John Brown has a six month tenancy of 32 Astreet, which runs from 23 January, and that he pays £500 per month. At the end of the fixed term he stays on in the property.

Under the s5 of the Housing Act therefore, he will then have a monthly periodic tenancy. This will start immediately after his old tenancy ended on 22 July and so the 'period' will be from the 23rd day to the 22nd day in the month. Or you could also say that a new period will start on the 23 day of every month.

The rent will be the same and the terms will be the same as the terms and conditions of the preceding fixed term tenancy agreement.

This will generally also happen even if you don't have an AST. If the tenant stays on after the end of the fixed term and pays rent which the landlord accepts, then a periodic tenancy will be implied.

So it is quite wrong when people say that people staying on after the end of the fixed term don't have a tenancy, or even that they are squatters. They are proper tenants with a tenancy agreement.

### **Is a periodic tenancy a good idea?**

One reason why many people don't know about periodic tenancies is because letting agents usually insist on doing 'renewals'. This is often done simply because it is something they make a charge for, irrespective of whether it is in anyone's interest to have a further fixed term.

A renewal can be a good idea, as it gives both landlord and tenants security for a further period. It is also a good opportunity for the landlord to increase the rent.

However sometimes they are not a good idea. If the tenant's plans are uncertain for example, and he thinks he may be posted to Aberdeen for his work, he should not sign a new 12 months fixed term for a property in Winchester!

Landlords are best advised to allow a tenancy to run on as a periodic tenancy if the tenant is proving problematic, as then if the situation deteriorates they will not have to wait until the end of the fixed

term to evict them from the property.

Giving a new fixed term to a tenant you are unhappy with and have considered evicting due to their bad behaviour is NOT recommended

### Creating a periodic tenancy from the beginning

It is also possible to give a tenant a periodic tenancy from the start rather than a fixed term of six months or a year. You do this by giving them an initial term of just one month (or a week, or four weeks) and then just allowing it to run on.

### Conclusion

The rules are fairly straightforward – it is just a question of knowing that they are there. Landlords need to consider carefully at the end of the fixed term whether it is better to give the tenant a new agreement or whether it is better to allow it to run on as a periodic.

If the latter is the case, don't be bullied by your agent into agreeing to a new fixed term!

© Tessa Shepperson 2012

Tessa Shepperson is a solicitor and author, and runs the popular Landlord Law site at [www.landlordlaw.co.uk](http://www.landlordlaw.co.uk). She also blogs at [www.landlordlawblog.co.uk](http://www.landlordlawblog.co.uk)



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*Yvette Newbury, landlord: "Your website gives me the courage to do things by myself"*

A NEW deposit protection service.

# DepositGuard



## From the RLA and the Tenancy Deposit Scheme

**DepositGuard** is for members of the Residential Landlords Association who wish to keep hold of the deposit, which is protected by the Tenancy Deposit Scheme, the more cost-effective alternative to other insurance-based deposit protection schemes.

Under the provisions of the UK Housing Act 2004 if you have a tenancy that started after April 2007, and you take a deposit, then the landlord or agent must protect the deposit using a government authorised tenancy deposit scheme or risk fines of three times the deposit.

The Residential Landlords Association has teamed up with the Tenancy Deposit Scheme (TDS) – the largest government approved scheme in England & Wales – to bring members deposit protection for the life of their tenancy agreement.

### MAIN FEATURES

- ▶ You hold the deposit
- ▶ Free registration
- ▶ Low cost deposit protection fees
- ▶ Easy to use online registration service
- ▶ Tenancy-life protection – covers periodic tenancies

### Comparison of scheme costs for RLA members

	DepositGuard (Insurance based deposit scheme)	The Deposit Protection Service (Custodial Scheme)	My Deposits (Insurance based deposit scheme)
Can the landlord keep hold of the deposit?	YES	NO	YES
Cost to Join	Free	Free	£60
Fee per Deposit	Deposit up to £500 – £15.00 Deposit over £500 – £22.50	Free The DPS keeps the deposit for the length of the tenancy	Deposit up to £300 – £17.50 Deposit over £300 – £30



Get ready for your next tenancy renewal by  
creating your DepositGuard account today at  
[www.rla.org.uk/depositguard](http://www.rla.org.uk/depositguard)

## Landlord Forums and Conferences information

### Private Sector Housing Forum



The premier event for Lambeth Landlords and Agents

On: **17<sup>th</sup> October 2012**

Time: **6pm to 8pm**

At: **YMCA King Georges House, 40-46 Stockwell Road, London SW9 9ES**

The agenda includes expert speakers from the London Borough of Lambeth and the National Landlord's Association looking at issues as diverse as:

- Best areas in Lambeth for Landlords
- Buying a property at auction
- New Deposit Protection Arrangements

**Light refreshments will be provided and the event is absolutely free.**

For more information please contact Judith Blake on 0207 926 2980 or at [Jmblake@lambeth.gov.uk](mailto:Jmblake@lambeth.gov.uk).

We hope to see you there

### Westminster City Council Landlords Forum

On: 23<sup>rd</sup> October 2012

Time: 6pm start and the seminar will end at 8pm

Venue: Donald English Room, 2<sup>ND</sup> Floor, Central Methodist Hall, Storey's Gate, Westminster, London, SW1H 9NH

**Refreshments including a light snack will be served from 5:30 p.m.**

#### Agenda / Speakers

- Introduction – Councillor Jonathan Glanz, Cabinet Member for Housing and Property
- Discharge of 'homelessness duty' into the private rented sector – Gregory Roberts / Vici Midwinter, Housing Commissioning
- Policy changes to encourage investment in the private rented sector - Councillor Jonathan Glanz
- Impact of Universal Credit on tenant incomes - Gwyn Thomas, Senior Benefits Policy Officer
- Good practice in tenancy financial health checks - Steve Barry, Fraud Investigations Manager, RSM Tenon
- Financial incentives for landlords in improving energy efficiency – Rebecca Jones, National Energy Action
- Houses in Multiple Occupation re-licensing – Ian Hennessey, Residential Environmental Health

To reserve your place please email: [res@westminster.gov.uk](mailto:res@westminster.gov.uk) or Telephone: 020 7641 8959



## HELP2LET LANDLORD CONFERENCE

Wednesday 14 November 2012

Council Chamber 10.00 am – 1.00 pm

Harrow Council, Station Road, Harrow, HA1  
2XY

Representative from Housing Benefit will be available to answer your questions. This is an excellent opportunity to meet the Help2Let Team and network with Harrow landlords.

For further information, please email: **Marie O'Shea** [marieoshea@harrow.gov.uk](mailto:marieoshea@harrow.gov.uk) or telephone 020 8424 1605

Details of Help2Let Landlord Services are on our website [www.help2let.co.uk](http://www.help2let.co.uk)

## London Borough of Hillingdon Landlord Forum

**Date:** Tuesday 4 December 2012

**Time:** from 6pm to 9pm

**Venue:** Committee Room CR6, Civic Centre, Uxbridge UB8 1UW.

To register your interest, please contact Steve Sherrat Email:

[ssherratt@hillingdon.gov.uk](mailto:ssherratt@hillingdon.gov.uk)

Tel: 01895 250399

We look forward to seeing you all on the day

## Medway Council Landlord Forum

**Date:** Wednesday 17th October 2012

**Afternoon session:** from 1pm to 4pm,  
Registration/tea/coffee from

**Evening Session** from from 5.30pm to  
8.30pm

**Registration/tea/coffee** from 5pm to  
5.30pm.

Both sessions are the same.

Landlords can book their place by  
emailing Lenka Wyatt

at email: [lenka.wyatt@medway.gov.uk](mailto:lenka.wyatt@medway.gov.uk)  
or by phone on 01634333053.

## ROYAL BROUGH OF KINGSTON UPON THAMES

### Private Sector Housing Consultative

**Committee** meeting open to private sector  
Landlords, Agents and Tenants to be held

**On:** 8<sup>th</sup> Nov 2012

**Time:** 7:30pm

**Venue:** Royal Borough of Kingston upon  
Thames

The Guildhall, High Street, Kingston upon  
Thames

KT1 1EU

To register your interest, please email  
Sarah Lawton email:

[sarah.lawton@rbk.kingston.gov.uk](mailto:sarah.lawton@rbk.kingston.gov.uk)





Are you a residential landlord or property investor with properties in South East London?

South East London  
housing partnership



Working with the  
National Landlords Association  
And the London Landlord Accreditation Scheme presents

## South East London Landlords Day

Wednesday 7th November 2012, 2pm – 5.30pm

Lewisham Civic Suite, Catford SE6 4RU

The programme will include expert speakers on the Green Deal energy refurbishment revolution and the radical Universal Credit benefit reforms and practical workshops on issues that every landlord needs to know about such as fire safety.

Exhibition stands for landlord services, and support, advice and packages available from local authorities and housing associations

Network with Council staff, Housing Associations, trade bodies and other industry professionals, landlords and lettings agents

**Free  
Entry**



Landlords who are members of the London Landlords Accreditation Scheme will gain Continuing Professional Development (CPD) points by attending this event.

Spacious cafe area with free refreshments all afternoon

Entry is free but places are limited, so please register by emailing your name and organisation to [kirsten.firth@southwark.gov.uk](mailto:kirsten.firth@southwark.gov.uk) or calling 020 7525

2036



# Shepway and Dover Landlords' Event

**Thursday 22nd November 2012**

**New Venue and new time!**

**Folkestone Rugby Club, New Burlington Field, Newington, Folkestone, CT18 8BH**

**Join us at 1.45pm for light refreshments**

**Presentations from 2.15pm (event closes at 5pm)**

## **Presentations from:**

- NLA, SLA & RLA - fun quiz
- Robin Kennedy (Dover DC Private Sector Housing Manager) - Cold Homes
- Christine Baker - Shepway DC Housing Benefits Manager - update on changes to the Benefits system
- Jo Clarke (Trading Standards) - Loan Sharks and the relevance to your tenants and your rent payments

Stallholders will include: National Landlords Association, Southern Landlords Association, Residential Landlords Association, Avenue Lettings, Porchlight, Citizen's Advice Bureau, Private Sector Housing and Housing Benefits.



**To book your place contact**

**Carole Souter on 01303 853339**

**or e-mail [privatesector.housing@shepway.gov.uk](mailto:privatesector.housing@shepway.gov.uk)**





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## Working with the PRS (Private Rented Sector) and why councils don't have to re-invent the wheel

Ask any housing advice or homelessness officer what the most common question is that they get asked, apart from "Can I have a council house please?" and you will usually find it is "Do you know any landlords or agents who take DSS?"

In London at the moment there are between 5 and 9 people chasing every rental property. Although figures vary, depending on what you read what isn't in dispute is the fact that landlords don't have any problems finding tenants and can rent properties perfectly happily without councils, and yet councils need landlords to meet the massive demand for housing.

Since the Con-Dem government got in, homelessness applications have risen 38%. This year alone families in bed and breakfast accommodation has risen 50%, the regulation prohibiting councils from placing families in B&B for longer than 6 weeks has long been ignored by many councils, simply because it is unworkable given the deluge of applications. People can't get mortgages for 1<sup>st</sup> time buyer properties without having around £40,000 lying around, so much is being asked of the Private Rented Sector.

At the moment we have been told that the qualifying offer is being abolished in November. For those of you who don't know, when a person makes a successful homeless application they get a choice of being placed in an insecure, expensive private rented property or hanging on in temporary accommodation for a couple of years until a council or housing association property turns up. That's what is called the Qualifying offer. When that has gone people will apply as homeless, the council will say they have a private let down the road which will do. If the applicants say they don't want to go private, the homelessness unit will say "Duty discharged then".

How radical is that? The tabloids have yet to cotton on.

So councils will need more private landlords than ever but how will they get them when so many PRS landlords mistrust or even hate councils? Just spend 10 minutes googling around landlord forums and feel the vitriol. Landlords, almost to a man and woman think councils only view landlords as cash cows to be milked through a variety of licensing schemes whilst being stonewalled in any attempts they make to strike up a working relationship with housing benefit or other council teams.

Last night I met Aki Elahi from Dssmove, an online property portal aimed at matching up DSS tenants with willing landlords and he said something that really struck a chord with me. I mentioned PRS landlords moving away from benefit tenants but he corrected me, saying that in his experience, it wasn't the tenants that landlords shied away from, but the prospect that in taking them on, they would have to deal with councils and all the procedural nonsense and general non-cooperation that this entailed. That is the big turn off, not any particular tenant prejudice as such.

I think he is right. That's the main fly in the ointment.

Regular readers will know I am passionate about the notion of social lettings agencies. Councils operating differently and providing services in partnership with the PRS but unless councils can approach the challenge with a PRS mind-set they will only reproduce the same-old, same-old, effectively saying, "This is what the council does, like it or lump it".

Aki's website Dssmove works well outside of London where rents are lower and it isn't so much of a stretch to get landlords to lower the rent to a more benefit friendly level. In London we would need some massive inducements to persuade PRS landlords to do this. The sad thing is, we actually have those inducements but don't use them because of an entrenched cultural mind-set that says "public and private are different animals".



Some councils can pay a finder's fee of say £1,500 to let through them but in my experience, landlords aren't that swayed by a one-off payment. What they would really like is a council that actually works with them. Providing advice, support, services, hell.....even mentoring and financial investment advice. Councils have so much to contribute. They have services, experience, dedicated teams that would be invaluable to the PRS. The Localism Act even allows councils to charge for these services but few seem to have grasped this so far.

Landlords don't need councils but councils have so much of value that could be brought to the table that it is frustrating to see go wasted, when for want of this partnership approach many of the procedural problems could be resolved.

We keep reading about social lettings agencies as the way forward but in practice it hasn't been understood fully. The Aki's of this world are out there ready to do business and help council's deal with the housing crisis. Councils don't have to invest loads of money or resources in re-inventing the wheel. The solution is already out there, they just have to connect up with existing projects. The only barrier is in thinking "It isn't what we normally do".

Ben Reeve-Lewis



**Calling all landlords**

**Do you have a property to let?**

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[www.brent.gov.uk/rwb](http://www.brent.gov.uk/rwb)



## Advertising opportunity With the LLAS

Landlords and Agents can advertise their services with the LLAS at discounted rates in the LLAS Newsletter and on the UKLAP/LLAS website.

For further information, please email [LLAS@camden.gov.uk](mailto:LLAS@camden.gov.uk)

Visit the website: [www.londonlandlords.org.uk](http://www.londonlandlords.org.uk)

or Telephone: 020 7974 1970/020 7974 6975

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\*Dependant on property location and contract available.



JAS-004/12

## Free Loft & Cavity Wall Insulation for Home Owners & Landlords

**London Warm Zone** is currently offering free loft and cavity wall insulation for your property

Landlords and private tenants are being urged to take advantage of the opportunity to receive **free** loft and cavity wall insulation in West London, in a scheme supported by the West London Councils.

Installing insulation in cavity walls and in lofts spaces can have a number of important benefits for home-owners, landlords and their tenants including:

- **Improving the thermal comfort of your home**
- **Raising the Energy Performance Certificate Rating**
- **Saving tenants money on heating bills**
- **Reducing damp caused by condensation**
- **Increasing the value of your property**

Anyone with cavity walls, and less than 60mm of insulation in their loft is eligible for free installation if they own their own home, or are privately renting. If you have more than 60mm of loft insulation there are discounts on top-ups. Adding another layer to bring it up to the recommended 270 millimeters will maximize the energy efficiency of your property.

Anyone who thinks they might be able to take advantage of the offer should contact **Warm Zone's insulation contractor, Saving Energy Ltd**, for a free no obligation survey on **0800 954 9689**.

It is worth taking advantage of this as the surveyors can check your eligibility for free insulation, then arrange for any required work to be installed. All grants are subject to funding and a technical survey.

To find out more, visit [www.londonwarmzones.co.uk](http://www.londonwarmzones.co.uk)

**The West London Councils include: Harrow, Hammersmith and Fulham, Kensington and Chelsea, Ealing, Hounslow, Hillingdon and Brent.**

## Landlords, do you have a vacant house or flat in West London?

West London councils want to help you bring it back into use. In some cases **grants are available** to help with the costs.

Please contact the Empty Property Officer in the relevant borough for details:

<b>Brent:</b>	<b>Hannah Worsfold.</b>	<b>020 8937 2539</b>
<b>Ealing:</b>	<b>Elizabeth Ukiomogbe</b>	<b>020 8825 6229</b>
<b>Hammersmith and Fulham:</b>	<b>Martin Perrigo.</b>	<b>020 8753 1476</b>
<b>Harrow:</b>	<b>Driss Charrouf.</b>	<b>020 8424 1953</b>
<b>Hounslow:</b>	<b>Keith Dickens.</b>	<b>020 8583 4657</b>
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#### **HMO Licensing & HMO Management Regulations :-**

[www.lbhf.gov.uk](http://www.lbhf.gov.uk) > Housing > Multiple occupancy homes > Houses in multiple occupation (HMOs)

#### **Select:**

Introduction and definitions > What is an HMO > Regulations > Licensing > HMO brochures and leaflets > External web links

#### **Fire Risk Assessments :-**

[www.lbhf.gov.uk](http://www.lbhf.gov.uk) > Housing > Private Housing > Private Housing & Health Service > Regulating Fire Safety > Fire & Gas Safety

#### **Select:**

Fire Risk Assessment – A Guide ( To help you carry out assessments yourself)

Example Fire Risk Assessment

Blank Fire Risk Assessment form – To complete yourself

Landlords Fire Safety Precaution Record

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# Don't make your home a **target!**

**A**s you would expect, crime rates in London are among the highest in England. Across the UK burglary makes up 13% of all crime committed.

With millions of Brits planning on going on holiday this year, how can you keep your home safe while on holiday?

You should take every precaution you can to secure your property and protect your possessions. Insurance Advisor, Stuart Read, from Coversure Insurance Kennington provides some top tips on how you can keep your property secure.



## **Lock the windows and doors**

In 20% of burglaries, the culprit doesn't even have to use force, getting in through a window or unlocked door. Admittedly, this may seem one of the more obvious pieces of advice, albeit one that is sometime inadvertently overlooked.

Commenting on this, Coversure Insurance Kennington's Insurance Advisor, Monika Pik, added *"Today, having the right locks and additional security is as important as getting the correct level of cover for your home insurance policy and may reduce your premium too. Most insurers will ask for 5 lever mortise deadlocks, conforming to British Standard 3621, on all final exit doors. Patio Doors would require, in addition to central locking devices, key operated bolts at the top and bottom of the doors. Finally, windows, insurers normally ask for key operated security locks to all ground floor and other accessible windows."*

## **Don't forget the garage/shed**

Expensive equipment is normally kept in your garage or shed and in most cases, it will not be fitted with an alarm or even sufficient locks. You should treat these with the same courtesy you do your

house. What's more, some properties adjoin to their outhouses and these connecting doors are often not of a good construction. There is a good chance that many burglars would enter from this way, as the garage would provide added shelter.

## **Set the burglar alarm**

Many burglars will want to take the easier option and even though an alarm is not an obstacle for an intruder, it can be seen as an unnecessary risk, drawing attention to their crime. Ms. Pik recommends, *"If you state you have an alarm or the insurer has a requirement for one; insurers will expect the burglar alarm is in full and effective operation whenever the home is left unattended. The alarm system will be required to be maintained in good order under a maintenance contract with a company which is a member of NACOSS (National Approved Council of Security Systems) or similar body."*

## **Hide the valuables**

It sounds simple, but if you are going to be targeted, you don't want to make it easy for them to steal your valuables. It may be wise to invest in a safe. Check with your insurer/broker what type is required to meet policy conditions.

## **Turn the lights on and off**

Not all burglaries are opportunistic. Many properties are subject to surveillance before being targeted. Either set some strategically positioned lamps throughout the house and set them on timer switches to come on at certain times in the evening or ask a close friend or relative to pop round every evening and switch on some lights.

## **Inform a friend or relative**

Having someone looking after your home can be particularly useful for things like picking up your post and mowing your lawn, telltale signs of a vacant property. Commenting on this Ms Pik says, *"Being a member of the local Neighbourhood Watch Scheme could also result in a lower premium from some insurers."*

## **Cancel your milk and papers**

Many people forget to do this, but a collection of milk bottles outside the front of your house or a newspaper only pushed half way through your letterbox will not only leave you with sour milk,

but is a green flag for potential burglars. Following these tips cannot guarantee to prevent your property from being burgled; however, they will act as deterrents and make it less likely that you are targeted.

If you are unfortunate enough to find your property has been burgled, you need to ensure you have the right cover. Mr Read suggests, *"For valuable items over £1,500, we recommend you obtain an up to date valuation at least every 3 years, however be smart. Valuables are subject to market fluctuation and it is important to be aware of this. With the price of gold roughly quadrupling in the last 2 years there is never been a more important time to ensure these are valued up to date and insured correctly"*.

## **Insure adequately**

On 1 February 2012, criminals broke into a customer's property and stole several electronic items and a significant amount of jewellery.

The insurance company appointed a Loss Adjuster to act on their behalf and a company was instructed to value the jewellery. The jewellery alone was valued at £47,000. The standard limit of indemnity for high value items, including jewellery, on the policy was only £14,000, which was all the insurance company would pay.

The customer also had to face the prospect of a reduced cash settlement for the electronic goods as they declined the offer of replacement items. With the value of the jewellery far outreaching the limit of indemnity, the customer was fortunate not to have had the claim declined completely.

If you do find yourself in the unfortunate situation of being burgled, inform the police immediately and contact your insurer/broker. For more advice call Stuart, Monika, Tom or Rajan on 0207 998 0102 and they would be happy to provide quality advice and great service at a fair premium.

*Coversure Insurance Kennington  
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Crime statistics quoted have come from the Home Office, Police Statistics and British Crime Survey reports.





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## *Damp, Condensation and Mould*

### **Part 3 - Removal of Mould, and Cleaning-up after Water Leaks and Floods**

So far in this series we have looked at (1) condensation, its causes and effects, and (2) what a landlord needs to do to prevent condensation. In this third article we look at remedial action – what a landlord should do to the property to remove mould after a spell of condensation, and what should be done to clean-up after water leaks.

As we approach winter again the conditions for condensation will be with us again in many properties, so landlords need to be aware of the problems and how to deal with them. You can view the full article here: <http://www.landlordzone.co.uk/pdf/Mould.pdf>

#### **Cleaning and Drying**

It is very important to clean up and dry-out the property immediately after water damage caused by flooding, water leaks and condensation, before mould spores have a chance to accumulate and grow.



Generally, condensation and mould will not occur where there is adequate ventilation and heating leading to warm and dry surfaces. However, where the conditions for mould growth have existed in the past, spores can lay dormant until re-invigorated by the return of these cold and damp conditions. It is therefore prudent to thoroughly dry out after water leaks and remove any traces of existing mould spores after a period of condensation.

First you need to identify and eradicate any sources of moisture. Mould cannot exist and grow without moisture. Therefore you must first find and eradicate the source as described in the previous articles to this series.

Second, you should as far as is practicable and possible completely remove and dispose of mould-contaminated materials.

Find any mould on porous items that may have absorbed moisture. In particular, insulation, plaster, carpeting and other floor coverings, ceiling tiles, wood, clothing and textiles, furniture and furnishings, and wallpaper. If you see evidence of mould, these items should be bagged in plastic and removed. Porous materials that may have been in contact with sewage should also be bagged and removed. Non-porous materials can be saved if they are properly cleaned and dried.

### **Drying out all materials that are wet**

Do this as soon as you possibly can. After the floodwaters have receded, or when you have cured the leak or high humidity problems, damp and water-soaked building materials and household items can be a significant ongoing source of moisture, promoting the growth of mould. These should be dried or removed from the building if possible. For severe moisture problems, use space heaters and dehumidifiers and move wet items away from walls and off floors. Equipment rental companies hire space heaters, fans and dehumidifiers, but to avoid spreading mould spores, do not operate fans if visible mould is already present.

### **Cleaning non-porous or semi-porous items**

It is possible for mould to grow on hard materials like plastic, concrete, glass, or metal, but this can usually be removed with careful cleaning. Solid wood items can also be salvaged through cleaning, if they are structurally sound. Mould spores and particles can cause health problems even if they're dormant, and they can be quickly reinvigorated if the wet or damp conditions return in the future. So, when you clean an item, the aim is to completely remove all of the mould contamination.

For heavily contaminated items, begin by using a high suction industrial vacuum cleaner (not a conventional household vacuum) to remove as much contamination as possible.

• Carefully damp-wipe the items, to remove as much surface contamination as possible. Rinse wipes often with clean water. Dispose of your wipes and rinse water frequently – they will now be contaminated with mould.

- For heavily contaminated items, begin by using a high suction industrial vacuum cleaner (not a conventional household vacuum) to remove as much contamination as possible.
- Carefully damp-wipe the items, to remove as much surface contamination as possible. Rinse wipes often with clean water. Dispose of your wipes and rinse water frequently – they will now be contaminated with mould.
- Thoroughly scrub all contaminated surfaces. Use a stiff brush, hot water, and a non-ammonia soap/detergent or commercial cleaner.
- Collect excess cleaner and cleaning water using a wet/dry vacuum cleaner, a mop or sponge.
- Finally, rinse the surface or items and clean-up the whole area with clean water. Collect and fully dispose of the excess rinse water, and dry everything out as quickly as possible.

## Disinfect surfaces.

- After you have removed all visible mould from contaminated surfaces, a disinfectant may be used to kill any of the mould that may still be present. Disinfection should not be a substitute for cleaning and removal of mould. However, it's essential for items that have been in contact with sewage. If you disinfect, follow these guidelines:
- Use 1/4 to 1/2 cup of bleach per gallon of water and apply to surfaces where mould growth was visible before cleaning. You can apply with a spray, sponge, or some other suitable method.
- Collect any excess bleach solution with a wet/dry vacuum cleaner, sponge or mop but do not rinse or wipe the bleach solution from the items or surfaces being treated — allow it to dry on the surface.

## Protecting Yourself

- When mould is disturbed, it can greatly increase the amount of mould spores present in the air.
- Following these precautions when working with mouldy materials:
  - Use rubber gloves
  - Use eye goggles that seal out fine dust.
  - Wear disposable overalls.
  - Wear a medium to high-efficiency filter dust mask.
- Do not eat, drink or smoke in the contaminated area, since disease-causing organisms from mould spores, sewage or floodwater may be present.
- People with existing health problems or those very sensitive to mould should not do clean-up work in situations where there is heavy mould growth.
- It may be prudent to consider using professionals to do the clean-up work for you if you have any doubts about safety of the effectiveness of your work.
- It is unlikely that a British home can be completely condensation free, even a new one, however by keeping your property properly maintained and thinking about occupiers' lifestyles you should be able to control it to acceptable levels.
- All landlords need to be aware of the potential problems that damp, excessive condensation and mould growth can cause and should take steps to minimise the risks.

## Dealing with Disputes over Damp, Mould and Condensation

Invariably, when condensation and mould appear in a rental property it's the landlord that gets the blame. Tenants, their advisors and even judges in the courts often have an inadequate understanding of mould and condensation, its true causes and effects. UK legal cases so far have been much smaller in number but the ones that have been brought have seldom been straightforward and liability has just as often fallen on the occupants (tenants) as it has on the owners (landlords).

Landlords need to do work to protect themselves and as far as is possible make their properties condensation free. New rules and regulations and especially those connected with the Green Deal are likely to lead to better heated and insulated rental properties, so the incidence of condensation in old, cold, poorly insulated properties should decline. However, some tenants will still need to be educated to understand the measures they can take in their use of the property to help prevent this perennial problem in rental properties.

Tom Entwistle is an experienced landlord and is editor of the Landlord website [www.LandlordZONE.co.uk](http://www.LandlordZONE.co.uk)

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## Energy Efficient Schemes in the Royal Borough of Kingston

**AFFINITY scheme** - Homes in Kingston Borough could be warmer this winter thanks to a partnership between the Council and Climate Energy, which offers residents loft and cavity wall insulation for **free**, regardless of their financial situation. These two energy saving measures could help to reduce the cost of heating homes by around £300 a year. Residents interested in the 'Affinity' scheme will receive a visit to their home from experts in the Climate Energy team. The team will carry out a no obligation survey to see if the resident can take advantage of these energy saving measures. Any installation will then be carried out by qualified and experienced installers.

**COLDBUSTER grants** - A local grant operated by Royal Borough of Kingston for private homeowners and private tenants across the borough who are in receipt of benefits. The grant is for home energy efficiency works, such draught proofing, insulation measure and heating improvements for those residents who fulfil the eligibility criteria

### The Mayor of London's award-winning home energy efficiency programme

The aim is to reduce carbon emissions from, and energy use in, London's homes by retrofitting them with energy efficiency measures. The scheme is available to residents within the Royal Borough of Kingston who are in receipt of certain benefits. They will receive a free home visit by a qualified assessor who will conduct a survey of the property to identify the possible energy and water efficiency measures that can be installed. Eligible residents will also be given practical advice to help save energy and money, and some basic energy and water efficiency measures (such as a visual display unit, and tap aerators) where applicable.

For more information on any of these schemes, **please contact Kingston Council on 020 8547 5003 and ask to speak to the Property Inspection Team.**

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## Squatting is now a criminal offence

Squatting in residential property in England and Wales became a criminal offence on Saturday 1<sup>st</sup> September 2012. Under clause 144 of the Legal Aid Sentencing and Punishment of Offenders Act, the offence of squatting will be punishable by up to six months' jail and fines up to £5,000 in England and Wales.

The offence was introduced following public concern about the harm that trespassers can cause. The offence will protect owners and lawful occupiers of any type of residential building. This includes homeowners and tenants who might have been excluded from their homes by trespassers. It will also protect landlords, second homeowners and local authorities who discover trespassers living in a residential building that they own or control even if no one was living there at the time the trespassers occupied the building.

## CONFESSIONS OF A LANDLORD

*Every Cloud.....*

I've had a dark cloud, the BANKS!

Ahhh! They are meant to be encouraging growth in the economy, not stifling it, as has been in my case!! Okay rant over. Let me try and explain in an objective manner without getting too emotional.

As most Landlords/investors will know you can only (in most cases) re-mortgage a BTL property once it has been owned for 6 months. You will also find it very difficult to sell the property onto another individual who is using a BTL mortgage if you've owned it for less than 6 months. The '6 month rule' also applies to those using residential mortgages but has more flexibility. The buyer's solicitor has a duty of care to inform the lender the property has been owned for less than 6 months and it will be down to the lender's discretion on whether to approve the funding. Now, as I understand, this rule was put in place to curb mortgage fraud, which is all well and good, but the likes of Joe Public and small landlords get clobbered. Let me give you an example:

I mentioned previously I had bought a one bed purpose built flat in Lewisham, which I completely refurbished. It took me, from completing on the purchase to finishing the refurbish, twenty seven days. Fifty two days later I accepted an offer from a first time buyer who already had a mortgage in principle from a Nationalised Bank. It was only after the mortgage offer had been agreed and additional enquiries were replied that the lender decided in their ultimate wisdom to withdraw the offer because of the '6 month rule'. The first time buyer has now lost money on the survey, booking fee and some solicitor fees and I have now lost money paying further mortgage payments and service charges. Now I understand lenders have to ensure processes are in place to reduce their risk but just because the property was owned for less than 6 months, they deemed it a risk. This is the first time it has occurred to me. With previous properties, lenders have asked the normal questions: why are you selling it (I'm an investor), why has the value increased dramatically (I added value by refurbishing it), are you related (no) etc. This particular lender, owned by the public, didn't even ask these questions, it was the proverbial computer saying NO! The buyer has been punished through no fault of her own and I've been punished for being an efficient investor. I ask you, is this how we wanted the bailout to work by stopping genuine buyers and sellers working together?

Lucky for me, the buyer went with another lender who agreed the mortgage. I hope I wasn't too objective! Anyway I haven't finished with the banks, onto the next scandal.

Now, I have a modest portfolio with a modest income and work full time as a Landlord/Investor. We all know acquiring BTL lending to expand our portfolio is challenging and even more challenging for experienced Landlords with more than 10 properties who earn 100% of their income from property. So when one such lender threatens to pull 2 mortgage offers after I have exchange you wonder if it's all worth it. Let me explain:

I called my broker to apply for 2 BTL mortgages with a certain building society separated by a couple of weeks. The first property received a mortgage offer, which I exchanged with 4 weeks completion. The second property I exchanged before offer, as I didn't want anyone else gazumping me as it was a great deal. The lender knew I had already exchanged and still provided a mortgage offer with completion in 6 weeks.

It was only until I made a third application for a further property with the same lender that things started to go wrong. The day before I was to complete I heard from my solicitor they had attempted to contact the lender to confirm funds would be sent. She had left numerous messages for a week, which were left unanswered.

Finally, we were told my mortgage offers had gone to their compliance team and they could not tell me whether the funds would be released in time for completion. I won't repeat my reply! Suffice to say I was 'perturbed' and extremely frustrated knowing it was in their legal right to do this and there was nothing I could do.

Well there was one thing I could do, frantic calling around to find the money! Oh, and the one call to the lender to make an official complaint. In the end the lender approved my first mortgage on the day of completion and refused the second because they didn't like the fact I authorised my solicitor to release some of the deposit to the vendor to help her put down money to find a rented property in Leeds due to job relocation. In hindsight, I should have gone with another lender on the 3<sup>rd</sup> application, however, I feel I have been unfortunate and treated unfairly. It is very frustrating to run a business when you are up against lenders who behave in a manner that is both unprofessional and unproductive, and no doubt my broker will have concerns on whether to use them for other clients. But hey it's not all gloom and doom, I did receive an apology from the lender and during my frantic calling to raise the money I managed to acquire three new institutional lenders.

These new lenders will allow me to purchase future properties for cash, which I will re-mortgage in 6 months' time. As a consequence it will reduce my stress levels and more importantly I won't have to kneel to the ridiculous knee jerk whims of high street lenders. I should actually thank the building society as if it wasn't for their Dickensian processes I wouldn't have secured these institutional lenders, so thank you for the silver lining!

**Tim Hodges**  
**Private Landlord**

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## The Green Deal

The Green Deal overcomes the 'spilt incentive' in the rented sector whereby previously it was the landlord who paid for the energy efficiency improvement but the tenant who benefitted from lower bills. Under the Green Deal, landlords will be able to make energy efficiency improvements without having to pay for them upfront. Tenants will repay the cost of the measures through their energy bill savings whilst enjoying a more energy efficient home.

In this way the Green Deal is mutually beneficial to both landlords and tenants.

Government will work with the sector to encourage uptake of energy efficiency measures through the Green Deal. The Energy Act 2011 enables Government to regulate to help ensure the take up of cost effective energy efficiency improvements in the Private Rented Sector. Government's intention is that:

- From April 2016, domestic landlords should not be able to unreasonably refuse requests from their tenants for consent to energy efficiency improvements, where financial support is available, such as the Green Deal and/or the Energy Company Obligation (ECO); and
- From April 2018, all private rented properties (domestic and non-domestic) should be brought up to a minimum energy efficiency standard rating, likely to be set at EPC rating "E". This requirement would be subject to there being no upfront financial cost to landlords. Where there are costs on landlords (such as time or hassle costs), we are committed to ensuring the benefits meet or exceed these. The intention is that landlords would have fulfilled this requirement if they had either reached "E" or carried out the maximum package of measures funded under the Green Deal and/or ECO (even if this does not take them above an "F" rating).

### **Who pays the Green Deal charge in void periods?**

The landlord. As responsibility for paying the energy bill reverts from the tenant to the landlord when a property becomes vacant, so too will the Green Deal charge.

### **Will landlords be liable if the tenant defaults?**

No. The tenant, as the electricity bill payer, will be responsible - as is currently the case with energy bill defaults.

### **Who takes out the Green Deal – the landlord or the tenant?**

- It could be either.
- However, it is envisaged that tenants will not be able to attach a Green Deal to a rental property without the consent of their landlord. In reverse, it is envisaged that the landlord will need to gain the consent of a sitting tenant in order to attach the Green Deal charge to their electricity bill.

### **Why are you regulating the sector?**

With a high prevalence of poorly insulated, energy inefficient buildings, the Private Rented Sector has some of the biggest improvements to make. For example;

- The sector has the highest proportion of least energy efficient homes – 5.8% of G rated properties compared with 3.4% in owner-occupier.
- 20% of households in the English private rented sector are fuel poor.
- Nearly two-thirds of the non-domestic property sector is privately rented and around 18% of those with an EPC have the lowest rating of F or G.

### **Won't regulations damage investment in the sector?**

- No. These requirements ensure there are no upfront financial costs to landlords. Where there are costs on landlords (such as time or hassle costs), we are committed to ensuring the benefits meet or exceed these.
- Furthermore, these are purposely long back-stop powers to give the sector plenty of time to prepare. Green Deal works could therefore be completed during void periods or existing maintenance cycles.

### **What happens if you can't reach 'E' under the Green Deal?**

- It is intended that landlords would be required to reach EPC rating 'E' or carry out the maximum package of measures under the Green Deal or ECO (even if this doesn't take them above F).
- This is an important safeguard which would ensure there would be no upfront costs for landlords.

### **What are the penalties for not meeting the minimum standard?**

- Domestic properties – a civil penalty of up to £5000
- Non-domestic properties – this will be specified in secondary legislation.

For more information on the Green Deal please visit <http://www.decc.gov.uk>

## **Advertising opportunity With the LLAS**

Landlords and Agents can advertise their services with the LLAS at discounted rates in the LLAS Newsletter and on the UKLAP/LLAS website. For further info email

[LLAS@camden.gov.uk](mailto:LLAS@camden.gov.uk) Visit the website: [www.londonlandlords.org.uk](http://www.londonlandlords.org.uk)

or Telephone: 020 7974 1970/020 7974 6975



Weir Housing Ltd is one of Birmingham's leading private sector providers of Interim accommodation and management services. We provide full property management solutions for local authorities throughout the West Midlands.

We are an independent family company specialising in interim and emergency accommodation and property management. As specialists we are fully focused on the priorities and the needs of our clients, our loyalties are dedicated to providing a diplomatic and sensitive service.

Weir Housing bases itself on focusing all its letting and management services on the needs of our Clients, Tenants and landlords.

Weir Housing Ltd do not lease to private tenants only to the local authorities, this gives us the ability to focus all of our time and experience on our clients.

We specialise in providing all types of properties, from one bedroom apartments and studios to large family homes.



Weir Housing Ltd provides the full spectrum of accommodation services

Including:

Private Sector Leasing

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Emergency Accommodation

We have an in house maintenance team, cleaning team and decorators, all properties are inspected by the local authority's private sector leasing officers and carry the relevant safety certificates.

If you are a Local Authority please call to discuss any temporary accommodation schemes that Weir Housing Ltd can offer and tailor to suit your specific needs

Midland Accreditation Scheme Members No 287 & 288

NLA Membership Number: 079384

Contact Number: 0121 523 0713 Fax Number: 0121 523 8583

[www.weirhousinglimited.co.uk](http://www.weirhousinglimited.co.uk)



## Why good landlords are saying yes to Licensing

The private rented sector is rapidly growing across the country. Nowhere is this more apparent than in **Newham** where one in three properties is privately rented.

Newham, one of the UK's most deprived boroughs, has an estimated 4,000 landlords. Many of them run good businesses and take seriously their responsibilities. We want to help and support them as they play a vital role in providing people with flexible, affordable and good quality homes for our residents when home ownership is increasingly out of reach for many.

**Newham's pioneering licensing scheme, which is the first of its kind in the country, comes into force on 1 January 2013 and all landlords will need a licence for each property they let in the borough.**

The huge rise of the private rented accommodation in Newham has led to poor management practices becoming more common. Some of the properties we're seeing are completely unacceptable – people living in illegally constructed sheds, walk-in freezers and garages and properties overrun with vermin. Vulnerable people are forced to live in overcrowded, squalid conditions which should not exist in one of the world's wealthiest cities.

Managing a property takes hard work and engagement. When landlords and agents don't bother, anti-social behaviour can flourish and properties are left to rot.

The licensing scheme will enforce the management standards the majority operate by and that everyone wants to see. This sends out a clear message to unscrupulous landlords and agents that we won't tolerate poor management practices. Equally the message to responsible landlords is that we're on your side and you will no longer be undercut by rogues.

The council has consulted extensively with residents, stakeholders, private sector tenants, landlords and letting agencies and 74% of residents and 76% of private tenants, who responded, support the scheme. Whilst not all landlords we consulted agreed, responsible landlords will see they have nothing to fear. If you apply for your licence early, you'll only pay £150 for a licence that lasts five years, just £30 a year or 58p a week.

An important part of the scheme is for the council to offer support to landlords who want it. We'll also be offering a service for 'reluctant landlords' who may have fallen into the sector by accident and might lack the knowledge and experience to manage their property properly.

The point of licensing is not to introduce further regulations to the sector. Newham wants a private rented sector that works for everyone – landlords can make a good return in a well-supported and professional sector; tenants have stable and good quality accommodation and the borough becomes a more attractive place to live and invest in.

Since the initiative was launched at the end of June more than 500 landlords have engaged with the scheme to licence their properties.

If you are a good landlord looking for an investment opportunity in an area where the council will help make it easy for you, take a look at Newham. If you are a cowboy, you have been warned.

**Karen Mai Jones, Media Officer  
London Borough of Newham**



Newham London

## License your property now

If you are a landlord or managing agent in Newham you will need to license your rental property.

Apply online now and a licence will cost £150. After 1 January 2013 it will cost £500.

Failure to apply for a licence by the end of December 2012 will be an offence and may lead to a fine of up to £20,000 per property.

For more information and advice, or to apply for a licence visit: [www.newham.gov.uk/propertylicensing](http://www.newham.gov.uk/propertylicensing)

Alternatively, contact the Property Licensing team on **020 3373 1950**.

a place where people choose to  
live, work & stay

## Useful Links

**LLAS:** [www.londonlandlords.org.uk](http://www.londonlandlords.org.uk)

**RLA** [www.rla.org.uk](http://www.rla.org.uk)

**SLA** [www.southernlandlords.org](http://www.southernlandlords.org)

**LHA** <https://lha-direct.therenterservice.gov.uk/Secure/Default.aspx>

**Landlord Law:** [www.landlordlaw.co.uk](http://www.landlordlaw.co.uk)

**NLA** <http://www.landlords.org.uk/>

**TDP (Tenancy Deposit)**

<http://www.depositprotection.com/Default.aspx>

**Landlordzone** <http://www.landlordzone.co.uk>

**Accreditation Network UK (ANUK)**

<http://www.anuk.org.uk/>

**Landlords UK Links, guides, forums and information**

<http://www.landlords-uk.net/>

**Fire Protection Centre**

<http://www.fireprotectioncentre.com/>

**DCLG:** <http://www.communities.co.uk>

**Direct.gov.uk**

Advice for tenants/ landlords on various issues  
<http://www.direct.gov.uk/HomeAndCommunity/fs/en>

**Gas Safe Register:** [www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)

**National Inspection Council for Electrical Installation Consulting (N.I.C.E.I.C)**

[www.niceic.org.uk](http://www.niceic.org.uk)

**Online planning and building regulations Resource** [www.planningportal.gov.uk](http://www.planningportal.gov.uk)

**The Residential Property Tribunal (RPTS)**

[www.rpts.gov.uk](http://www.rpts.gov.uk)

**Health and Safety Executive**

[www.hse.gov.uk](http://www.hse.gov.uk)

**Office of Fair Trading** [www.oft.gov.uk](http://www.oft.gov.uk)

**HM Revenue & Customs** [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

**The Court services** [www.hmcourts-service.gov.uk](http://www.hmcourts-service.gov.uk)

**The Office of Fair Trading** [www.oft.gov.uk](http://www.oft.gov.uk)

**The Department of Business Innovation & Skills**

[www.berr.gov.uk](http://www.berr.gov.uk)

