

The Bulletin

New SWLA Web-site

Members may have already noticed that SWLA has a new web-site. Our web-site address remains the same – www.landlordssouthwest.co.uk

There will be some new facilities on the web-site including, new training pages with updated course details and a Trade Directory where members can find details of selected tradespeople. If you are interested in advertising in the Trade Directory, please contact the office.

The member's area where members can download stationery and landlord letters, will still be accessed by using your current username and password, although there will be a facility on the new website to be advised of a new password if you have forgotten yours.

SWLA will continue to send relevant e-mails to our members as applicable. If you are not receiving e-mails from us or have a new e-mail address, please let us know. Also, if you are a member who has recently set up an e-mail account, we will require this to ensure you receive all the latest information and guidance. We strive to keep our members as informed as possible and the quickest and most efficient means of doing this is by e-mail.

SWLA Membership Renewals

SWLA Membership for 2016-2017 is due on 1st November 2016. Once renewed, your membership will last until 31st October 2017. To avoid losing access to the member's area, consider renewing membership early. Membership for 2016-2017 will remain at only £40 per annum.

You can renew by BACS to sort code -206810, account number 50496810. Please remember to quote your name and membership number as a reference on the payment.

You can also renew by cheque or cash at the office – 30 Dale Road, Plymouth PL4 6PD.

Please do not send cash in the post.

Once we receive your renewal payment we will e-mail you a receipt, unless a paper copy is specifically requested.

Your current membership card will remain valid, but you can request a new card via the office or at any SWLA meeting.

SWLA hope that this new renewal process will be more efficient for our members, as well as enabling us to keep our membership fees as low as possible. SWLA thank our members for their continued support.

SWLA

South West Landlords Association

October 2016

**New SWLA Website/
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Universal Credit and APAs

Hundreds of landlords' applications for Alternative Payment Arrangements (APAs) under Universal Credit are being deleted by the Department for Work & Pensions. (DWP) The department says the applications in question have either been sent to the 'wrong' email address or have been rejected as they included supporting evidence documents which should not have been attached.

The landlords affected were those operating in Universal Credit "live" areas, using the non-secure email system set up by the DWP itself.

The DWP said the non-secure system can only be used to make the initial APA application and that members who have had applications rejected are those who have attached the "Secure UC47" or supporting documents such as rent statements or letters claiming tenant vulnerability. It has told members with non-secure email, they must make their applications using the non-secure version of the UC47 form – which does not include space for sensitive data. In addition, any supporting documents MUST be submitted by post.

A DWP spokesperson said: "If we get the wrong version of the form, we are technically not allowed to accept it. It will be rejected, and they (social and private landlords) will be told to send it by post – security colleagues are insisting on this at the moment".

It is a concern that the DWP will be able to marry up the electronic UC47 application with supporting documentation – rent statements, vulnerability letters etc sent by post.

You may wish to include National Insurance numbers and dates of birth, if you've got them, as this may increase your chances of success. If you don't follow this advice, the APA application may NOT be processed, creating the likelihood of lost rental income.

The DWP seems to be creating yet another stage in an already complex and lengthy process, which may ultimately delay payments and see landlords lose out on rents.

No Section 21 if no gas safety certificate

SWLA wish to remind landlords that they are not able to issue Section 21 notices if Gas Safety Certificates have not been provided at the start of the tenancy.

This legislation comes from Section 38 of the Deregulation Act and the Assured Shorthold Tenancy Notices and Prescribed Regulations (England) Regulations 2015.

The Regulations require that the following is provided at the start of the tenancy for an AST to be issued:

EPC

Gas Safety Certificate

How to Rent Checklist (must be the most recent version. See Gov.uk website for a copy)

Section 38 of the Act states that a Section 21 Notice may not be given if the landlord is in breach of the requirements of the regulations.

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Managing Rent Arrears

SWLA receive a lot of telephone calls regarding problems with rent arrears. The tenant is the person responsible for paying rent to the landlord or agent. This does not change if payments of Local Housing Allowance or Universal Credit (housing element) are made direct to the landlord. The tenant is responsible for any delays in payment or suspension in payment. The landlord is not legally obliged to inform the tenant that rent is not received or to remind the tenant to make a payment. The landlord should keep on top of the situation immediately when a tenant falls into arrears as it can become very difficult to bring rental payments back to where they should be. The landlord should contact the tenant by letter, phone call or visit the property. If you visit, the minimum notice period will be required. Be careful that your tenant doesn't claim harassment. Always follow up any decisions in writing. If you have a good tenant it can be better to agree a slow repayment of outstanding rent. Remember to put any agreement in writing signed by both the landlord and tenant and both parties should keep a copy.

In the worst case scenarios the landlord may decide that the breakdown in the relationship with the tenant is cause for court action during the term of the tenancy in which case a Section 8 Notice may be issued. When serving a Section 8 Notice on grounds of rent arrears (ground 8, 10 or 11) the landlord must give at least two weeks' notice. The Section 8 Notice requires the landlord to state which grounds for possession he is relying on for possession. Each should be written as it appears in the legislation. Grounds which can be used for rent arrears are:

Ground 8 (substantial rent arrears),
Ground 10 (rent arrears) or
Ground 11 (persistent delay in paying rent).

Ground 8 is **MANDATORY** meaning the judge has no discretion if the rent is lawfully due and owing and he cannot allow the date for possession to exceed six weeks. Use of Ground 8 depends on the tenancy term-

If the rent is payable weekly, or fortnightly at least eight weeks' rent is unpaid.

If the rent is monthly at least two months' rent is unpaid.

If rent is paid quarterly at least one quarter's rent is more than three months in arrears and

If rent is payable yearly at least three month's rent is more than three months in arrears.

The non-payment criteria must be in place both on the date of serving the notice and the date of the court hearing. If a tenant makes payment prior to the court hearing date the landlord can ask for a suspended order.

Continued...

Grounds 10 and 11 are discretionary and probably only of benefit when used with Ground 8 as they are discretionary grounds and they give a window of opportunity for a tenant to defend. Judges have the discretion to be sympathetic towards the tenant as they will potentially be making them homeless which is a serious matter. A judge will not like making a tenant homeless especially if they have children or have been a tenant for a long time. Also if you employ a solicitor you will have to pay their costs and may have to pay your tenant's legal costs if they have employed a solicitor to defend them. These costs could be substantial.

If the judge decides that the tenant owes you money (for rent arrears or damages) you will be issued with a "judgement against the defendant". The judge will state the timescale for payment to you of the amount stated in his judgement. You will need to enforce the judgement should it not be paid. Before taking that action you should check whether the tenant has any other judgements, orders or fines against them. This will help you make the decision as to the likelihood of you getting your money remembering judgements are retained for six years. A check can be made at www.trustonline.org.uk/search-thurs or by telephone on 0207 380 0133. A fee is payable for each name searched at £4 per person at present.

ENFORCEMENT – The court cannot guarantee that you will get your money back regardless of the method of enforcement you choose. The best method of enforcing a judgement to suit you and the tenant's circumstances is for you to take into account as much background information as possible. Factors would include –

Whether the tenant has other court judgements,

If the tenant has any goods or assets which can be sold at auction,

If the tenant is working,

If the tenant has other income,

If the tenant has a bank or building society account,

If the tenant has a property and

If the tenant owes money to anyone else.

ENFORCEMENT OPTIONS –

An order to attend financial questioning

A warrant of execution

An attachment of earnings order

A third party debt order

A charging order

Continued...

Warrant of Execution – This gives the Court Bailiffs the authority to attend the tenant's home and remove goods to the value of the debt, costs (including the Bailiffs fee) and interest together with the likely costs of removal and sale. A visit from the Bailiff will sometimes encourage the tenant to pay in full or by way of agreed instalments to prevent the removal and sale of their property. The maximum amount the Court Bailiff can collect is £5,000, if the amount owed is greater than that amount the landlord will need to apply to the High Court for an Enforcement Officer to visit. If you think your tenant owns anything of value which would fetch a good price at auction, this may be the route for you to take. Bailiffs cannot take essential household items, tradesman's tools or any item which is on hire purchase or rental or belonging to someone else whether or not in that household. Bailiffs generally take about six weeks to visit and then a similar period before reporting back.

Attachment of Earnings – This is only an option, if the tenant is employed and in receipt of a salary. This order cannot be used to enforce against someone who is unemployed or self-employed. The order is sent to the tenant's employer outlining the amount to be taken from the tenant's wages each payday. The money is sent to the Court who will then pass it onto you. The court will decide how much the tenant has to pay after the tenant has supplied a statement of means form detailing their income and out-goings. If the tenant is on a low wage an attachment of earnings may not be possible. Should the tenant not complete the statement of means form, the court will attempt to make contact or possibly issue an arrest warrant.

Charging Order – This is only really an option if the tenant owns property. Please seek legal advice before considering this option. A charging order prevents the tenant from selling or re-mortgaging their property without first notifying you. Monies will be recouped when the property is sold.

Third Party Debt Order – This is an option if you know the details of the bank or building society account held by the tenant and you are confident of there being funds in that account. If the account is overdrawn then you will not be paid. Remember that a tenant will know that a Third Party Debt Order is on its way and likely to cease making payments into that account. The account to be frozen must be in the name of the tenant, if anyone not named on the judgement is party to this account then a Third Party Debt Order cannot be made. The order freezes existing funds in the account and the sum owed is paid to you from this account. The timing of the application is crucial. Only money held in the account at the time of the order can be taken into account. Any money received after the order will not be affected. The tenant could apply for a hardship payment order if he feels that he would be unable to meet day-to-day living costs as a result of his cash being frozen.

Mortgage Tax Relief for Landlords Explained

HMRC has finally filled in the gaps on how mortgage finance relief will apply to buy to let landlords from April 2017. The new rules will change the way property rental profits are calculated by taking away tax relief on mortgage and other finance interest for landlords paying higher rate income tax at 40% of more.

From 6th April 2017 there will be a flat tax relief of 20% for mortgage and finance interest for all landlords phased in over four years. The measure affects buy to let landlords paying tax in Britain but renting homes in UK or overseas and expat or foreign landlords letting property in the UK from abroad.

Property companies, commercial landlords and holiday let businesses are not affected. Some other linked charges besides mortgage interest, overdrafts and finance interest on loans are also impacted. Landlords who have a mix of commercial and residential portfolios will have to work out a fair and reasonable way to split the loan interest between the different categories of property.

“Finance costs won’t be taken into account to work out taxable property profits. Instead, once the income tax on property profits and any other income sources have been assessed, any income tax liability will be reduced by a basic rate tax reduction. For most landlords this will be the basic rate value of the finance costs” says the new HM Revenue and Customs (HMRC) Guidance.

HMRC also explained that only some landlords will pay more tax, but if a landlord or their partner claims child benefit and income is over £50,000, high income child benefit charges will apply. The new rules were announced by Chancellor George Osborne in his 2015 summer budget. He described them as levelling up tax breaks between property investors and first time buyers. At the same time, he scrapped the 10% wear and tear allowance for landlords renting out furnished property and added a 3% extra stamp duty payment differential on buying homes for investment.

For more information go to - <https://www.gov.uk/government/news/changes-to-tax-relief-for-residential-landlords>

Documentation

All landlord documentation can be downloaded from the member’s area on the website free of charge. As from 1st August 2016, a small charge to cover printing/admin costs for hardcopies may be incurred for documents/stationery collected from the office.

Stationery/Documentation

Scale of charges for hardcopy stationery documentation

ASTs	£1.00,	Section 8/Form 3	£1.00,
Section 21/Form 6A	£1.00,	How to Rent Guide	£2.00,
Deposit-Prescribed Information	£2.00.		

This list is not exhaustive.

RLA Acts on Council Data Breach

A local authority which published the details of more than 12,000 landlords online has removed the information following a complaint from the Residential Landlord Association. Reigate and Banstead Borough Council had released thousands of landlord's details into the public domain following a Freedom of Information (FOI) request.

The Freedom of Information request asked the council for landlords' details and was made by an individual who wanted to buy properties. The council released the details of 12,000 homes and their owners in their on-line response on the site WhatDoTheyKnow.com.

When the RLA became aware of this issue, they contacted the council to get the information removed and demanded an investigation into what it believes is a breach of the Data Protection Act.

The council then removed the details from the public domain and admitted the details of private landlords should not have been made public.

Reigate and Banstead Borough Council are continuing to investigate the Freedom of Information Request.

They conducted an initial review which indicated that the response should have been managed in a way to ensure that information concerning landlords who are private individual rather than businesses were not released. They are reviewing their internal processes to minimise the potential of this happening in future.

This breach highlights the amount of data councils collect on landlords, mostly through council tax records.

Evictions are on the Rise

The number of households evicted from rented accommodation in England and Wales rose by five percent in the first three months of 2016, while the repossession rate for homeowners fell to a record low.

Seasonally adjusted figures from the Ministry of Justice (MoJ) show that there were 10,732 repossessions of rental homes by bailiffs between January and March 2016, up from 10,253 in the final three months of 2015. The number of tenants evicted from their homes by bailiffs reached a record high in 2015 according to official figures which show that 42,728 households in rented accommodation were forcibly removed.

Housing campaigners blame welfare cuts and the shortage of affordable homes for the rise in repossessions over the year. More than half the evictions are thought to have been by private landlords.

These figures highlight the need for landlords to protect their rental income and ensure that they carry out thorough tenant referencing with all new tenants. Landlords need to be extra vigilant when they take on a new tenant by carrying out appropriate checks.

Importance of checking conveyancing documents

Any landlord purchasing or selling a property should check the documents their solicitors send them prior to transaction.

These documents will include a plan of the property, usually edged in red. But is this the right property? The warning follows the case of flat owners in a block of 15, including landlord owners, who appear to have bought the wrong properties without noticing the errors. They include a man who turns out to not own the home he has lived in for last six years. Mr Meyer has been living at 8 Willow Court, Carlisle, but in a mix up with the Land Registry he actually owns 9 Willow Court.

The person who thought that they owned 7 Willow Court, in fact owns Mr Meyers property. In total 10 out of the 15 flat owners face the same problem. The numbers on the Land Registry documents do not match up with the ownerships.

Mr Meyer has been attempting to resolve the problem for three years when he put his flat on the market and the buyer's solicitor realised that there was a problem. The Land Registry has advised that it can sort the problem out but needs every owner's approval. However some of the flats are rented and the owners have not responded to any communication.

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Landlord's Obligations Relating to Gas Safety and Keeping Tenants Safe

Badly fitted and poorly serviced gas appliances can cause gas leaks, fires, explosions and carbon monoxide poisoning, which can kill quickly with no warning and affects thousands of people each year. Landlords are legally responsible for the safety of their tenants and should make sure maintenance and annual safety checks on gas appliances are carried out by a Gas Safe registered engineer.

Landlords are legally obliged to make sure: Pipe-work, appliances and flues provided for tenants are maintained in a safe condition.

All appliances and flues provided for tenants' use have an annual safety check. Maintenance and annual safety checks are carried out by an engineer registered with Gas Safe Register.

All gas equipment (including any appliance left by a previous tenant) is safe or otherwise removed before re-letting.

A Gas Safety Record is provided to the tenant within 28 days of completing the check or to any new tenant before they move in.

You keep a copy of the Gas Safety Record for two years.

Before any gas work is carried out landlords should always check the engineer's ID card and make sure the engineer is qualified for the work that needs doing and should encourage tenants to do the same.

Are TV Aerials a Landlord's Responsibility?

This is a question that gets asked by rental tenants on a very regular basis, and the simple answer is that in most cases landlords are NOT obligated to provide, maintain or repair a TV aerial.

Section 11 of the Landlord and Tenant Act 1985 goes so far as to exclude certain things from the implied obligation to repair:

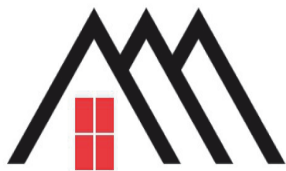
11 (1) In a lease to which this section applies (as to which, see sections 13 and 14) there is implied a covenant by the lessor—

(a) to keep in repair the structure and exterior of the dwelling-house (including drains, gutters and external pipes),

(b) to keep in repair and proper working order the installations in the dwelling-house for the supply of water, gas and electricity and for sanitation (including basins, sinks, baths and sanitary conveniences, but not other fixtures, fittings and appliances for making use of the supply of water, gas or electricity), and

(c) to keep in repair and proper working order the installations in the dwelling-house for space heating and heating water.

In the absence of an obligation (whether express or implied by statute) there is no obligation on either landlord or tenant to repair anything, apart from the repairs which come under the tenant's obligation to use the property in a tenant like manner.



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Money saving repairs tips from Plymouth manufacturer

Landlords may be needlessly replacing perfectly good windows and doors that could be repaired according to Louise Turner, Head of PCH Manufacturing.

“We understand that being a landlord means getting the most from your property and keeping your costs to a minimum. That’s why we offer a blown and misty windows service for customers having problems with their existing PVCu windows.” explains Louise.

“Our experienced window fitters and joiners can replace the glass unit in double and triple glazed windows at a fraction of the cost of replacing the complete window. From as little as £65 + vat for a standard 800mm x 800mm sized window, when fitted along with other replacement units.”

“And as rented properties are tested for their energy efficiency, it’s wise to keep your windows and doors in good order. Not to mention that staying on top of smaller repairs on a property is far more likely to save you money in the long term by avoiding bigger jobs that often stem from not addressing those nagging issues.”

And that’s not the only money saving tip Louise has for landlords. She goes on to explain that tired looking doors and windows can be transformed by installing new fixtures and fittings.

“We have an excellent range of fixtures and fittings for windows and doors. We can replace old locking systems with security locks and fit new handles and hinges on windows and doors.

“Likewise our joiners can restore original solid wooden doors and replace old fixtures and fittings to create an exceptional finish that remains in-keeping with older, traditional properties.”

And PCH Manufacturing’s talents don’t end with windows and doors. They also offer metal fabrication and bespoke joinery services.

“Our fabricator welders can repair or replace a whole range of metal products. Landlords may be particularly interested in our tread replacement and patching services for fire escapes, which are common in larger HMOs, as well as railings and metal gates.

“Our joiners can replace glass in sash and box windows, or create bespoke wooden products to fit perfectly in your property.”

Finally, Louise tells us about a little-known product that is a cheaper alternative to more widely used compo-site front doors fitted in many houses.

“PCH Manufacturing is one of the few suppliers in the South West to offer coloured PVCu front doors. They provide all the same benefits as a composite door, such as, secure by design, multi locking systems and a modern, slick finish. The key difference is the price. We can supply and fit a PVCu coloured door from as little as £550 + vat – a saving of around £200 + vat on many composite doors.

“Our message to landlords is that before you decide on replacing a part of the fabric of your rental property, it’s worth calling us to find out if there is a cheaper alternative. We are a local one-stop-shop for windows, doors and more.”

To find out whether PCH Manufacturing could save you money, call 0800 111 4328, email hel-lo@pchmanufacturing or visit www.pchmanufacturing.co.uk

Jail Sentence for Illegal Eviction Landlord

Landlord Rehan Sheikh was sentenced to four months in prison after giving six tenants a two hour warning that he was going to evict them after they complained about the condition of their shared home.

He even evicted a mother while her two children were at school after refusing to wait until they returned home. Sheikh admitted the illegal eviction and failing to maintain an unlicensed house in multiple occupation before Willesden Magistrates, North London.

He was also fined £9,000 and ordered to pay former tenants £11,000 compensation. Each tenant paid nearly £3,000 rent per month to live in the dirty home with holes in the floor and ceiling.

In a separate case Portland Management Ltd admitted 15 HMO management offences and was ordered to pay £6,500 costs as well as the fines. Problems at the house included fire risks, failure to test electrics, damp, mould and defective lighting. Adrian Lawrence, West Norfolk Cabinet Minister member for housing said:

"Landlords should understand their obligations for properties they let. HMO management is subject to specific regulations to ensure they meet the minimum standards. Landlords are responsible for making sure that they are fully aware of and comply with these regulations."

Sign up for the Full day Landlord Accreditation Course and understand your responsibilities.

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Landlords most discouraged from investing by Mortgage Interest Tax Relief

Private landlords are most discouraged from investing further in the buy-to-let sector by the mortgage interest tax relief changes according to SellingUp.com.

The Government new and proposed laws and tax changes recently, have led to many speaking out against the Government, claiming that it is trying to discourage landlords from investing in property in order to raise revenue and stimulate first time buyers. In a survey of landlords 65% said that the changes to mortgage interest tax relief will discourage them from investing, with stamp duty surcharge coming in second at 56%.

The removal of the Wear and Tear allowance put 20% of landlords off from investing, followed by rent controls at 8% and February 2016 Right to Rent Legislation discouraging 5%. Respondents of the survey were allowed to choose more than one answer. The majority of landlords surveyed owned multiple properties.

Mortgage Tax Relief – Section 24 of the Finance Act 2015 will phase out the tax relief on mortgage interest for landlords to the basic rate of tax. This law is due to come into force from April 2017.

Stamp Duty Surcharge – As of 1st April 2016 those buying an additional property either as a buy-to-let or a second home are charged an extra 3% stamp duty.

Wear & Tear Allowance- this automatic 10% allowance for landlords was abolished in April 2016. Now, landlords can only claim for actual expenditure.

Right to Rent – As of 1st February 2016, landlords are legally obliged to conduct an immigration check on all prospective tenants to comply with the law and not face fines of up to £3,000.

Rent Controls – Shadiq Khan pledged to fight for rent controls in the London mayoral election. Recently the RLA claimed that rent caps would spell disaster for tenants.

Court fees are increased

Court fees have gone up again, with rises in enforcement order charges. The fee for N325, the warrant for possession has risen to £121 and in the High Court the fee for sealing a writ of possession is now £66, up from £60. There have also been increases in the fees for Judicial Review claims, with the fee for an application for permission to issue judicial review proceedings going up from £140 to £154.

New Housing and Planning Minister

Gavin Barwell, Croydon Central MP has been given the role of looking after housing, planning and London. On 17th July Mr Barwell was appointed as minister of state for housing and planning and minister for London at the Department for Communities and Local Government. He has been a Conservative MP for Croydon Central since May 2010.

SWLA welcomes Mr Barwell to his new appointment and look forward to working with him in the future.

New Buy To Let Rules Make Landlords Mortgage Prisoners

Lenders are warning that changes in mortgage underwriting rules are set to fundamentally change the buy to let market.

Enhanced underwriting criteria that has increased the rent cover calculation for landlords will impact on borrowing, warns trade body the Council of Mortgage Lenders.

Landlords will also have to shift their focus to cheaper homes offering higher yields to meet the new measures.

The CML expressed concern that many landlords seeking to refinance buy to let homes may become mortgage prisoners.

The analysis looks at cover ratios – the amount underwriters at banks and building societies calculate as enough income generated by a rental home to support borrowing. Traditionally, the cover ratio was set at 125% of the annual mortgage repayment worked out as an interest only payment at 4.5%.

Under new rules, the cover ratio has increased to 145%, which means a buy to let home has to have a higher yield to provide the income to support the same borrowing.

The CML found to pass the cover ratio rule across every local authority, the mortgage repayment rate for a two-bed investment property would have to be 2.45%, while 93% of such property nationwide qualifies for a 75% loan-to-value mortgage at 125% at a 4.5% interest rate.

However, says the CML, some lenders have moved to a 145%/5.5% cover ratio and some are looking at 155%.

When the higher cover ratio is applied only 20% of buy to let homes qualify for a 75% LTV mortgage.

“The net result is that investors will need to increase the equity needed to take out a BTL loan under a higher ICR and stressed rate,” said the CML. “Some customers may find it harder to remortgage to another lender as their rents will not have risen high enough to cover the new borrowing, making remortgaging a challenge at high loan to values.”

From Guild

National HMO Network Conferences

The recent National HMO Network Conference discussed the impact of the Housing and Planning Act 2016 on landlords, including those who own and manage Houses in Multiple Occupation

National HMO Network conferences are very informative. Membership of the network is FREE and open to all those operating in the sector including landlords.

The next conference is scheduled to be held in Sheffield in October.

For more information, please visit www.nationalhmonetwork.com/portfolio/london-2016

NOTICE

SWLA stationery

SWLA stationery may change without notice so before using a document, make sure that you use the latest one on the SWLA website, by checking the issue date or check with the SWLA office at the email address or telephone number shown below.

Don't forget our ability to advertise accommodation to let, property for sale in our office window

Greg Yates Solicitor

Greg Yates is with Howard & Over on 01752 556606 and will continue to support our members.

Are you regularly receiving our emails, if not, contact the office with your updated email address.

WBW Solicitors of Torquay

Will support initial telephone calls to discuss your problem.
Telephone Karen Barnard
01803 407636

Rory Smith, Enigma Solicitors

Rory Smith is a highly experienced specialist in a wide range of disputes and their resolution. Rory can also recommend to you other law firms in Plymouth who will all offer free initial advice to SWLA members in other specialist areas.

Contact Rory on 01752 600567 or by email at rs@enigmaweb.com Enigma is located 5 minutes away from SWLA's office at Farrer Court, 77 North Hill PL4 8HB. The office is open 8:50 a.m. until 5:00 p.m. weekdays.

Richard Gore Solicitor in Bristol
Richard is with Greg Latchams on 0117 9069424 and will support initial telephone calls to discuss your problems

E-Mail address

If you change your email address **PLEASE TELL US** otherwise you might miss important messages from us!

SWLA

South West Landlords Association

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You can contact our ansaphone service on 01752 510913 or E-mail us at swlandlords@hotmail.com, visit our website at www.landlordssouthwest.co.uk

Or visit our office in Dale Road, it is open week days from 10 to 3pm

The Association provides assistance and advice. However, the Association does not hold itself out as providing specialist legal advice and therefore whilst written and oral advice is given in good faith, no responsibility can be accepted by the association, its officers or members for the accuracy of its advice, or shall the association be held liable for the consequences of reliance upon such advice.