

Landlord News



Issue 33, Winter 2011/12

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This issue sponsored by:

- Ocean
- Bristol Idea
- Quoteline Direct
- UWE, Bristol
- Mortgages for Business

Do you have any stories or items of interest that you would like to share with other landlords? If so please contact **Julie Norris** on:

Tel: 0117 353 3867

Email: Julie.norris@bristol.gov.uk

Tenancy deposit changes

The Localism Act has amended the regulations regarding tenancy deposit protection.

Landlords will have 30 days in which to protect a tenant's deposit rather than the current 14 days.

By introducing a more realistic time-frame, this will remove landlord's ability to rely on 'administrative oversight' and it is envisaged that the courts will feel more inclined to enforce the laws.

The penalty for not protecting a deposit is a fine of not less than the amount of the deposit and not more than three times that amount to be paid to the tenant.

In addition a Section 21 notice can not be served on the tenant.

For more information about tenancy deposit protection and the schemes that can be used to protect deposit see www.bristol.gov.uk/privatelandlords

LANDLORDS

Do you need a property licence?

Q1. Do you let a property of three or more storeys?



Q2. Do you let to five or more tenants in two or more households?



Q3. Do the tenants share facilities?



If you answered yes to these questions, you may need a licence.



Failure to apply could result in a fine of up to £20k.

For more information see
www.privatehousinginformation.co.uk
or telephone 0117 377 2532

No property licence, no rent



Boiler flues in ceiling spaces and voids

Regulations governing gas boilers and systems that do not vent directly outside have changed, which may have a significant effect on tenants and owners alike. Some properties, mainly flats and apartments, have been built with boiler flues which cannot be inspected because they are hidden behind walls or ceilings. The boiler flues that this information relates to are connected to room-sealed fan assisted boilers.

Gas Safe registered engineers need to be able to see the flue _ which take fumes away from the boiler _ as part of essential safety checks. A flue in poor condition, combined with a boiler that is not working properly, could put tenants in danger from carbon monoxide poisoning, which can cause death or serious injury.

If your boiler is situated on an outside wall, it is unlikely you have this type of flue. Alternatively, if your engineer can see all of the flue, you will not need to take any further action in relation to this matter.

If you do have a boiler where all, or part of, the flue cannot be seen, you will need to arrange for inspection hatches to be fitted. **This does not mean that your flue system is suddenly unsafe.** As long as the boiler passes a series of safety checks _ including having audible carbon monoxide alarms fitted _ it can be used normally for the time being.

Carbon monoxide alarms are not an alternative to being able to see the flue and you will still need to have inspection hatches fitted. You have until **31 December 2012** for this work to be completed. It is recommended that inspection hatches are fitted as soon as you are able to do so. From **1 January 2013**, Gas Safe registered engineers will turn the boiler off, with your permission and formally advise you not to use it until inspection hatches have been fitted in appropriate places.

Although most of the affected boiler and flue systems are relatively new (installed since 2000), the risk of faults leading to the release of carbon monoxide increases as the system gets older, especially if it is not serviced regularly. It is important that you have your gas appliances serviced annually.

For more information see the Gas Safe Website www.gasssaferegister.co.uk

As a regulated ARLA agent Ocean would ensure that our clients are aware that these systems need to be annually checked and could also recommend engineers to do so. Ocean Lettings and Management are one of Bristol's largest Letting agents and have an extensive property management portfolio, with many new clients experiencing the benefits of a regulated and qualified agent. For details see www.oceanhome.co.uk

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Energy Performance Certificates

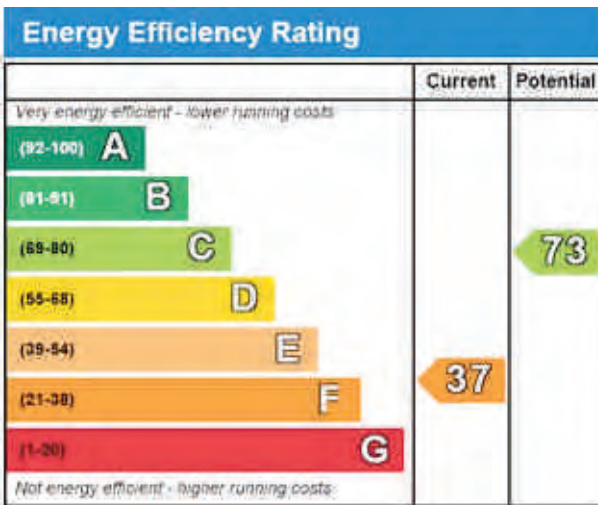
An EPC is required for a property which is self-contained or where there is a joint agreement. It is not required when a tenant rents a room and shares facilities (eg shared house with individual tenancies), it is also not required for a property entirely let as bedsits.

An EPC is valid for 10 years and is produced by an accredited Energy Assessor. You can find a local energy assessor on the following websites:

- Energy Performance Certificate National Register – www.epcregister.com
- Institute of Domestic Energy Assessors – www.whatstheidea.co.uk
- National Energy Services – www.nesltd.co.uk

A valid EPC must be made available to any prospective tenant at the earliest opportunity and before entering into a contract to rent out the property.

An EPC can be requested by the local authority at any time, failure without reasonable excuse to comply to this requirement could render you liable for a penalty charge of £200.



Example of an EPC

Bristol IDEA is an independent, professional and friendly company who have been producing domestic Energy Performance Certificates since 2008. An EPC for a property with up to 4 bedrooms costs £45.

For more details contact Wendy on 0117 950 3897 or see the website www.bristolidea.co.uk

Bristol Idea Limited
EPC Bristol



Preventing & Dealing with Burst Water Pipes

The inconvenience and cost of burst pipes can be considerable and a small fracture can release gallons of water damaging masonry, plaster, carpets and other valuable house contents

- Ensure that the boiler and heating system is regularly serviced, at least once a year, by a registered professional. In the event of extreme cold spells the heating should be set to at least 10 degrees to prevent pipes from freezing.
- Know where the main stop tap is situated in the building in the event the supply needs to be turned off quickly.
- Water pipes and cold water tanks in unheated or vulnerable places should be adequately lagged. Leave loft covers slightly ajar to allow warm air to circulate. The Energy Saving Trust recommends the minimum thickness of loft insulation should be 270 mm.
- External taps be turned off and any hoses disconnected.
- Leak detection systems are available in the market to alert the occupant to take immediate action and hopefully mitigate any damage.
- In the event of a pipe being frozen, introduce heat gently to the area using a hair dryer, space heater or hot water bottle.
- Never use electrics if you have reason to believe they may have been affected by water.
- In addition to having home insurance documents handy have the name and phone number of a local trusted plumber.

In the event that the property is unoccupied;

- Keep the property heated to reduce the risk of pipe freezing.
- If the property is to be unoccupied for some time shut off the water system.
- Ask a trusted neighbour or relative to check the property preferably on a daily basis.

For competitive quotes on home insurance, including cover for burst pipes, contact Quoteline Direct, telephone 0800 081 3232.



Quoteline Direct® is part of the Wilsons Insurance Group. Est 1969 Authorised and regulated by the Financial Services Authority

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Dates for your diary:

National Landlords Association (Wessex) – open to all landlords

Wednesday 1 February 2012, 7:00pm at BAWA Club, Southmead Road, Filton Bristol, BS34 7RG

Wednesday 18 April 2012, 2:00pm at Lansdown Golf Club, Bath, BA1 9BT

Wednesday 25 April 2012, 7:00pm at BAWA Club, Southmead Road, Filton Bristol, BS34 7RG

email: Nlawessex@landlords.org.uk

Westcountry Landlords Association – open to all landlords

Wednesday 7 March 2012

7:30pm at Filton Community Centre, Elm Park, Filton, Bristol, BS34 7PS.

Tel: 01752 242 980 see www.wlainfo.co.uk

Bristol Landlord Forum

Open invitation to all landlords and agents

Topics to include;

1. A practical guide to dealing with Anti-Social Behaviour
2. LHA changes, in particular shared room rate

Date: Wednesday 29 February 2012

Time: 7.00 – 9.00 pm

Venue: Bristol Room, The Memorial Stadium, Filton Avenue, Horfield, Bristol BS7 0BF

Save the date – Landlord Expo 2012

Next year's Landlord Expo will be taking place on Thursday 31st May from 12.00 till 7.00pm at the Exhibition & Conference Centre, University of the West of England, Bristol

Full details in the next edition of Landlord News

THE SOUTHWEST'S BIGGEST
**LANDLORD
EXPO** ALL A LANDLORD
NEEDS TO KNOW

www.landlordexpo.co.uk


Landlord
Expo 2012

Thursday 31st May 2012

Bristol landlord fined £30k for safety beaches

Landlords have been fined more than £30,000 and ordered to pay over £5,000 in costs after being found guilty of serious breaches of the Housing Act.

A total of 11 adults, a child and a baby were living at the house in Bristol. Housing Officers found a series of offences including:

- Failure to provide adequate fire safety at the property.
- Failure to ensure the shared areas of the property were maintained in a good and clean decorative order.
- Failure to ensure the property was kept in good repair.
- Failure to provide lighting in many of the shared areas of the property.
- Keeping a property whose structure was a danger to the health of the occupiers.
- Failure to provide information about the property when required to do so.

Councillor Anthony Negus, Cabinet Member for Housing, Property Services and Regeneration, said "Bristol City Council is committed to working with private landlords to maintain and improve the quality of housing in the city.

We can offer a range of advice and support to help landlords comply with legislation. However, where landlords refuse to co-operate and where there are serious breaches of the Housing Act then we can and will take legal action to compel them to bring improvements.

It is completely unacceptable for tenants to be expected to live in such poor quality housing, particularly where it potentially puts lives at risk."

Private landlords wanting advice can contact the Private Housing Service on 0117 353 3871 or see the website www.bristol.gov.uk/privatelandlords

Reminder – keep us informed

If you have a licensable HMO it is your responsibility to keep us informed with valid contact details. The HMO Licence Conditions state "The licence holder and/or manager must notify the local authority of any change of name, address and any other contact details"

These changes should be supplied by email to private.housing@bristol.gov.uk or by post to (LIPS) P O Box 595, Bristol BS99 2AW.

Are you a landlord with student properties in the South Bristol area?

We want to increase the number of properties available to students on our Bower Aston campus.

To find out more contact: accommodation@uwe.ac.uk

Need a buy to let mortgage?

Not sure how much you can borrow? Simply use our instant online buy to let mortgage calculator...



Whether you are looking to purchase or remortgage it calculates borrowing and rent requirements then matches your criteria with the most favourable buy to let mortgages available.

Quick and easy to use, the calculator displays results instantly and provides quotes which you can print off or email to yourself for reference.

We know that savvy landlords like to do their homework before talking to a broker and the calculator will really save you valuable research time. Not only will trawling through best buy tables be a thing of the past, the calculator allows you to play with the variables to get an instant idea of what might be achieved with the lenders.

It's a great tool, you don't even have to press a submit button, the calculator calculates as you type. It works out minimum monthly rental requirements, shows how much you can borrow and how much your monthly repayments will be on interest only or capital and interest terms.

To use the Buy to Let Mortgage Calculator go to the Buy to Let section of our website www.mortgagesforbusiness.co.uk today. You'll be glad you did.

Then to talk through your options, simply give our experienced brokers a call. With access to specialist buy to let lenders, we'll be able to find you deals not available on the high street.



Call 0845 345 6788