

October 2025

EASTERN LANDLORDS ASSOCIATION

Newsletter

October is a busy month for us at ELA with lots of training events and landlord conferences available to members. We also have an in-depth interview with a long-standing member of ELA and landlord which we hope you find interesting to read in this months 'An Interview With...'

So what is first on the agenda for the month of October?

Inheritance Tax Workshop

ELA have teamed up with Michael Duale from MD Wealth Management to run a workshop to support members gain a better understanding of Inheritance Tax and how to calculate your own personal inheritable taxable estate and explore potential solutions.

Spaces are limited and filling up fast so if you would like to attend the morning event on Friday 17th October 2025 at Bawburgh Golf

Club, starting at 9.30am which includes refreshments and light lunch, free of charge, please email Michael directly to book your spot:

mdwealth@sipp.co.uk

Moisture, Mould and Modern Homes – What do Landlords need to know?

EnviroVent have been in touch with ELA as they wanted to share some information on this age-old condition within many properties, and we thought you would like to hear what Tom Collinson of Envirovent has to say:

One in five UK homes suffer with condensation and mould, creating serious risks for tenants' health and landlords' finances. With new legislation coming into effect in 2025, the responsibility for tackling these issues is firmly on landlords.



Mould is classed as a Category 1 Hazard under housing regulations. Local councils now have increased powers to issue fines of up to £30,000, serve Improvement Notices, and even carry out remedial works at the landlord's expense. Compensation claims from tenants can also run into the thousands.



Beyond legal risks, the costs of ignoring mould quickly mount up — from redecorating and replacing damaged interiors, to lost rent when properties can't be let. Proactive landlords are already taking steps to ensure adequate ventilation and prevent condensation problems before they escalate.



At EnviroVent, we've been helping landlords improve indoor air quality and protect their investments for over 35 years. Our Knowledge Hub is packed with practical advice, and our free surveys identify ventilation solutions to keep properties compliant, tenants safe, and long-term costs under control.

Written by Tom Collinson Envirovent

You are able to contact the team at Envirovent directly to find out more at www.envirovent.com/landlords

or you can arrange a free property survey at www.envirovent.com/survey.

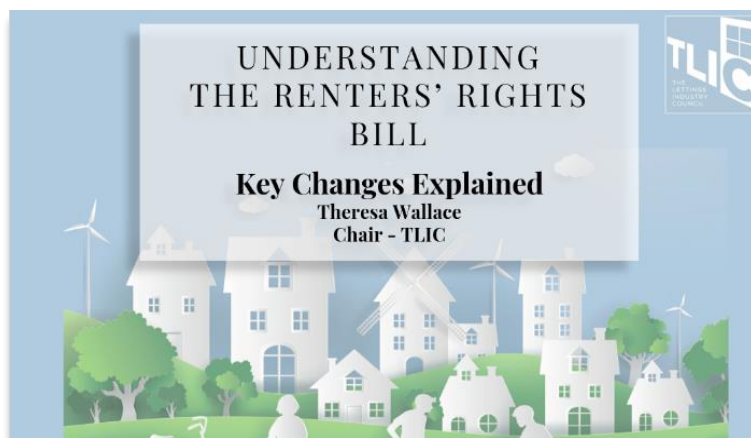
envirovent
experts in ventilation

Renters' Rights Bill – Update with Theresa Wallace

We will be welcoming Theresa Wallace back for her second Zoom webinar purposely tailored for ELA members. With Theresa's extensive experience and close relationships within the sector and government offices, along with her role within Savills Lettings and then on to be the chair of The Lettings Industry Council, we are delighted she will be returning to offer an update on the Renters' Rights Bill followed by a Q&A for members to ask questions at the end. We hope to be able to record the event again for those that would prefer to access the material at a later date.

The zoom meeting link will be sent out in due course but by way of advance warning and date for your diary this will start at 6.00pm on **Wednesday 29th October**.

A reminder too that we shared the recording from the Q&A session that ELA attended last month where Theresa Wallace posed a variety of poignant questions to David Smith. If you did not see the email sent out a couple of weeks ago, do get in touch with the Norwich office team and we will be happy to share that again for you.



Safe Suffolk Renters

A reminder that the ELA team will be in attendance at the next landlord event being held on **Tuesday 21st October** at the University and Professional Development Centre in Bury St Edmunds. This FREE event is designed for landlords in the private rented sector and will be packed with information about the RRB, proposed new EPC regulations and ongoing issues of damp and mould.

Moving forward with private renting - 2025 and beyond

A Conference for Private Sector Landlords

With guest speaker
Suzanne Smith
The Independent Landlord



Tuesday 21st October
8.30am - 4.00pm

University and Professional Development
Centre, Bury St Edmunds

Book your **FREE** place now:
safesuffolkrenters.org

WarmPro



The event will also welcome guest speaker Suzanne Smith, founder of The Independent Landlord and a Q&A panel at the end of the day.

Communications

While our dedicated helpline is always available to support you, it's more important than ever to stay connected to the outbound updates we share, especially with so many things evolving. We encourage you to opt in and stay connected through our various channels — from bite-sized updates on Instagram and WhatsApp, to more in-depth insights via our Emails and Blogs. Plus, take advantage of valuable resources like our Training sessions and the Landlord Hub.

An Interview With...

.. John!

How did you become a landlord and why?

"My wife and I both forged careers in education from the ages of 18. It's been incredibly enjoyable and satisfying. Neither of us regrets one minute of those careers and if we could be 18 again, we would take the same career paths. Yet, I found myself itching for a dabble with a little business, alongside my chosen 'safe' career.

The opportunity came in 1999 when I secured a position in Norfolk, for the second time. We hatched a plan to buy a house close to UEA for me to live in for the first year, whilst my wife and children remained in our house in Leicestershire, to enable our youngest daughter to complete her GCSEs, without the disruption of moving school. We planned to rent the Norwich house to students after that time and to buy a new family home when they all moved across at the end of the GCSEs. We had funds for a deposit and delighted in the idea that others would pay the mortgage on the student house, for us! Come retirement, we would have the benefit of a modest additional income to boost our pensions".

Do you have a strategy when you first embarked on property and has it changed over time, if so, can you share?

"We decided our plan was low risk, financially. We would not depend on it for any income and if it did not work out, we would simply sell - and run. Now, 26 years on, we still own the house, and we still let

to students. The mortgage is historyand that retirement has arrived, all too quickly. The increase in market value of the property is significant, at least before CGT hits!

In the early days, we felt complete novices and, without the benefit of family or friends who rented property, we did a lot of research before taking the plunge. We joined Eastern Landlords and asked lots of questions, well before the first student ever signed our first contract. In some old papers I've found our invoice for the January 2002 ELA membership fee. It was £57.50, so now in 2025, not such a very big increase in the fee and even better service and support from the Association today, in our view. Early on, we also learned a great deal from 'Home Run', the UEA student union team who worked with students and landlords on housing matters. They were efficient and helpful and ran meetings for landlords. Sadly, that service and relationship have completely vanished over recent years.

We decided to buy a house which was very close to UEA. We know that many adolescents like to fall out of bed five minutes before their day is due to begin! Our house is 5 mins walk from centre of campus. It was a good decision; that feature alone attracts tenants!

We decided that we would pitch middle-ground. We would not go top end with all mod cons and the most modern of everything. Equally we would not aim for a minimal standard. We felt it was really important to offer a clean and tidy

property in which everything worked and where people could live comfortably, rather than luxuriously. We would set the rent accordingly. This has worked well for us. Only once did a potential group of medical students decline a contract, telling us they were used to a smarter home! That indignity aside, we have had only two brief periods in 26 years when all rooms have not been continuously let.

We set out to keep our costs as low as we reasonably could. This included managing the whole thing ourselves without assistance from agents. We take the view that we are more concerned about the care and upkeep of our property than any agent would be – and the job is more time-demanding than difficult.

We always planned to undertake as much of the repair and maintenance work as we could manage, ourselves. We are practical people with a good workshop, tools and knowledge. We encourage our tenants to report problems, faults and breakages and we take pride in putting things right, quickly.

I did have a dream, all those years ago, that we might raise funds and purchase a second and even a third and fourth student house. That has not happened for various reasons; my wife was less keen than me on the idea, our careers had both gained momentum, family life was always busy.....and our one student house always seemed to demand time and attention when we were at our busiest at work or at home!"

Can you share your process for doing your best to find good tenants...what are you looking for?

"When necessary, we advertise via UEA on the Student Pad site. It's easy and low cost. We respond as quickly as we can when potential tenants contact us; we provide accurate information at the start. In our working lives, we have interviewed hundreds of applicants for teaching and other posts and we have a feel that we can work people out very quickly. Our gut is usually pretty reliable! We are not afraid to question them, and even probe, to help us find out what we need to know. We encourage them to question us thoroughly at the same time. The process is not as easy as it was because adverts are attracting fewer students than in the past. In no small part this is because of increased private rentals, increased University accommodation and the advent of purpose-built student residential blocks in the City. If we only have one or two rooms becoming available, we often ask our other students if they have friends who are interested. We pay them a 'finders fee' in cash if they come up with someone whom we agree may join the house. They love that!

If something starts to go amiss at the house, like failing to keep the kitchen sink and drain clear of food waste, I have a pleasant and polite word. We don't fall out but the point is made and it usually resolves the matter. It also sets gentle expectations for the future upkeep of our house.

Conversely, if a student is having a problem with something and we can help, then we

will offer. We recently removed a large item to the recycling centre for one who wanted it gone. Helping each other makes for a pleasant life and helps the tenancy run smoothly".

Have you found the current government policies a challenge for landlords and how have you overcome those?

"We find that it's much tougher for landlords currently. There's a perception that we have all become uncaring, fat cats. Sometimes it feels that we are an easy source of revenue for Government as well as expected to be their unpaid 'immigration police'.....yet we are 'police' who are not trusted to hold deposits and play fair by tenants.

However, stepping off my orange box, we believe in doing things the right way within laws and regulations. I'm not one who stewes on the situation, particularly if I cannot change it. Rather, I don't worry too much about things until it actually happens; speculation and worry achieve little - beyond anxiety. We should not cut corners or fall short in the responsibilities and demands upon us as landlords; rather, we should respond as calmly and effectively as we can. When I feel unable to do that any longer, it will be time to stop. However, right now, I am one who doesn't feel anywhere near that position, despite the Renters' Rights legislation around the corner. We have registered with the ICO since 2018 as we believe that we process tenant data.

Things often appear worse when thinking about them, than they are in reality (like the dentist!).

For example, the Right to Rent checks are usually quick and easy once you've understood what is required. Also, we do not anticipate that the impending 'rolling contract' will be much of a concern to those of us with students as they all move on at some point. Our current Assured Shorthold Tenancy Agreement often leads to students staying with us for a second or third period; in fact, we currently have a tenant who is in her fourth year at our house. Frankly, it's welcome and easy from our perspective".

What have been the main contributing factors to your decisions over the years?

"As we are not in the social housing business, it's about keeping an eye on the gap between total income and total expenditure. Beyond that, balance and fairness in all things has been our guide. We always remember that we are also in the people business. We try to treat them well and to show them respect. This is not always about saying 'yes', rather, if we have to decline, we do so in a polite manner and in a tone which does not put us at odds with our tenants. We always try to explain why we are unable to agree to whatever is being requested".

What would your advice be to other landlords, particularly those with new property portfolios?

"Remember, it's a long haul. Be patient. Build your understanding of the industry. Stick to the rules.....but you don't have to be in the vanguard of everything. Bide your time and learn and grow. Balance the quality of the property against your

outgoings and remember the slice of the market you seek to attract and serve. Smile and be pleasant and helpful!"

Any last thoughts?

"Everyone has always told us that we are mad to rent to students! We are not.

Young people are interesting and mostly very pleasant – we like them. Only one room has ever been left filthy and trashed (and we ensured that she paid for the cleaner to visit). We have never had anyone fail to pay rent and often it comes from their parents anyway (from time to time someone will ask if we will wait a couple of weeks for rent which is already due. We usually agree to do so, making it clear it is conditional upon them paying up on an agreed future date. Students have always honoured that arrangement).

Students don't outstay their welcome; they happily move-on into the big wide world!"



Legal Surgeries

Wednesday

8th October 2025
(3.00pm-5.00pm)

and

Wednesday

29th October 2025
(4.00pm-6.00pm)

To register for a **free** 15-minute legal surgery appointment, please contact ELA on 01603 767101 or email us