

May 2025

EASTERN LANDLORDS ASSOCIATION

# Newsletter

April was a busy month as we were watching closely how the RRB would be affected following the commencement of the Committee Stage starting on 22<sup>nd</sup> April. We are now of course waiting for the amendments to be fully considered, and with extra dates added, these won't be concluded until a date after 14<sup>th</sup> May. The ELA will continually keep an eye on the changes you need to be made aware of to help you with your legislative requirements.



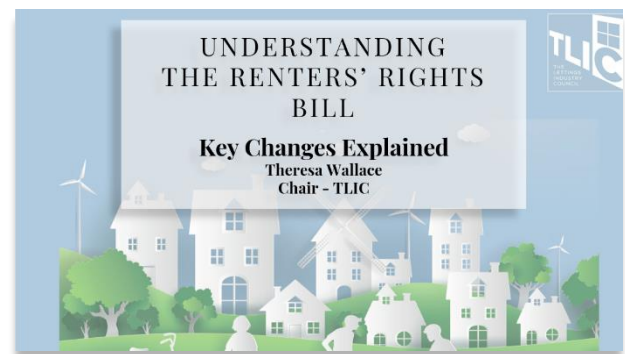
We also attended the Safe Suffolk Renters event in Newmarket and met several members who were able to enjoy this local venue for them. The latest Blog over on

our website aims to summarise the training material shared at this event, which concentrated on the Renters' Rights Bill amendments along with ongoing damp and mould concerns.

We were also delighted to welcome Theresa Wallace via a zoom training session last week. Theresa has had over 30 years' experience and has been both a landlord and a tenant, and a letting agent, so along with her huge contribution to the sector via her role within Savills Lettings and then on to be the chair of The Lettings Industry Council, so we were delighted to welcome her to share her knowledge with us.

If you were unable to attend we have also emailed the recording to members but do get in touch with the team if you need more help, or in receiving that.

The Bill only affects ASTs and we know the government have been trying to pass this Bill for a long time, with it being introduced to try to 'balance the scales'. The PRS has changed beyond recognition since the early 90's when Theresa started in the industry and the rental area is a huge part of everyone's life now with many families renting and needing security. Objectively the changes are perhaps needed. However, it is also true that the court system have let landlords down in the past, so the hope is that both landlords and tenants see positive outcomes after the Bill, despite the fear around it at this stage.



She spoke about the timings, the tenancy changes affecting ASTs, other areas of the Bill, what is due to come at later dates and was able to answer members questions.

The Bill of course could still change until it is finalised but Theresa is confident that the industry will be able to adapt.

## A Thought from a Director...

With the RRB a hot topic in all areas of the PRS I want to detract and momentarily look inwards at the ELA for now. When I first joined the board in May 2022, I personally felt that the ELA had lost its way a little over the years. 3 years on and I look back and see monumental changes, mostly in the last 12 or so months. Some of these have been difficult, and some not so difficult, but overall, I feel that we have positively progressed.

Looking back to the last 12 months the ELA has

- Created & launched a new website which works on both mobile devices & desktop computers & whilst we continue to work on this and develop it, we believe it will continue to improve
- The ELA is now regularly engaging with councils across East Anglia building positive and engaging relationships
- The ELA is re-engaging with the government & plans to build on this in the coming years
- B&Q Trade point 10% discount partnership created with **NO minimum** spend requirements
- Creation of the WhatsApp group with separate areas for announcements (which does not involve a community chat) and the community chat area where members can connect with each other

- Launching the weekly blog which provides regular updates on the sector, and topics the office team are regularly asked for support on
- The improvement and updating of data and information security & systems & our internal processes within the office
- The re-branding to improve our image & visibility, including the office refresh making it a more welcoming & comfortable place to visit for members, current & new
- The review of the Articles to bring them into line with current legislation (Companies Act) which will be sent to all members shortly for review before a member vote on their implementation at the AGM
- Increased number of free legal surgeries provided by Fosters which are consistently fully booked
- The office has been able to provide assistance to the membership through the ever-changing Renters' Rights Bill and will continue to do so as this evolves
- Membership numbers are now consistently increasing & the future of the ELA long term looks bright

The board is committed to the betterment & improvement of the ELA over the coming years and board meetings have been monthly rather than bi-monthly for the last year or so to allow us to work toward the achievements above, and continuing improvement of the Association.

The office team is also developing, yet retains their outstanding service level, and

knowledge, helping members every day both in person and over the phone retaining the human approach we have always been proud of.

I am proud to have been a small part of what the ELA has achieved over the last year and am grateful to the directors and staff who have all put in so much, and I look forward to continuing progress, improvement and growth.

*Charlie Baker - Director & Secretary*

### Setting the Right Rent

It has always been important for landlords to set the correct rent, in accordance with market value, for the area. We see rents are staggeringly different across the county, but vigilant landlords will always set theirs to a level which a) is reasonable and fair and b) in line with any Assured Shorthold Tenancy Agreement.

It is in the best interest of the landlord to set the rent at an appropriate level to attract the right type of tenant, and maintain that tenancy in a profitable way, to avoid those dreaded rent arrears. Also rent increases can currently only be served once a year.

In the current climate (pre-Renters' Rights Bill coming into force), if you serve a Section 13 notice for a periodic tenancy (with no rent review clause) or after a fixed term ends, it is sometimes advisable to have had that discussion with the tenant before you officially serve the increase. This could alleviate any shock factor for the tenants when the formal notification comes through.

Landlords would rather avoid the possibility of the tenant taking them to a First Tier Tribunal to dispute the potential rent increase.

In fact, sometimes the Tribunal hearing will go in the favour of the landlord, and there have been cases where the courts have ordered a higher rent than was originally being asked.

Following the implementation of the Bill, one of the big procedural changes will be that the new rent will take effect from the Tribunal *decision*, not the notice. The implication of this will be that increased rent therefore could take longer to get through to the landlord, whilst the decision works its way through the tribunal process in the court system to that final decision.

There will be more to come on this subject once the RRB is passed into a lawful Act, and we will see how this plays out in real time, but certainly something to be aware of for landlords so they don't have to take this unnecessary route with their tenants, should they question your increased rent request.



**The next legal surgery is on**  
**Wednesday**  
**28<sup>th</sup> May 2025**

To register for a **free** 15-minute legal surgery appointment,  
please contact ELA on 01603 767101 or email us  
[info@easternlandlords.org.uk](mailto:info@easternlandlords.org.uk)

Telephone appointments held with Chris Fielding or Tyler Clayton  
3.00pm - 6.00pm

## An Interview With...

**Christine!** She is warmly welcomed this month after she told us that she sort of 'fell into' becoming a landlord. Hear her story...

**How did you become a landlord and why – please share your story with us?**

*I had insight into letting out properties as my dad used to own two houses when I was younger. I inherited one of those when he died which was a small terraced house in Norwich city centre. Rather than sell it on I found I could rent it out easily so decided to go down that route. Because I was a secretary in the family building firm, I also had access to a firsthand experience of the building industry. When the building trade slumped in about 1992 (I can't remember exactly), we didn't want to lay off any of our men, so in order to try to keep them on, we looked for some development land to build on. Some land came up for sale and my husband and I saw an opportunity to develop it, which also meant we could keep our labour at our building firm. We subsequently built 4 houses, sold one and rented the other two out.*

**Did you have any advice from your father which had encouraged you to become a landlord too? Had you seen a positive insight from watching him with his portfolio?**

*Well, my grandfather had also rented property in fact. He had always rented out to art students, and I would go and collect the rent for him. That gave me courage to rent out to students for a while in my own houses. But I did find this area more*

*challenging, they would often let the house get into a 'run down' state, and at the time, there were no rules or regulations and the Council didn't care. So that put me off renting to students or HMO's over time and I stick with one family per household now. I have found that easier to manage.*

**You said you found student lets challenging? Are there other areas you find difficult?**

*I really don't like doing checks on properties. I find them to be a little intimidating sometimes and especially when the tenant is there. They can follow you around and sometimes be candid in not letting you see certain areas. I do think that regular checks are needed though, I have found that when I do regular drive-bys to keep an eye on the property, it puts my mind at rest.*

**What do you look for when you are looking for new tenants?**

*I make sure I vet the tenants really well, ensuring they have the means to pay. I know that some loss of rent can occasionally be expected but when you have tenants who don't pay regularly it can be really stressful and cause such an income loss. The income from my properties basically pays my pension.*

**What would you like to do again if you had the chance?**

*When I was buying my first house, I went into the estate agent with a larger deposit than I needed. I was worried about repayments really but also pleased to be able to get the debt down. However, I remember clearly the estate agent*



*saying to me "you could buy 3 houses" with that deposit. I wish now that I had spread that deposit over 3 as they suggested, to have built up my portfolio more at the time. As I mentioned this is my pension pot now, and with each tenant that moves in and moves out, there are always costs with the maintenance and getting it ready for the next one. Especially if you are unlucky with any particular tenant. So I would say that I should have bought more at the time.*

**It sounds like many years have passed since you bought your first house – would you still recommend it in the current climate?**

*I would! I have found it more difficult now, but more due to my limitations and health. If I was still young I would certainly say I would still do it. Everything is quite different now and I do often contemplate whether to sell, but weighing it up is just down to my personal finances and pension pot.*

**And any last thoughts?**

*When you look to buy, ensure you get a thorough survey! The roof always needs to be looked at carefully and of course the importance of the safety aspects around gas and electricity. I am always so careful to make sure these are always up to date. I would also say that making sure you put the deposit in a secure place – I realise you have to these days, but I remember when you didn't need to. But it is so much better now that it is official and helps with any disputes or problems later on down the line.*

## Annual Conference and AGM

The annual conference is just round the corner being held next week on Friday 16<sup>th</sup> May 2025.

We will be forwarding a programme of the day which highlights the sponsors and their chosen topics, which will all be valuable for landlords to hear.

A reminder of our sponsors this year will be:

- Lovewell Blake
- MD Wealth Management
- Fosters Solicitors
- Drayton Insurance
- Balanced Financial Services
- Birmingham Midshires

To book your space please visit the Eventbrite link below or contact the office who will be happy to secure your space.

<https://www.eventbrite.co.uk/e/eastern-landlords-association-conferenceexpo-2025-tickets-1269071961399?aff=oddtcreator>

You can also book through the ELA website using the following link:



## Suppliers and Tradespersons Directory

We have now moved our Suppliers and Tradespersons to the members only area of the website.