

Last week saw the end of our attendance at the Safe Suffolk Renters trade event shows. We met many of our existing members and have been delighted to welcome new landlords to the Association.

ELA also hosted a meeting in Great Yarmouth last month where we were pleased to be joined by Ed Passmore of Lovewell Blake Accountancy, a guest speaker who covered an array of topics which were of interest to landlords. We have listened to feedback and will be arranging future training sessions and informative meetings with Ed Passmore in the future and we will let you know more about this when these are made.

Damp and Mould

At the Safe Suffolk Renters event we heard from Robert Ulph of Pennington Properties who has successfully installed many PIV units in tenants' homes to cut down on the condensation causing damp and mould. PIV units (Positive Input Ventilation) are a good addition to many homes solving some of the ongoing issues landlords find when tenants don't respond to the recommended methods to assist the management of condensation in their houses. These units can either be installed in lofts or some are wall mountable. Robert shared how these can be a cost-effective way overall, of controlling damp.

It was fully appreciated that most landlords

are very diligent in helping their tenants via any inspections they undertake, providing helpful tips and instructions on how best to avoid the damp and mould problems that may arise in the property.

Trying to get the relative humidity perfectly set in housing to between 40-60% is a difficult balance to strike. To ensure that the property is not too dry and not too moist can be hard to convey to some tenants.



Torben Wood of Safe Suffolk Renters also spoke at the event, appreciating how the issue can become very emotive for many, and despite best efforts made by Landlords, the tenant often needs extra assistance in understanding their responsibilities and in taking accountability. He showed sympathy too for the often-futile efforts made by landlords to try to help their tenants resolve issues.

As a helpful reminder to newer landlords, Government guidance states that landlords should respond to issues around damp and mould as follows:

- respond sensitively and assess the issue with urgency to identify the severity of the damp and mould and potential risks to tenants
- always tackle the underlying issue promptly, and act with urgency when concerns have been raised about tenant health. Landlords should not delay action to await medical evidence or opinion - medical evidence is not a requirement for action
- ensure tenants are informed about the steps that will be taken to remove mould and address any underlying issues and the timeframes for the work
- prior to the removal of the mould, photograph and document the location of the mould, to help identify the source
- remove the mould, to address the health risk to tenants, using a qualified professional when appropriate
- identify and tackle the underlying causes of damp and mould, including building deficiencies, inadequate ventilation and condensation. Simply removing surface mould will not prevent the damp and mould from reappearing
- inspect the home at least 6 weeks after remedial work has been carried out, to ensure that the issue has been fixed and damp and mould have not reappeared. If damp and mould have reappeared, further investigation and intervention should be pursued. For further guidance:

<https://www.gov.uk/government/publications/damp-and-mould-understanding-and-addressing-the-health-risks-for-rented-housing-providers/understanding-and-addressing-the-health-risks-of-damp-and-mould-in-the-home--2>



The next legal surgery is on

Wednesday

26th March 2025

To register for a **free** 15-minute legal surgery appointment, please contact ELA on 01603 767101 or email us info@easternlandords.org.uk

Due to the popularity of the surgery and to accommodate the needs of the membership, appointment times have been increased by telephone with Chris Fielding or Tyler Clayton

3.00pm- 6.00pm

Instagram

If you have not started following our Instagram yet, please do look us up and follow to keep informed with ELA News and Industry updates.

You can find us: [easternlandlordsassociation](https://www.instagram.com/easternlandlordsassociation)



https://www.instagram.com/easternlandlordsassociation?utm_source=qr&igsh=bWt1Z29vdW5ub290

An Interview With...

Our interviewee this month David has been an ELA member since 2013. He has spoken openly about his experience and we hope you enjoy this month's insight into life as a landlord.

How did you become a landlord and why?

"Some years ago, I became an 'accidental landlord' (not a term I like) when I inherited a property. Despite the fact that the house was over 300 miles away in West Wales, I decided to let it. There were some initial problems but overall it went well and things developed from there."

Did you have a strategy in the beginning and if so, has it changed over time and why?

"At first it was a case of learning from mistakes, but as additional properties were acquired, a loose strategy was formed. The strategy has changed over time but to sum it up I would say that it is to buy modern properties in locations where there is a good chance of their values increasing."

What do you think are the best tips for finding good tenants?

"I leave agents to recommend tenants but of course I have the last say in the matter. I like long-term tenants where possible, and endeavor to keep them on board by making sure that rent increases are realistic and by carrying out repairs promptly. Over the years I have had a few issues with problem tenants but that has failed to put me off!"

Without stating your political views, how have you found the current landscape a challenge and how have you overcome those challenges?

"The majority of my properties have mortgages and therefore when the changes to mortgage interest tax relief were introduced a few years ago, my son and I set up a company for any new acquisitions.

Another issue looming is the introduction of a minimum standard for EPC rating. I have several older properties with solid walls, including one which is almost 200 years old!

I think that it is too soon to say how the changes being introduced by the present government will work out."

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

I like to think that I research and deliberate about things carefully but there have been plenty of occasions when I have made impulsive decisions based on instinct."

We always like to pass on landlords experience to help others so what would your advice be to other landlords, particularly those new to the scene?

"Appoint a good mortgage adviser and do not be afraid to borrow money in order to

expand your property business but aim to have a safe balance between borrowings and equity. Always be sure to have a cash reserve for unforeseen expenses. Be business-like and organized with a good diary system for things like gas safety checks.”

And any last thoughts?

“Looking back I wish that I had become a landlord sooner than I did. However, in my case it was inheritance from parents that started me on this journey. That being the case, I now see myself in something of a stewardship role with assets that may be passed to future generations.”

What's Next for the PRS?

Riz Malik from R3 Wealth is an independent financial advisor and property finance expert who helps landlords navigate the ever-evolving property market. Members of the ELA have been invited to join an online Zoom meeting on Thursday 13th March 6.00pm-8.00pm. We understand the session will also provide valuable insights to help future-proof your portfolio.

The meeting will also include contributions from Councillor Tony Cox who will be able to take landlords views if you have any that you would like to offer to him. The meeting has been emailed out to members but we will ensure a reminder of the details is sent ahead of the event itself.

A Thought from Broadland and South Norfolk District Council...

How South Norfolk & Broadland Council's Early Intervention Team Can Help You?

At South Norfolk & Broadland District Councils, we want to help landlords who may need support or guidance around their tenant. If you have a tenant within the South Norfolk District or the Broadland District areas, and you believe their tenancy could be at risk for any reason, contact us directly and we can see how we can help. We already help social landlords that operate in Broadland & South Norfolk when they have tenants that may have stopped engaging or are struggling to afford their rent. Our work has prevented evictions and helped to either sustain existing tenancies or help tenants find alternative accommodation.

As an Early Intervention Team, we work alongside the South Norfolk & Broadland Help Hub who we can refer tenants to if they have debt issues, need to seek employment, or want more advice on what benefits they are entitled to. This is a package of support we can

offer your tenants throughout their tenancy whenever they need it.

Whilst our primary focus is to our current residents of South Norfolk & Broadland, we do offer all our homeless applicants access to our rent and deposit scheme where they are loaned the first months rent and deposit to help secure a private rented property. This rent and deposit can be used to secure housing outside of the Broadland & South Norfolk area and these applicants and landlords would be offered the same level of support throughout the tenancy.

South Norfolk & Broadland are always looking for landlords that will work with us across the East of England to help accommodate our homeless applicants whether this be in the short term or the long term, however we also offer a leasing service where we take on all the maintenance and admin regarding the property for you. If this is something you are interested in, please do get in touch.

Any queries regarding tenants, properties, or the support we can offer, reach out to either Sophia or Jenni via the contact details below. We look forward to working with you at South Norfolk & Broadland.

Sophia Brooks

Housing Solutions Officer (Early Intervention & Prevention Specialist)

t 01603 430589

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Suppliers and Tradespersons Directory

Abacus Accountants	01508 333040
Balanced Financial	01603 961618
Drayton Insurance	01603 954054
Easy Law Training	easylawtraining.com
Fosters Solicitors	01603 620508
Lovewell Blake	01603 663300
Building Maintenance	Glenn Branford 07947 133303
Carpenter	Dean Bannan 07901 275661
DHG Electrical	07923 412259
Alpha Electrical	01603 662270 (Emergency call out-07885 787848)
Howard Line Electrical	07773 365247
Rubbish Clearance	07711 953922
Champion Property Letting Agents	01603 339046
Painter / Decorator	Julian – Brit Pol Maintenance 07951 857508

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Our **AGM** is being held at Wensum Valley on

Friday 16th May 2025

Details of how to book will be sent shortly