# EASTERN LANDLORDS ASSOCIATION Newsletter

Welcome to the 7<sup>th</sup> edition of the year for our revamped monthly digital newsletter. We always like to hear what our members think so please let us know if there are topics you would like to see featured or content you would like us to share.

#### How long left for Section 21?

At present, it is still lawful to serve a no-fault eviction on a tenant using Section 21. However, the Renters' Rights Bill will be removing this when it comes into force once the Act becomes law.

If this is something landlords are currently considering, there are some factors to take into account:

- Notice date a Section 21 notice has a shelf life of 6 months from the date it was issued
- When the RRB becomes an Act, the notice will still be valid, until its expiry
- If your eviction results in the requirement for a court proceeding you will need to look very carefully at the timings as the window of opportunity will be very complex
- You will not be able to issue a new Section 21 notice after the RRB commencement date

Following the Act landlords will be able to issue eviction notices using Section 8 relying on specific mandatory and discretionary grounds for possession.

What is a **mandatory** ground?

This is one where the court <u>must</u> order possession.

What is a **discretionary** ground?

This is one on which the court <u>may</u> order possession.

With 17 grounds for possession as it stands today, the Renters' Rights Bill will revoke 1 of those grounds, amend 7 and create 14 new grounds which will result in a final total of 30 grounds for possession. This should feel reassuring to landlords on some level as it is rarely the case for tenants to be evicted for 'no reason'. Therefore, to lose the 'no fault eviction' could be considered lost in terminology alone, as landlords will be able to evict for the reasons they have before, but with a slightly different route, and of course the unfortunate addition of the court proceedings.

What are the *key* proposed grounds?

#### The mandatory grounds

**Ground 8** – Rent arrears

**Ground 1** – Occupation as the principal

home for the landlord or their family

**Ground 1A** – Sale of property

**Ground 6B** – Compliance with enforcement action

Ground 2ZA – When a superior lease ends Ground 2ZB – When a superior long lease ends

**Ground 4A** – Possession of student accommodation for occupation by students

#### The **discretionary** grounds

Ground 10 – Some rent is unpaid

**Ground 11** – Persistently delayed paying rent

**Ground 12** – Any breach of the tenancy apart from non-payment of rent

Until the Bill is finalised and passes through to its completion, the guidance and process can't be truly understood in practical terms, we will need to see how the court forms look and wait on further guidance from the Government. There is still a lot to iron out before landlords are to fully understand what the process will be.

#### **EPC Rating Improvements**

This month we are pleased to be offering a training session for members courtesy of BM Solutions (previously Birmingham Midshires).

#### BMBIRMINGHAM MIDSHIRES

## Landlord retrofit tool

The webinar is on Thursday 17<sup>th</sup> July at 10.00am-10.30am and Claire Biddick will be guiding landlords through the Landlord Retrofit Tool – a free resource available to everyone, not just BM Solutions customers. This tool helps you create a tailored action plan to improve your property's EPC rating by outlining potential upgrade works, estimated costs, and highlighting available grants and funding schemes to help you navigate your way through the potential upcoming changes with the Minimum Energy Efficiency Standards (MEES).

To access this beneficial training the TEAMS code has been shared and will be sent out again closer to the date, but if you want to get in touch with the ELA in the meantime feel free to contact us.

You won't need to formally book a space but if you know that you are planning on attending if we can trouble you to email or call the office that would be helpful for us to gauge numbers.

#### The Landlord Hub

Our latest initiative to bring landlords together in a united front is to open our doors up for free coffee and interaction.

We are keeping it very informal and relaxed so welcome anyone to pop into the Norwich office on the first Wednesday of every month from 10.00am-12.00noon.

We were pleased to see it was utilised for the first opening last month and we hope it continues to grow, if this is something landlords will benefit from.

It also provides a great opportunity for ELA to understand your queries in person and

work out ways and improved methods to assist those with problems or signpost to the correct specialist, along with the chance for landlords to share experiences, and help each other.



### An Interview With...

#### ..Kay!

How did you become a landlord and why – please share your story with us? "My journey into becoming a landlord began when I sold my home in London and was fortunate enough to have some funds left over after buying a new house in Norfolk. I used that opportunity to purchase a flat in Great Yarmouth to rent out, and that was the start. From there, I gradually expanded with additional properties."

If you have been a landlord for longer than 10 years, how have you seen it change as governments have influenced the private rental sector over time?

"It's definitely become more challenging to be a landlord. There's been and continues to be a noticeable increase in regulations and responsibilities, which can feel overwhelming at times. While I fully support protecting tenants and tackling rogue landlords, I do worry that recent policies tend to treat all landlords the same, regardless of track record. At times, it feels like there's a broader push to discourage and maybe even reduce the number of private landlords in the sector."

Are you affected by the proposed licensing scheme at all and what are your thoughts on the implications?

"Yes, I'm affected by the proposed scheme, as I own three properties that fall within its scope. The implications are quite worrying. As I understand it, I'll need to apply for three separate licences, which would take a significant chunk out of what I earn as a landlord. Realistically, this will mean rents will need to go up to help cover the additional costs.

I'm also concerned about how intrusive the inspections could be. Regular checks by the council inside tenants' homes may not sit well with them, and it's something that needs to be handled with care.

So in essence, tenants could face higher rents out of necessity—and on top of that, be burdened with regular, intrusive inspections in their homes.

It does feel like the scheme is more about raising money for the council than genuinely improving housing standards. I emailed my local MP, Rupert Lowe, a couple of weeks ago to share my concerns, but disappointingly I've not had a response yet".

Have you had to evict many tenants? Would you agree that landlords rarely evict for a 'no fault' situation?

"Not many, thankfully—but there have been a few cases over the years where tenants stopped paying rent, and in those situations, I've had no choice but to issue a Section 21. I've never evicted anyone without a good reason, and I think that's true for the vast majority of landlords".

Have you found purchasing certain types of property better for your portfolio? Is there a winning recipe in your opinion?

"I'm not sure there's a winning formula as

such—every situation is different. But I've always believed in making a property feel as homely and comfortable as possible.

In my experience, tenants in houses tend to stay longer than those in flats, probably because houses lend themselves more to long-term living".

How do you choose your tenants? What kinds of things do you factor in?

"I work with a very good letting agency in Great Yarmouth, and they've consistently found reliable tenants for me. I like to keep things simple—I trust the agency's judgement and always ask them to look for people who will be easy to communicate with and treat the property with respect."

We like landlords to share some of their best and worst stories. Feel free to share any of those.

"For me, the best stories as a landlord are simply the ones where nothing dramatic happens—when a tenancy runs smoothly, the tenants are happy, the rent is paid on time, and everyone respects the property. Those situations might not be exciting, but they're what I strive for in a tenancy.

As for the more challenging side, like many landlords, I've had a couple of experiences with tenants who've left properties in a terrible state or stopped paying rent without warning. Those moments can be stressful and disheartening, especially when you've done everything you can to be fair and reasonable. But I've learned from them, and they've definitely shaped how I approach things now".

Any last thoughts?

"I'd just like to say a big thank you to the ELA. You've been such a valuable part of my journey as a landlord right from the very start. The support, advice, and guidance I've received over the years have made a real difference—I honestly don't think I'd have managed without it at times. So this is a very heartfelt thank you from me, and I really look forward to being part of the ELA for many years to come".

## A Norfolk Landlord's Summer Checklist in an ever-changing climate

Written by: Georgy Ward, Norwich Property
Inspections, in collaboration with Norwich Property
Group

As summer arrives in Norfolk, we are seeing familiar patterns return - student move-outs, seasonal maintenance, and preparations for the next wave of tenants. But this year, these routines are unfolding in a climate



of increasing regulatory change and greater scrutiny of rental practices.

Recent national developments, particularly surrounding the Renters' Rights Bill, have brought landlord responsibilities and tenant rights into sharper focus. While much of the proposed legislation is still being shaped, we are seeing landlords take a more proactive stance-reviewing documentation,

strengthening their inspection routines, and ensuring maintenance is both timely and well-documented.

Locally in Norfolk, we've noticed councils stepping up expectations, especially where there have been complaints or past issues.



Routine property visits are being used more strategically to demonstrate due diligence, and inventories - once seen as box-ticking-are increasingly relied upon to prevent and resolve disputes.

We are also seeing a growing emphasis on joined-up communication. In the rush of the summer season, missed emails or unclear responsibilities between landlords, tenants, and contractors can result in delays, misunderstandings, or costly repairs. A number of landlords we work with are recognising the value in aligning inspections and maintenance under a smooth, accountable process.

What stands out most this year is a shift in



mindset - from reactive problemsolving to preemptive care. Landlords are more frequently asking questions about how

to evidence good practice, protect their properties, and maintain positive tenant relationships in an evolving legal landscape.

As the season ramps up, now is an ideal time to pause and review the systems you have in place - from inventories to mid-tenancy checks, maintenance coordination to record-keeping. Done well, these processes not only support compliance but contribute to smoother, more confident property management year-round-helping you to feel more confident in the ever-changing climate.

#### Trades Page

A reminder that whilst the ELA don't recommend trades or suppliers, we do have a Trades Page on our website which is exclusive access for members. This will continue to build over time but if you find yourselves needing an area of expertise for your portfolio needs, we hope that one of these trades will be



able to assist. Equally, if you know of anyone who would like to be added to this page, please ask them to contact us.



The next legal surgery is on Wednesday

30<sup>th</sup> July 2025

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

Telephone appointments held with Chris Fielding or Tyler Clayton 3,00pm-6,00pm

## A Thought from a Director...

Phil Walters has been an ELA director for over 10 years and a landlord for over 25. He is sharing his thoughts on the differences between when he became a landlord to present day. It makes for some interesting comparisons...

Cost	2000	2025
Category	2000	2025
Property Purchase & Stamp Duty	Relatively lower property prices and lower stamp duty thresholds	Higher property prices, increased stamp duty surcharge for landlords (5% vs 3% in 2005), and lower thresholds for personal buyers could increase landlord tax burden
Mortgage Interest & Lending Criteria	Lower mortgage interest rates, more flexible lending criteria. Interest relief allowable as a business cost for individual landlord.  2% average mortgage relief for 5 yr	Higher mortgage rates, stricter lending criteria for buy-to-let mortgages, potentially impacting affordability. Interest relief NOT allowable as a business cost for individual landlord. 6.5 % for 2 yr
Property Management & Letting Fees	Zero self-managed	Higher management fees, increased demand for self- management software and platforms. 12 % on average with VAT
Maintenance & Repairs	Lower costs for materials and labour, fewer complex regulations. Skilled tradesmen easily available	Increased costs for materials, labour, and higher regulations regarding energy efficiency (e.g., EPC scores). Tradesmen impossible to find and keep
Insurance	Standardised insurance policies with lower premiums	Higher insurance premiums due to increased risks and stricter regulations
Rent & Rental Income	Lower average rents and less rent inflation	Higher average rents and more rent inflation in some areas
Taxation	Favourable tax regime for buy-to-let, potentially with higher tax rates in 2025	Less favourable tax regime for buy-to-let, potential increases in income tax and capital gains tax
Extra Costs To Landlords	Zero	GDPR, Deposit Protection, Extra Stamp Duty, EPC, Loss of Mortgage Interest Relief, PRS licensing
ELA Staff	Andy Fretwell Carol Craven Derek Leach Peter Davis	Andy Fretwell Carol Craven Paula Daynes Steve Haher
Attitude To Landlords	Tolerated	Demonised
ELA Structure	Rented underground office near Sainsburys petrol station in Queens Road Norwich Assets £0	Own office with 2 rental income flats above in Sprowston Road , Norwich. Asset Values £600k
Need for ELA Membership	Nice to have	Essential
Landlord Prospects	Good standard of living	Challenging