



6 June 2017

**F.A.O NEIL WHITE
SCRUTINY OFFICER**

Dear Neil,

Thank you for giving us the opportunity to participate in the current scrutiny process. As a letting agent and landlord, we are eager to participate, as we feel that we have much to contribute and feel it is important that the council hear our views and feelings, as both landlords and agents, in what are quite challenging times for the private rented sector.

As I explained on the phone yesterday, I am personally on holiday on 19 June, however, my son, Richard, a landlord in his own right and also the Manager of L&A Lettings will attend both scrutiny sessions, as requested.

Please see our written responses to your questions below;

1. What do you do when you have a “problem” landlord or tenant?

This is a difficult one as there are many many difficulties that arise during tenancies – we deal with human beings and some are quite vulnerable.

Tenants

The main issues which could be classed as problems are rent arrears and neglect of property, even damage of property.

Rent Arrears

The early detection of a problem is essential and to this end as soon as a payment is late, we make contact to establish the reasons behind the late payment. We will already have developed a good working relationship with our tenants during the vetting procedure and commencement of the tenancy. (Most tenants do not want to leave us they tell us it is because we answer the phone 24 hours a day and deal with maintenance issues).

Most tenants do not want to lose the roof from over their heads and we will be trying to establish whether they are in long term financial difficulty, or is this simply a blip which they can rectify. If there appears to be a long term issue, we would sign post to appropriate services, or in most cases make contact ourselves, to for example – Mark



Perlic at Welfare Rights, Housing Benefits (maybe to apply for Discretionary Housing Payments) etc

Maybe encourage involvement of family (if appropriate)

We will be looking to agree a payment plan with the tenant, whereby they overpay each month to recover their rent position and get out of arrears.

The main point here is that we do not move towards eviction, only as a last resort.

Neglect/Damage to Property

We attend all reports of maintenance issues and also have a framework of regular inspections, so these issues are detected early. Neglect is mainly centred on lack of knowledge around cleaning, ventilation (condensation issues), etc.

We will provide advice on cleaning the kitchen, bathroom toilet etc. at the commencement of the tenancy and this may need to be reinforced. In cases of criminal damage. We need to establish who is responsible? In many cases this is a visiting individual (we look for DV issues and report to safeguarding authorities if necessary). We attempt to resolve all issues with tenants and only as a last resort will we evict.

Landlords

This is covered below, but essentially, they sign up to our working practices and if they renege on that, we will end the contract.

2. What education or training do you provide to Landlords?

All of our landlords are vetted and are signed up to our working practices. We provide safe, good standard accommodation, which is properly maintained. Landlords understand that this isn't a one way cash flow operation and that sometimes cash has to transfer back into the property for maintenance. Of course landlords have to make a profit. It helps that we are landlords and understand the situation perfectly well. If landlords do not fit our criteria, they need to engage with another agent!

3. What advice do you give to tenants?

Some of this is covered above, but the biggest advice is that they can trust us and to report everything to us. If finances are getting tight or there are maintenance issues, problems with neighbours, absolutely anything – TELL US!

4. Are you aware of the Rent with Confidence scheme, if you are what your thoughts on it are?



L&A Lettings were consulted by The City Council during the setting up and development process of RWC. This is a good thing and should enable the council to be more proactive in identifying and taking action against rogue landlords. At the same time we will be interested to see what incentives develop in relation to 4 and 5 star landlords and agents.

5. Has the redress scheme made any impact on your business?

Not one scrap of difference at all. We welcome it but hopefully we are doing the right thing and no one should need it.

6. How do you think the private rented housing sector can be improved?

We think that the implementation of RWC should help the council direct resources in the right areas by identifying and targeting rogue landlords. Having said that the majority of landlords are good people trying to do the right thing, however, the only publicity that landlords are subjected to is bad publicity. The minority of bad guys are always on TV and in the headlines. We need more positive publicity and incentives for the majority. Satisfaction surveys for tenants continually report high levels of satisfaction in the PRS.

I would add that the biggest issues facing the sector right now is the continuing government assault on landlord tax issues! Restriction of mortgage interest tax relief (taxing of turn over as opposed to profit) this will have catastrophic consequences for landlords who are highly geared and will inevitably result in some landlords having to sell up, thereby reducing supply to renters. Another major concern is the introduction of Universal Credit. After years of developing good relations with local housing benefit teams, this is all being swept away to be replaced by a system of dealing with DWP call centres. Rent areas in the areas where UC has been rolled out are sky high and we are apprehensive about applying for and obtaining 'alternative payment arrangements (direct payment).

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