



# LandlordNews

Issue Three December 2020

**2020 has been a difficult year for all and we hope that you are all keeping well and safe in these challenging times.**

Along with most organisations and services the Housing Supply Team have had to adapt the way we work and how we keep up the support and communication between landlords and tenants.

- We have streamlined our viewing and inspection process in line with Government guidelines
- Put procedures in place to get funding for rent in advance and tenancy deposits in a timely manner whilst not being able to work from the office
- Introduced more IT to reduce paperwork and streamline processes

The Government introduced longer notice periods this year to try to relieve the amount of people becoming homeless. This has in turn created some difficulties for landlords, especially where tenants have been furloughed and have been unable to pay their rent.

Most tenants are entitled to 6 months' notice.

All section 21 notices from 29 August onwards must give at least 6 months' notice.

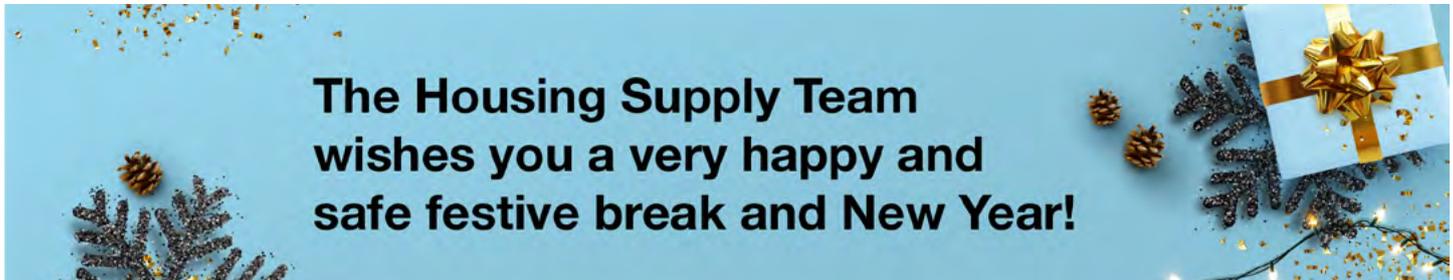
Most section 8 notices and other eviction notices must also give 6 months.

But you could give a shorter notice in some cases. For example:

- 4 weeks' notice if you have rent arrears of more than 6 months
- little or no notice if you're facing eviction for antisocial behaviour

Below is a link to the government website that has the latest information for landlords and tenants

<https://www.gov.uk/search/all?keywords=landlords&order=relevance>



**The Housing Supply Team  
wishes you a very happy and  
safe festive break and New Year!**



## Landlord's information event

On 29 January 2020 we held our second landlords event at the Ibis hotel. It was a great success and the feedback was very positive. Those who completed our survey said that they enjoyed the presentation by our damp and condensation specialist and that the timing of the event was better with a slightly earlier start. As soon as it is possible we will look to holding another event and will let you know as soon as we have further information. If you have any ideas on what you would like to hear about at the event please do let us know at [housingsupplyteam@stevenage.gov.uk](mailto:housingsupplyteam@stevenage.gov.uk) or call 01438 242909.

## Landlord insurance scheme – Help2Rent

As part of our incentives to new and existing landlords, worth over £300, we are offering to purchase an insurance policy for new tenancies that covers:

- Loss of rent
- Malicious damage
- Landlords contents

If you would like more information on this service please contact us at [housingsupplyteam@stevenage.gov.uk](mailto:housingsupplyteam@stevenage.gov.uk) or call 01438 242909 and we will be pleased to discuss the details further.

**Help2Rent Insurance Cover**

**Rent Guarantee Cover**

- £1500 Per Month for 6 Months
- Current Excess is 2 Months
- No Credit Check
- No Reference Check on Tenants
- All tenants accepted from rough sleepers through to benefit & working tenants

**Legal Expenses & Mediation Cover Eviction Cover**

This service has been created to support landlords and agents. We have experienced mediation services so we believe that most tenancies can be saved as there may have been reason why there is loss of rent. Our service will assist with the notice, landlord and tenancy process where possible.

**Malicious Damage, Fixtures & Fittings & Contents Cover**

- Malicious Damage Cover - £5,000
- Fixtures & Fittings Cover - £15,000
- Landlords Contents - £5,000
- Current Excess is £250
- No Credit Check
- No Reference Check on Tenants
- All tenants accepted from rough sleepers through to benefit & working tenants

**Who should you contact?**

Landlords Fixture & Fittings (Contents & Malicious Damage)  
 Quote Help2Rent legal expenses and Rent Guarantee  
[claims@egau.co.uk](mailto:claims@egau.co.uk)  
 Rentguard Contact Number: 020 8587 1060

**Who should you contact?**

Rent & Legal Contact Information  
 When making a claim please ensure

- Policy Reference Number
- Policy holder making the call
- Insured Property address

Rent & Legal - Arc Legal 03447 701 044  
 Quote Help2Rent legal expenses and Rent Guarantee

[www.Help2Rent.co.uk](http://www.Help2Rent.co.uk)

### Refer a Landlord - incentive scheme

# Do you want £300?

If you currently let your property through us we will pay £300 to you if you refer another Landlord and they sign up to at least a six month Assured Shorthold Tenancy to house one of our clients.

Contact us via email  
[HousingSupplyTeam@stevenage.gov.uk](mailto:HousingSupplyTeam@stevenage.gov.uk)  
 or call 01438 242909

If you have any available rooms let us know and we can help to find suitable tenants

Contact us via email [HousingSupplyTeam@stevenage.gov.uk](mailto:HousingSupplyTeam@stevenage.gov.uk) or call 01438 242909

# Are you looking to purchase a property to Let?

We are always looking for more properties to let to our clients. We consider all properties that are offered to our service. There are some properties that are more desirable as we are finding our clients need to stay longer in their private rented sector tenancies due to the lack of social tenancies.

Some of our clients have young children and it is easier for the family if the property is on the ground floor or in a flat block with a lift. Other clients may have difficulty using the stairs, so again properties on lower floors are sometimes more appropriate.

Some of our clients are working full time and some claim benefit to top up their income. The Local Housing Allowance (LHA) is a Housing Benefit for tenants in private rented accommodation. It is a flat rate allowance based on the number of people in the household and their income. This means that sometimes the benefit does not cover all of the rent and the client would have to make up the shortfall from their other income. We use a formula to assess the client's affordability and if they do not meet the criteria we cannot agree to them living in a property that is considered unaffordable.

If you would like to know the LHA rate for this area you can go to the link below. This will give you an idea of the level of rent that some of our clients are able to afford.

<https://www.stevenage.gov.uk/search/all?term=local%20housing%20allowance>

Please contact us if you would like to discuss the type of property you are looking to purchase or if you have any other questions you would like to ask.

Email: [housingsupplyteam@stevenage.gov.uk](mailto:housingsupplyteam@stevenage.gov.uk)

Phone: 01438 242909

Or contact the Customer Service Centre on 01438 242242



# Preparing for a successful 2021



## Top tips for landlords

1. **Update contact details** – have you recently checked that you have the right phone number and email address for your tenant? The same goes for you, have you changed any details – be sure to let them know.
2. **Respond to your tenants as soon as you can** – if you receive an email or text from a tenant try not to keep them waiting too long for a reply. Reassuring them that you are aware of the situation will put their minds at ease.
3. **Send requests via email** - Writing out any correspondences as an email makes for a better way of keeping track. Leaving a note or sending a letter leaves you no record. You could make a photocopy or scan it, of course, but there is still no proof that the tenant ever received it. With an email, you not only have that record in the 'sent' folder of your account, but it's also much easier to find a specific correspondence by using the search function.
4. **Keep a record of rental accounts** – This helps you to keep track of your tenants' payments and means rent arrears or overpayments won't be over looked or left to accrue.
5. **Make a note of important dates** - Have everything written down, whether it's on the calendar in your kitchen, in a diary, or on your phone. Set up reminders for when important dates are approaching, to save having to track down the information in old emails and letters. This will help you to prepare for renewals for energy suppliers and tenancy agreements, appliance maintenance checks and more.
6. **Stay on top of property maintenance** - As soon as you become aware of anything that needs fixing in the property, make plans to have a professional take a look. Whether it's a broken boiler or loose floorboard if it's down in the tenancy agreement as your responsibility then get it sorted. The likelihood of the problem getting worse will increase the longer you leave it, which may end up costing even more to fix.
7. **Do a thorough clean between tenancies** - Take advantage of any gaps between tenancies and give the property a good clean. A vacant property will allow you to get in every corner in every room and make sure it's ready for the next tenants.
8. **Take out landlord insurance** – Having the right property insurance policy is important and will give you peace of mind.
9. **Keep up to date with new guidance** – The gov.uk web site is a good place to start and gives the latest updates and guidance for landlords and tenants.
10. **Contact the Housing Supply Team** – we are here to support you.  
[housingsupplyteam@stevenage.gov.uk](mailto:housingsupplyteam@stevenage.gov.uk)