The Professional Association for

Landlords

iHOWZ

Riverside Business Centre, River Lawn Road,
Tonbridge, Kent TN9 1EP
T: 01732 56 56 01
E : info@ihowz.uk W: www.ihowz.uk

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2020

The Year of Renewed hope?

Welcome to 2020, with a new Government and hopefully hope for this year. Members perhaps would like to be reminded of the Osborne years and the legislation that was forthcoming, mainly against the interests of private landlords.

- *1.5% additional Stamp Duty on second homes, which of course includes buy-to-let investments.*
- *Income tax changes, limiting tax reclaimable to 20% only and deductible from net income (profits).*
- *Removal of the 10% wear and tear allowance on furnished properties.*
- *Capped Local Housing Allowance (LHA) from April 2016.*

This has caused severe hardship to many of the most economically poor tenants and has resulted in evictions and is no doubt part of the cause of the homelessness that we now see.

- *Restricting deposits to either five or six week's rental, depending on the annual rent.*
- *Proposals to remove right to possession under Section 21.*
- *Minimum energy efficient standards. This regulation was introduced in 2018 whereby landlords are unable to let their property to new tenants unless it has a minimum energy efficiency rating of E (unless exempted) on its energy performance certificate (EPC).*
- *Complete removal of index linking/tapering of properties and an additional 8% capital gains tax when investment properties are sold.*

The above schedule sets out the objective of George Osborne, which was to encourage home ownership to the detriment of private landlord's letting rental properties. In particular, the imposition of a 1.5% stamp duty surcharge and the limited to 20% after profits for claiming income tax relief have, it seems, met the objectives of Government in discouraging buy-to-let investors from increasing their portfolios and it is clear from figures being produced that some private landlords do not see a future in residential letting and there is no doubt many more would consider selling their investments if Government had not added the 8% surcharge to the capital gains payable in all other cases. The Osborne years have done nothing to encourage private persons to put their money into rental properties.

Major Changes in store for 2020

Members must be aware that this year will be a year of change for many landlords, with new legislation covering everything from tenant fees to energy efficiency. Members should make note of how these changes will affect them and what they need to do.

Capital Gains Tax.

Changes to capital gains tax (CGT) will come into effect in April 2020.

CGT is paid on profits made through the sale of any property that is not your main home, so will affect the sales of most second properties. The changes will affect the timescale for payment and the tax relief you can claim.

Currently, if you once lived in the home you now let out, you are eligible for lettings relief. This means you do not pay tax for the years you lived at the property plus the last 18 months you own the property (regardless of whether you live there or not during this time).

From April this will be abolished and landlords will only be able to claim letting relief if they share the property with their tenant.

It will also limit the final exemption period from eighteen months to nine. Another most significant change is that from April 2020 landlords will need to pay the full amount of CGT owed on a sale within 30 days; at the moment they have until the end of the following tax year.

Minimum Energy Efficiency Standards.

Since 2018 landlords have been unable to let their property to new tenants unless it has a minimum energy efficiency rating of E (unless exempted) on its energy performance certificate (EPC).

This is being extended to cover all existing tenancies from April 2020. This means that anyone whose rentals have an F or G rating will no longer be able to legally let them out.

Landlords will be expected to pay up to £3,500 towards energy efficiency improvement works. However, if the work will cost more than that, landlords can apply for an exemption.

Many members will have properties, which were constructed pre-1900, or at around that time, some are extremely difficult and costly to bring up to the energy performance standard required. If you have such a property, please ensure that you either comply with the regulations to have the necessary work carried out to obtain an E (EPC) or, alternatively, obtain estimates to establish that the costs will be over £3,500 per unit and apply for an exemption.

Note that will almost certainly be raised to a 'D' or better within 5 years, and then probably to a 'C' or better within 10 years – in fact Lord Foster of Bath has introduced the ***Domestic Premises (Energy Performance) Bill 2019***, which would require the Secretary of State to ensure that domestic properties have a minimum energy performance rating of C.

So don't sit back on your laurels, get the best rating you can now.

Extension of Tenant Fees Act.

The Tenant Fees Act came into force in England in June 2019 and is being extended to cover all existing tenancies in June 2020.

What this means to both landlords and letting agents is that they cannot charge fees other than rent, deposits, holding deposits and charges for defaulting on the contract, with additional restrictions on how much tenants must pay. Members should also be aware that deposits are already limited to a maximum of five weeks rent where the annual rent is below £50,000 for any new or replacement tenancy. If the annual rent is above this, the maximum is six weeks rent, with holding deposits limited to one week.

Charges for 'extras' such as cleaning, pets, referencing, inventories and admin are all off limits.

Where a banned fee has been taken, tenants will be able to get money back via the County Court. Members could be fined up to £5,000 for a first offence and £30,000 for subsequent breaches.

Members should realise from the above that charging a tenant a banned fee is very serious indeed and lawyers acting for any tenant who will very likely to be supported by legal aid, if proved, will cost the landlord not only substantial fines but also substantial costs. So, it is extremely important that members understand what is banned and what isn't and stay strictly within the regulations.

Note that all AST's come within this Act from June 1st this year. Note the following in the Government guidance to landlords regarding deposits exceeding 5 weeks:-

Q. If a tenant paid a tenancy deposit, which exceeds the cap before 1 June 2019, do I need to re-pay the amount of the deposit above the cap?

No. Landlords and letting agents are not obliged to immediately refund part of a tenancy deposit that is above the cap but was paid before 1 June 2019. If a tenant signed a tenancy agreement before 1 June 2019 (and that tenancy is continuing or is a statutory periodic agreement) then the tenant will be bound by the terms of that contract until it is either renewed or terminated.

Electrical safety.

Rules compelling landlords to carry out regular electrical safety checks are expected to be introduced in 2020.

The Government will bring in compulsory five-year checks of all electrical installations in rental properties. The rules are expected to be introduced on a phased basis, starting with new tenancies. Members should be aware that the numbers of electricians who are qualified to carry out such inspections are very likely to be limited and any member needing to obtain a five year certificate should act as soon as possible, otherwise may find it difficult to obtain an electrician within a reasonable time.

Letting Agent Regulation.

Government are planning further regulation of the letting industry including a new licensing regime, code of practice, regulator and training requirements.

The recommendations were made in July 2019 but to date no news as to if and when the changes will happen.

Section 21 Changes.

Members may be surprised to note that ending the right to possession following a fixed term (Section 21) was supported by all major political parties ahead of the election. This Government, through the Queen's Speech, announced plans to bring in a 'Renters Reform Bill', which it says will introduce a packet of reforms to deliver a fairer and more effective rental market.

The main elements of the Bill will be:

- Abolishing the use of no fault evictions, by removing Section 1 of the Housing Act 1988.
- Giving landlords more rights to gain possession of their property through the courts.
- Introducing a new lifetime deposit, so that tenants do not need to save for a new deposit every time they move home.
- Developing and implementing

measures to increase access to and expand the scope of the database of rogue landlords and property agents. Members will wish to know that by inclusion in the Queen's Speech means that Government intends to introduce these measures during the next parliament.

"Members will see from the above that Government, no doubt through representation by Shelter and Crisis, seems to believe that the vast majority of tenants act responsibly, which of course is the case; as is the same case for landlords. If a landlord fails to comply with regulations, very excessive fines are imposed. However, if a tenant fails to comply with the terms of his/her tenancy, Government seems to feel that a tap on the wrists is sufficient."

Your Association has made the strongest representations to retain 'the right to possession under Section 21'. Very few landlords evict their tenants for no good reason. The fact that the Section 21 process does not require the landlord to give a reason does not mean that there is, in the vast majority of cases, no very good reason for serving a Section 21 Notice.

Many members serve Section 21 Notices for rent arrears, as they are not happy with the Section 8 process. Others serve notice in the main because of tenant's antisocial behaviour, which is difficult to prove if one had to go before a County Court Judge. Government should be more in tune with why Section 21 Notices are served and the reasons for it, rather than simply making it more difficult for landlords to obtain possession. If Government proceeds with such legislation, many landlords will cease to take vulnerable/homeless tenants and it will remove many potentially good tenants being accepted by private landlords.

Local Housing Allowance - The Freeze is Ending

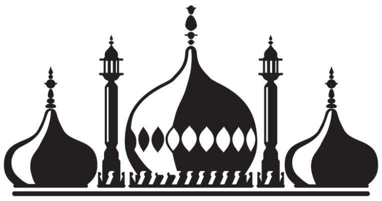
Government has announced that it will end the four year freeze on the Local Housing Allowance (LHA) which many charities blame, quite rightly in the opinion of iHowz, for the rise in homelessness.

It is muted that 1.4 million people in the private rental sector benefit from welfare payments. However, in 2016 the Government capped LHA payments and it is only in April 2020 that the Government intends to end the freeze.

It appears that all that is going to happen is that each level of LHA will Be increased by 1.5%, which in effect is to cover a period of four years which is the equivalent of a 0.375% increase each year and members will note that it has no connection with the retail price index (RPI) over four years, or the consumer price index (CPI) over the same period. Nor does it bear any relationship to the different costs of housing in the different areas throughout the country.

The directors of iHowz understand the need for Government to encourage people to work and not give those people who choose not to do so living standards which gives no encouragement to work at all. On the other hand, many members have tenants who cannot work, either through mental illness, physical problems or old age and to deny those people a reasonable level of LHA based on the true costs of rents is an unacceptable face of Government.

Members need to be well aware of these changes, as it may well give good reason to not accept such tenants in the future.



Around The Branches

Brighton and Hove Branch: Gary Waller

I have managed to fill all my student properties for the coming academic year. That is the good news the bad is that I did not apply any rent increase, it has been much harder work than previous years, with reduced demand and some very switched on groups of students.

After the wettest Autumn and Winter since the beginning of time, condensation has once again been an issue in some properties, there is the usual reluctance to put on the gas central heating. With one tenant so cold and upset and the house reeking of damp because her house mates refused to have the heating on, also refusing to use the tumble dryer. I had to get them together and say the cost of replacing the mattresses and curtains would far out way the cost of having the heating on. Perhaps I am going to have to go for a bills inclusive package, it does seem to solve no the heating problem.

Finally, I got back a house that had been rented for 10 years, to primarily the same group, this has given me the opportunity to get new uPVC sash windows fitted and many of the wall replastered. Like much of the older property in Brighton the original 1870 builders used bricks in the important areas then filled in the gaps with bungaroosh. The definition on Wikipedia is "bungaroosh involved placing miscellaneous materials, such as whole or broken bricks, cobblestones, flints (commonly found on the South Downs around Brighton), small pebbles, sand and pieces of wood into hydraulic lime and then pouring it between shuttering until it has set". So basically any old rubbish that they could find.

The way to repair it is to remove the plaster then, use EML – an expanded metal lath, screw it to the wall, cement over it then plaster it.

Time consuming and expensive, I did ask if the plasterer would guarantee it for the next 150 years!

Brighton

At the last meeting we had an overview on holiday lets, with the headline ***'AirBNB & Holiday Lets: Major Opportunity or big headache**?'* This generated a lot of interest from a packed audience.

We also had a talk on the best way to keep onside for council compliance.

At a previous meeting the Lead Councillor for Housing, Cllr Gill Williams, took us through their visions for the future in Brighton.

We also had a talk on the correct way to do an inventory to make it stand up at arbitration.

At the next meeting in June we will have a speaker from the electricians' trade body bringing us up to date on recent legislation changes. And the keynote speaker will be Ian Fletcher from the British Property Federation (BPF) on 'Recent Developments in Westminster'. Naturally we can't elaborate much at the moment because no-one knows what will happen between now and then!

Hastings

Licensing

Hastings Council has run a series of meetings regarding their proposed Selective Licensing Scheme. They are also running a consultation on this ending March 6th. You still have time to participate, but be quick; look on the news section to find the details or email us at info@iHowz.uk.

Greenwich

Licensing

The Royal Borough of Greenwich is consulting on a proposal to introduce Selective Licensing in an area of the Borough. Consultation will commence on the 17th February 2020 and end on 26th April 2020.

There will be two public meetings on March 4th and 26th. More details are the meetings section of the web site.

London

Recent Meet-Up

The regular London meet-up always produces lively debates on a whole range of subjects.

Make sure you don't miss them!

Thanet

Recent Meet-Up

At the last meet-up we discussed the recent opinion we got on taking the first and last rent in lieu of a deposit.

This produced a lively debate, including the opinions of three barristers.

Southampton

Recent Meet-Up

At a recent branch meeting landlords were given an overview of Zero Deposit schemes, and whether they would work for them.

We were also given a talk on the mechanism used to arbitrate on disputes between landlords and tenants. It was particularly important that it is appropriate even if a deposit has not been taken and the landlord is trying to make a claim on the tenant. If either party decides to go to court the court will expect the parties to have tried arbitration first.

Finally there was a talk from the Environment Centre (tEC) on the forthcoming changes to energy requirements for rental dwellings. (See the further article in this newsletter).

At a previous meeting Steve Cox from Boswells took us through '***Are you insured for every eventuality? How can you protect your years of hard work?'***

We also had representatives from Trade Point on maximising your Trade Point card, and then a talk on correct business structures for tax purposes.

The next meeting in June sees the return of Rob Bolwell from Dutton Gregory Solicitors to update us on all the new legislation. Come to the Concorde Club and get updated.

Renters Roadshow

iHowz were pleased to participate in a recent 'Renters Roadshow' organised by a Southampton Councillor, and held at the Solent University.

Peter Littlewood is seen here meeting the new Southampton City Council housing portfolio holder Cllr Kaur.

Another one is planned at the other university, the University of Southampton.

Emsons Auctions

We are taking a stand at the regular Emsons Auctions. Hope to see you at one of them; the next one is in Kent on Wednesday March 24th.

Being a Member of a Landlords' Association

As a landlord of longstanding and having been Chair of a national landlords' association, I am concerned that we are as a landlords' organisation having difficulty recruiting new members.

Our membership is getting older and members are giving up being landlords, resulting in reductions in membership.

Many younger landlords consider they can obtain all information necessary from the Internet and do not need to belong to a landlords' association.

Members may also be aware that the National Landlords' Association has merged with the Residential Landlords' Association to form the National Residential Landlords' Association. This hopefully is to be able to bring more pressure on Government for reasonable regulation. However, if landlords do not join a landlords' association then Government will ignore organisations that do not have the membership power to bring political change. That, in the opinion of iHowz, is the major cause for politicians introducing legislation, which in reality is anti landlord.

Another example is that Government has changed the Housing Minister some 19+ times in a period of two years, indicating its interest in ensuring a portfolio holder knows the subject and understands it.

It will be most helpful if members could encourage fellow landlords to become members and this should be the objective of each member of our association during 2020.

Review of 2019

The end of 2018 saw changes to Mandatory HMO Licensing, also bringing in minimum room sizes for any licensable HMO.

If you have a portfolio of 4 or more mortgaged properties you will have them all assessed if applying for a mortgage (buy to let) on any of them. One bad property might restrict lending on them all.

There have been a few amendments to the 'How to Rent' guide. The latest was in August 2019, which confusingly still says May 2019.

A new form for the Section 21 was introduced in 2015. It is form 6a, and ran alongside the old form for 3 years. Those 3 years are up, and you have to ensure you use only the form 6a.

A High Court case at the beginning of 2019 ruled that the need to prove a person had the right to rent, even for those with permission to live in this country, was incompatible with the Human Rights Act, and was therefore unlawful.

The Government were given leave to appeal, and the Appeal Case was heard January 22nd 2020. We await this decision, but in the meantime it is important that landlords continue with the Right to Rent checks in England (halted in Scotland and Wales) until the situation is made clear. If the Government loses they can change the law if required.

New Ministers

Hopefully you know that we now have a new Housing Minister, the 18th Housing Minister since 1997! In that time 11 were in post for less than 1 year; 4 managed to get into 2+ years, and only one got to 4 years; hardly a strong and stable foundation for long-term solutions to the housing crisis.

The shortest? Dominic Raab. The longest? Nick Raynsford (ever heard of him?).

Like many of his predecessors, Chris Pincher appears to have no knowledge of housing. In fact only one ever had sufficient knowledge, Brandon Lewis was a qualified surveyor, and was the Minister between July 2014 and July 2016.

A New Chancellor - What Can We Expect?

Members will no doubt have been surprised by Sajid Javid's resignation and the promotion of Rishi Sunak as Chancellor.

To give a little background, Rishi Sunak is an experienced Treasury Minister and in fact the number two in Sajid Javid's team.

It is thought he will soon stamp his authority on the Treasury and deliver the right budget to maintain investor confidence and stimulate investment in real estate. Words from some organisations that know him well indicate that "we've got an upgrade in the Chancellor". He understands commerce, he is educated to a high level, he is experienced in investment banking and he knows politics.

He now has the opportunity to fix what was damaged (by former Chancellors Osborne and Hammond) not least in residential, by removing the surcharge on Stamp Duty, which is an easy give. He can also change the business rating system, which everybody understands is crippling shopping centres and small independent businesses. It is anticipated that the budget will be produced in March on time and hopefully there will be some good news for our members.

Client Money

Compulsory Client Money Protection for all Letting Agents was introduced last April, with agents being given a 12-month grace period to arrange. Therefore all agents must comply from this April. It is also likely that all agents will have to belong to a trade body, and be trained to a minimum standard. We await news from the Government on this.

Shared Housing

Members will be aware in other parts of this newsletter that shared housing, particularly housing let to students, is becoming a matter of concern as a result of the major building of student accommodation. In many areas of the country there is an over balance of accommodation for students, resulting in some members being unable to let their properties with the consequence of mortgage costs, Council Tax costs, maintenance and no income. Members must be aware that this is becoming a very serious matter in many areas and in order to let properties to students, those properties must be in pristine condition with modern, up to date, facilities and a rental that makes the choice for students irresistible. If members have properties that are looking tired, not had any work carried out for a number of years and in the past were easy to let, those days, if not gone, are certainly going and members must be aware of the consequences and meet the challenges, otherwise the property will remain vacant.

Rent in Advance

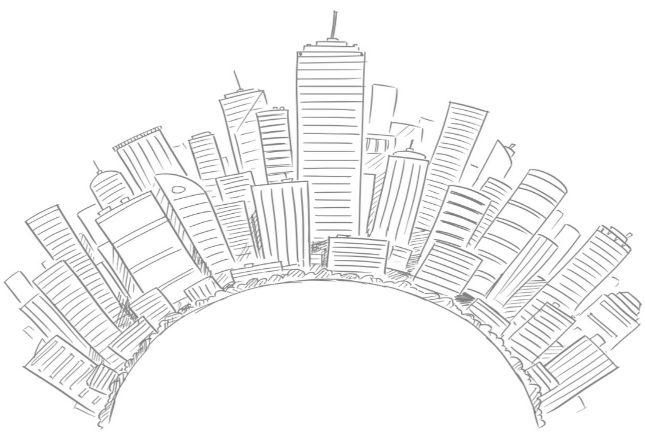
Members who take rent in advance will be aware that on occasions it has been challenged by lawyers representing tenants as a 'deposit'. In a recent case in Brighton County Court the District Judge insisted that the rent in advance clearly stated as such was in fact a deposit and dismissed the Section 21 application for possession.

In view of this particular case, your association has sought a legal opinion on the wording for rent in advance, so as to hopefully ensure that any challenge by a legally aided solicitor that it is a deposit can be refuted. Members will have received email advice on this matter and should take note of the wording and if you take rent in advance, please use the exact wording as it is, in the opinion of iHowz, the solution to the problem should rent in advance be disputed as a deposit.

Irish Republic Elections

Members may know that in the recent elections in the Irish Republic, Sinn Fein fielded 42 candidates but secured 24.5% of all votes. This result ended the dominance of the two traditional parties. The ruling Liberal Conservative 'Fine Gael' and the Right Centre 'Fianna Fail'. Sinn Fein took 37 seats in the 160 seat Irish Parliament compared with Fianna Fail's 38 and Fine Gael's 35.

The reason this item has been included is that housing was one of the key issues during the election. Sinn Fein has committed two seeing a large programme of public housing and is also committed to freezing rents, which may well be an indication of the way our Government may look at the private rental sector, if it considers the level of profitability outmatches other sources of investment return, especially if it removes the Section 21 facility.



Mike Stimpson's Column

Firstly, may I wish all members a Happy New Year and success with their letting business in 2020. For a change, I would like to detail my feelings for property investment and what I see is happening in the letting market.

I believe that much change is happening, not only through regulation by Government, which appears to be very tenant supportive and changes in the whole market and how it operates. Many comments I make will have references throughout articles within this newsletter, but I think it is important for members to understand how a landlord such as myself, with letting experience over some 62 years, is seeing the future.

Members will realise that interest rates are at a historical low and even recently National Savings have reduced interest rates on certificates, pensioner bonds and have reduced the number of prizes for premium bonds. Interest rates in the market are also extremely low and Government realises that one of the better investments in the past has been buy-to-let property.

George Osborne deliberately introduced regulations that made purchasing buy-to-let properties more expensive through Stamp Duty and removed the benefits of 10% allowances for wear and tear in furnished properties, together with penalising tax reforms for landlords and a surcharge of 8% on any capital gain, with no provision for inflation of properties during ownership. These measures have in fact curtailed the purchase by investors of further properties and in effect have done exactly what George Osborne intended, by giving first time buyers more opportunity of purchase with less demand from property investors in the residential market. This has the affect of discouraging people with savings to buy a residential property investment and in effect, along with other measures, has denied good accommodation at a reasonable rent to those many people who will never be able to afford a deposit and buy their own property.

In addition, Government has in effect reduced the Local Housing Allowance to a level where it is unattractive to private landlords to let to economically poor tenants, as there is a likelihood of those tenants falling into arrears with no prospect of paying an affordable rent.

What is also happening in the market is that the one relatively lucrative investment by landlords, letting to students is being made far more difficult as a result of a massive building programme of student blocks in all major towns and cities throughout the country. The reason for this is that building such accommodation is exempt from the provisions of affordable housing and many other requirements to contribute monies to local authorities and is in fact the most profitable form of building in this country. There is no doubt in many areas, within a very short time, there will be a major over supply of student accommodation and the suppliers will be in competition with private landlords, letting small houses as student accommodation. Those landlords will no doubt have to up their game in quality and be extremely competitive in pricing, to remain in that business.

We are also seeing large developments of affordable housing through institutions. Although those building such accommodation have to provide elements of affordable housing, the level they are able to charge (i.e. 80% of market rents) is unaffordable to a significant number of people seeking to rent.

In summary, the big investors are flooding the market with purpose built student accommodation and the institutional investors are building 'build to rent' blocks at rents that the majority of tenants cannot afford, leaving private landlords and local authorities, in the main, to pick up the very tenants on low incomes or on Local Housing Allowance, as these people cannot access student accommodation or build to rent properties.

If I was considering becoming a landlord today, I do not think it is a business that I would choose. It is very much a political objective with landlords not being the flavour of any month/year.

Between 1988 and 1996, with the advent of Assured Shorthold Tenancies, letting became a reasonable investment and/or occupation. If Government removes the Section 21 right to possession, it is in effect then creating permanent tenancies for all tenants, regardless of the agreement length and giving tenants the right to possession for the rest of their lives unless very strict conditions allowing eviction are met.

Every case where a landlord seeks possession will need to be granted via the County Court and in the last twelve months I have been to Court at least fourteen times for rent arrears and four times under Section 21 for antisocial behaviour, with one case being disputed with Court attendances.

I have noted a change particularly with Deputy District Judges, where clearly those Judges should be giving a possession order, are arguing that they should give a suspended possession order when the regulations are clear that they should give a possession order and some are putting cases back, asking for information which is not required and then when it is produced and disputed at the next hearing, just dismissing it and go on as if they have a right to demand anything which gives the impression that there is a tendency for Judges now to try to avoid giving possession orders. That is a change I have noted during 2019.

Currently, I am still letting a number of my properties to tenants who have experienced homelessness. I am hoping that at least 19 out of 20 will become permanent tenants, otherwise if I find rental payments not made or antisocial behaviour, I shall consider not renting to such tenants in the future.

I trust that you will all be able to meet the continuing requirements of Government and continue letting to good tenants without serious problems.

Keep up to Date

To keep you up to date between these printed newsletters members are sent a monthly update email. If you are not getting it email us at info@iHowz.uk and we can ensure you are on the list.

But at any time you can keep up to date with the news section on the web www.iHowz.uk. This updated very regularly and is the main way to see the news as it happens.

You will need to be logged in to see the whole article in the news section. If you're not sure of your details email us at info@iHowz.uk and we send you your login details. You can also see the upcoming meetings here as well – this is open to everyone, and you don't need to be logged in.

If you are aware of any local news, or meetings please let us know and we can add it. We rely on you, the local landlord to keep us informed; as we keep you informed of the national and local news.

Look forward to hearing from you!

Recent News Items from the Web

What Duties Do Landlords Have in Relation to Potential Coronavirus Infections in England and Wales?

Friday 7th February 2020

An article has appeared with a lawyers view on landlords' duties in relation to the Coronavirus. In summary their view is that if a landlord is operating as what they call a 'bare landlord', i.e. If it is a single let property, with no services being provided by the landlord, it is there opinion that it is unlikely that the landlord has any obligations to the tenant or other occupiers of the building...

Smaller buy-to-let landlords sell up

Published on Tue, 18th Feb 2020

The Financial Times (FT) run an article on the decline in smaller landlords.
They report a survey carried out by Hamptons International, an estate agent, found there were 2.66m landlords across Great Britain in 2019, down 8 per cent from its 2017 peak. The Hamptons article states 'Research estimate that last year there were 2.66 million landlords in Great Britain (GB), some 222,570 fewer than the 2017 peak...

Local Housing Allowance

Thursday 6th February 2020

The Local Government Association has published a report – Evidencing the link between the Local Housing Allowance freeze and homelessness – which found that more than 100,000 people would be protected from financial hardship and homelessness across the country if local housing allowance rates were lifted to cover the cost of renting...

Housing Ombudsman Guidance for Landlords

Tuesday 11th February 2020

The Housing Ombudsman has published new guidance notes aimed at assisting landlords with policies and in responding to complaints...

Modest Pick-Up in House Price Growth in January

Thursday 30th January 2020

Nationwide have just released their House Price Index. It found that annual house price growth across Britain rose to a 14-month high as confidence in the UK market remains high following the Conservative Party´s general election win...

iHOWZ LANDLORDS' ASSOCIATION
Riverside Centre, River Lawn Road, Tonbridge, TN9 1EP
info@iHowz.uk / www.iHowz.uk

Tel:	01732 56 56 01
Help-Line:	01732 56 56 02
Accounts:	01732 56 56 03
Insurance:	01732 56 56 04