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Volume 1, Issue 32
August 2008

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LandlordZONE

RENTAL PROPERTY KNOWLEDGE

Welcome—August 2008

It's hard to believe it's 12 months since the long running boom in the housing market came to an abrupt halt.

The "credit crunch" suddenly froze the wholesale money markets around the world, practically paralysing the banking system.

It's exposed those "too-clever-by-half", and some would say "greedy", banks and hedge fund managers, plus the "red-tape" bound regulators, for what they really are—the recriminations will go on for years.

With the effective collapse of several important banks and the resulting squeeze on their balance sheets there's a palpable headlong rush back to reality.

As the tangled mess gradually unwinds inflated value is being sucked out of the system and a distinct possibility of recession.

Sorry to pile on the gloom, and I have been accused of being too gloomy of late, the whole situation is being exacerbated by rising commodity prices.

Rising inflation means that the Bank of England's hands are tied - it cannot lower interest rates to

provide a boost to the economy for fear of runaway inflation—the classic Stagflation trap.

Governments are not entirely blameless in all of this—presiding over a credit bonanza which kept the economic fires roaring away whenever a slow-down threatened.

Are we now reaping the "pent-up cost" of these FED policies; is this the price we would always have had to pay?

Likewise our own government, which was very happy to claim all the kudos in the boom times, and famously promised the end of "boom and bust", has presided over a spending spree which leaves the coffers bare—just when tax cuts would otherwise have given a very welcome boost they're canceling defense contracts & introducing more stealth taxes.

My gut feel says it's far from over yet, but there are always silver linings to every cloud:

Rental demand remains strong, despite an increase in supply as more rentals are introduced when houses don't sell.

With a buy-to-let industry now

worth over half a trillion pounds (£500bn) and more than 1m UK landlords, this is a major industry with a great future, around four times the size of the motor industry (1).

Despite the crunch, buy-to-let mortgages are still obtainable on pretty much the same terms as homeowner mortgages and defaults by landlords have been around 20% lower.

According to a recent study total debt in the buy-to-let sector is no more than around 30% - meaning that overall the sector is under-leveraged (1).

Despite recent set-backs the private rented sector is forecast to grow at a steady pace from its present level, with similar growth in the value of the rental housing stock.

The student rental market has been a particularly positive area with continuing growth in student numbers and sustained high rental yields.

Tom Entwistle

Student Lettings—August 2008 Newsletter Topic

This issue of the LandlordZONE Newsletter will focus on the **Student Letting Market**.

Established landlords in this market have long enjoyed excellent income returns, usually far higher than standard buy-to-lets.

Parents currently sending off their children to university could now find this type of investment a particularly good strategy.

Prices are down, yields look attractive, so as well as providing a roof over their off-spring's head, parents could be making a good long-term investment at current values.

With house prices predicted to continue falling, student houses should be more resilient than most, demand should be maintained as student numbers are still growing, and there could be some real bargains around as some landlords may be forced to sell.

But do your research: yields vary quite a lot in university towns, compare returns and student demand.

Check the property meets current regulations—student houses come under HMO rules, making preparation expensive.

Lending criteria is tougher than it was—you are likely to need a 25% deposit.

Simon Thompson of Student Letting web site accommodationforstudents.com has supplied much of the content for this issue.

Simon is researching and writing the definitive guide to student lettings with youth marketing specialist Luke Mitchell of Reach Students, the author of Targeting Students: A Marketing Guide. Their book, which will be a very worthwhile read, will be out in January 2009.

The Definitive Guide to Student Lettings

Simon Thompson, accommodationforstudents.com and youth marketing specialist Luke Mitchell of ReachStudents.co.uk

The Book—Research:

We are talking to all the key players in the market, ranging from those responsible for the giant new-build halls that have made such a big impact in recent years, to those managing large portfolios of ‘traditional’ student lettings, where a group of, usually four or more, young friends share a large property.

We’re also getting the views and insights of those that deal with student lettings issues every day – university accommodation people, welfare officers, agencies – plus expert advice on tax matters, legal responsibilities and marketing.

It’s going to be a really useful mix of interviews, case studies, research and resources. Of course we’ll be including our own experiences from a combined twenty years involved in student marketing.

The market today:

What’s interesting right now is that the credit crunch is at the forefront of everyone’s mind.

The normally optimism-flavoured subject of property investments suddenly has to be scrutinised more closely for its prospects.

The good news is that clearly everybody believes the prospects for student lettings remain solid. According to our research so far, the student accommodation market comes out very well under inspection.

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An initiative by Award Winning Landlord Mortgages.

The service is very flexible and provides effective property management at a fraction of the cost of traditional Letting Agents.

Renting out a property can be a lot harder than it looks. Long-term landlords need to treat rentals as a business and run it professionally. You also need to be ready to tackle several challenges in a competitive market – a company such as **LettingAgent.com** can help you overcome each of them.

20,000 Landlords now have access to this highly competitive service.

The Let-Only service is particularly popular (3% of gross rent).

Available throughout the UK. For details call **0800 183 0070** or visit the website

Top Student Towns:

Top Student Rated Towns:

- 5 Dundee 6 Edinburgh 7 Exeter 8 Glasgow 9 Manchester
10 Sheffield

According to research by accommodationforstudents.com

Students rated their university location across five criteria:

going out (restaurants, pubs, clubs),

shops (supermarkets, corner shops, book shops, video shops),

transport links (buses, trams, train, underground),

community (safety, student population, surroundings) and

facilities (gyms, libraries, parks).

1 Newcastle-Upon-Tyne

2 Aberdeen

3 Aberystwyth

4 Brighton

University	Average house price (£)	Repayments per week (£)*	Rent per week (£)	Gross yield (%)
Cambridge	299,500	373	250	4.34
Exeter	197,200	246	233	6.13
Oxford	324,500	405	224	3.59
Edinburgh	263,000	328	211	4.17
Bristol	211,600	264	207	5.08
Durham	132,800	166	201	7.86
Leeds	136,100	170	186	7.11
Nottingham	104,000	130	185	9.24
York	189,400	236	181	4.97
Manchester	128,900	161	170	6.86

Mortgage repayments based on 6.5%. House prices and rents based on student 3-bed terraced homes
Source: Hometrack; Paragon Mortgages * Based on 80% loan to value

Returns on Investment: (Source—Paragon Mortgages and The Financial Times—August 2008)

Paragon gives here example property prices, weekly rents, mortgage payments (80% LTV) and Gross Yields (%)

Why Students?

1) Students are recession-proof when it comes to rentals.

Job losses, funding cuts, salary reductions; these are not things that directly affect students.

Nothing that happens in the UK economy this year, next year or in the next ten years is likely to stop safe numbers of university applicants requiring a place to live while they study.

And the student's essential income, his or her student loan, will only increase.

Yes, like all of us, students will find the cost of a pizza or a pint of beer is starting to get silly.

But history has shown, recession or not, a student will always find money for pizza and beer.

In fact today's generation of students generally find money for anything they really want.

2) The market is going to get bigger, not smaller. Demand will increase.

The latest figures from UCAS show that 7.8% more people applied to university this year,

compared to last.

Despite the introduction of tuition fees, which some said would impact badly on applications, year-on-year more and more people apply to university.

The government has a target to put half of all school-leavers through university by 2010.

They are some way off achieving this, and it is likely they will probably fail since they only have two years left to jump 10%, but there is no doubt they will continue to see admissions rise - as they have done every year of this decade.

There will be some subtle changes in the market, such as an increase in foreign students and perhaps some fall in demand at universities that cannot compete on fees.

But overall it's certain that the student population in the UK will continue to grow.

3) The market suits long term investors. Economic

downturns don't last forever.

Many of those we have spoken to have been quick to point out that, to make a good profit in the student lettings business, you need to have a long term commitment.

There are no quick returns to be made. Fortune comes through years of being a good and wise landlord.

So it goes that recession now is not something to worry about. Student lettings are an investment in the future. Recession is a temporary state.

That deals with the subject that's in everyone's minds today.

But what about the ins and outs of student lettings that are always a concern, not just a concern right now.

What are students like as tenants?

What good can come of renting to students - and what problems might I face?

What do students want from their landlords nowadays?



[Accountz](#) is the fastest personal and business bookkeeping software you will find. It's also the easiest to use. You know the feeling: pile of receipts to enter, all jumbled up, it's the last thing you feel like doing, right? Well, Personal and Business Accountz will change your outlook.

We've been using it for 2 years now and it beats more expensive systems hands down—LandlordZONE

TenantVERIFY® — New Improved Service

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The [TenantVERIFY®](#) service has recently undergone considerable service improvements, making the system faster, more reliable and easier to use.

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- Full **telephone support**.
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- **Basic Checks** processed in 2 hours if submitted within business hours.

- **Comprehensive Checks** and Referencing - the target is 2 working days, maximum.

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If you have not already done so register for a **FREE account** We continually strive to improve, so please help by completing our 60 second survey when you use the service.

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Students as Tenants

William Fish, of long-time student landlords **Thomas Fish of Nottingham**, says that students make good tenants:

“We’ve found that they are basically fine. They’re able to manage themselves in small homes or groups.

They’re well financed. And they respond to an independent landlord who treats them like adults.”

Anyone who has not been to university or who went before 1995 might be surprised at how little today’s students resemble the stereotype of old: scruffy, skint, smelly layabouts who live on beans and bolshevism.

Today’s image-conscious students take care of their appearance, broadly speaking, and are often quite happy to spend money on designer clothes.

They are no longer tied to the cheap and cheerful social centre of the students’ unions, preferring to eat and drink in more expensive

and upmarket bars in town.

They take university seriously with a work hard, play hard ethic – they know, after all, they are paying their own money to get a degree now-a-days.

Many of them - over 50% - are now working part-time while studying, meaning life is a busy schedule of lectures, study, work and socialising.

They watch programmes like Dragons Den and The Apprentice and most aspire to be professionals.

Such lifestyle changes have been picked up on by giants in the student lettings world.

Big players like UNITE and Mainstay, who provide huge halls-type residences for often hundreds of students, design residences with all the mod cons to appeal to today’s student: en-suite bathrooms, broadband access, study areas,

contemporary furniture and soft lighting.

A modern halls looks closer to a swish hotel than a dormitory or barracks.

Smaller landlords can learn from this change but, says William Fish, they needn’t be put off or feel inadequate:

“The large providers will push up rental prices of the large purpose built blocks.

These blocks will become in need of refurbishment quickly and students will react against the conditions in these blocks.

Their rooms can be small, noise is an issue and a lack of independence prevails.

“Students are looking for a home from home, basic with all mod cons and a place to call their own home for a year or two. The opportunity now exists to provide individual homes for groups of students who want to be independent of the large institutional blocks.”



Top Ten Student Letting Tips:

1. Choose the right location to buy.

Students want to be in a student friendly area, which usually means quick access to services, including pubs and takeaways, and easy access to campus (either walkable or on a bus route).

2. While there is a good and growing demand from international students, be aware that guarantors are harder to enforce and there may be language difficulties.

Shorter lease terms may also be required.

3. Expect to have to spruce up your property every summer as there will be considerable wear-and-tear.

Allow 10% of income for repairs and improvements.

4. Market your property early - and certainly before the Summer.

Work with your local university’s accommodation office and make good use of websites like accommodationforstudents.com (the most popular student rentals search engine). Students want to find you online so have your own website.

5. Use your own judgment when screening tenants. A well presented, organised and on-time student is going to make a better tenant.

6. Treat students like responsible, independent adults and they will respect you. So long as it doesn’t affect their tenancy, don’t frown upon their lifestyles or be judgemental.

7. Get fully clued up on legisla-

tion such as the Housing Act, which deals with houses of multiple occupation (HMOs). LandlordZone is a great resource. Be aware of your responsibilities in terms of taxation, insurance and home safety.

8. Take up references, get a deposit and make sure you’re last to sign the tenancy agreement so you know your paperwork is in order.

9. Be prepared in case things go wrong. Be ready to be firm but fair with tenants with issues that may arise, such as noise, untidiness or rental defaults.

10. Aim to learn from experience and be a great student landlord and you’ll find you never struggle to let your property, as word gets round the grapevine. Be a bad one and word gets around equally as quick.

Useful Links:

[Application Form](#)

[Section 21 Notice](#)

[Section 8 Notice](#)

Notes on serving:

[Section 8](#) – Notes

[Section 21](#) – Notes

[Court Service Website](#)

[Housing Act 1988](#)

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Average student rents—recent research

The average weekly student rent in the UK is now £61.48, according to the latest research published by accommodation-forstudents.com. The figure is 1.5% higher than last year according to the stats which are based on over 44,000 properties in 76 cities across the UK. Over the past 4 years the average student rent has risen 17%, from £52.44 in 2004.

London leads the way with an average weekly rent of £102.85, 67% above the UK average. Moreover, it is generally more expensive to rent student accommodation in the south of the country. Middlesex, Cambridge, Guildford, Surrey, Exeter, Oxford and Brighton are all 20% or more costlier than the UK norm.

Two notable exceptions are Scotland and Ireland. St. Andrews, thanks perhaps to the attendance of Prince William, has an average student rent of £82.29, 34% above the UK average and the highest by far in Scotland. Edinburgh and Glasgow are also above average, but only 14% by comparison, with average weekly rents of £70.26 and £70.08 respectively, the first time Edinburgh has been higher than Glasgow since the research

began 5 years ago.

Dublin has been included for the first time. Not part of the UK but popular with students from here, rents are second only to London at £87.68 per week, 43% above average. Belfast, by comparison, can offer inexpensive student accommodation, with average weekly rents being only £51.79, 16% below the rest of the UK.

Some traditional English red-brick universities: Liverpool (£50.52), Birmingham (£54.28), Manchester (£56.65), and Sheffield (£57.12) are still below the average UK weekly student rent (£61.48). However others, like Leeds (£62.03), Nottingham (£61.60), and Newcastle (£58.90) are reflecting their increasing student popularity via increasing rents. All three have shown rent increases well over twice the UK average of 1.5% over the last year, Leeds going up by 6.5%.

Best value locations in terms of student rental accommodation are the less fashionable student towns like Crewe, Middlesbrough, Stoke, Wolverhampton and Bradford, with average weekly rents of between £40 and £45.

Accommodationforstudents.com has been conducting this research for over five years and some interesting trends can be seen. One has been the emergence of student hotspots where rents have increased well above average. Exeter, for instance, now has an average weekly student rent of £77.54, 26% above average, and higher even than Oxford. Yet five years ago average student rents in the city were only £58, 34% less. Rents in Loughborough have risen 28% in the last four years, from £52 per week to £66.81. But the real current high-flyer in terms of student rents is Chester, where rents have gone up 14% in the last year alone, from £67.83 to £77.12, putting it firmly in the UK Top 10. Although London is still the most expensive city by far, student rents have remained stable. In comparison, the rest of the UK is catching up. In 2004, at £102 per week, the average student rent in London was 95% above the UK average of £53.44, nearly twice as much. Today, at £102.85, the weekly student rent in the capital is just 67% above the average of £61.48.



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Review: How to Beat the Credit Crunch by Toby Hone

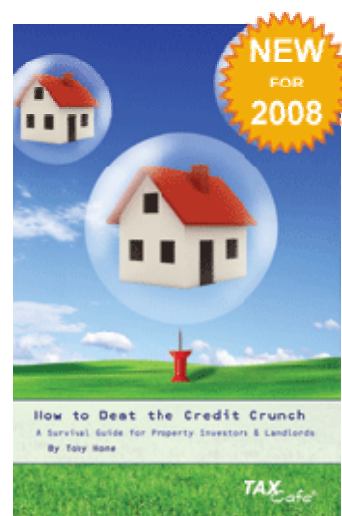
I've slotted this one into our schedule because it's a timely publication—published in July 2008—to help landlords survive in these very difficult times. There's a lot of landlord investors, particularly those who entered the market in the last couple of years, who sorely need the advice given in this book, by respected publisher TaxCafe.

Author Tony Hone is a full-time property investor with 10 years' experience and a portfolio of 30 properties

worth around £3 million to show for his efforts. His main strategy is buying properties below market value with development potential and adding value through renovations—techniques he explains in his book. It's always interesting to read how fellow investors got started, which he reveals here. Identifying the main types of property investor, Tony goes on to thoroughly analyse the current state of the property market—comparing with the 1990s recession and provid-

ing some excellent original insights and research. Most importantly he tells landlords ways to boost income by over 50% and cut running costs as well. He has some very insightful advice on techniques with mortgages, how to source below market value, and some innovative money making strategies for the current climate. A very worthwhile read, especially if you're getting behind with mortgage payments.

Tom Entwistle



Forthcoming Reviews

September 2008—The Apprentice Property Master—Book—Paul Torrisi—published by [How to Books](#)

October 2008—How to Avoid Tax on Foreign Property –Book—Carl Bayley—published by [Tax Café](#)

November 2008—Property Makeover Price Guide 2nd Ed—Organising and Budgeting for home improvers and developers based on the professional price guides used by chartered surveyors—published by [BCIS / RICS](#)

Money Back Mortgages

In 2006 www.moneybackmortgages.com was set up to give consumers like you an impartial service where you can search for and arrange your next mortgage with the added benefit of receiving 50% of the commission received by us. The website has proved particularly helpful for **Buy to Let landlords** who generally remortgage on a regular basis to lower their monthly mortgage costs. With interest rates increasing, here is a way of lowering your remortgage costs. If you arrange your next Buy To Let mortgage through us you can expect to receive on average £337.09 per property**.

** This represents the commission payable to clients who have arranged a Buy to Let mortgage through us. Correct as of October 2007.

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Landlord Manager

Whether you are a landlord with a portfolio of 2 or 3 properties or have several hundred properties in any number of portfolios, there is a **Landlord Manager** solution for you.

Available in **Pro and Premium versions** along with a web site add-on to promote your business, **Landlord Manager** will grow with you as your portfolio grows.

The software requires no accounting knowledge and uses a simple **income/expenditure approach** in a simple familiar windows/

spreadsheet style interface, making it very easy to navigate around.

Modules included are based on the version required and include a Property Centre, Tenant Centre, Tax Centre, Performance Views, Banking, Dairy and Alert Centre and a Project and Work Order Centre.

If you are still using a paper based system or messy spreadsheets you need to take advantage of a software package that won't only **keep track of your fi-**



nances but also help you with your day to day management tasks giving you a total solution for managing your portfolio.

[Landlord Manager](#)



Property Investor Show—London 19-21 Sept

The **Property Investor Show (ExCeL London, 19-21 September 2008)** is the largest and longest established property exhibition in the UK.

As the 'benchmark' event for investors, thus will, as usual, attract over 10,000 landlords over the 3 days.

The seminar programme will feature sessions presented by a number of respected industry commentators including ...

- Richard Bowser (editor of Property Investor News)
- David Lawrenson (author and founder of Lettingfocus.com)
- David Sandeman (Director of auction specialist, E I Group)
- Kate Faulkner (editor of 4 of the Which? property guides)

The RLA will have a stand at the show, as will a number of companies offering specialist Landlord services.

If you are planning to visit the show ... [register online now for free admission](#)



Forthcoming Issues—LandlordZONE Newsletter...

In **September 2008** we will be looking at the implications of **Investing in Commercial Property**, investment syndicates and SIPPs. Content for this issue to be provided by investment consultants, [attivo.com](#)

October 2008—Fire Risk Assessments. Since October 2006 all commercial premises and some residential premises are covered by legislation requiring the **responsible**

person, which can be landlord or tenants or both, to produce risk assessments. Heavy fines can result for failure to comply. **Darren Baird consultant of Total Fire Sire Services** will provide this content.

November 2008—Kate Faulkner of **Designs on Property on Using Letting Agents** for Belvior. Landlords can benefit considerably from the professional exper-

tise of agents, but there are many trips and traps to look out for.

December 2008—Successful Strategy & Goal Setting for 2009—Develop a successful investment strategy—set some powerful goals for success with the help of this experience motivational coach - [Yvonne Emery Coaching](#)



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Discount Letting—a forward thinking team, we've been offering a range of **letting services** to the UK landlords for years—from a **full Management Service** to a **Tenant Find Service**, we offer UK landlords a service to suit your needs.

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Discount Letting

What's in the News for Landlords?

The **Landlord-Law web-site**, run by solicitor **Tessa Shepperson**, has been re-launched in a stunning new design with lots of illustrations & cartoons by resident cartoonist Wil. The site also has a new navigation system which will allow people to find content more easily, and is generally clearer and easier to use. www.landlordlaw.co.uk – affordable legal help for landlords & tenants.

Landlord Possession Claims in County Courts—England & Wales Quarter One 2008 — 37,221 landlord possession claims were issued using the standard and accelerated possession procedures on a seasonally adjusted basis, 4% higher than in the first quarter of 2007 and the same as the fourth quarter of 2007. 28,503 landlord possession orders were made through the standard and accelerated possession procedures on a seasonally adjusted basis, 10% higher than in the first quarter of 2007 and 2% higher than in the fourth quarter of 2007. 41% of landlord possession orders made through the standard and accelerated possession procedures, were suspended, compared to 42% in the first quarter of 2007 and 41% in the fourth quarter of 2007. [Ministry of Justice](#)

On 14 August 2008 The **Law Commission** published its long awaited report on better regulation of the private rented sector [Housing: Encouraging Responsible Letting](#)

The report comes from a LC project on housing law reform and tribunals in England & Wales, and aims to identify areas for regulatory improvement in the private rented sector. The report conclusions are stated as “not proposing major changes to the law.” Rather, the aim was to examine ways in which the current law can be made more effective.

The report concludes there is a great deal of law that applies to the sector, much of it not working as Parliament intended.

These failures, the report argues, contribute to the sector suffering from a poor reputation which “gets in the way of it playing as full a part as it should in providing housing”.

The report recommends a programme of staged reforms based on principles of **smart regulation**. A system of self-regulation is to be applied, designed to enhance voluntary initiatives already in place, leaving the way open for the option of future reform to create a compulsory system. The proposals include: forcing landlords to join accreditation schemes and expansion of the accreditation network, creating a housing standards monitor, establishing private-rented sector stakeholder boards, and developing a single code of housing management practice for landlords.

[London Landlords' - 4th September 2008 Olympia, London](#)

If you are serious about making money from being a Landlord, then you can't afford to miss this event...

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Simon Thompson of Student Letting web site accommodationforstudents.com has supplied much of the content for this issue.

Simon is researching and writing the definitive guide to student lettings with youth marketing specialist Luke Mitchell of Reach Students, the author of Targeting Students: A Marketing Guide. Their book, which will be a very worthwhile read, will be out in January 2009.

Multiple Insurance Quotations are just a click away!



Cover4LetProperty.co.uk specialises in insurance for residential and commercial landlords. By inputting simple details of your property or portfolio just once onto the Cover4LetProperty online quote form, you can access up to five quotes instantly.

Cover4LetProperty.co.uk is a trading style of Alan Blunden & Co. Ltd. Insurance brokers, who arranged over **40,000 insurance policies for landlords in the UK.**

Cover4LetProperty.co.uk uses a panel of insurers, selecting the most appropriate ones for your property.

Or you can call Cover4LetProperty.co.uk on **0800 9 70 71 72** and we will quote you without obligation for your single property or portfolio.

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The UK's leading web site for Students and Student Landlords

Landlords:

- Advertise your properties quickly and easily, for just £5 per property per month. (Discounts are available for bulk uploads and long advertising periods).
- Include images, maps, features, pricing, contact details, and more
- We display performance reports and track the enquiries made by students about your properties
- 1000s of emails are sent by our student visitors to landlords on our site everyday.
- Over 5000 student landlords already registered and using our site.

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Property Tax Portal was founded in September 2003 by Amer Siddiq who is the managing director of the parent company Tax Portal Ltd. Amer, a former IT professional and property investor himself, is supported by a team of highly qualified tax professionals. They produce the highly successful Landlords Property Tax Manager Software and now run regular Tax Seminars for Landlords and Property Investors. The website is packed full of useful information and products to help minimise your tax payments.



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