

www.LandlordZONE.co.uk

Rental Property Knowledge: a website for Landlords, Letting Agents and Tenants.

[rental property forum](#)

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0800 9707 172

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Welcome—January 2009

As the economic troubles persist, and from all indications this week it will be some time before all this is over, landlords will increasingly have to deal with tenancy problems.

Despite a relatively buoyant lettings market (certainly compared to sales), increasing redundancies, fewer temporary foreign workers and an over-supply of rentals in some areas, will mean that increased void periods and rent arrears will be inevitable for many landlords.

There's evidence that some of the rental demand is being soaked-up by cash-strapped home owners taking in lodgers, and of course many youngsters will be returning to the nest in these troubled times.

Perhaps even divorce rates, a traditional creator of demand for rental accommodation, will be stifled in the face of limited family resources.

Commercial landlords are faced with similar problems. Most businesses are experiencing falling sales and therefore revenues, whilst costs, particu-

larly business rates, stay the same or even increase.

Rent payments therefore are coming under pressure, with some tenants approaching landlords for reductions.

Dealing with these problems is tricky, especially for inexperienced landlords with nothing in the way of portfolio or financial resources to help them weather the storm.

Reducing voids may mean spending money to make sure the accommodation is up to a good standard, and unfortunately, taking a hit on income by reducing the rent a little.

In the case of arrears, you should try to establish lines of communication quickly—though experience shows that tenants in distress often don't communicate well. Often they are not in a good state of mind, so don't think rationally, and the sight of letters, or calls from the landlord, is the last thing they want.

Despite all this, you should



persist and, where possible, try to establish the reasons why rent is not being paid.

It may be possible to help your tenant with claims for Housing Benefit, work out a re-scheduling of the rent payments, or in the worst cases, reduce the rent, though this can be risky if other tenants find out about it—they'll want a reduction too.

If tenants don't cooperate, usually the best strategy is serving notices and going for possession—remember tenants will not be re-house by councils unless they are evicted.

In the case of commercial tenants, especially where businesses were already shaky, rent payments will quickly go into arrears or stop altogether.

Again, try to communicate, but the issues are different: depending on lease lengths, and now 100% empty business rates. Tom Entwistle

Newsletter Topic—Let's hear it for the Letting Agent!

At times like this there's a strong argument that says, save money by letting and managing tenancies yourself.

That's all very well if you have the time, the experience and the expertise that's necessary and if you are located near to your property.

Letting property increasingly demands a businesslike approach, where an up-to-date knowledge of the law and all the other associated skills such as marketing, administration and people management are most important.

Yes, all this can be learned by the average landlord, and a site like LandlordZONE is here to help, but a good agent is worth a great deal—even if you do intend to DIY eventually.

Good agents are invariably members of one of the professional associations, with back-up insurance and deposit bonds to protect both landlord and tenant in case of difficulties.

Look for long established businesses with reputations to keep and staff that are well trained and experi-

enced.

Drive a hard bargain right from the start, though remember—you get what you pay for—gaining concessions on fees can sometimes result in a lower standard of service—we've all got to live.

Read the small print in your agreement with your agent and watch for excessive renewal fees.

Content for this issue is supplied by Kate Faulkner, Managing Director

www.designsonproperty.co.uk

Manage it Yourself or Use an Agent?

A much held debate amongst landlords is whether to self-manage their property lettings or to outsource the work to a letting agent?

Often the choice of whether to self-manage or use a letting agent comes down to cost and the amount of time a landlord has, and proximity to the properties.

It also depends on how confident the landlord is to

manage tenants.

However, as many areas are starting to suffer from an oversupply of rental properties, it's time to step back and consider in detail whether using a letting agent or self-management is the right thing to do to maximise the rent and minimise the risk of owning a property portfolio.

Many landlords have had bad experiences with letting

agents and decide that they can manage the properties themselves.

Poor experiences include unexpected charges, inaccurate statements, not keeping landlords up to date with property/tenant issues and 'pass the buck' management, so the landlord ends up dealing with tenant/property problems anyway.



Landlord & Buy-to-Let Show

London Olympia 20-21st March 2009

Want your properties to work harder for you? - Aiming to grow your buy-to-let portfolio? - Need to understand the new legislation? - Looking for the best deals from suppliers?

Meet leading industry suppliers, landlord associations and local council representatives in the landlord services exhibition.

Benefit from free seminars in three seminar rooms, with topics covering the latest legislation, current market conditions and more!

See the FREE seminars at www.landlordshow.com



Are Agents all the same?

No, definitely not—letting agents are not all the same.

Lettings have become an incredibly complicated business and it is getting increasingly difficult to be legally and financially compliant, so some letting companies really struggle to keep up.

The best letting agents would:

- Be a member of the [National Approved Lettings Scheme](#) which is the only government backed scheme.
- Have people that are skilled administrators who keep on top of the enormous amount of paperwork involved in the lettings business.

- Have sales people that appreciate the key to a successful letting business is a good long-term relationship

These checks alone would mean you should only be choosing from approximately a third of letting agents in your local area to consider trusting your portfolio too!

When choosing whether to let privately or via an experienced letting agent, one of the most popular questions landlord's ask is "apart from finding a tenant and collecting rent – what do you do?"!

Good letting agents will spend time and money on five key letting jobs over and

above the tenant/collecting rent.

The really successful ones will also find better tenants and pass your rent to you quickly.

Putting in the first applicant that comes along might be expedient and get the agent a fast commission payment, but good agents realise the importance of careful tenant selection.

Good agents put the landlord's interests first and their own second—they let the property as if it were their own—and in a professional way.



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Maximising Income

Maximising Tenant Revenue and Securing Long-Term Tenants are key issues.

If you are letting property out privately, you may well find the perfect tenant who will pay a top price for a property and will stay in your property a long time.

However, there is a particularly good tenant type that most landlords would love to have' and these are harder to secure if you are not a good local letting agent –

that's corporate tenants.

These are tenants that are being relocated by their business and the money typically comes directly from the business.

It's not just corporate tenants that can be accessed through lettings agents.

There are charities which need homes for people who will pay better rates, even offer to refurbish the property if required, guar-

anteeing not only the rent, but also sign contracts that last a lot longer than the normal six to twelve months.

These kind of deals can give a landlord peace of mind and, better still, ensure you know exactly how much you'll be receiving every month. You don't need to worry about a tenant damaging the property or deal with evictions due to none payment of rent.

The all important Inventory

Taking a detailed inventory that will protect a landlord during a court case or arbitration is becoming increasingly important, particularly if you ever want to be able to charge the tenant for damages at the end of the tenancy.

With the new rules and regulations regarding tenant deposit protection, the inventory is often

making or breaking the decision of the adjudicator.

The onus is now on the Landlord to prove the property's previous condition and contents, but if you outsource this to a letting agent, this is a responsibility that they should take on.

Inventory disputes can last weeks and months and handling them can involve a lot of paperwork, time and effort.

A good letting agent would handle all of this for you as part of their service.

A successful letting agent may handle over 500 inventories a year.

Their experience means they can to save you a lot of the time you would otherwise need organising one yourself, and it should cost you less for a quality service .



[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 years now and it beats more expensive systems hands down—
LandlordZONE

TenantVERIFY® — New Improved Service

Landlords and letting agents increasingly appreciate the benefits of a fast, reliable **tenant verification service**.

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

- Secure on-line **Account System**.
- Accurately **tracks** progress
- Full **telephone support**.
- **Secure** on-line payments.
- **Basic Checks** processed in 2 hours if submitted within business hours.

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

- **Accelerated (Fast) Comprehensive Checks** - these can be done as a same day service.

- **International Checks** - one of the best and most comprehensive checking systems you will find on people living abroad.

- **Limited Company** and Business Tenant Checks.

- **Tenant applied-for Pre-Checks** - tenants process their own checks, saving them time and the worry of disclosing

personal details to others.

- **Deposit Guarantee** - Tenancy Deposit alternative - insurance.

- **Rent Guarantee and Legal Expenses** - insurance.

- **Tenant Tracing** - offered on a no find, no fee basis.

- **Debt Collection** - a professional debt recovery service.

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.

www.TenantVERIFY.co.uk



Rent Guarantee (£10,000) and **Legal Protection** (£25,000) - 12 months for £116.56 with a TenantVERIFY comprehensive check.



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Personal and Property Protection

The job of a letting agent shouldn't just be to find a tenant and collect rent.

Their role should be that of an experienced lettings specialist who knows how to:

- Maximise your rental income
- Provide quality essential services such as safety certificates and inventories at a reduced price
- Filter the good tenants from the bad with in depth tenant referencing
- Reduce the risk of your property being damaged by tenants
- Reduce the potential risk and problems associated

with letting out a property

- Deal with emergencies quickly and efficiently using their team of retained tradesmen.

Good letting agents should provide some services to help ensure that they can always help to solve problems for you.

Periodic visits should be included in the cost of their management fee, as should a follow-up report back to the landlord on any property issues and its condition.

This is particularly important if the properties are too far away for the landlord to keep tabs on.

Landlords living abroad, particularly need an agent they can trust to deal with all of this competently.

Insurance is a particularly important area where a good agent will have negotiated not just good rates.

A comprehensive policy not only protects the building and landlord's contents, it protects the landlord against third party and liability claims.

In addition, the agent can arrange cover which protects the landlord from defaulting tenants, legal costs of evictions and if they damage the property.



TenantGuarantee.com

Landlords... no more worries about Tenant Deposits with this unique

TENANT GUARANTEE

the unique insurance guarantee that should cost you nothing, but secures you against:

- RENT (shortfalls)
- DAMAGE (caused by Tenants)
- LEGAL FEES (to remove a problem Tenant)

With the Tenant Guarantee in place, you don't have to take a Deposit, so you can avoid the pitfalls and complexities of the Deposit Protection Scheme.

What's more it's incredibly easy to set up your Tenant Guarantee, and it shouldn't cost you a penny!

How Tenant Guarantee works...

Simply vet your Tenant(s) via TenantVERIFY® and, once they have been approved, go on-line here to www.tenantguarantee.com and complete the simple Tenant Guarantee set-up form.

Your Tenant Guarantee insurance policy will automatically be e-mailed to you, by return, along with our invoice. There are no up-front fees.

Your Tenant Guarantee insures you for a value equal to 3-months' rent covering Rent Shortfall and Damage, plus Legal Costs.



[Tax Cafe](#) in association with LandlordZONE - unique plain-English tax advice guides are all written by top experts. See how they can help you pay much less Capital Gains Tax, Inheritance Tax & other taxes.

Managing the Tenant Exit

Part of successfully letting property is ensuring tenants leave the property in the same condition as when they moved in.

A good letting agent should be well experienced in this. It's essential to make sure that:

- Notices to leave when the tenant is leaving are sent and received in time.
- Tenants are reminded of their contractual responsibilities, such as having the property cleaned professionally and making sure any gardens are tidy.
- Inventory checks are carried out professionally and compared to the original inventory quickly, to ensure

that anything missing is picked up immediately.

- Deposits are returned within the rules of tenancy deposit protection
- The agent highlights any jobs that need to be done to re-let the property quickly, if they haven't done so already.

To really consider whether it's best to self manage or to outsource to a letting agent, landlords need to add up the value of their own time, versus the cost of a letting agent.

For example, if you are earning £40 an hour, but your agent is costing £30 per hour, perhaps outsourcing is right for you.

It's also wise to be clear about the fees you will be charged.

Many landlords will try to re-negotiate percentage fees down, but how much will this actually save you versus the level of service that you want?

For example, a 12% fee may sound high, but on a £600 a month let, this equates to £72. A 1% reduction would only save you £6 a month – and you may not save anything if the level of service from the letting agent drops.

If a landlord leaves an agent to save money, by the end of the year the savings may be much less as service costs tend to increase.



Crimson Investments Property Investment – the easy way !

We offer the following services:

- *Discounts of 15%-20% of Below Market Value property.
- *Re-sale and Refurbished properties available across the UK.
- *Tenanted and empty properties - ideal investments.
- *Low deposit down deals.
- *Specialist Mortgage Brokers & Solicitors.
- *Our 'Ready to Let Service' – furnishing packages.
- *Appointing the letting agents.
- *Continuing support with your property after purchase.

Crimson deal with all of the day-to-day issues involved in purchasing your property, so you truly are an armchair investor.



Letting your Property Legally

Letting property has always been a bit of a legal mine-field, with Acts or Parliament and regulations involved running into the hundreds.

However, in recent times the government have introduced lots more legislation to help regulate landlords and rental properties.

With the recent Rugg report, more is likely to come.

For many landlords/letting agents you almost require a legal qualification to understand and implement them correctly!

There are eleven key pieces of legislation that landlords need to comply with, all of which inevitably cost you money to implement:

- Gain written approval from your mortgage lender to rent the property
- Provide an [Energy Performance Certificate](#) when tenants view a property
- Provide Gas Safety Certificates and do electrical system and appliance checks
- All furniture and furnishings must meet the requirements of the Furniture and

Furnishings (Fire) (Safety) Regulations 1988

- The Tenant's deposit must be protected in an approved government scheme

- If the property was built after 1992 it must have a smoke alarm

- Maintain the supply of hot and cold water and heating

- Make sure the property has up to date Buildings and landlord's liability insurance

- Comply with the [Data Protection Act](#)

- Keep records of income and expenditure for 6 years and accurately report your buy-to-let income and capital gains tax

- You property must meet current regulations regarding Health & safety covered by the HHSRS legislation

Costs for the above can vary dramatically and a good letting agent should be able to supply services at less than you could secure yourself as it helps to justify their costs.

If you plan to rent a property with more than three

storeys, or to three or more people who are not related, then you need to confirm with your local council whether you need a licence under the Homes in Multiple Occupation rules.

If you do, there are many more regulations that you must abide by!

A good letting agent will understand all of the legal requirements when letting a home and will keep you up to date with new regulations that might affect you as the landlord.

To be able to do this, they should have a legal support service to call upon when required, so that you don't have to pay hundreds of pounds to a legal letting expert to advise on property/tenant issues.

Paying a letting agent to manage the property (with the exception of following the legal procedures to evict tenants) does mean that you hand over much of the legal responsibilities to them, rather than taking it all on board yourself.



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Rent Guarantee & Legal Protection

- **Legal Costs Covered up to £25,000 • Free Legal Helpline**
- **Rent Arrears Covered up to £10,000 (£2,500 monthly limit)**
- **Excess—Only 1 Month's Rent Arrears (or sum of deposit if higher)**

The LandlordCare policy underwritten by AXA should start with the commencement of a new Tenancy Agreement which must start no more than 31 days after the Credit Checks & Referencing. Cover can only be granted to landlords who, for each tenant, have obtained a comprehensive credit check and referencing from a licensed credit referencing company showing no outstanding County Court Judgements. (see terms & Conditions)

The policy cost is £131.00 for 12 months cover. With a TenantVERIFY® comprehensive check this cost is discounted to **£116.56**



Review: The Buy To Let Manual—Book—Tony Booth—3rd Edition—[How to Books](#)

The Buy To Let Manual—A clear and concise guide for the landlord written by an experienced letting agent—published by [How to Books](#)

Tony Booth is what you could call a real veteran of the letting business—I first came across Tony as author of the Newsletter for the North West Landlord's Association way back in the 80s, entitled "The Letter"

Tony's long experience as both a letting agent and landlord, and more recently as an accomplished author on prop-

erty matters, gives him just about as good a pedigree as you can get to write "The Buy to Let Manual"

Tony's clear and concise writing style means the guide will not "bore your pants off". In 140 pages or so the book gives you an accurate and up-to-date insight into the practicalities, as well as the rules and regulations, involved in buying and letting out property to a variety of target tenant markets—at a profit.

The book is suitable for the absolute beginner to the mod-

erately experienced landlord and makes an ideal reference for any experienced landlord or letting agent.

It takes you logically through the whole process: from buying and preparing the property, the legal requirements, starting, managing and ending tenancies.

There's a section on troubleshooting, lots of sources and useful contacts, and even a section on letting in Scotland.

Well worth the price.

Tom Entwistle



Forthcoming Reviews

February 2009—Repossessed Property Bargains—All you need to know about buying a repossession by Catherine Dawson—[Law Pack](#) Publishing

March 2009—Investing in Property for Your Children—Planning and Implementing Property Investment Strategies for your Children's Long-term benefit—by Catherine Dawson—[Law Pack](#) Publishing

April 2009—The Property Inventory Self-Help Kit from LawPack. Inventories are increasingly important for Landlords with the introduction of the Tenancy Deposit Scheme—[Law Pack](#)

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.

MoneyBackMortgages.com is a trading style of Quay FS Limited, which is authorised and regulated by the Financial Services Authority.

Registered in England and Wales Company Number 5772066. Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.



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](#)



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A Quality Energy Performance Certificate Service

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The LandlordZONE Partner Programme offers **EPCs** UK nationwide using the **Connells' approved surveyor panel** at a standard cost of £75 plus VAT.

For a fast, convenient and trustworthy service click [here](#)

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Forthcoming Issues—LandlordZONE Newsletter...

February 2009—Training for Landlords and Letting Agents—The [Guild of Letting and Management](#) have long been associated with running quality training and recognized courses and property management qualifications for letting agents and landlords.

March 2009—Screening Tenants—If you let to middle or up-market tenants—working and professionals—

you can afford to be particular about who you take on. There's a lot you can do to minimize your chances of getting stuck with a problem tenant by:

TenantVERIFY.co.uk

April 2009—Housing Benefit Problems—Since the introduction of Local Housing Allowance (LHA) rent payments are paid to the tenant—not the landlord. Michael Clayton Associates

provides consultancy services to landlords and agents on HB matters.

May 2009 - Debt Collection and Rent Arrears for Landlords - 2009 is likely to be the year of rent arrears and debt for many landlords, so this issue by Adele Harrow of the [Marston Group](#) of High Court Bailiffs and Debt Collectors should be of interest to all serious landlords.



Discount Letting

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.

Over time we have been able to fine tune the processes we've put in place—we offer a smooth, hassle-free system.

- Low cost fixed fee structure for our **Tenant Find Service**.

- **Full Management Service** set at a 6% fee which is an extremely competitive rate for a comprehensive management service covering England and Wales.

Call **020 8 697 0984** to speak to Agent or visit www.discountletting.co.uk



Discount Letting

News for Landlords:

BBC Two is planning a series of programmes on property prices and the economic downturn, and they would like to hear about your property problems. They would like to hear stories and views from as many different people as possible from all over the UK. You might be a first time buyer, an "upsizer", someone facing repossession, an estate agent, a buy to let investor, or someone who has deliberately avoided the property ladder so far. Or you might have responded to the crisis in your own particular way. Whatever your story, if you would like to share your property experience, they'd like to hear from you. Please email propertywatch@bbc.co.uk. **Ijeoma Ndukwe | Property Watch** ijeoma.ndukwe@bbc.co.uk **0208 008 5769**

Lesley Henderson - an experienced London landlord and author of the respected "Landlord's Survival Guide" is planning a series of affordable seminars to help landlords in these troubled times. Entitled "**Damage Limitation Time**" the seminars are primarily aimed at helping London Landlords with mounting investment and letting problems. If you think you will benefit contact: e-mail patricialesley@btinternet.com or telephone 020 8942 0041 between noon and 5pm



EnviroVent—Positive Ventilation Systems

Positive flow loft mounted Ventilation Systems:

Condensation, damp and black mould, not to mention Radon gas and volatile organic chemicals (VOCs), can present serious problems for homeowners and landlords.

Landlords have no control over the way tenants live; so lack of ventilation and heating often cause damp and condensation problems which is invariably wrongly blamed on the landlord.

Moisture and steam from poorly ventilated kitchens and bathrooms rooms will spread to hallways, bedrooms and other rooms in the property and may spore toxic mould.

Keeping the property well aired with a Positive flow loft mounted Ventilation System is the ideal answer.

EnviroVent is an industry leading supplier of residential and commercial property ventilation systems



RentManagement.com

The Rent Management Service From Hutcheon Solicitors - The low cost monthly rent collection and legal protection service for busy landlords.

- Personal account manager to liaise between landlord and tenants.
- Rent payment cards issued to Housing Benefit recipients.
- Multiple rent payment options for tenants.
- Monthly statements for landlords and tenants.
- Preparation of tenancy agreements for landlords.
- Legal protection costs built into monthly plan
- Can include TenantVERIFY and rent guarantee insurance services.
- Bespoke packages for portfolio landlords

RentManagement
from R. James Hutcheon Solicitors

<http://RentManagement.co.uk>





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[Newsletter Archive](#)
[On-Line Forums](#)



CONTENT for this issue is supplied by Kate Faulkner, Managing Director

www.designsonproperty.co.uk

Kate runs an INDEPENDENT company which provides unbiased support for you during your property project.

The site is owned and run by one of the most experienced experts in the UK!

She has written six books - including four for Which? and is regularly featured in the press, on TV and on BBC local radio stations across the country.

If you have a property question or problem and want an independent, expert answer, then visit our Frequently Asked Questions pages or post a question on our Forum FOR FREE.

We can help you with any queries you have during your project queries, including buying, selling, renting, letting, converting, renovating; building your own home; property investment; franchises; historical and unusual homes in the UK or overseas.

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.

Cover4LetProperty.co.uk is able to offer cover for: Residential flats, houses—Commercial shops, offices, Industrial units, Vacant properties, Blocks of flats, Bed-sits, DSS, asylum seekers, students, Holiday homes, etc.

Save time and money – use Cover4LetProperty.co.uk specialists in landlord property insurance.

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Landlords:

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- 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.

[Click here to create an account now](#)



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.

LandlordZONE® - Helping Landlords since 1999 - a website for landlords, letting agents & tenants
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