

— ISSUE 38 —



PROPERTY PROFESSIONAL

AIR POLLUTION P12

SELLING TENANTED PROPERTY P18

THE GREAT AGENT SLEEP OUT P50



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David Gale, (Editor)

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MARCH/APRIL ISSUE

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HELLO AND WELCOME TO THE LATEST ISSUE OF PROPERTY PROFESSIONAL.

This is the first magazine of 2020 and it is set to be another busy 12 months within the sector.

Our first front cover of the new year features the fantastic efforts made by the Propertymark team to raise thousands of pounds to support young homeless people. You can read all about it and see if you can spot yourself in our Great Agent Sleep Out four-page feature starting on page 50.

Elsewhere in the magazine we highlight how much people are considering environmental issues when they are searching for a house. We discuss how much traffic-based air pollution is affecting sales.

We invited Ross MacDonald, a NAEA Propertymark member who specialises in selling tenanted property across Scotland to explain the alternatives to regaining possession prior to a sale.

Now that we know the colour of the Government we also take a look at the raft of key housing measures that have already emerged in order to achieve the Government's election promise to 'unleash Britain's potential'. We highlight some of the housing priorities that are on their agenda as decisions are coming that will have a significant impact on us all: agents, homeowners, landlords and tenants alike.

The magazine also wants your input, so please feel free to contact me with any article ideas and contributions and I will do my best to feature what I can. I hope you enjoy this issue.

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Selling tenanted property

Ross MacDonald explains the benefits of selling tenanted property over traditional methods.



QUOTE OF THE MONTH



From the outset, one of the main questions posed by disgruntled landlords has been how the council intend to enforce the scheme on those landlords who will purposely attempt to avoid it.

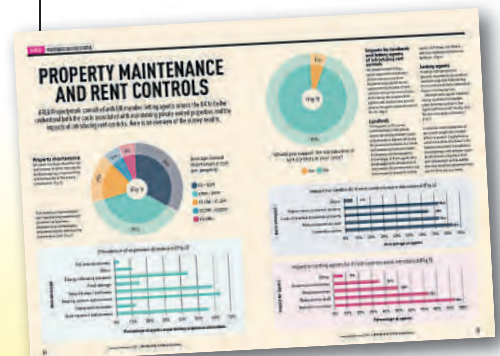
James Roys
of David James Estate Agents



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Housing priorities under the new Government

We look at the Government's housing priorities following the election.



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How our collective efforts raised tens of thousands of pounds to support young homeless people.



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Celebrating success

As more agents achieve professional Level 3 and 4 qualifications we talk to individuals to find out about their experience.

STRENGTH IN NUMBERS:

519

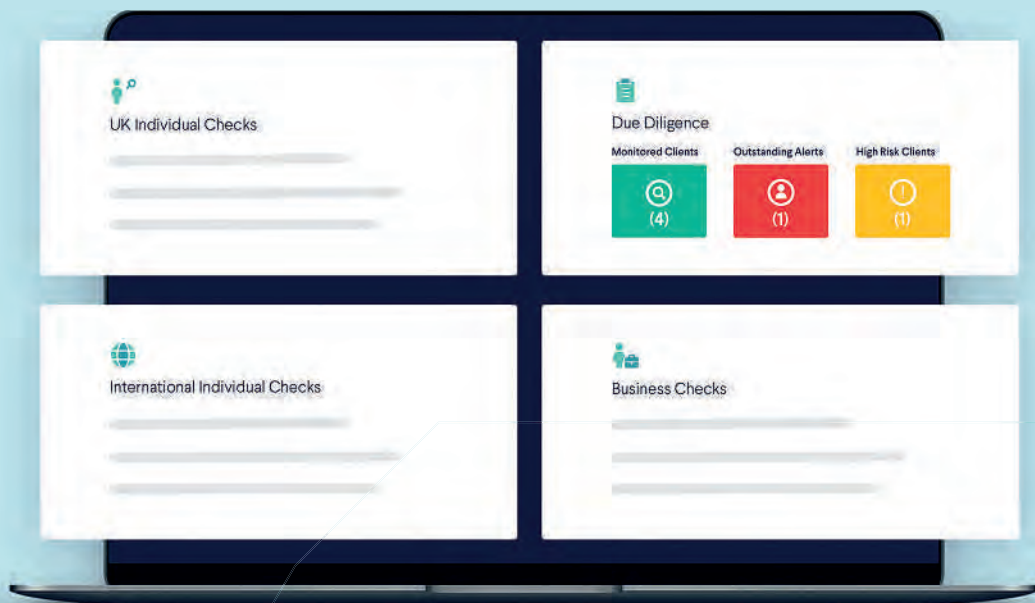
➔ Applications currently pending across Propertymark

267

➔ New members joined ARLA Propertymark in November/December

124

➔ New members joined NAEA Propertymark in November/December



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▶ NEED TO KNOW:

32 DAYS

⬆ The average time taken for a property to sell in Scotland from when it is first listed according to Zoopla. This compares to 69 days in many parts of England.

News
REVIEW

✉ ppm@propertymark.co.uk



PAUL QUASTEL

It is with regret that we have to announce the passing of NAVA Propertymark Past President Paul Quastel in November 2019.

Paul's first career was as a successful antiques dealer before making the decision to start his own independent valuation company, Quastel Associates, some 30 years ago.

Paul joined NAVA Propertymark in the early 1990s and in 1995 he was the first NAVA Propertymark President to come from an antiques and fine art valuation background. He led NAVA Propertymark with dedication, direction and purpose.

He was an absolute gentleman, highly professional, and commanded the respect of his committee and fellow members.

Paul will probably be best remembered at that time for breaking down the glass ceilings of the insurance industry and getting NAVA Propertymark firms recognised as panel valuers for High Net Worth policy holders.

He will be sadly missed by close family and the broader family that is NAVA Propertymark.

Past NAVA Propertymark President Colin Young said: "Paul had been struggling with his health for a few years but remained sharp in mind and passionate about our profession. During my busy year as President I visited him and Sylvia at home a few times, where he remained an excellent counsel and always with the kindest of words."

HOUSE PRICE INDEX

The latest Benham and Reeves house price index looks at the state of the market based on a combined average from the four leading indices: Nationwide, Halifax, Rightmove and the UK HPI/Land Registry.

The latest index shows that:

- The current overall average UK house price is sitting at £252,487 having increased by 0.3 per cent on the previous quarter, up by 0.9 per cent on an annual basis.
- In London, the average property value climbs to £513,180, up 0.2 per cent on the previous quarter although values in the capital are still down 0.8 per cent on an annual basis.
- The latest quarterly data from Nationwide and Halifax shows that the amount UK buyers are committing to via mortgage approvals has fallen by 0.7 per cent across the UK and 1.1 per cent in the capital.
- The average asking price expected by UK home sellers has also fallen 0.4 per cent quarter to quarter and is down 0.9 per cent in London.
- However, sold prices are up 2.1 per cent on the previous quarter across the UK and 2.6 per cent in London.
- That said, home sellers remain over expectant with the gap between the average mortgage approval figure and the average asking price at 36.5 per cent in the UK and 33.1 per cent in London.
- This is also evident when looking at asking prices compared to sold prices, with the price buyers are willing to pay across the UK still 23.6 per cent lower than the asking price expected by sellers and 21.9 per cent lower in London.



NEWS REVIEW

CONTACT US:

 ppm@propertymark.co.uk

IT'S ALL IN A NAME

The latest research by estate agent comparison site, GetAgent.co.uk, has looked at the cost of buying homes in areas with the hardest-to-pronounce names.

It looked at ten areas that cause the most confusion when it comes to pronouncing the name, the cost of getting on the ladder in these areas, and how it compared to the wider local area.

The research shows that despite the difficulty in actually saying their names, these areas are home to an average house price of £271,167. That's 19.9 per cent higher than the average cost of buying in the wider districts in which they are located.

The biggest difference is in Beaulieu, or Bew-lee, where the average property costs £605,181 compared to the wider average in the New Forest of £340,135 – a 77.9 per cent

difference. Beaulieu is also the tongue-twisting location with the highest average property price of the lot.

Ballachulish (Ball-a-hoolish) is home to the second-highest increase at 46.5 per cent, with the average property going for £247,221 compared to £168,705 across the rest of the Highlands.

Homes in Quernmore (Kwor-mer) go for an average of £235,367 which comes in at 45.3 per cent higher than the average across Lancaster as a whole, while Bicester (21.5 per cent) and Omagh (20.4 per cent) are also considerably higher than the wider area despite the hard-to-say place names.

It's not all good news if you live in a tongue-twisting property market though. Ynysybwl (An-is-abull) in Rhondda Cynon Taf is home to the lowest average property price at £116,963 and is also some two per cent lower than the wider regional average, while Godmanchester (Godmunchester) is home to the biggest difference and the only other drop when compared to the wider area of Huntingdonshire at 53.7 per cent.

Founder and CEO of GetAgent.co.uk, Colby Short, said: "We know that some house numbers and even road names can deter homebuyers from a particular property but it would seem that being unable to pronounce the name of an area doesn't have the same impact, with house prices across the majority of these locations coming in much higher than the surrounding districts."



NOISY NEIGHBOURHOODS

A new survey has revealed the noisiest and quietest neighbourhoods.

CompareMyMove.com has compared the noise complaints made in the major towns and cities around the UK over the past three years.

The findings showed that the noisiest cities and towns in the UK are Leeds, Glasgow, Belfast, Birmingham and Manchester.

The UK's quietest cities and towns are Reading, Wolverhampton, Northampton, Stoke-on-Trent and Luton.

In London, the three noisiest boroughs are Westminster, Kensington and Chelsea and Hammersmith and Fulham, while the quietest boroughs are Tower Hamlets, Kingston upon Thames and Camden.



fyi

2.4M – The price taxpayers paid to renovate Grade-2 listed building, Frogmore Cottage on the Windsor Estate, where the Duke and Duchess of Sussex will live when in the UK.



UK CONSTRUCTION DECLINE

The downturn in Britain's construction industry deepened in December, driven by the sharpest drop in civil engineering activity since 2009, a survey has revealed.

The IHS Markit/CIPS UK Construction Purchasing Managers' Index (PMI) fell to 44.4 from 45.3 in November, below all forecasts in a Reuters poll that had pointed to an improved reading of 45.9.

The survey was conducted between 5 and 20 December, straddling Prime Minister Boris Johnson's election win on 12 December.

Investors are watching for signs that Johnson's victory has lifted worries about political stability in Britain.

IHS Markit, a data company, published a survey at the start of January, showing

that output in Britain's manufacturing sector fell at the fastest rate in seven years in December.

It said its construction survey showed activity fell particularly hard in civil engineering and also declined in the housebuilding and commercial sectors.

Tim Moore, Economics Associate Director at IHS Markit, said: "Brexit uncertainty and spending delays ahead of the general election were once again the most commonly cited factors highlighted by firms experiencing a drop in construction activity."

But some forward-looking figures pointed to better days ahead, he said. The survey's gauge of business expectations hit a nine-month high in December.

He added: "Survey respondents cited confidence that a more predictable domestic political landscape and clarity on Brexit could deliver a much-needed boost to clients' willingness to spend in 2020."

RECORD HIGH FOR UK PROPERTY FUNDS

UK property funds saw a record £2.2 billion withdrawn during 2019.

Investment funds transaction network Calastone said it is the equivalent to £1 in every £15 of assets under management.

Property funds were hit by outflows in the later part of the year linked to weakening sentiment tied to Britain's exit of the European Union, which in turn led M&G (MNG.L) to prevent investors from leaving its UK property funds.

After many months during which the UK's equity market lagged rivals, again linked to Brexit uncertainty, UK equity funds posted record inflows in December, during which the Conservative party won a landslide election.

In total, more than £1 billion were invested in the funds during December.

THE DESIRE TO INSPIRE

Industry consultant Nathan Emerson supports agency owners to challenge their existing processes and implement the latest techniques for growing market share in Propertymark Inspire.

Through the Propertymark Inspire programme one thing which is abundantly apparent is the need to continue to learn and even experienced practitioners always find new opportunities. One highlight was a session that we recently ran, looking at the around the psychology of marketing and advertising.

> Marketing and advertising

As agents, we are not necessarily trained marketers, though marketing is effectively what we do day in, day out for our clients.

On one hand we can market and sell a client's property yet, on the other hand, for many agents the whole process of marketing themselves is very much a different matter.

Communicating what we do and how we do it is perhaps our industry's biggest Achilles' heel.

To this end we were very fortunate that Adrian Webb, the designer of the GoCompare and Sheila's Wheels advertisements who is a very influential person in this space, agreed to come and spend some select time with our original group.

Adrian expanded this into a different arena and opened our minds to a whole world of advertising and marketing that we never understood. Being able to explore this with Adrian face-to-face and understand how the mind works and how advertising is used psychologically to persuade, anchor and benchmark our thoughts, interpretations and actions was an exhilarating experience.

It's true to say that within our experience with working with Adrian, we were able to understand and interpret the hidden messages which are built into most advertising mediums.

Subtle differences in placements, wording and colouring can have considerable effects on the outcome. Careful use of correct numbering can influence a transactional decision and image retention can invoke memories long after the advert's creation.

By utilising this information, members of our Propertymark Inspire group now have numerous tools at their disposal to consider. And they can refresh their own advertising and marketing in a very different format, helping to ensure that they get traction and response from adverts rather than a blank mis-acceptance.

> Self-reflective progression

Another area which I have been working hard with some Propertymark Inspire groups on, is creating an environment which forces a strong degree of inward reflection and support for members to start seriously considering what they are doing. And, more importantly, why they are actually doing it.

Working through a period of challenging, self-reflective progression has seen several members successfully identifying and, more importantly, committing to developing new areas of business they are not currently undertaking. Furthermore, it has helped many members question how they are operating and also discover a vast range of improvements which can be made in numerous areas of their business.

It is no secret that our industry is changing and those that adapt and evolve will be considerably better placed to profitably handle the challenges ahead over the coming years. Finally, the onset of the new year is a fantastic time for business owners to engage with their teams in a different manner.

Sometimes the hardest job as a business owner and leader is simply just to listen. You can very often feel as though you need to provide all of the answers but taking time to seriously ask your teams for their ideas to improve your daily operations can lead to considerable rewards in efficiency, profitability and customer service.



A new Propertymark Inspire group will be formed in March 2020. If you're interested in joining professionals from across the sector email inspire@propertymark.co.uk

Please note there's a limited amount of spaces so these will be treated on a first-come, first-served basis.



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Something in the **air**



Research suggests that environmental considerations can make a dramatic difference to house prices. People appear to be researching less visible environmental problems like traffic-based air pollution before buying. So how much is air pollution affecting house sales?

> Will air pollution disclosure become more important in sales?

Environmental concerns have rarely been out of the news over the past year, with groups like Extinction Rebellion making headlines across the country and internationally. It isn't all protests and shutting down traffic, however. The climate revolution is also quietly happening at a computer near you.

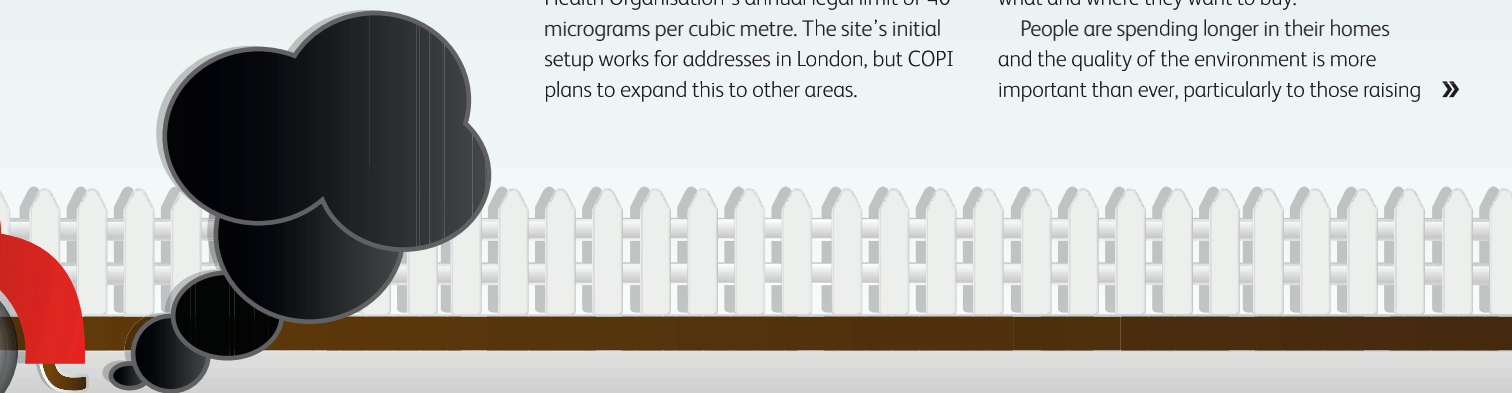
The Central Office of Public Interest (COPI), a non-profit pressure group, has launched addresspollution.org. This online database uses data from King's College London to report the level of nitrogen dioxide at a given postcode and compares it to the World Health Organisation's annual legal limit of 40 micrograms per cubic metre. The site's initial setup works for addresses in London, but COPI plans to expand this to other areas.

After presenting a report, the site makes it easy for users to lobby their council with localised solutions and demand action on a national level through their MP.

> NAEA Propertymark supports air pollution disclosure

While addresspollution.org is a relatively recent site, NAEA Propertymark has championed the use of air quality information for some time. Speaking in 2017 to BBC Radio London, Mark Hayward, NAEA Propertymark Chief Executive said: "I think anything that would affect someone's decision to buy should be there to be seen by the public. What we are saying is it will now factor into somebody's wish list in terms of what and where they want to buy."

People are spending longer in their homes and the quality of the environment is more important than ever, particularly to those raising »





Air pollution is the largest environmental risk to public health in the UK. Public Health England

a young family. Air pollution is, according to Public Health England guidance, the largest environmental risk to public health in the UK. COPI reports that more than 100,000 people checked their Air Quality Rating in the first few days of the site being online. An article in *The Telegraph* claimed that agents have not seen a marked uptake of buyer interest in the data. But, the fact that some agents are selling main thoroughfares as a positive – with the potential for bus routes to become quieter and cleaner as vehicles are gradually converted to electric – indicates that both agents and buyers alike are becoming more aware of climate factors.

> Things are changing – but how important is disclosure?

NAEA Propertymark believes that it is important to disclose all information that might help a buyer make a choice. Momentum is certainly building to inform buyers about the air quality of their homes, with several



property portals starting to incorporate this data on their websites.

Mark Hayward, NAEA Propertymark Chief Executive, said: “Air quality information is already important to buyers and that is likely to increase as people’s awareness of environmental issues increase. It is important for agents to be transparent about all factors that may affect a buyer’s decision.”

While the data isn’t an official source like, for example, HM Land Registry, it is provided by King’s College London. It is the UK’s leading authority on air pollution and supplies the same data to DEFRA. With long-term exposure to air pollution causing an estimated 28,000 - 36,000 deaths a year, it is likely to become a crucial piece of information in your buyer’s purchasing choices. A responsible agent would obviously seek to disclose all available and relevant information about the property.

IAN HARRIS – WATSONS, NORWICH

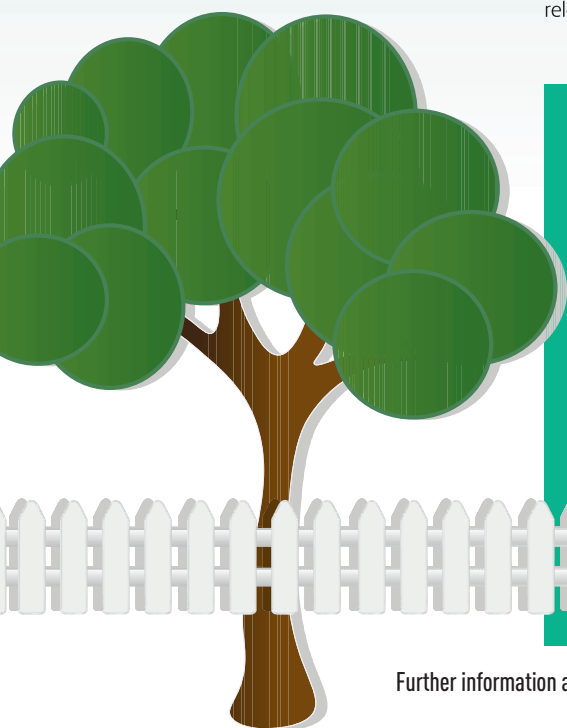
So the city of Norwich is tagged as a fine city and its centrally located London Street was the first in the country, outside London, to be pedestrianised back in 1967. It was done to make the area more shopper friendly. Pedestrianisation continues with schemes currently under construction partly motivated to improve air quality. In this context I don’t find buyers asking about air quality in the city, or indeed the surrounding areas.

On the flip side, when we talk with buyers moving from outside Norfolk, some mention the ‘clean air’ as a motivation to move to the county, especially those considering relocating to our coastal areas from large cities such as London, Manchester and Birmingham.

JAMES MUNRO – TEAM LEADER – NATIONAL TRADING STANDARDS ESTATE AND LETTING AGENCY TEAM

Sales and letting agents are already aware of the need to disclose material information about the properties they are advertising. This is information that the average customer needs to know in order to make an ‘informed transactional decision’ – i.e. whether to engage with your business and make further enquiries about the property.

Air quality is an important issue for us all, and there are a number of online pollution check databases such as the BBC pollution postcode checker on their website here – bbc.in/36Tghy7 which can estimate the levels of nitrogen dioxide in our local area. While such air quality checkers may not provide accurate site-specific data, they can be a useful indicator of the pollution levels in a local area. This information may be particularly relevant if the levels are high and we would encourage agents to make this data available to potential purchasers or tenants.



Further information about the BBC postcode checker is available at www.earthsense.co.uk/bbc-pollution-checker-faq

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Are you disclosing Referral Fees early enough?



> The timeline to disclose your Referral Fees

The NTSELAT Guidance on Referral Fees is the National Trading Standards Estate and Letting Agency Team's interpretation of Consumer Protection Regulations 2008. In it, NTSELAT strongly recommends use of a disclosure form.

The disclosure form allows you to present your Referral Fees in a fully transparent way (completing a separate form for each referral) but you can also provide some narrative alongside the disclosure form, explaining why you have the Referral Fee arrangements.

You may, for example, say that you recommend a particular conveyancer because

your experience is that they respond and progress everything as quickly as possible and this supports the smooth progression of the sale and reduces the chances of fall through.

However, the NTSELAT says that it is vital that all parties understand that they are under no obligation to use a particular firm of conveyancers but, if they do decide to use them, they should be aware that you will receive a Referral Fee (or benefits worth) between £X and £X per annum.

> What are Referral Fees?

Referral Fees exist where an agent receives commission, payment, fees, rewards (gifts) or

other benefits from another business or provider for recommending their service to a buyer or seller.

Remember that Referral Fees could be in place for financial services, removal companies, surveyors, EPCs etc. as well as conveyancers.

It is essential when presenting your disclosure form to make it available to prospective clients (vendors AND buyers) early in the process and prior to any transactional decision being made. Furthermore, it is vital that agents make it clear that all prospective clients have a choice whether or not to use a 'referred' service and they will not receive any form of financial penalty if they use an



ONE EXAMPLE OF THIS IS:

EXTRA SERVICES AND DISCLOSURE OF REFERRAL FEES

By law, the agent must tell the client if the agent or any connected person intends to earn any commission or other fees from offering or referring other services to the client or to a buyer. If the agent or any connected person earns money from any of these services or referrals the agent or connected person would keep this commission or fee. Part of the payment for these extra services will be paid to the agent as a result of the referral.

The agent offers the following services and has the following referral arrangements in place:

[list types of services offered and referral arrangements giving details of the third party and the fees earned by the agent from the referral, e.g. The Agent routinely refers sellers [and buyers] to XY conveyancers. It is the client's or buyer's decision whether to choose to deal with XY conveyancers. [Should the client or a buyer decide to use XY conveyancers the client should know that the agent would receive a referral fee or reward to the value of £[xxx] from them for recommending the client or buyer to them.] or [In making that decision the client should know that the agent receives annual payment benefits from XY conveyancers equating to approximately £[xxx] per referral.]

[Add details of any other services or referral arrangements such as for financial services, removal companies, surveyors, EPCs etc.]

alternative provider. If that is not the case, that also needs to be clearly explained.

> Property Information Questionnaire

You may also wish to outline to the consumer that the arrangement which provides you with a Referral Fee is one of a number of steps that you take to ensure that transactions proceed smoothly and efficiently. This is alongside getting the consumers' property 'sale ready' by supporting them to accurately complete a Property Information Questionnaire, using the official HM Land Registry title documents and ensuring your staff are qualified.

> Terms and conditions

Later in the process, agencies should ensure that their terms and conditions reference their obligation to transparency. Agencies will need to seek independent legal advice to ensure that their own terms and conditions, reflecting their own individual circumstances and arrangements, are up to date with the guidance.

Propertymark's interpretation of the guidance (in consultation with NTSELAT) is that members should include a clause that closely reflects the wording of the examples shown in the NTSELAT Guidance on Transparency of Fees Involving Property Sales.

Note however, Propertymark is not providing legal advice to members. Only a case brought before a Court of Law will show precedent in this area. Propertymark is highlighting the need for all agents to address NTSELAT's guidance both at early stages of transaction and at the point of contract.

> Referral Fee Ban

Last February, Trading Standards outlined plans to give agents one year to put arrangements in place to comply with the guidance. If they do not see widespread evidence of compliance on websites and in branches, they will recommend to the Ministry for Housing, Communities and Local Government, that Referral Fees are banned.

SELLING TENANTED PROPERTY

Ross MacDonald, co-founder of Portolio and NAEA Propertymark member who specialises in selling tenanted property and portfolios across Scotland, explains the benefits of selling a tenanted property over the traditional way of regaining possession then sale.

It's fair to say there has been a significant period of political uncertainty over the last few years which is likely to continue well into 2020 and beyond. This uncertainty, alongside the changes in landlord's taxation and legislation, has resulted in several articles being written about how these factors have contributed to landlords selling and exiting the Private Rented Sector (PRS).

The Scottish Household Survey 2018 recorded that there were 340,000 households in the private rented sector in Scotland. Although this figure confirms the PRS is now three times the size it was in 1999, it's a reduction of 30,000 from the figure recorded in the same survey in 2016.

However, that reduction can't all be attributed to political and taxation changes.

Many landlords decide to sell to release equity. When landlords think about selling their tenanted property, it can feel a bit like a 'rock and a hard place' scenario. So, regardless of the reasons a landlord is looking to sell, it's important that NAEA Propertymark agents advise their clients of the selling options.



> Option 1 – Regain possession and sell the traditional way

This is what most people automatically think of when deciding they want to give up being a landlord and release equity in their tenanted property.

This option involves terminating the tenancy by serving notice on the tenants ... then a lot of waiting to get access to the property, checking for any damage repairs and/or redecoration that needs to be done to prepare the property for selling.

The home report is then carried out ahead of putting the property on the market and for offers to start coming in. All in all, your clients might be waiting up to six months to get money in the bank.

> Option 2 – Selling the property with sitting tenants

So, for some landlords, evicting tenants before selling might seem like a lot of hassle. Luckily, there is another (little-known) option which could save your clients time and money, and that option is selling the property with the tenants still in it.

Doing things this way allows your client to swerve all of the unnecessary hassle and

Regardless of the reasons a landlord is looking to sell, it's important that NAEA Propertymark agents advise their clients of the selling options.

expenditure, while still maintaining the rental income right until the sale is completed.

A NAEA Propertymark agent with a proven track record in selling tenanted property will be able to help their client decide if it's the right solution for them, then help communicate with the tenants (setting their minds at ease) before getting the property on the market within a couple of weeks.

WHAT ARE THE BENEFITS OF SELLING A TENANTED PROPERTY?

By selling a property with sitting tenants, your clients can take advantage of benefits such as:

- ➔ Maintaining the rental income right up until completion
- ➔ A simpler, speedier process that's hassle-free
- ➔ No void utility costs
- ➔ Sell the property as is
- ➔ No need to evict the tenants from their home
- ➔ In a nutshell, selling the property with the tenant still inside eliminates the risks associated with selling a property.

»





Buying a tenanted property can be the ideal solution for anyone looking to invest.

WHAT HAPPENS TO THE TENANCY AGREEMENT WHEN SELLING?

In most cases, nothing at all. If the tenants stay on, the tenancy agreement simply changes hands to the new landlord, who is, in effect, 'standing in the shoes of the previous landlord' – and is bound by the previous tenancy.

The tenants still retain their legal rights and cannot be forced out of their homes by the new landlord (and in most cases they wouldn't want to) – which means that everyone's happy.

WHAT ARE THE BENEFITS OF BUYING A TENANTED PROPERTY?

Buying a tenanted property can be the ideal solution for anyone looking to invest – and essentially means that all the hard work has been done for them. By buying a property with sitting tenants, an investor can take advantage of benefits such as:

- ➔ Instant rental income – you'll receive rent on day one of ownership
- ➔ A fully furnished, fully compliant and ready-to-go property
- ➔ A smooth, hassle-free process
- ➔ Actually know the rental price before they purchase
- ➔ Little or no capital expenditure.

When buying a tenanted property, it's important to make sure the buyer obtains all the tenancy documents, safety certification, deposit scheme details, rental statements and any other necessary documents associated with the property or tenancy.

All round, this option benefits both NAEA Propertymark and ARLA Propertymark agents.

If your client is a landlord who might be thinking of selling but is concerned about the loss of rent and the other associated costs, then perhaps selling with the tenant in situ is the solution. As a NAEA Propertymark accredited agent, it's your role to listen to your client and find out what they are trying to achieve by selling their tenanted property. It must be said that perhaps evicting the tenants and selling the traditional way is not the best option for them. It all depends on the property and your client's circumstances. If you're an ARLA Propertymark agent, then you might have the opportunity to retain management of a property following change of ownership. If your client had sold the traditional route, then you would not have had this opportunity.

➔ For more information call 0131 500 0495, or email property@portolio.co.uk





Licences

Selective Licensing Scheme

James Roys of David James Estate Agents considers whether Nottingham's Selective Licensing Scheme is achieving the desired objectives.

Nottingham City Council's Selective Licensing Scheme has been in place for nearly 18 months but the perceived benefits heralded by the local authority remain in scant evidence around the city.

By the council's own admission, released via an update in early October, only just over 17,500 licence applications have been received out of the 32,000 properties covered by the scheme within the private rented sector.

The local authority stated this was higher than they had expected for this stage of the programme. More eye-opening however, was their admission that they only expect to receive 24,000 applications in total due to "reasons such as the uncertain and fluctuating housing market". From the outset, one of the main questions posed by disgruntled landlords has been how the council intend to enforce the scheme on those landlords who will purposely attempt to avoid it. Nottingham's admission that they anticipate receiving a maximum application rate of

75 per cent will reinforce the perception that the authority will continue to only pick the low-hanging fruit of the reputable landlords who choose to apply for a licence.

The Council had appeared to undergo a change of direction earlier this year with new housing portfolio holder Linda Woodings striking a more conciliatory tone with landlords, and conceding that the authority had made mistakes in their approach to the scheme at the outset. However, any changing perceptions that the Council is actually on the side of landlords were dealt a further blow when the authority announced in early November that it intends to raise the licence cost for an unaccredited landlord from £780 to £890 from March 2020. The authority has conceded that current income is not covering costs and therefore feels there is justification in a 14 per cent increase. With close to 50 per cent of applications still to be submitted, local landlord groups have labelled this move a PR disaster. Arguably, this presents further evidence that

the authority has chosen not to prioritise searching out and leveraging enforcement against rogue landlords in the city.

These developments come against a backdrop of rising rents in Nottingham. Research carried out by Zoopla revealed in October stated that rents in Nottingham have risen more than anywhere in the UK year on year; standing at an average 5.4 per cent higher than 12 months previously. Linda Woodings counters that Nottingham remains one of the top 20 most affordable cities in the UK in which to rent and blames lack of availability in the market rather than their flagship housing scheme. However, regardless of the authority's argument about affordability and relative successes in citing examples of enforcement, it cannot be denied that the Council continues to court negative publicity for its approach.

Nottingham's Selective Licensing Scheme was no doubt well-intended. However with over 25 per cent of the scheme's timescale having passed, the rising charges and painfully slow progress with applications leave a cloud hanging over the Council's headquarters at Loxley House.



A NEW YEAR... A NEW GOVERNMENT... NEW HOUSING PRIORITIES

It's still early days for the new Government but a raft of key housing measures has already emerged in order to achieve the Government's election promise to "unleash Britain's potential". Here we highlight some of the housing priorities that are on the agenda as decisions are coming that will have significant impact on us all: agents, homeowners, landlords and tenants alike.

> Delivering the housing people need

The drive to increase the number of homes being built continues with a target of building 300,000 homes a year, across all tenures, by the mid-2020s. The Queen's Speech restated the Government's commitment to building at least a million more homes over this Parliament. In the coming months they will set out further steps to achieve this, including an "ambitious" Planning White Paper and funding for critical infrastructure.

There is indirect good news for the private rented sector as there will be a Social Housing White Paper that will set out support for the continued supply of social homes.

> Helping people buy

There was little doubt that home ownership would be a driving policy area for this Government, although it is framed as a 're-balance' of housing tenure. First-time buyers are a target audience through new mortgage markets and smaller deposits and an extended Help to Buy scheme. We will see a consultation on the 'First Homes' initiative to provide homes for local people and key workers at a developer funded discount of at least 30 per cent.

The 're-balance' continues in England with plans to reform shared ownership, eliminating disparities between the varying schemes and

making the model simpler to understand, fairer and more transparent.

Reforms to end unfair leasehold practices have been in development for some time and draft legislation is due to be debated by MPs during autumn 2020. The Law Commission has recruited a team to draft the legislation and accompanying guidance.

The reforms intend to make buying a freehold or extending a lease easier, quicker and more cost effective – and to reinvigorate commonhold and Right to Manage. New homes will be sold as freehold where they can be. Unnecessary ground rents on new leases will be prohibited and new rights will be introduced



for all enable homeowners to challenge unfair charges. The Government will also close legal loopholes to prevent unfair evictions and make it faster and cheaper to sell a leasehold home.

> Helping people rent

Fairness is also how policy changes in the rental market have been framed. Whilst we haven't seen the findings and Government response to the 'New Deal for Renting' the Queen's Speech in December confirmed plans to build a rental system that is fairer, effective and fit for the modern age.

A Renters Reform Bill for England will improve security for tenants in the rental sector, delivering greater protection for tenants and empowering them to hold their landlord to account, whilst also strengthening the rights of landlords who need to gain possession of their property when they have a valid reason to do so. Court processes will be reformed for landlords to make it quicker and easier to regain possession of their property.

The new Government will further seek to improve tenants' experiences by introducing a lifetime deposit that will move with tenants from one tenancy to the next.

Action to drive up standards in the private rented sector will continue with policies designed to drive out rogue landlords (including widening the scope of and access to the rogue landlord and property agent's database) and

professionalisation of the sector, including lettings agents.

Propertymark continue to lobby the Government on this matter and will represent agents' interests as reforms progress.

> Infrastructure first

The drive for new housing requires the planning system to be amended as it is not currently working effectively nor would it be able to cope with the increase in workload due to new developments. 2020 will bring a Planning White Paper to make reforms in order to make sure the infrastructure required by new residents comes before people move into their new homes.

The reforms seek to make the planning process clearer, more accessible and more certain for all users, including homeowners and small businesses. It will also address resourcing and performance in planning departments.

> Building Safety Standards

Work already started by the last Government will continue apace in order to make sure that residents are safe in their homes and given a voice in the system, ensuring their concerns are not ignored and they fully understand how they can contribute to maintaining safety in their buildings.

The Building Safety Bill will put in place new and modernised regulatory regimes for building safety and construction products. The lessons

learned from the Grenfell Tower fire have started to deliver a fundamental change in the regulatory framework for high-rise residential buildings, and the industry culture to ensure accountability and responsibility. A new safety framework for high-rise residential buildings, taking forward the recommendations from Dame Judith Hackitt's independent review of building safety, and in some areas going further, will be provided in a new Fire Safety Bill.

The Government will develop a new system to oversee the whole built environment, with local enforcement agencies and national regulators working together to ensure that the safety of all buildings is improved.

We will also see legislation requiring that developers of new build homes must belong to a New Homes Ombudsman.

Whilst any legislation concerning building safety standards will, in the main apply to England only, Bills will have UK-wide scope as oversight of construction products is reserved.

> Environmentally friendly homes

A new Office for Environmental Protection billed as a "world-leading environmental watchdog" is to be established to hold authorities to account, and local powers to tackle air pollution will be increased.

A programme of policy and investment in climate change will be at the fore with the first Budget prioritising the environment. This will help deliver the green infrastructure needed to achieve Net Zero and help lower energy bills by investing in the energy efficiency of homes – £9.2 billion will be invested in the energy efficiency of homes, schools and hospitals. A further £4 billion has been committed to improving flood defences.

> What does it all mean?

Following his win, the Prime Minister promised to "repay the trust of voters". Given the diversity of those who voted the new 'one nation' Government into power it is going to be a challenge to repay their trust on housing issues as they encompass increasingly divergent interests and needs.

With highly contentious policies around tenancy reform yet to be finalised and potentially others such as rent controls looming on the horizon there is all to play for. Be assured Propertymark will be lobbying on members' behalf and will continue to push for the regulation and reform needed to build a healthy and prosperous sector under the new Government this year.

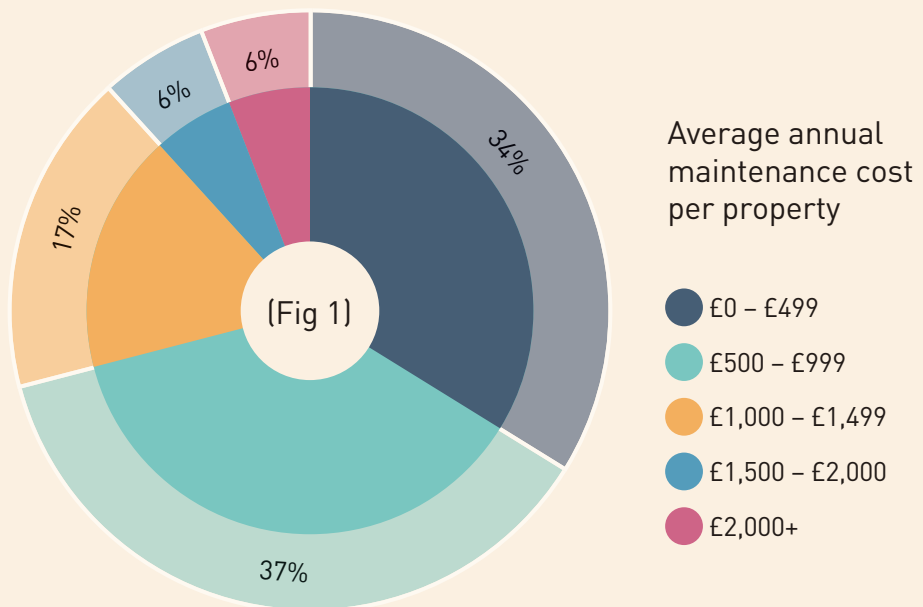
PROPERTY MAINTENANCE AND RENT CONTROLS

ARLA Propertymark consulted with UK member letting agents across the UK to better understand both the costs associated with maintaining private rented properties and the impacts of introducing rent controls. Here is an overview of the survey results.

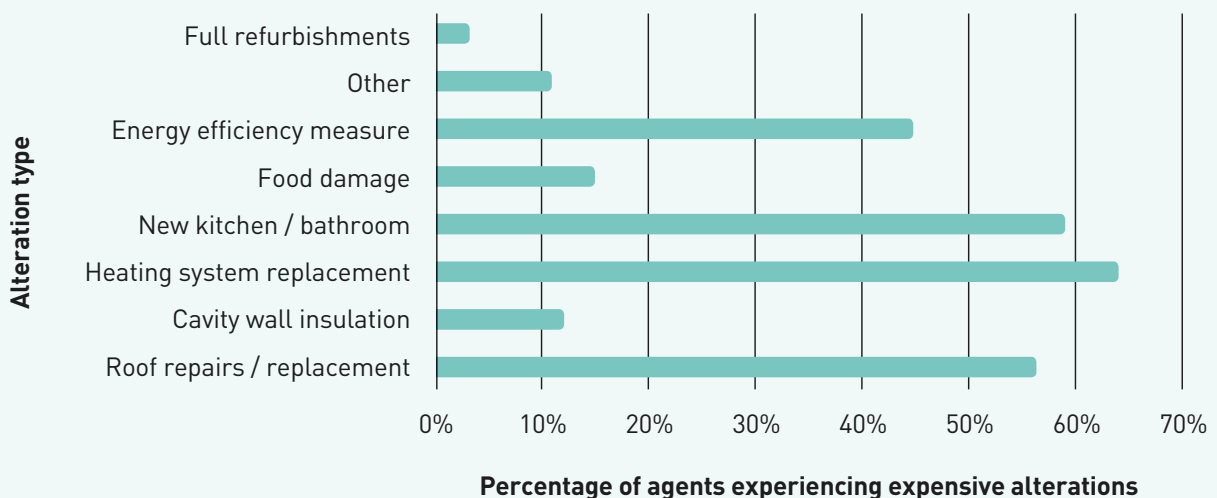
Property maintenance

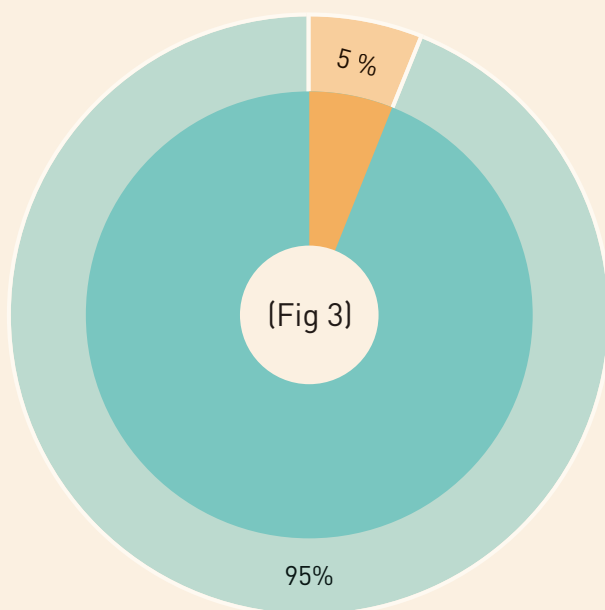
We asked members about the type and amount of spend they witness landlords paying to maintain their rental properties in the private rented sector. (Fig 1)

The majority of agents (68 per cent) said they had experienced some form of expensive alteration to a rental property, beyond the regular and recurring maintenance costs. (Fig 2)



Prevalence of expensive alterations (Fig 2)





Would you support the introduction of rent controls in your area?

Yes No

Impacts for landlords and letting agents of introducing rent controls

We asked members if they would support the introduction of rent controls in any form. Overwhelmingly agents do not support the introduction of rent controls in the private rented sector. In this survey the response from agents in the London area was the same as for agents across the rest of the UK (Fig 3)

Landlords

The response to this survey confirmed that if rent controls were to be introduced there would undoubtedly be impacts felt across the private rented sector as a whole, with notable detrimental impacts for landlords and letting agents. Interestingly, of those agents who would support the introduction of rent controls, 90 per cent think it will have a negative impact for letting

agents, and 80 per cent think it will have a detrimental impact on landlords. (Fig 4)

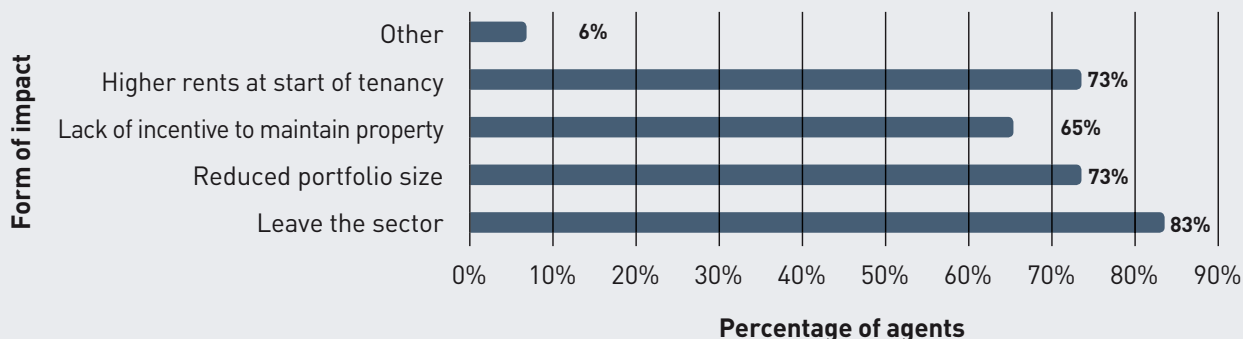
Letting agents

As well as having impacts for landlords, respondents also predicted overwhelmingly that implementing rent controls would have a detrimental impact on letting agencies.

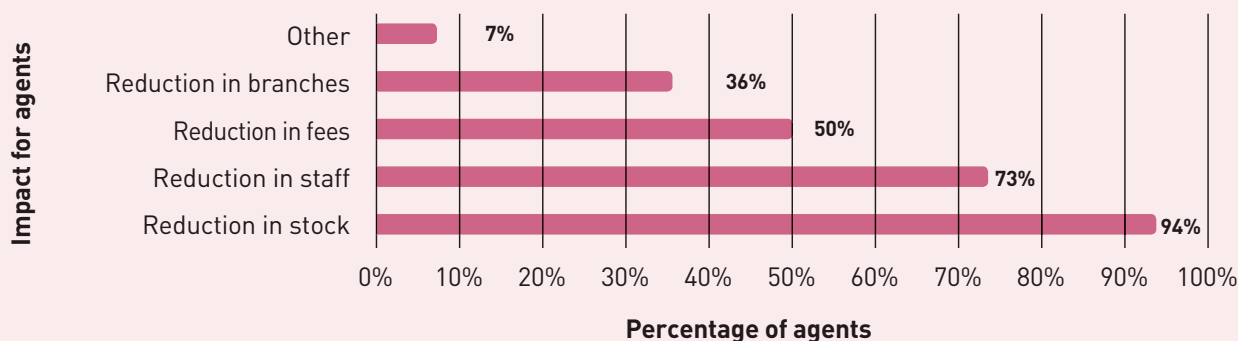
Although some agents predicted change would be manageable, others were less confident. One agent said they would "Possibly shut the door and close our business". (Fig 5)

A reduction in letting agencies in the market would have a further effect for tenants. Coupled with a reduction in stock and choice in the private rented sector it would drive those looking to rent towards rogue landlords and unregulated short-term let providers such as AirBnB who may be offering properties that are not fit for use as a home.

Impact for landlords if rent controls were introduced (Fig 4)



Impact on letting agents if rent controls were introduced (Fig 5)





How are you protecting your business from **cyber attacks**?

Ross Jezzard, ARLA Propertymark Board Member, outlines practical steps that members can take.

We regularly hear of large, high-profile companies falling victim to cyber-attacks but why on earth would anyone want to attack me? Let's face it we are regularly emailed from the portals and other providers, warning us of potential fraudulent 'phishing' emails being sent in their names, so it must be them that everyone is trying to hack? No, it's you and the precious data that you hold, whether you know you hold that data or not.

> Let's start by dispelling some myths

Unless someone really has it in for you or perhaps you are contracting for MIS, it is very unlikely that someone is actually sitting at a computer trying to hack you or your agency. In reality, unless you are high profile or have something worth having, the chances

of someone deliberately attacking you are very small. Most attacks to our cyber security are automated pieces of software or bots which have been sent to go and crawl certain vulnerabilities across as many places as they can until they are successful. These could be bots looking to access an email account by using

“The main reason people and companies are hacked is quite simply because they can be and it's easy to do so.”

credentials found on the 'dark web' where you signed up for an account with a bogus website or even bots which search everyone's emails for card details or bank account details. The main reason people and companies are hacked is quite simply because they can be and it's easy to do so. What you need to do is make it as hard as possible to get you and your agency.

> Where am I most vulnerable to an attack?

Your emails. I cannot stress this enough to people. Once anyone is into your emails, even for a few minutes, it's game over for you and everyone in your address lists. A breach like this can provide access to reset passwords to your accounts and confirm your identity as if the intruder is you. Access provides lists of providers and the opportunity to take control of your accounts.

TOP TIPS TO STAYING SECURE ONLINE

Change your passwords often. Most security experts recommend that you change your passwords at least once every three months.

Beware of emails asking for authorisation. Always treat any unexpected requests from trusted sources such as your membership body or Rightmove with caution.

Protect your computer. Keep anti-virus and anti-spyware software up to date.

Protect your email. Always use a strong and separate password to any other accounts.

Use unique passwords for each site. Be sure your passwords are different for different sites, so one compromised password doesn't mean your other accounts are in danger as well.

Turn on two-factor authentication on your email. Two-factor authentication for email accounts ensures that sure your data is secure by confirming with a second device before allowing access.

Be very selective about opening attachments in emails. Remember this is a simple way to send a virus or a bot to crawl your computer or network and clicking may be the authorisation trigger.

Your email address is used for so many different accounts. It is your public face when you message people and we all trust our emails as we use providers with robust systems but they can only do so much to protect us. Regardless of the trust you have, how many people have you given your password to? A colleague? A friend or family member? The IT department? No matter how much you trust them, how much do you trust their security?

Now start to consider the information that passes through your email inbox: customer data, bank details, personal emails with friends and family. Things are sent to and from you every day and, by definition, you have limited control over these communications. Right now, someone could be seeing a feed of your emails without you even knowing it.

> What else should I consider?

The main reason to attack you is to obtain something either of value to you or to the

hacker. For this reason, it is important to consider other areas where you hold data which may also need enhanced security. This could include account logins for online software or service providers. You also need to be aware of your own internal network. Do you have shared drives attached which can be accessed using the WiFi you share with your customers? Hackers will look for any vulnerability which is worth exploiting, even if you think it may hold no value.

> What can I do to prevent an attack?

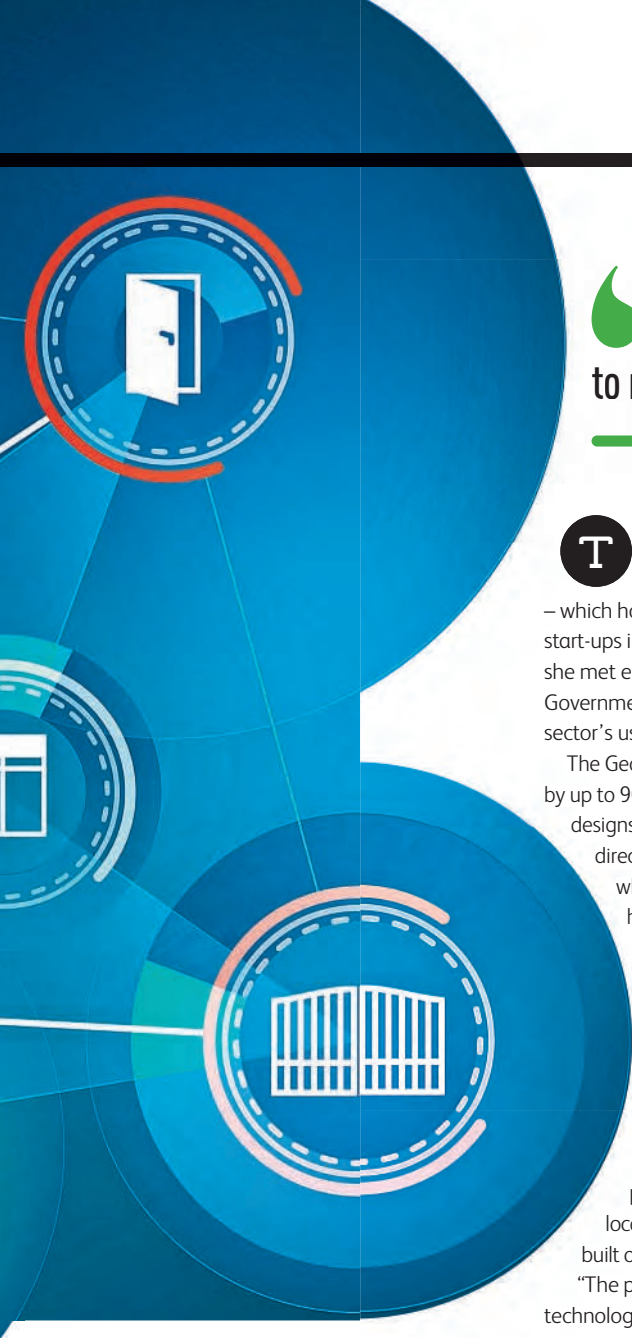
There is little you can do to prevent an attack and without wanting to sound overdramatic your business is feasibly being attacked by something, somewhere, every day in one way or another. Most attacks will fail if they cannot get what they are looking for, and move on. Therefore it is vital that you ensure you have put appropriate protections in place.

There are cost-effective and simple steps that you can take which should not cause day-to-day issues for your staff: stop any unwanted logins by setting up two-factor authentication where you receive a text message or notification with a number to confirm it is you when logging in. Do not use the same password for your email as you do for anything else. Communications multinational, TalkTalk, famously had its data held to ransom recently. TalkTalk customers who used the same password for their TV company as they do for their email or other account became easy prey for hackers.

Ultimately you should consider your online world the same way you think of your physical home. We lock our doors, set our alarms and even enable the CCTV when we come and go from our house. In the online world we need to start thinking exactly the same way.



Council of dragons to advise Government on PropTech



“The people behind PropTech are using technology to make the process faster, simpler and cheaper.”

The council was launched during the minister’s 4 November visit to the Geovation offices in London – which hosts some of the leading tech start-ups in the UK property sector – where she met entrepreneurs to discuss how the Government can help boost the property sector’s use of technology.

The Geovation programme’s offices are used by up to 900 tech firms including many with designs on the property industry and has directly funded and supported 72 start-ups which in turn has created 152 jobs and helped the companies raise £17 million in additional funding from investors.

Esther McVey, Minister of State for Housing and Planning, said:

“We’re taking every advantage that new technology has to offer across the entire house-building and house-buying journey. Whether that’s finding a plot of land, getting planning permission, engaging the local community, getting the property built or selling or buying a house.

“The people behind PropTech are using technology to make the process faster, simpler and cheaper. This new industry is digitally transforming the whole of the property sector, putting much more information at the public’s fingertips.”

The formation of the council of Dragons follows an announcement in October 2019 signalling the Minister’s intentions for a digital revolution in the property sector.

Property entrepreneur Faisal Butt, founder and CEO of Pi Labs, the first venture capital firm in Europe to exclusively support PropTech companies, will be the first expert to sit on the new council. Butt, who has a multidisciplinary background spanning real estate, finance, consulting, and private equity, said: “I am thrilled to be advising the Housing Ministry to achieve our common objective of helping UK PropTech start-ups thrive.

“In bringing together the best and brightest minds in PropTech globally in a strategic and coordinated way, we can begin to make the UK the global epicentre of PropTech excellence I know it can be.

“The Government and the private PropTech sector working together will help propel PropTech start-ups to a meaningful international scale, and we think this initiative is exactly the type of fuel the UK PropTech ecosystem needs to achieve its full potential.”

The UK PropTech sector, a growing industry potentially worth £6 billion in the UK, is leading the world in the property building and buying market and the sector already receives 10 per cent of global PropTech investment.

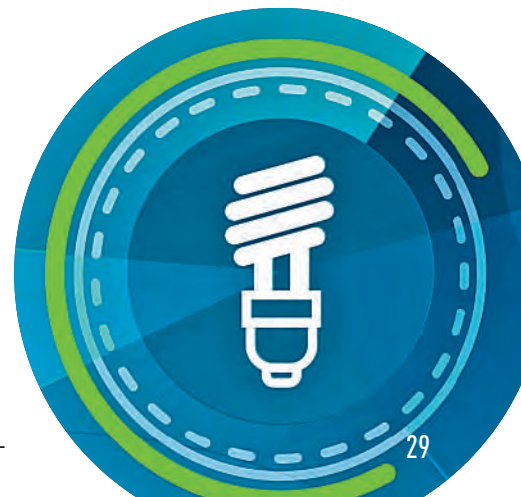
Nathan Emerson, Property Industry Consultant who trains the Propertymark Inspire sessions, said:

“The expert advisory council aims to exploit the technology that’s emerging in today’s environment in all realms of the property industry, not just on a transactional basis.

“Having worked with the Geovation group and their backers, HM Land Registry, we are taking one of our primary Propertymark Inspire groups to a closed session in January to experience and understand the types of PropTech that is coming into the market place, the data sources that are available and how these can be utilised on a day-to-day functional basis.

“I’ve worked with various companies which have gone through the whole Geovation process and have now become successful entities in the banking, property and service environments. None of these entities would have survived without the initial growth and input through the Geovation programme and Esther McVey’s foresight to evolve and investigate future technology to aid our property industry.”

An expert advisory council dedicated to the digital transformation of the property sector has been assembled by Housing Minister Esther McVey MP. These new PropTech ‘dragons’ will advise ministers on how to support and grow the property sectors further, making it easier and cheaper to plan, build and buy new homes.





Changes to Welsh Holding Deposit Laws

The Renting Homes (Fees etc.) (Specified Information) (Wales) Regulations 2019 will come into force on 28 February 2020. The Regulations will ensure letting agents or landlords provide specified information before receiving a holding deposit. This aims to ensure that tenants understand all the costs associated with a tenancy, along with the need for any guarantor prior to handing over a holding deposit.

> ARLA Propertymark pressure

Originally, the Regulations were due to come in on 13 December 2019 which only gave agents a few weeks to prepare for the changes once they were announced. David Cox, ARLA Propertymark Chief Executive and Wales Board Member, Angela Davey, met with Julie James AM, Welsh Minister, in early December to explain the massive difficulties agents face when governments give them very little notice of changes; changing IT systems, creating new procedures and processes and the time it takes to train front-line colleagues.

The Minister fully appreciated the points and stated unequivocally she wanted to work with agents and had no intention of putting them in the difficult position of not having enough time to properly prepare for new laws.

> Purpose of the Holding Deposit rules

Within the Renting Homes (Fees etc.) (Wales) Act 2019, Welsh Ministers have the power to make regulations setting out a list of the

information that must be provided to a tenant before a Holding Deposit can be taken.

The purpose of introducing the Holding Deposit rules remains the same. A prospective tenant is not required to provide a Holding Deposit unless specified information has been provided to them in advance. However, the regulations have also been amended to specify that the contact details will be required by the agent or landlord. This will prevent a landlord from having to provide a home address to a prospective tenant before a holding deposit is taken. This is especially relevant where their property is being managed by an agent where only the agent's contact details will be required.

ARLA Propertymark has produced a Holding Deposit Specific Information fact sheet and an editable template in order to help members comply, which can be accessed in the members' area on the website: www.arla.co.uk/members

INFORMATION TO BE PROVIDED TO A PROSPECTIVE TENANT:

- ➔ amount of holding deposit
- ➔ the dwelling in respect of which the deposit is paid
- ➔ name, address, telephone number and any email address of the letting agent or landlord where self-managing
- ➔ nature and duration of the contract
- ➔ proposed occupation date
- ➔ amount of rent or other consideration
- ➔ rental period
- ➔ any proposed additional contract terms or proposed modifications or exclusions to fundamental or supplementary terms
- ➔ amount of any Security Deposit
- ➔ whether a guarantor is required and, if so, any relevant conditions
- ➔ reference checks the landlord or letting agent will undertake
- ➔ what the landlord or letting agent requires from the prospective tenant.

The information must be provided to a prospective tenant in writing, either in person or sent by post or electronically (provided the tenant has consented to receive communication by email).

Green buildings

One of the biggest developments in the property industry has been that of eco-friendly building materials, which essentially reduce the harmful environmental impact of building operations. Property Professional takes a look at some of the materials out there likely to increase in popularity this year.

In a recent survey by Sell House Fast 582 architects, engineers and construction (AEC) professionals were asked to identify the eco-friendly building materials they expect the property (commercial as well as non-commercial) industry to increase using in 2020.

Managing Director, Robby du Toit said: "The property industry is more eco-conscious than ever before. This has led to a surge in the innovation and development of eco-friendly building materials.

“The property industry is more eco-conscious than ever before.

"As professionals become better acquainted with the properties and benefits of different eco-friendly building materials, their adoption rate in construction projects can expect to see a positive increase."

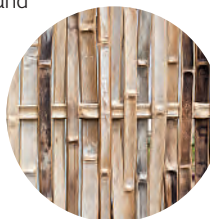
These are the eco-friendly building materials AEC professionals predict will see the biggest increase in usage within the property industry.

MARCUS ARUNDELL,
MANAGING DIRECTOR, HOMELETS, BATH



BAMBOO

Bamboo is lightweight and has tensile strength. It is the ideal replacement for expensive and heavy imported building materials. It provides a great alternative to concrete and rebar construction.



STRAW BALES

Straw bale is a renewable resource that can be used to replace concrete, plaster, wood, fibreglass, stone and gypsum when building walls. Straw bales naturally have high fire-retardant as well as insulating (for hot and cold climates) qualities.



TIMBERCRETE

Timbercrete is a mix of sawdust and concrete. Timbercrete is much lighter than concrete. It is the sawdust element that replaces some of the more energy-intensive components found in normal concrete. Timbercrete is versatile and can be shaped into bricks, blocks etc.

RECYCLED PLASTICS

Concrete made from ground-up rubbish and recycled plastics. In using them, they are reducing greenhouse gas emissions and creating a new beneficial way of utilising plastic waste that would otherwise be left clogging up landfills.

FERROCK

Ferrock combines various recycled materials (e.g. steel dust) to create a building material that not only resembles concrete but is even stronger. Ferrock absorbs and seals carbon dioxide as part of the drying process, thus making it less CO2 intensive than concrete.



HEMPCRETE

Hempcrete (a bio-composite material) is formed from the inner fibres of hemp plants. The hemp fibres are treated with lime to create concrete-like shapes which are not durable but super-lightweight.

CORK

Cork is made from the tree bark of cork oak. Cork does not absorb water or rot. Likewise, if left uncoated, cork is naturally fire resistant. Cork is ideal for flooring and insulation sheets due to its noise as well as shock-absorption attributes.

These example eco-materials are certainly on trend and can look great.

The use, for example, of reused timber as floor coverings (when prepared properly and sanded back/treated) or indeed clad over walls/ceilings can offer a very distinctive look and possess promising environmental properties, not least from an energy

efficiency perspective (with the appropriate supporting insulation).

Also, re-used railway sleepers used as timber beams/supports can provide the suitably on-trend industrial look. Some of these materials are easier to come by than others, and price can prohibit some consumers, however ultimately the

environmental impact is greatly reduced over the longer term (as opposed to use of concrete, cement, brick and block work etc).

We tend to see developers phasing these products in as opposed to radically designed schemes, and in small batches, however they can add a certain eco-designer finish which we are finding is more and more in demand.



MONEY LAUNDERING REGULATIONS 2019 – *what does it mean for you?*

The Money Laundering Regulations which came into force across the UK on 10 January 2020 meaning that supervision by HMRC for anti-money laundering has been expanded to include business trading in both art and high value letting agents. Additional requirements for regulated sectors include further ownership checks and Enhanced Due Diligence.

TIMELINE

First Money Laundering Directive
– Came into force on 1 April 1994 requiring financial institutions to verify the identity of all customers opening business relations and keep records.

Second Money Laundering Directive
– Came into force on 1 March 2004 and extended the legislation to estate agents and some dealers in high value goods.

Third Money Laundering Directive
– Came into force in the UK on 15 December 2007 and enhanced the CDD regime and encouraged a risk-based approach.

Fourth Money Laundering Directive
– Passed by the European Parliament in June 2015 it reinforced the risk-based approach with further guidance on CDD, beneficial owner and Political Exposed Persons.

Fifth Money Laundering Directive
– Came into force on 10 July 2018 amending 4MLD to prevent the use of the financial system for the purposes of money laundering and terrorist financing.

“ All agents will need to comply with the Money Laundering Regulations from 10 January 2020.

> What does this mean for Letting agents?

Letting agents in the UK who fall under the rules must now register with HMRC, the relevant supervisory body, before 10 January 2021 for approval. Sales agents who also carry out lettings and are already registered with HMRC, will need to inform HMRC that they carry out lettings activity. An online process to do this will open in May 2020. All agents will need to comply with the Money Laundering Regulations from 10 January 2020.

> Works of art now covered by the new rules

The law now applies to auction houses and dealers (art market participants) to apply CDD on all transactions of 10,000 euros or more regardless of payment. Works of art include paintings, drawings, limited edition tapestries and original sculpture or statuary.

> How to comply

All regulated businesses must take appropriate steps to identify the risks of money laundering which its business could face. There are four key things regulated businesses must do. Firstly, establish and maintain a written risk assessment that is appropriate to the size of the business. Secondly establish, maintain and review policies, controls and procedures to mitigate and manage effectively the risks of money laundering identified in any risk assessment. Thirdly, appoint a senior manager as Money Laundering Reporting Officer (MLRO) responsible for the business's compliance with these Regulations. Fourthly, ensure employees are aware of the law and provide regular training opportunities.

> Why is AML such an important issue?

The sheer size of the UK property market and the high value of property assets means that extremely large amounts of criminal funds can be 'cleaned' in a single transaction. This also applies to transactions involving high value dealers and items of a substantial cost. In 2015, the European Commission estimated that corruption costs European Union (EU) Member States around 120 billion euros per year.

> Recent changes

To help tackle the problem numerous Directives have been implemented. Most notably the Fourth Money Laundering Directive (4MLD) incorporating updated standards from the

Financial Action Task Force (FATF). This is an inter-governmental body established in 1989 to set standards and promote effective implementation of regulatory measures for combating money laundering.

> 5MLD

In 2016, EU Member States agreed to revisit 4MLD to further strengthen counter-terrorist provisions. Subsequently, the Fifth Money Laundering Directive (5MLD) entered into force in July 2018. Member States, such as the UK, were given two years to transpose the rules. 5MLD contains amendments to 4MLD which expand the scope of regulated businesses in the property agency sector to include letting agents for high value transactions with a monthly rent of 10,000 euros or more.



▶ PROPERTYMARK RUNS TRAINING COURSES TO HELP MEMBERS COMPLY

➔ Anti-Money Laundering (An Introduction) - 30 mins. This course is designed to raise awareness of money laundering activities and minimise the risk of criminal activities.

➔ Anti-Money Laundering (Intermediate) - 4 hours. Learn how to comply with Money Laundering Regulations and the Proceeds of Crime Act.

➔ Advanced Anti-Money Laundering (Advanced) – 4 hours. Gain the knowledge to competently undertake the duties of the Money Laundering Reporting Officer.

To book a course visit:
<https://www.naea.co.uk/training-qualifications/aml/>

> Customer Due Diligence (CDD)

Regulated businesses must do CDD checks. This means identifying and verifying the customer, obtaining information on the nature of the business relationship and details of any beneficial owners.

> Should all businesses carry out CDD?

Propertymark believe its best practice for all members, regardless of whether they fall under the definition of regulated businesses to carry out CDD. Committing an offence under the Proceeds of Crime Act 2002 applies to everyone and criminalise any involvement in the proceeds of any crime if the person knows or suspects that the property is criminal property.

> Record keeping

Relevant businesses must keep and maintain copies of CDD and supporting records. Ongoing monitoring of a business relationship must also be carried out. If businesses are unable to apply CDD measures, they must not establish a business relationship or carry out a transaction.

> New requirements on beneficial owners

There is a new requirement to check beneficial ownership registers before establishing a business relationship with anyone in the control structure of their customers. Agents must report to Companies House any discrepancies between their CDD research and what is listed on beneficial ownership registers. Where the beneficial owner of a company cannot be identified professionals must take steps to verify the identity of senior managing officials.

> Enhanced Due Diligence (EDD)

Property agents must now carry out EDD where there is an unusual pattern of transactions, or the transaction has no apparent legal purpose - not just on transactions that are complex or unusually large. Where there is a business relationship or transaction with a customer from a high risk third country, professionals must carry out EDD and obtain additional information on the source of funds and wealth of the customer and of the customer's beneficial owner.

> What should you do if they suspect suspicious activity?

When there is suspicion or knowledge of money laundering professionals should notify the MLRO immediately through a written internal report. Once the appropriate level of suspicion has been formed the business must complete a Suspicious Activity Report and send to the National Crime Agency.

> What penalties might letting agents face for non-compliance?

If a person or business fails to comply with the Money Laundering Regulations, they may face civil penalties or criminal prosecution. This could result in unlimited fines and/or a prison term of up to two years.

▶ FURTHER INFORMATION AND RESOURCES

- ➔ Log in to the member's area to find Fact Sheets for ARLA Propertymark members and an updated AML – How to Comply guide for NAEA Propertymark and NAVA Propertymark members.
- ➔ FAQs document can also be found on the ARLA Propertymark and NAEA Propertymark websites.





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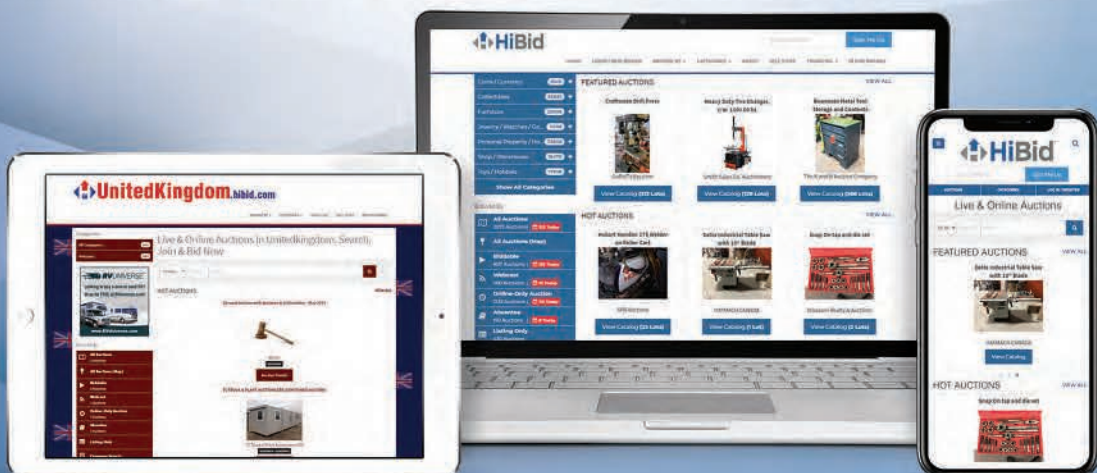
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HEREFORD, WARKS, W. MIDS, WORCS

Lettings seem to have really picked up again. It got really quiet at the tail end of 2019 but I think that was due to it being really busy after the Tenant Fee Ban and, as a result, it tailed off a lot quicker at the end of October – December.

This year, going forward, we will probably have some clarification on the abolishment of Section 21 which will be the main focus I feel. Also May, when the transactional period of the Tenant Fee Ban finishes, will be another busy time for lettings. We will also be dealing with the end of the transactional period for EPC ratings as well so that again will mean everyone is up to speed with EPCs in their existing tenancies.

Because of everything that is going on it will be a tricky time for agents but as ARLA Propertymark agents we are kept well informed. However, people who do it for themselves like unmanaged landlords could find it tough if they are not aware of all these things.

At the moment it may seem to many like things are a bit in limbo, because you also

have Regulation of Property Agents (RoPA) on the horizon. There are a lot of agents and principle partners who might not have a Level 3 qualification or have taken a Level 3 qualification before 2011 which means they will have to retake it and I don't think that people have quite got their head around it.

Because nothing is set at the moment by the Government there is still uncertainty and people are waiting. It is going to be the main conversation between letting agents until there is complete clarity. So principal owners need to be doing it now because even if it comes in by 2024 that is not a lot of time in my opinion to pass a Level 3 and a Level 4 qualification.

My message to people would be to get organised and to get it done and be ready, don't sit back and wait for it to happen, because it will.

We have quite a lot of agents in the area I work. So at the moment the most challenging thing is maintaining a fee for the quality that ARLA Propertymark agents offer.



↑ Katie Fitzgerald

YORKSHIRE

The press has been reporting that we have seen a bounce and there are more people expressing an interest – is 2020 going to be more successful than we dared hope?

My experience talking to people is that this is exactly what they were waiting for, so despite what one may personally feel about the general election result, it was the right result from a business perspective

and it was absolutely what was needed from a property perspective. Certainly in our part of the world, Leeds is one of the hot spots in the country with the recognition of faith in the North and Leeds in particular with the arrival of Channel 4, and new schemes in the PRS coming to the market place.

Rents in all areas of Yorkshire, which cover a wide range and

»



↑ David Waterhouse



« type of rental, remains strong and many parts of the county are seeing rising rents.

Agents in Yorkshire who did not pay attention to the probable impact of the Tenant Fee Ban may find 2020 challenging. This intensifies with the 'transition period' coming to an end in May. This can only lead to a readjustment in the market with acquisition-focused agents well placed to alleviate some of the pain, but resulting in fewer names on the high street.

The letting market is used to change across all participants and the final loss of mortgage interest tax relief tapering away for the new tax year may focus some landlords. However renewed confidence in the market will see opportunities for all our landlords who are well placed to take advantage of this.

Regulation of Property Agents (RoPA) and its probable implications especially for agents will become clearer, but should reinforce confidence for tenants as

requirements for regulation and qualification become clearer too.

The announcement of the ending of Section 21 in the Queen's Speech will see changes for our landlords, but as always the devil will be in the detail.

We all need a New Year's resolution – there will be opportunities for growth and for landlords looking to invest in property, but the focus for agents has never been clearer – customer service is king.



↑ Kathleen Gell

REGION: YORKSHIRE

INVERNESS

Following the result of the General Election I am struck by two things: the sheer volume of support for Boris south of the border and the equally resounding support for the Scottish National Party (SNP) in Scotland. Now that it appears certain "Brexit will be done" and landlords can plan and move on, those of us in Scotland are unlikely to be so fortunate. The determination by Nicola Sturgeon to push ahead with Indyref2 will inevitably lead to another prolonged period of uncertainty for Scotland.

Having said the above, I understand that investment in the Build to Rent sector is growing in Scotland and that units are quickly let. In the north of Scotland, tenant demand dropped significantly in November and December as did new landlord instructions. According to the November 2019 RICS Residential Market Survey, firms involved with lettings have found the same to be the case across Scotland.

Regarding letting agent regulation, a significant number of agents managing properties in Scotland continue to do so but are not compliant meaning they are not on the letting agent register, primarily because they do not have a client account. It is likely the Scottish Government will seek an extension from the Minister for these firms to become compliant – if indeed they can.

Other news relates to a proposed Bill from Pauline McNeil MSP seeking to limit rent increases, aware that Rent Pressure Zones (RPZs) are not effective in achieving the intended aim.

Tenancy Deposit Scheme (TDS) Regulations have been updated in Scotland. The changes relate to how and when to lodge deposits paid in instalments, the requirement for TDS providers to notify tenants of sanctions available to them if their deposit was lodged with the scheme after 30 working days.

The Private Landlord Registration (Information) (Scotland) Regulations 2019 are now in force and there is now a requirement on the landlord to confirm by declaration, that, amongst other things, the property meets the Repairing Standard and all the relevant safety certificates are in place. Each of the 32 local authorities are required to sample approximately one in 10 landlords to verify the claims – it will be interesting to see how many, if any, do so.

It is also worth noting that the number of letting agents in Scotland who are now operating with a Letting Agent Registration Number (LARN) stands at 863. Some 32 applications have been withdrawn. There are 83 applications pending and 53 extensions, which have been requested by the Scottish Government. More time than the legislative one year to process applications has been requested from the Tribunal due to these agents not having client accounts or client money protection.



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High court ruling upholds **Ivory Act**

A small number of antique dealers challenged the Ivory Act in the High Court at the end of 2019, arguing that sales of 'cultural heritage' objects had no impact on the market for illegally plundered tusks. The High Court ruled against the claim, stating the legislation did not breach European law.

The claimant, Friends of Antique Cultural Treasures (FACT), argued the Ivory Act was unlawful under EU law, including that it would disproportionately and adversely affect their businesses and incomes. They also said the ban undermined the European Convention on Human Rights by interfering with individuals' property rights.

Conservation groups welcomed the decision saying that any dilution of the ban would revitalise illegal elephant poaching and that the decision preserves the UK's position as a world leader in the fight against the ivory trade.

> The Ivory Act

The ruling means that the Government will now press ahead to bring into force the ivory ban as soon as practicably possible, with a likely implementation date of 2020. The 2018 Ivory Act, which attracted cross-party support, criminalises trade of all ivory artefacts with a few artistic exemptions. The prohibition was championed by the former Environment Secretary Michael Gove, who

pledged to introduce "one of the world's toughest bans on ivory sales to protect elephants for future generations".

The Ivory Act demonstrates that the UK does not consider commercial activities in any ivory that could fuel poaching to be acceptable. The importance of acting on the UK domestic ivory market goes beyond its current weight in ivory trade flows, sending the clearest possible signal that the UK does not tolerate the sale of ivory and takes the strongest possible position against the ivory trade. This will enable the UK to influence other countries, especially those with larger ivory markets, the Department for Environment, Food and Rural Affairs (DEFRA) maintaining the Act, has already influenced plans, policies and actions of other countries.

Environment Secretary Theresa Villiers said:

"I welcome the ruling by the High Court which upholds the UK's commitment to ban the ivory trade. We will move forward and make sure the ban comes into operation as soon as possible to protect wildlife and the environment."

Responding to the judgment, Mary Rice, the chief executive of the Environmental Investigation Agency (EIA), said:

"This is a victory for common sense and one which maintains the UK's position as a global leader when it comes to fighting the illegal ivory trade."

> Call for evidence and consultation

DEFRA is seeking input on this as well as consulting on future policy options and has issued a call for evidence on the scale and impact of the import and export of hunting trophies. The consultation closes on 25 January 2020.

> Propertymark resources

Propertymark has five unique fact sheets covering everything you need to know about the Ivory Act, including exemptions, and enforcement which is available in the members' area on the website. Any views can also be expressed to Propertymark Policy Team by emailing policy@propertymark.co.uk



Have you recently sold an interesting lot, or are you about to? If so, then we want to hear about it! Please send information and pictures to ppm@propertymark.co.uk with the subject 'Under the Hammer' and your lot could be featured in a future issue.

We look at some of the more interesting lots that have sold at auction recently.



AUCTION CELEBRATION

Clive Emson Auctioneers, Britain's largest independent regional land and property auctioneer, has celebrated its 30th anniversary by revealing impressive annual statistics for 2019.

Its December auction reported sales in excess of £14.5 million achieving a sale rate of 80 per cent after cataloguing 109 lots.

December auction highlights included:

- The Whitfield United Reformed Church in Dover, with residential conversion potential, which sold for £116,000, dates from 1867 and includes a burial ground.
- A substantial seaside guest house in an Edwardian building at Seaford, East Sussex, with flexible consent for an HMO

or flats conversion went under the gavel at £575,000.

- A saleroom bidding war led to a detached bungalow needing significant upgrading but standing on 0.34 acres in Marchwood, Southampton, selling for £322,000.
- The landmark former NatWest bank in Liskeard, Cornwall, complete with a feature turret room, strong room and banking halls, was sold prior to auction for in excess of the freehold guide price of £150,000 to £165,000.
- Sustained bidding led to an established and conveniently located three-bedroom house needing complete modernisation in East Ham, London, selling for £338,000.



← MUSTANG SELLING

The Ford Mustang driven by Steve McQueen in the 1968 thriller *Bullitt* sold for \$3.4 million at a Mecum Auction in Kissimmee, Florida. The star in a chase scene lauded by many as the greatest in cinematic history, the vehicle just became the highest-priced Mustang ever sold in a public auction. Fans of the McQueen classic may be surprised to learn bidding for the car started at just \$3,500 — at the owner's insistence. In an interview with *Bloomberg*, Sean Kiernan, who inherited the car from his late father, said that was the original purchase price when it became the family's car in 1974.



Under the HAMMER



↑ FIRST IMPRESSIONS

Three Impressionist paintings with a joint high estimate of £20 million that were looted from a Jewish property developer by the Nazi's are to go before auction.

The paintings were restituted to the heirs of Gaston Prosper Levy, who lived in Paris, when they were taken by German troops after he fled the Nazi occupation.

The most valuable of the three works, which will be offered at Sotheby's Impressionist and Modern Art Evening on 4 February, is *Gelee blanche jeune paysanne faisant du feu* (1888) by Camille Pissarro, with a high estimate of £12 million. Together with Paul Signac's *La Corne d'Or* (1907), it has been recently returned to Levy's heir by the French Government from the Musée d'Orsay in Paris.

The third work, *Quai de Clichy. Temps gris* (1887) was discovered in the possession of Cornelius Gurlitt, a reclusive art hoarder who died in 2014, bequeathing his trove of art to the Museum of Fine Art in Bern.



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LAUREN SCOTT, NAEA PROPERTYMARK PRESIDENT

PRESIDENT'S VIEW

Everybody I have spoken to in the industry and with any connection with property has seen the most fantastic start to the year.

Whether this has been positive discussions with vendors, landlords, tenants or builders – it's a really positive outlook for 2020. Now that Brexit is apparently going to get done and we know now what political state we are in, I think it's a huge sigh of relief from everybody and there is a 'let's get back to business' attitude. Within my own business the phone has not stopped with new enquiries!

Before this year people were in limbo, they didn't know where they were and now the whole mood across the country seems a very

positive one. As agents we need to embrace that now and whether we need to work those seven-day weeks, or longer evenings, we need to be taking every opportunity while it is there.

Looking ahead, Regulation of Property Agents (RoPA) is what we have been waiting and asking for as Propertymark agents. We have wanted everyone to be qualified and perform to the levels that we do.

I appreciate that it's going to be a task to get everyone qualified, but the good guys who are already Propertymark members who are working to that code of conduct and who are performing at that level just need that qualification and the letters after their name.

“RoPA is what we have been waiting and asking for as Propertymark agents, we have wanted everyone to be qualified and perform to the levels that we do.”

The agents need to be thinking about their strategy for 2020, not just about how well their business is going to do but, also, to ensure that themselves and their colleagues are qualified and ready for RoPA. Before we know it we are going to be closer to the deadline and the last thing you want to be is really busy in business and doing really well but then be stopped from trading because you are not qualified!

At the back end of last year we started to tell people to think about this. Who is and isn't qualified? Who will not be in the business when everyone has to be qualified? Do you need to recruit? Now we are in 2020, I think the time for thinking is done and the strategy needs to be put in place. Agents need to use Propertymark to help them do that, as we have the tools through courses, online training and exams. These things are at people's fingertips and myself and the rest of the team are happy to come and visit people and sit with individual members and businesses to help them.

I think that as a membership we need to get that strategy in place. And for those who already a Level 3 qualification, then don't just stop there and be complacent, push yourself towards a Level 4 and set yourself apart from others as well.

I feel passionately about this, it's definitely the time now to get agencies back to where they were and help the membership as well. I realise that the qualifications are daunting. It is going to be a challenge and there are costs involved, but if the fees are coming in then use that spend to get qualified!

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PHIL KEDDIE, ARLA PROPERTYMARK PRESIDENT

PRESIDENT'S VIEW

We now know the outcome of the general election so we can look forward to a much more certain and dynamic New Year for housing.

My simple wish to Mr Johnson has to be that he listens to the property professionals who deal with the Private Rented Sector (PRS) at the sharp end. Please stop adding layer upon layer of regulation, forever ending up with unforeseen and unintended consequences, requiring even more regulation to plug the gaps created! Better still, empower and resource the severely underfunded agencies and local authorities charged with enforcing these rafts of legislation and regulation.

Once the 'bad' landlords and agents realise they will get caught and fined, then the public trust that we, who do a professional job, will start to be treated and respected for the

difficult job that many do in a quiet and unassuming way.

The main uncertainty for the future has to be the survival or removal of Section 21. There certainly seems to be an appetite from all parties to abolish it. The massive caveat has to be that to take such a huge legal step in the sector it can only be undertaken if the courts are better funded and we move towards a First Tier Property Tribunal which specifically deals with property. After all, it was put into legislation in 1989 specifically to make rentals more fluid and easier to work from a landlord's point of view, having had decades of rules making the PRS unappetising for any new landlords. The Section 8 notice also needs to be amended, changing some discretionary clauses to mandatory ones and adding other clauses

to allow landlords to have the right to regain access and keys to their property.

There are many problems which have been publicly highlighted with these two sections as they currently stand and this is a subject that will need very careful consideration on all sides before attempting to alter the rights of both landlord and tenant. The other grey area still seems to be surrounding the electrical safety checks. As we go into another year, these checks are still not mandatory and many landlords and agents pay lip service to the phrase "it must be safe to use"; thus endangering the lives of many innocent tenants who rely on these very people to ensure the property is safe to live in.

The certainty for 2020 has to be, that thanks to the Regulation of Property Agents (RoPA), the licensing of agents is coming. I've read various articles on social media by agents questioning the need to do the exams and I have to say, I've been flabbergasted to read the threads accompanying them. As professional agents, we should all strive to improve ourselves and our knowledge of the property market. I've been in the industry for almost 40 years and this year I've learnt so much about the various components of the property market from stamp duty variances to planning rights on property – we are never too old to learn and gaining these exams is the start of your journey into this great profession. Whatever the level of qualification that is set by the regulator, having the Level 3 or 4 qualification will stand you in excellent stead, for your own confidence, and also in relation to how employers look at you as a premium asset to the business.

Whatever happens in the next 12 months, one thing is certain, personal service will become ever more important to our customers (both landlords and tenants) and having well-trained, qualified staff will help us all to shine out and continue to be the agent of choice.

“We are never too old to learn and gaining these exams is the start of your professional journey into this great profession.”



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PRESIDENT'S VIEW

Now the election has been and gone it is time to unite and try to get the country back on an even keel, getting on with what actually matters. That's rather than what we have seen over the past three years with 95 per cent of Parliament's time taken up by Brexit, as opposed to more local matters.

Looking back over the year, there is no doubt that lot numbers have dropped off and are down by double percentage points. As a result, it does bring out the best and worst in some people. Some businesses have reaffirmed and are making sure they keep as strong as possible going ahead using professionalism, investment and knowledge, while a minority of other auction houses are desperate to keep up lot numbers at any cost. Desperate for lots they will do anything to get them, regardless if it's in the best interests of the profession or the industry and whether it tarnishes the reputation of auctioneers as a whole.

“For the year ahead – hopefully we can look towards a stronger economy – people still need places to live, houses to rent and people are still going to need to buy new houses so the market will still be there.”



JAMES EMSON, NAVA PROPERTYMARK PRESIDENT

For example, some auctioneers are taking on lots which are small pieces of land with excessive charges within the legal packs. In some cases, people bid £2,000 whether in the room or online, but in order to complete the purchase it will actually cost them closer to £8,500 and they are not making it clear. In the modern methods of auction they have to stipulate all of their fees in line with best practice, but some auctioneers are taking these lots on time and time again knowing full well what they are doing. It might help the auctioneer out in the short term to get some cash flow, but in the long term it's the reputation of the entire industry they are tarnishing. It will leave a bitter taste in the mouth of any purchaser as they will just see it as a con. Honesty and integrity has to be the key for the profession to be sustainable in the long term.

For the year ahead – hopefully we can look towards a stronger economy – people still need places to live, houses to rent and people are still going to need to buy new houses so the market will still be there.

I'm hoping that the Government will have more time to focus on the Regulation of Property Agents (RoPA) over the next 12 months and it will be formalised along with timescales in place. Agents really need to start going out and getting their qualifications ahead of when regulation does come in. There has been a huge increase in the number of agents who are signing up for qualifications but companies need to make sure they are giving the time and support to their staff to achieve the qualifications, whether they are chattels or property and not leave it until the last minute putting extra strain on both companies and employees.

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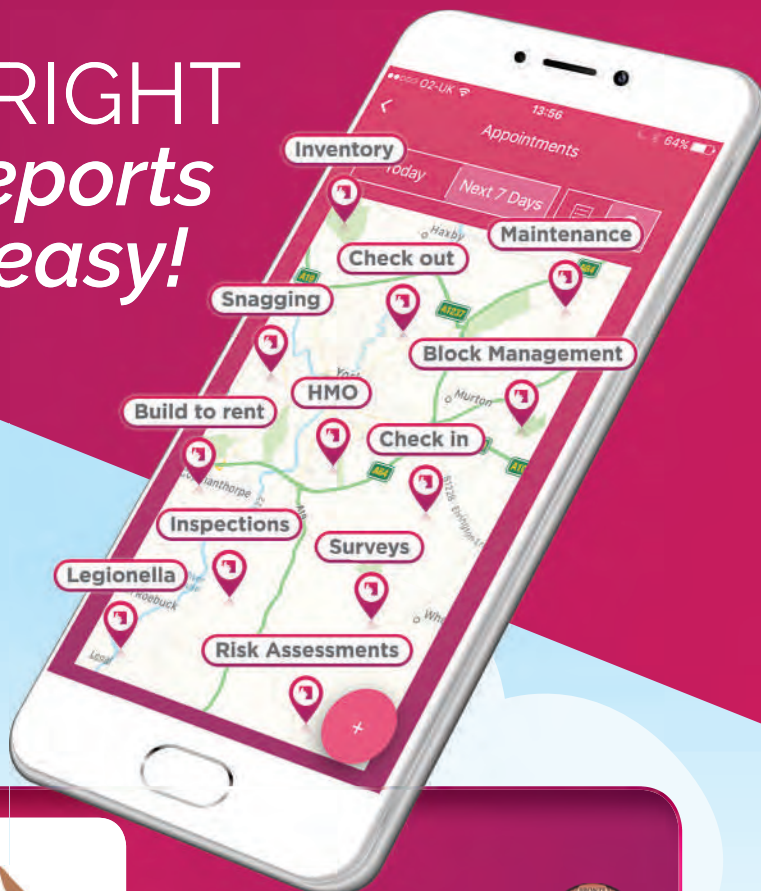


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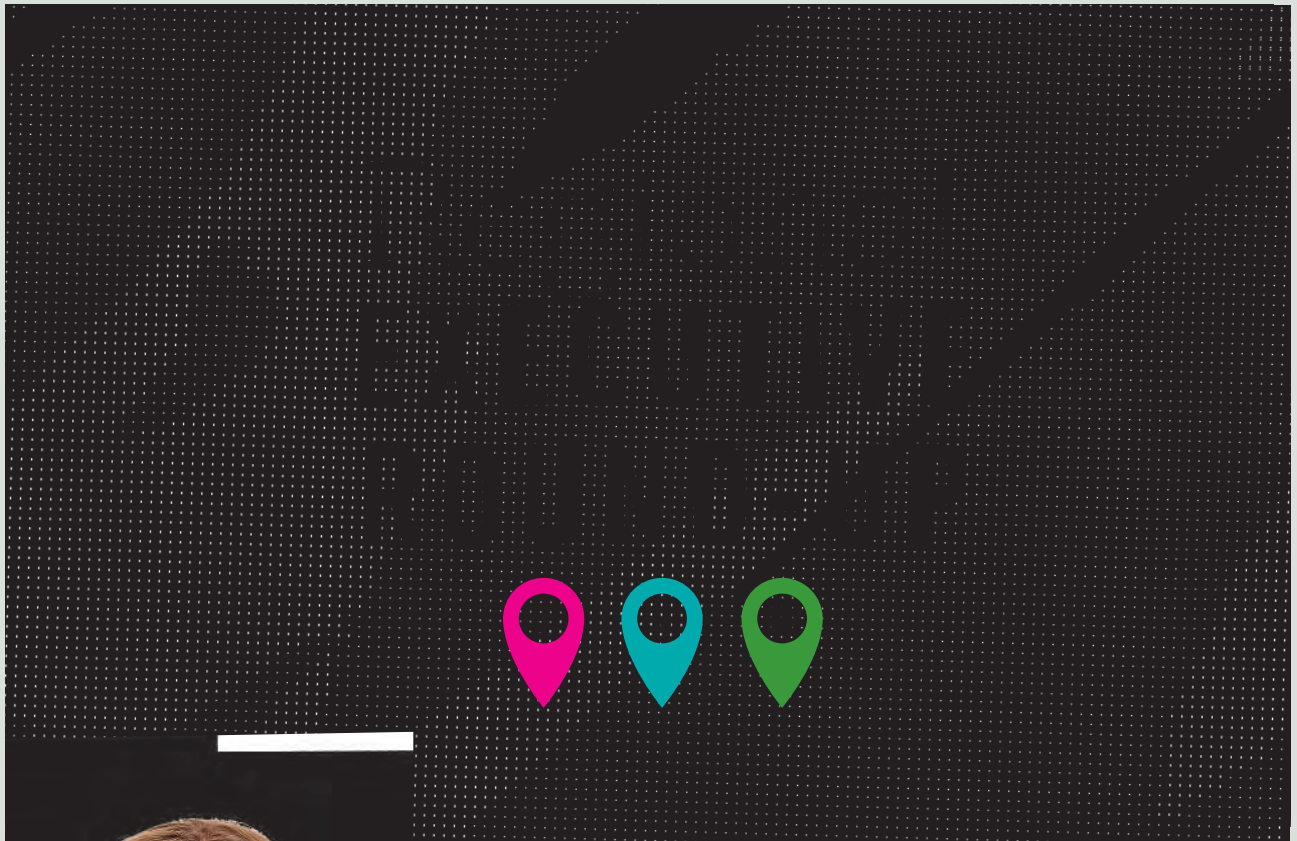
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GILL HUNT

JERSEY

Jersey property prices have generally been strong for decades and represent a good investment across all property sectors as the economy has thrived, particularly driven by the financial services sector. Skilled people have secured licences to work in Jersey and join the property ladder, and high-value people have sought to move to Jersey for the lifestyle and other benefits such as no inheritance tax.

However, there is a distinct lack of new builds for young people and this has resulted in a squeeze on one, two and even three-bedroom properties.

Our mean prices have seen increases in nearly all sectors:

One bedroom flats – £263,000

Two bedroom flats – £413,000

Two bed houses – £535,000

Three bed houses – £633,000

Four bed houses – £907,000, a slight drop back on Q2 by £72,000.

Looking at mix-adjusted average prices and comparing with Guernsey and the UK, Q3 2019 shows:

Jersey – £521,000,

Guernsey – £427,000

UK – £234,000

London specifically – £477,000

South East – £327,000.

In fact, the Jersey mixed adjusted average price was not only higher than London but is more than twice that of the UK. This is a problem for our Government if they want young people to stay or come to work in Jersey as the house prices are not affordable.

Our authorities need to come up with solutions for new builds and shared equity.

This last year in our region, we have organised several training events covering anti-money laundering, best practice, client service and digital advertising and we have enjoyed speakers from the UK including Property Industry Consultant, Nathan Emerson.

During my tenure, I have sought to improve standards and ethics and encouraged agents to undertake the excellent Propertymark courses and qualifications.

In November, we held our Estate Agents' Ball achieving our largest ever turnout of nearly 200 people. The black-tie event also raised £7,495 for the After Breast Cancer charity and during the evening a diamond worth £1,000 was won by an unsuspecting person who we understand will have it set for an engagement ring!

Developers and builders continue to be busy restyling existing properties or demolishing and replacing with something far grander. Private lenders offer solutions for some borrowers where they may fall just short of bank lending criteria, to allow a home to be bought. For agents, it is about building your reputation and profile and trying to stand out from our overcrowded estate agent market!



RUSSELL GRIFFIN

MIDLANDS

Many commentators agree that 2019 was a tricky year in the housing market as house sellers in their thousands 'sat on their hands' awaiting a Brexit resolution. The year has ended just before Christmas with a general election – at least one political question resolved!

The new year brings new opportunities as the resolutions made on New Year's Eve often include new habits and the desire to move to a new home.

There is a huge pent-up demand for clients wanting to move home this year, people

often focus on life changes such as getting engaged – looking for their first home, with families already on the housing ladder moving up and down the scale.

The Midlands with its cosmopolitan towns and cities together with pretty villages has excellent communication links.

The housing market has gentle natural house price inflation of approximately four per cent, whereas many regions have suffered in recent years due to the Brexit squeeze.

In truth, 2020 could and should be the year when the market reignites.

“ People often focus on life changes such as getting engaged – looking for their first home, with families already on the housing ladder moving up and down the scale.

“ Looking forward, despite an increasingly uncertain economic environment, it is likely Northern Ireland will continue to experience growth in house prices.

The first half of 2019 saw the continued activity witnessed in 2018 with an upwards movement in prices, albeit at a more modest rate. Within the last few months it has ticked along at a noticeably more subdued rate with a strengthening need for stock across the board becoming ever apparent. Potential vendors seem to have adopted a 'wait and see' approach due to the upheaval of a general election and the Brexit deadline looming.

This uncertainty has therefore led to less properties for sale throughout 2019 and it

is anticipated that this trend will continue into 2020. However, this has not dampened the spirits of the first-time buyer market as they equated to nearly two thirds of sales in 2019.

Total property prices have increased 2.1 per cent (Q3 2018 to Q3 2019), though there is a high disparity between the best performing areas in terms of growth and those which are relatively stagnant. The North Coast saw 4.2 per cent growth while Ards and North Down had the slowest level at 0.7 per cent. To date house prices in Northern Ireland are 40 per cent below peak levels in Q3 2007 (30 per cent below 2007 annualised) and are closer aligned to the market conditions of 2005-2006.

Looking forward, despite an increasingly uncertain economic environment, it is likely Northern Ireland will continue to experience growth in house prices. The fundamental drivers remain encouraging. Ongoing affordability, pent up demand, a low interest rate environment and an increasingly tight labour market with real wage growth should support house price growth in the coming years. Indeed the latest RICS UK Residential Survey highlighted Northern Ireland as being one of the only UK regions with the majority of respondents forecasting continued growth.



VICTORIA PINKERTON

NORTHERN IRELAND



THE GREAT AGENT *Slee Out*

On 21 November, a team of over 100 agents took to Queen Elizabeth Olympic park in London, as part of Propertymark's Great Agent Sleep Out to support the homelessness charity, Centrepont. One single night of discomfort and the generosity of collective networks raised £66,402.81.

Participants had spent weeks raising money which would go on to provide accommodation and training for homeless people aged 16 to 25. As the evening progressed, a corporate leaderboard showed the progress of Propertymark agents' fundraising alongside that of Deutsche Bank, Aksia, Barratt London and Selfridges.

The sense of pride and achievement in being part of one of the biggest industry fundraisers of the year, was tangible. The assembled group was

humbled and inspired by hearing real life experiences shared by speakers and a panel, before enjoying a strong sense of camaraderie as they bedded down, shoulder to shoulder, on the cold, rough ground.

Special thanks go to Arbon Trust for providing additional funding to Centrepont, and to Brian Dempsey, Past President at IPAV (Institute of Professional Auctioneers and Valuers) in Ireland and estate agent at DNG for capturing images of the evening.

↓ Below: Lauren Scott, third from left



LAUREN SCOTT, PRESIDENT, NAEA PROPERTYMARK, INITIATED THE EVENT AND ENCOURAGED MEMBERS ACROSS THE COUNTRY TO TAKE PART.

"It was overwhelming to have so many people from our industry come together on a freezing cold night in November to raise money for such a fantastic cause. The money raised provides vital safety and security to vulnerable young people in our country, so it was fantastic to have such a large turnout."

↓ Below: Phill Keddie, far left

PHIL KEDDIE, PRESIDENT, ARLA PROPERTYMARK

"We all take our safe, warm, comfortable beds for granted so raising money for an organisation that provides direct support, allowing us to provide rooms, vital basics and training, is worth all of the discomfort that we felt that night. It's a tragedy that so many young people are homeless, but I think everyone involved is proud that the money raised will support vital work to eradicate homelessness in the UK."



Thanks to the generosity of our friends, family, clients and suppliers, we raised an astonishing £5,000 plus gift aid.

Carla Burnett, Mission Specialist, The Depositary

"Centrepont does fantastic work with homeless youth. Hearing their stories on the night was both heart-breaking and inspiring. One single night of discomfort cannot compare to the lived experience of being homeless, but it definitely opened my eyes to how fortunate I am that these issues have never affected me directly, and I got to go home to my shower and bed at 5am.

"I was so impressed with the running of the event and encourage property industry professionals to get involved at the next one. You can definitely count me in. I feel even more passionate about the importance of doing what I can, when I can, to help raise awareness, and more importantly money, after taking part."

Katy Storer, Marketing Manager, John German

"When Martyn Baum, Associate Director of John German and Past President of NAEA Propertymark approached us to take part in the Sleep Out for Centrepont with Propertymark, John German's owner, Director James Morgan didn't hesitate to say yes.

"Being property agents, we feel a real affinity towards this cause. Homelessness is a big issue in the UK and the more we can do to make a change, the better. With this in mind, nine members from John German, (James Morgan, Aidan Reed, Sarah Hill, Lucy Beck, Charlie Lockhart, Josie Walker, Martyn Baum and I) signed up and started fundraising straightaway. Making fundraising a companywide effort by getting 60-plus staff members involved, we hosted two mini-



fundraising events – 'best dressed branch for Halloween' and a cake sale – and a charity auction at our Landlord seminar.

"Thanks to the generosity of our friends, family, clients and suppliers, we raised an astonishing £5,000 plus gift aid. The Sleep Out itself was fantastic, extremely well organised and put together. A highlight from the night was hearing from those who found themselves homeless and how Centrepont has helped to turn their lives around by giving access to education, employment and training. The work Centrepont does is vital in making a change to homelessness in the UK."



Marcus Feinhols, Fine Homes Property, Great Brickhill

"As soon as I received the invitation back in the summer to join Propertymark in their Great Agent Sleep Out, I knew straight away it was something I wanted to be a part of. One of my biggest ethos is giving back and as I am fortunate enough to have never been in a vulnerable position such as homelessness, I believe it's important to experience what it is like for the thousands in that position every day. One of the biggest challenges of the event was the train journey and tube into Victoria Park, to see how you are looked at and spoken to when people believe you are homeless. It was eye opening to see how completely different we were treated, and not for the better. The event was run like a well-oiled machine with a fantastic team of Propertymark members supporting each other and the volunteers were fantastic. The weather was not on our side which made the experience a whole lot more realistic with our glorious British weather and sleeping on the cold hard floor really did give everyone an insight into the challenges that are faced. I have come away from the event believing all young people should take part in this experience at least once to really come away knowing how fortunate we all are to have a hot meal, roof over our heads and a warm bed. Thank you to all who organised the event, I will be the first to sign up again next year."



Centrepont's annual Sleep Out events have been bringing people together to support this cause and raise vital money to fund their work.





Mark Newton, Compass Residential

"Why did I sleep out? One of the main reasons I slept out is because I have two teenagers of my own and the thought of them having to sleep rough on the streets fills me with dread. No-one, no matter what their age and circumstances, should have to sleep rough and I feel that the Government need to do more about this ever-increasing problem.

"Once a month I go out with friends into the West End of London with food and clothes for the homeless and the people we meet are really interesting with incredible stories to tell. It's generally older people but we do sometimes meet youngsters that have had arguments with family and have left home because to them anywhere is better than where they are having problems.

"It was a great night and a great experience

with so many people coming together from different parts of the country all in support of a wonderful cause. The food, entertainment and chats with previous beneficiaries of Centrepont made for a wonderful night and I've already signed up for next year!"

Richard Dawson, Tenant Shop

"Supporting Centrepont and Propertymark was an easy decision. Homelessness is a horrible situation to be in and raising both awareness and funds for such a great charity was really an honour.

"Whilst many homelessness charities provide valuable support in the face of immediate need for homeless people, Centrepont places its focus on rehabilitation to a point of permanent rehousing and employment, which is something I loved about the charity.

ABOUT CENTREPOINT

In 2017/18 more than 103,000 young people asked their local council for help because they were homeless or at risk of homelessness. Centrepont offers practical on-the-ground support to homeless people age 16-25, focusing on providing a safe place to stay and the building blocks for an independent life.

As the UK's leading youth homelessness charity, it operates 60 services across the UK, helping vulnerable young people with accommodation, health support and life skills to get them back into education, training and employment. The charity is calling on people to change the story, take urgent action and end youth homelessness for good.

Centrepont's annual Sleep Out events have been bringing people together to support this cause and raise vital money to fund their work.

"The entertainment and company on the night made the experience bearable. The weather, uncomfortable ground, and early morning temperatures were difficult to deal with. It really highlighted that in finding the night difficult, with many for more comforts than a genuine homeless person, how horrendous finding yourself homeless could be."



We talk to agents about their tips for selling a home at this time of year.

It may not seem like the perfect time, but moving house is often prioritised in the new year, so there is a demand at this time of year. Property websites are often extremely well visited over the Christmas break, and the winter cold will sift out the more uncertain buyers. Also with fewer properties on the market, there is less competition.

AGENT'S VIEWS

Victoria Valentine, Managing Director, BeeMyHome

"Many estate agents will tell you winter is a bad time to list your property for sale, but could this just be a lazy industry attitude?"

We all know that winter brings darker nights, wetter weather and plummeting temperatures but ultimately people always need houses, right?

According to The Advisory and the help of Rightmove data we can very specifically state that Mondays and Tuesdays are the best days to sell, with March being the best month to sell

and August and December being the worst. Probably nothing especially surprising there, taking into account the annual school holidays.

Spring is also, traditionally the best time to sell your house.

This being the case, surely you need to 'go live' before this to ensure you are seen? Conventional wisdom teaches us that the best time to sell would be when there are high levels of demand and low levels of supply. For houses therefore, this would mean the best time to sell is when there are lots of buyers searching and fewer competitors selling.

Perhaps winter is a good time to list after all? »



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Eleanor Preece, Associate, Carter Jonas

"Firstly, it is important to make sure the house is warm and cosy – if any area feels cold it certainly puts potential buyers off.

"Keep lots of lighting on so that it feels light in rooms even if it's a dull day outside – we recommend putting lamps on rather than overhead lights as these can be a bit harsh.

"Make sure it is easy for clients to remove shoes if it's muddy outside – putting newspaper or an extra doormat down.

"Make sure that even though it is winter that everywhere is well presented and tidy – including the garden."

Rebecca Kettle

J Lord & Co Independent Estate Agents

"We always schedule any winter photos at the lightest time of day, and we suggest appointments based on the best upcoming day for weather. We then often return to the property on subsequent better weather days to re-shoot the photos. This makes sure we keep the property looking at its best, and refreshes the marketing to potential buyers.

"We advise our clients to keep their gardens neat and tidy; always sweep up any leaves and empty gutters ready for rainy days. We also suggest that vendors complete all small maintenance jobs before they start marketing the property, as the winter months and weather only highlight any little issues.

"When it comes to viewings, we ask sellers to provide mats for people to stand on while they remove their shoes, and enforce a strict no



shoes rule on behalf of our clients. As an agent we always take shoe covers to properties as backup too.

"We advise sellers to have their outside patios and other hard areas cleaned, not only so they look their best, but also so there are no hazards for viewers.

"As agents, we always try to schedule viewings for the lightest part of the day during the winter months.

"We recommend that our sellers put their heating on well in advance of any viewings, and make their homes a welcoming sanctuary from the winter. They can do this by lighting fires, putting lamps on, and burning appealing candles. It really 'sells a lifestyle' and allows potential buyers to visualise themselves living in the property.

"Finally, if we are marketing a property in November, we advise our clients that we may find a keen buyer who wants to move in before Christmas. We find that its best to be prepared and be honest from the outset, and set expectations for buyers and sellers."

Claire Chambers, Residential Sales, Savills, Manchester

Host an open day – "Make the property warm, cosy and inviting. Create a welcoming ambience with a lovely warm house. Making an effort can make all the difference."

First impressions count – Add some hardy winter plants to the garden or on the balcony/terrace. It can soften off the edges and add a more personalised touch, plus it's much more welcoming and shows that the property is cared for. If there is a lawn, ensure that this has been raked free from leaves and has been cut.

Mood lighting – Getting the lighting right is vital to create the perfect feel and look to a property. Ensure that lightbulbs are all working and think about smaller table lights rather than a bright light if viewing in the darker afternoons/evenings. Also for safety reasons, and aesthetic reasons, ensure that the property is well lit outside. Ensure that the lights are on before your viewer arrives.

De-clutter – Remove unnecessary clutter and mess. Create an open vibrant space ensuring it is welcoming for any potential buyer.

Quality over quantity – It is worth noting that at this time of year, there is less competition and buyers are more committed. Non-committed buyers will be less likely to be out in adverse weather or colder snaps.

Maintenance – Have a look around the property to see if there are any niggly maintenance issues that are easily fixed – presenting the property well is an all-year-round recommendation (so suggest a fresh coat of paint and carpets cleaned if needed!).

Whatever the weather – Be aware if a property is particularly susceptible to safety issues during bad weather conditions; access may be a problem if snow and ice fall. Winter can be wet and muddy so have some overshoe covers at the ready for viewers to pop over their shoes.

Viewing accessibility – Be aware of any disabilities or accessibility issue that your viewers may have.

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Complaint over the market appraisal



KATRINE SPORLE
PROPERTY OMBUDSMAN

A case where The Property Ombudsman (TPO) was asked to review an agent's market appraisal.

A case that The Property Ombudsman (TPO) was asked to review came from the seller concerning the agent's market appraisal – in particular the valuation and the impact of having a short lease.

The seller said that she was not happy with the level of service provided by the agent as she believed their market value was unrealistic as it did not take into consideration the time left on the lease, which she believed had a major impact on the saleability of the property.

The agent said that they thought that their service was fair.

> Investigation

The seller instructed the agent to market the property; she had already committed to her onward purchase and was in need of a quick sale. The agent was aware that the property was leasehold and there were less than 80 years remaining on the lease at the time of sale.

In considering this issue, the Ombudsman referred to section 4 of the TPO Code of Practice which states that any figure an agent provides, either as a recommended asking price or as a possible selling price, must be given in good faith and must reflect available information about the property/ current market conditions, and must be supported by comparable evidence (4a). Any evidence relating to comparable or similar properties in a similar location used for such a recommendation must be retained on file for future reference (4b), and an agent should keep the marketing strategy under regular review with the client (4c).

After visiting the property, the agent wrote to the seller to advise that they thought the property could achieve in the region of £200,000 to £225,000. The property was marketed at £215,000.

In this case the agent could evidence that that they obtained comparable evidence



When marketing a leasehold property, the agent should have included basic key information such as service charges, ground rent and the length of years remaining on the lease.

for similar properties when providing the valuation. However, there was no evidence to indicate that the comparable properties were in a similar situation regarding the short lease. This suggested that the recommended asking price was not based upon any substantive research.

The agent argued that the figure was given in good faith and reflected the buoyant market at that time.

When marketing a leasehold property, the agent should have included basic key information such as service charges, ground rent and the length of years remaining on the lease. Although the agent did update their records to include these details, there was no

written guidance to the seller relating to the implications of a short lease.

The seller had mentioned that she was not keen to apply for an extension to the lease herself, however the agent should have provided suitable advice concerning the pros and cons of applying for this herself.

It is considered that any lease with less than 80 years may give cause for concern. Beyond this point, the cost of an extension rises considerably, and may impact mortgage availability. Additionally, an owner may not apply for a lease extension until they have owned the property for two years which will further impact any future buyer's financial consideration.

Whilst the Ombudsman could not speculate how the seller would have responded had she been in possession of these facts, she was critical that the agent did not provide these details or at least recommend that she take expert advice.

Whilst certain properties are harder to value due to special conditions, such as the remaining time on the lease or otherwise, the drop from the marketing price of £215,000 to the eventual selling price of £128,000 was not an acceptable margin of error.

The vast disparity in figures and the failure of the agent to be able to evidence their valuation with comparables would have

caused the seller unnecessary aggravation, distress and inconvenience.

The Ombudsman therefore supported this complaint. However, the award of compensation was alleviated by the fact that the seller was aware at least to some extent of the impact of a short lease given that she had recently lost a sale through another agent due to the buyer being unable to secure a mortgage.

> Outcome

The seller offered to pay for the work done by the agent, but only for the marketing costs for the duration the property was with them. She did not feel that the full commission fee was due because of their unrealistic market value.

The Ombudsman found that the agent failed to fully advise the seller about the effects of a lease with less than 80 years left or to suggest that she seeks an independent expert opinion. Also, that they failed to demonstrate that this was taken into account when reporting on comparables.

Accordingly, an award of £300 in compensation was made.



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Top tips for a clean end of tenancy



During the wet, icy, windy and snowy weather conditions of winter, we see a marked increase in tenancy deposit dispute cases where household mould is a contributory factor. In this article, Tenancy Deposit Scheme (TDS) look at a case where mould in a property caused an unwelcome deposit dispute and how it was eventually resolved.

> The agent's claim

The décor in the property had been damaged during the tenancy by mould. The agent stated that the affected areas needed to be wiped clean and the extent of the damage meant that these areas needed repainting. The agent, on behalf of the landlord, claimed £700, the full amount of the tenancy deposit, to cover the costs of the cleaning and redecorating.

> The tenant's response

The tenants acknowledged that mould marks were present as recorded at the end of the tenancy and had agreed to pay for cleaning costs, but they felt it was unfair to pay twice – once for the attempted clean to the affected areas and again for the redecoration.

> Where's the evidence?

The check-in report noted scuffs and marks to several areas of the décor in the property at the start of the tenancy. The check-out report clearly showed the presence of mould at the end of the tenancy. It was clear to the adjudicator that cleaning of the affected areas alone may not have been totally successful and therefore the agent's claim for redecoration was justified to some extent, depending on the evidence provided.

TOP TIP:

This case is a good example of where clear check-in and check-out reports were completed.

The adjudicator could clearly identify the deterioration that had occurred and was able to make a justified decision. To go a step further, ask the tenant to agree to the check-in report by signing and dating it. Any comments or amendments to the report that are made by the tenant should be noted clearly and confirmed as agreed by the agent too.

> The adjudicator's verdict

In determining the amount of the award, the adjudicator considered the decorative condition of the property at check-in, which was not recorded as freshly painted. The adjudicator felt that the claimed amount sought was high. The agent had produced no documentation in the form of quotes or invoices to give a breakdown of the cleaning and treatment of the mould-affected areas. They also hadn't supplied evidence showing a need for redecoration or details of the age of décor. This 'fine detail' would help the adjudicator determine if the amount claimed was reasonable.

TOP TIP:

TDS advise agents and landlords to keep detailed records of the age of contents in the property – this also applies to the décor. This type of evidence enables the adjudicator to consider how long the décor was expected to last against how long it lasted, and, therefore make a fair award. You can learn more about the

expected lifespan of decoration in our Product Lifespans guide available on the TDS website.

Without this information, the adjudicator considered an award of £300 to be a fair contribution towards the agent's claim for cleaning and redecoration.

This case is typical of many where the outcome may have been different had further 'granular' evidence been submitted to support the claim.

► KEY TIPS FOR AVOIDING THESE ISSUES

- ➔ Always submit proof of costings in the form of detailed estimates, invoices or receipts to enable the adjudicator to see an accurate breakdown of the costs being charged for each type of work.
- ➔ Wherever possible when claiming for redecoration, provide supporting detail to show when the property was last redecorated in the form of documentary evidence. This may mean comments in the inventory – 'freshly painted/redecorated' or an invoice showing what work was carried out, when and at what cost.

At Tenancy Deposit Scheme (TDS), we aim to provide all parties with guidance on how tenancy deposit disputes are resolved and useful advice on presenting your case to our adjudicators through real-life case studies. You can read all the case studies and guides for free at www.tenancydepositscheme.com



A cold 2020 for some?

Robert Bolwell from Dutton Gregory Solicitors takes a look at the issue of homelessness.



As we confidently stride into 2020 with our newly elected politicians struggling to keep up, the thought of ending up on our streets with no form of shelter is not something which any of us readily wants to contemplate. But if you suddenly lost your job and were unable to pay your rent or your mortgage, how long might it be before you were staring homelessness in the face?

Like me, you might have assumed that if the worst comes to the worst, the local authority would come galloping to the rescue like the proverbial knight in shining armour and provide, at the very least, emergency accommodation.

Think again and spare a thought for Ms Samuels who in 2011 was renting a property on an assured shorthold tenancy in West Bromwich with her four children. Unable to work, Ms Samuels' sole income was derived from state benefits.

However, each month there was a shortfall of approximately £150 between her contractual rent and the housing benefit that had been awarded for her accommodation, even though the property in question was deemed reasonable for the needs of her and her children.

Sadly, this is not an unusual situation where the local housing allowance is often well below the market rent for a property in the private sector.

Eventually, the landlord took the family to court, the inevitable happened, and Ms Samuels and her family were evicted. Not surprisingly, the tenant threw herself on her local authority seeking emergency accommodation.

As has happened so often in the past, the local housing officer took the view that the tenant had made herself homeless as the possession order itself had been made on the grounds of rent arrears. With such a finding, the local authority was relieved from its obligations to provide even emergency accommodation.

A protracted legal battle then followed with the tenant unsuccessfully appealing the local

»



The Olivetti Guide to **TROUBLE-FREE PRINTING AND COPYING**

How much does your copy machine mean to your office?

You know that nothing can disrupt your office productivity quicker than a photocopier or printer breakdown. The **Olivetti Guide to Trouble-free Printing and Copying** has been designed to help Propertymark Members take some simple measures to prevent those disruptive interruptions, keep in-house print equipment running smoothly for longer and put a stop to the complaints from colleagues that follow when the copier breaks down.

We will be covering one useful tip in each issue of "Property Professional" Magazine, but Members can request the full Guide by contacting us.

1 USE GENUINE TONER Are you using genuine toner? We recommend you do.

Sourcing cheaper consumables is one of the most common tactics businesses use to save money. Many are lured by the cheap price and promises of 'compatibility' with their current printer model.

But **non-genuine toners**, inks and cartridges actually **cost more in the long-run**. The lower page yield, susceptibility to damage and leaking, machine downtime and loss of productivity - not to mention the lasting damage to your device - making non-genuine toners a more expensive and costly long-term option.

Using **non-genuine toner can actually be bad for your printer**. Its toner powder particles are different to genuine toners, and can cause more paper jams, which can, over time, damage the printer's engine.

Engine breakdowns are reported to occur 3 times more often with non-genuine toner use. Also, with inconsistent particles, non-genuine toners also lead to print-quality failures, such as unwanted lines and blurred images.

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Charities who
work with the homeless
reckon between 4,000 and
5,000 people are sleeping
rough on our streets.

authority's decision to the County Court in 2014 and then to the Court of Appeal in 2016. Both gave Ms Samuels short shrift.

Almost eight years after the initial problem arose, Ms Samuels' case came before the Supreme Court where she was given support both by Shelter and by the Child Poverty Action Group. Five Law Lords led by Lord Carnwath ruled that the local authority, Birmingham City Council, had been wrong in its original assessment. In deciding whether a tenant had made themselves intentionally homeless, a housing authority must have regard to their reasonable living expenses and should assess if there are 'surplus' monies from all possible sources that might be used to top up the rent month in, month out.

It was quite clear from the figures originally put to the local authority that the family's reasonable living expenses were more than the benefit payments the family received each week. In such circumstances, the council's decision to dismiss the tenant's plea for help with new accommodation should not have been dismissed out of hand. By any stretch of the imagination, Ms Samuels' budget was not flexible enough to find the £150 top up required for her contractual rent and if the council had given proper consideration to the application, there may well have been a different result.

Ironically, in the eight years between Ms Samuels first falling into arrears and her case being considered by the highest Court in the land, the Homelessness Reduction Act 2017 has come into force. Under its provisions, a new code of guidance for local authorities was proposed which should require local authorities to consider whether someone in Ms Samuels' position can afford the housing costs without being deprived of the basic necessities of life such as food, clothing, heating, transport and other essentials specific to their own particular circumstances.

Sadly, for the Ms Samuels of this world, the Supreme Court did not equate benefit payments with 'reasonable living expenses'. It means that someone who finds themselves in Ms Samuels' position in future, would still have to demonstrate that even if benefits were their sole source of income, those benefits did not exceed what they reasonably required to survive.

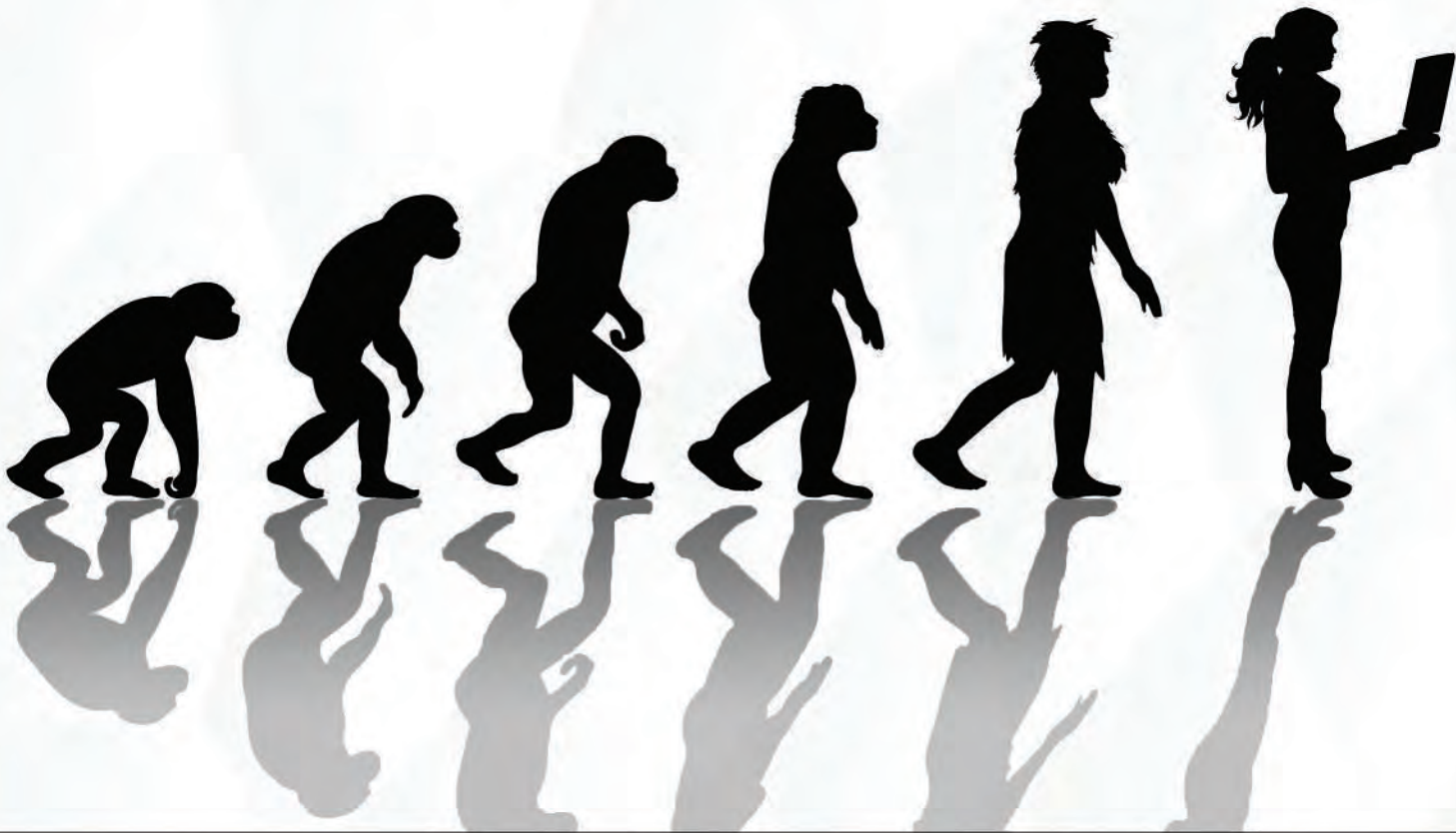
Ms Samuels herself has long since been re-housed, but it's worth remembering that The Big Issue estimated that as of March 2019 there were over 84,000 UK households in temporary accommodation. Shelter puts the number of children living in temporary accommodation last Christmas at a staggering 135,000.

If this is not bad enough, charities who work with the homeless reckon that each night between 4,000 and 5,000 people are sleeping rough on our streets. It is impossible to provide an exact number but most commentators agree that since 2010 the numbers have risen dramatically and unless, or until, there is a new political initiative, there is no reason why 2020 should not see those figures rise further.

As the leading representative of property professionals, Propertymark has long since been conscious of the need not just to shine a light on the problem, but to actively help to support the homeless.

In November, over 100 Propertymark agents and supporters took part in a charity sleep out in London's Queen Elizabeth Olympic Park and raised almost £65,000 for the homelessness charity, Centrepoin. For those of us taking part, it was a cold and uncomfortable night – an experience that few of us would want to repeat for a second night, let alone night after night, week after week.

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26/02/2020 Introduction to Planning and Development
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31/03/2020 Drafting Tenancy Agreements and Terms of Business

MANCHESTER

17/03/2020 Client Accounting for Residential Lettings
18/03/2020 Introduction to Block Management

EXETER

12/02/2020 Lettings Refresher

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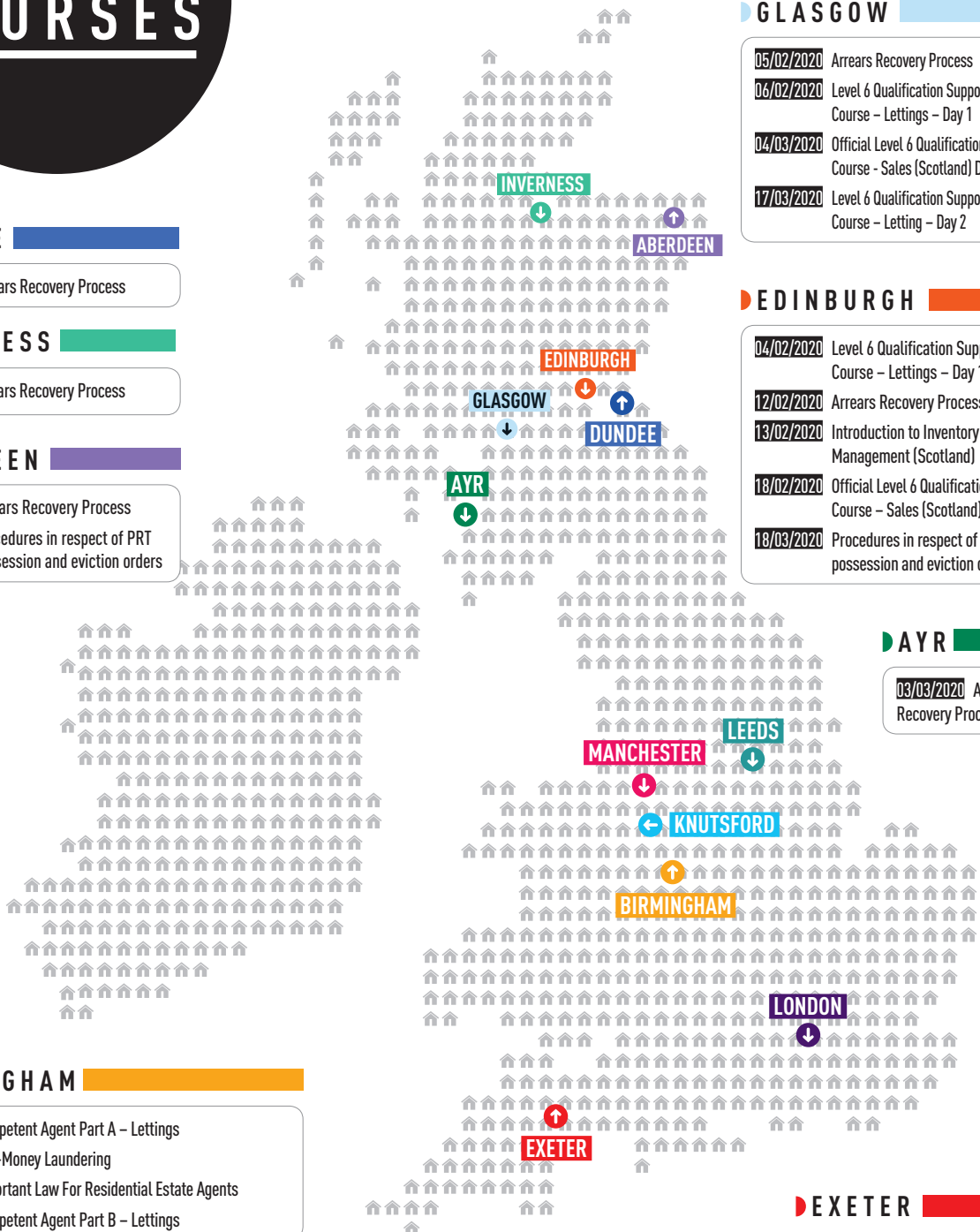
05/02/2020 Arrears Recovery Process
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04/03/2020 Official Level 6 Qualification Support Course – Sales (Scotland) Day 1
17/03/2020 Level 6 Qualification Support Course – Letting – Day 2

EDINBURGH

04/02/2020 Level 6 Qualification Support Course – Lettings – Day 1
12/02/2020 Arrears Recovery Process
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18/03/2020 Procedures in respect of PRT possession and eviction orders

AYR

03/03/2020 Arrears Recovery Process



COURSE HIGHLIGHTS

LONDON

- 04/02/2020** Introduction to Commercial Property Management
- 04/02/2020** The Leadership and Management Standard Day 1
- 04/02/2020** Secrets In Getting to Exchange: Sanity not Vanity
- 05/02/2020** An Introduction to Inventory Management Part 1
- 05/02/2020** Preparing for Management Lettings
- 06/02/2020** An Introduction to Inventory Management Part 2
- 06/02/2020** Starting Your Own Lettings Agency
- 11/02/2020** Maximising the Value of your Lettings Business
- 11/02/2020** Understanding HMOS and the Current Licensing System
- 11/02/2020** Understanding Leasehold Properties
- 12/02/2020** Negotiating for Profit in a Tough Market
- 13/02/2020** Competent Agent Part B – Sales
- 13/02/2020** Property Photography
- 19/02/2020** The Leadership and Management Standard Day 2
- 20/02/2020** Competent Agent Part C – Lettings
- 26/02/2020** Block Management Law and Practice
- 26/02/2020** The Leadership and Management Standard Day 3
- 26/02/2020** Advanced Anti-Money Laundering
- 27/02/2020** Lettings Refresher
- 03/03/2020** Official Level 3 Qualification Support Course – Lettings – Day 1
- 04/03/2020** Practical Aspects of Commercial Sales and Lettings
- 05/03/2020** Competent Agent Part A – Lettings
- 10/03/2020** Drafting Tenancy Agreements and Terms of Business



4

FEBRUARY
2020

SECRETS IN GETTING TO EXCHANGE: SANITY NOT VANITY

Times can be tough in the property market. But there are great opportunities.

Where almost 40 per cent of deals agreed do not get to completion, exchange is the most important event in the deal. This session will teach you what you need to know about the process and what practical steps you can take to get your cases to exchange and increase your profits.

LETTINGS REFRESHER COURSE

This one-day course provides an overview of the essential letting knowledge required of all property professionals. The session takes the most-asked questions answered by the ARLA Propertymark Regulation Team and the Legal Helpline to ensure attendees feel confident in their day-to-day roles. Common topics covered include understanding the differences between statute, contract and case law, how to protect deposits, and rights around property access.

This course is also flexible in nature, allowing attendees to receive the answers to their most burning questions.



INTRODUCTION TO PLANNING AND DEVELOPMENT

Property professionals will often need to understand the value of a piece of land and the process of development in order to advise clients. This course will provide attendees with an understanding of the basic principles of planning requirements, including planning policy. The session will also include how to submit a planning application and incidences where planning permission is not required, known as permitted development rights. Attendees will also learn more about the site appraisal process and the professional roles involved in the development of land.



Our courses book up quickly so secure your places now to avoid disappointment. Just go to any of our websites to see what's available for you: arla.co.uk | naea.co.uk | nava.org.uk



Upcoming EVENTS

**ARLA
PROPERTYMARK
NATIONAL CONFERENCE**
ExCel London, E16 1XL
Tuesday 24 March

ARLA PROPERTYMARK

1> HEREFORD, WARWICKSHIRE, W MIDS, WORCS

Chesford Grange, CV8 2LD
Wednesday 5 February

2> HAMPSHIRE, ISLE OF WIGHT, WILTSHIRE & DORSET

Solent Hotel, PO15 7AJ
Thursday 6 February

3> CUMBRIA & LANCASHIRE

Blackburn Dunkenhagh Hotel &
Spa, BB5 5JP
Tuesday 11 February

4> BERKSHIRE, OXFORDSHIRE

Oxfordshire Hotel, OX9 2PU
Wednesday 12 February

5> NORFOLK, SUFFOLK & CAMBRIDGESHIRE

Mercure Norfolk, NR3 2BA
Thursday 13 February

6> SOUTH WALES

Copthorne Hotel, CF5 6DH
Tuesday 18 February

7> CHESHIRE, MANCHESTER, MERSEYSIDE

Cottons Hotel, WA16 0SU
Tuesday 25 February

NAEA PROPERTYMARK

1> WEST COUNTRY

DoubleTree Hilton Bristol,
BS32 4JF
Thursday 26 March

2> MIDLANDS

Chateau Impney, WR9 0BN
Thursday 23 April

3> SOUTH EAST

Mercure Maidstone Great
Danes Hotel, ME17 1RE
Wednesday 29 April

4> CHANNEL ISLANDS

Pomme D'or Hotel, JE1 3UF
Wednesday 6 May

5> SOUTH CENTRAL

Surrey, TBC
Thursday 7 May

6> SOUTH CENTRAL

Nottingham/Northampton, TBC
Wednesday 27 May

ARLA/NAEA PROPERTYMARK CONFERENCES

YORKSHIRE

Oulton Hall, LS26 8HN
Thursday 30 January

NORTHERN IRELAND

Titanic, Belfast, BT3 9EP
Thursday 21 May

SCOTLAND

Edinburgh International
Conference Centre,
EH3 8EE
Thursday 28 May

SOUTHAMPTON

TBC, TBC
Thursday 4 June

EXETER

Exeter Racecourse,
EX6 7XS
Wednesday 23
September

NAEA PROPERTYMARK NATIONAL CONFERENCE

133 Houndsditch,
London, EC3A 7BX
Thursday 27
February



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We partnered with Kamma to provide information on upcoming UK property licensing schemes and consultations. Their platform automatically monitors property portfolios for compliance with all UK property licensing schemes.

Upcoming property licensing schemes and consultation events

Brent	Additional	Designation ending	31 December 2019
Brent	Selective	Designation ending	31 December 2019
Leeds	Selective	Designation starting	6 January 2020
Salford	Selective	Designation ending	27 January 2020
Northampton	Additional	Designation starting	1 February 2020
Croydon	Selective	Consultation ending	17 February 2020
Exeter	Additional	Designation ending	22 February 2020
Croydon	Selective	Designation ending	15 March 2020
Denbighshire	Additional	Designation ending	30 March 2020
Liverpool	Selective	Designation ending	31 March 2020
Waltham Forest	Selective	Designation ending	31 March 2020
Waltham Forest	Additional	Designation starting	1 April 2020
Newcastle upon Tyne	Additional	Designation starting	6 April 2020
Newcastle upon Tyne	Selective	Designation starting	6 April 2020
Harlow	Additional	Designation ending	14 April 2020
Oldham	Selective	Designation ending	30 April 2020
Rotherham	Selective	Designation ending	30 April 2020

→ Web: www.kammadata.com/news/ Email: hello@kamma.com

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Celebrating success

In this issue we talk to more members celebrating qualification success.



**ANDY BROWN, LETTINGS
MANAGER AT MARTIN&CO**



What is your job title, where do you work and for how long have you been an estate agent?

Lettings Manager, Martin & Co Worksop, with six years' experience within the industry.



What award have you achieved?
Level 3 Award in Residential Lettings and Property Management.



What does the award mean to you?
The award gives me a great sense of pride and to have personal recognition within the industry is something I have been working hard towards for many years.



How is the award going to help you in the future?
I believe that the award has broadened my knowledge on all aspects of lettings and property management, and it fills me with great confidence for the future.



How important is it to achieve these qualifications?

The importance to me of these qualifications is to be able to work closely with clients and my team to provide accurate information and to offer the best possible service.



What advice would you have for others thinking about or studying for a qualification?

Go for it ... it is a great positive to have such qualifications and will help to improve knowledge and understanding of all aspects of your role within the industry.



What was the hardest part in achieving this qualification?

The hardest part for me was the studying as I have always been better at the more hands-on approach than reading from a book, however, I was pleasantly surprised as to how enjoyable it became the more I read and the more information that I was able to implement into my daily routine.



How important is it to the customer for you to be qualified?

I believe it is very important to offer the customer accurate information and for them to feel that they have a competent individual/team working alongside them.



I believe that the award has broadened my knowledge on all aspects of lettings and property management.

**YOU OR YOUR
COMPANY COULD
APPEAR HERE!**



With so much negativity aimed at the industry and businesses having to face new challenges on what seems like a weekly basis, sometimes it's just nice to be nice.

Propertymark agents are some of the best in the business, upholding the highest standards, but quite often we don't shout about it enough.

So, come on, share the love and help raise your profile or that of your organisation. Get in contact with us and tell us what you're doing well as a company. Let us know about your successes and how it helps your business, let your workforce know how proud you are of them for achieving, or just shout about your own personal achievements following recent exam success.

It doesn't just have to be about qualifications and business success though. If your company is active on the charity scene raising money for a good cause, or you've had a recent employee away day to help those less fortunate than yourselves, or you've helped the local community – let us know!

Maybe you've run a unique regional advertising campaign, promoting the virtue of your services as a Propertymark agency, or you've gone way above and beyond to help your clients.

Whatever it may be – just drop us a line at ppm@propertymark.co.uk with the subject line 'celebrating success' and give an overview.

Tip: you'll stand more of a chance if you can also send one or two hi-res, good quality photographs to accompany your email.

Let's celebrate success together!



25TH | arla | propertymark

CONFERENCE & EXHIBITION

KEYNOTE SPEAKERS




MARY PORTAS

Retail expert Mary has advised Government, transformed both luxury and high street stores, written books and produced a host of retail and business-themed TV programmes. She is the Chief Creative Officer of her own retail consultancy, and author of *Work Like a Woman: A Manifesto for Change*, she also delivers an inspiring message of how businesses and individuals can adapt, transform and lead.



DIDO HARDING

Baroness 'Dido' Harding was Chief Executive of TalkTalk for seven years, growing the business in one of the most competitive, fast-moving markets, dominated by big players. As well as turning the company around from being Britain's most complained about telecoms operator into an award-winning service provider, she also took a very visible public lead when TalkTalk were subject to a high-profile cyber-attack.

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GET READY FOR REGULATION

The Regulation of Property Agents (RoPA) Working Group is recommending property agents to be qualified at Level 3 and company directors or managing agents at Level 4 (Level 5 and 6 in Scotland). Are you ready for when regulation comes into place? Be prepared, get qualified today.

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CHARITY CHAMPS

We find out what members have been up to as they generously raise money for charity.

► FESTIVE FUN FOR CHARITY

Staff at Breckon & Breckon, Oxford, embraced the festive spirit raising money for Save the Children UK by donning their favourite Christmas jumpers for the day.



► DIAMOND DAY OUT

The Jersey Estate Agents' Association (JEAA) Diamond Ball was held in November at the Royal Yacht Hotel, Celestial Hall.

The event was the fourth JEAA ball and was attended by 187 industry professionals and their guests.

The Diamond event, sponsored by Ogier, was won by one lucky lady who found the red foil covered heart chocolate in her chocolate box, and was presented with her diamond by the JEAA President Gill Hunt.

A total of £7,470 was raised for After Breast Cancer Jersey at the event.



Staff at Propertymark's Arbon House also celebrated Christmas while making money for charity when they dug out their yuletide jumpers at work.

✨ Are you an individual or business that is planning a charity event? If so then we want to hear from you. Send your details and any pictures to the editor at ppm@propertymark.co.uk with the subject line 'charity event' and we will try our best to feature you in the magazine.

naea | propertymark

NATIONAL CONFERENCE 2020

133 Houndsditch, London | 27 February

KEYNOTE SPEAKERS



LINDA MOIR

From Virgin Atlantic's award-winning service to the exemplary front of house service at the London 2012's Olympic and Paralympic Games, Linda has extensive knowledge that she'll be sharing with you to help you deliver amazing customer service.



PAUL MCGEE

A practical and entertaining motivational speaker, Paul addresses issues around dealing with change, handling pressure, motivating staff and delighting customers. His simple goal is to help you achieve better results while having fun in the process.



TERESA HEATH-WAREING

Theresa is a social media and marketing strategist giving business owners ideas on how to grow their company online. She will provide actionable tips and relevant information that you can implement once you're back in the office.

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naea.co.uk/events



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MARIEL ROE,
CO-FOUNDER PROPERLY

Q What is your job title, where do you work and for how long have you been an estate agent?

Co-founder at Properly – a property start-up with a difference, based in London. I have been an estate agent for 25 years.

Q What award have you achieved?

Level 3 Award in the Sale of Residential Property.

Q What does the award mean to you?

It is always a great feeling to achieve something worthwhile – and it's been quite a while since I last sat an exam!

Q How is the award going to help you in the future?

I think the award is proof of quality and professionalism. In general, it will stamp out bad practice, raise professional standards and increase consumer confidence. All those things will be excellent for our industry – and for Properly!

Q How important is it to achieve these qualifications?

The report that was released in

the summer by the Ministry of Housing proposed a new regulatory framework to cover estate agency. As I was setting up my own company, I felt it was the perfect time to sit the qualification. I think all customer-facing residential agencies should be licensed and adhere to a code of practice.

Q What advice would you have for others thinking about or studying for a qualification?

To do it! We need to raise the standard and we need the customers to have confidence in the industry.

Q What was the hardest part in achieving this qualification?

Although I was on very familiar territory, it took a lot of willpower to get down to revising – especially while building a start-up!

Q How important is it to the customer for you to be qualified?

Trust and transparency are two very important things for me. Someone might trust me to do the right thing, they might know I have experience but now I have a qualification they can see it too!



SIMON FRIEND

Q What is your job title, where do you work and for how long have you been an estate agent?

Sales Consultant for Spencer & Leigh in Brighton. I have been working in the industry for four years and three months.

Q What award have you achieved?

Level 3 in Residential Sales and Lettings.

Q What does the award mean to you?

When customers ask me what the letters stand for after my name on my business cards or on responses to emails, it's a great conversation starter.

Q How is the award going to help you in the future?

I believe it makes me stand out from other non-qualified agents and also gives customers more faith in my accreditation. I've also felt more confident in the way I conduct myself and in general day-to-day life. Lastly, if another position ever arose to head up another branch within the company, I would be well placed to study for Level 4.

Q How important is it to achieve these qualifications?

With regulations coming into the industry, it's a necessity!

Q What advice would you have for others thinking about or studying for a qualification?

It's worth putting the time and effort into it, if you feel you learn one new thing from each part or chapter, then surely it's been worth it.

Q What was the hardest part in achieving this qualification?

Terminology in the exams and sometimes the way questions are worded, so make sure you don't get caught out!

Want to shout about your success as an individual, branch or company?
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