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guide for new investors.”

Johnny Morris, head of research at Countrywide

# the accidental landlord

the keys to letting out your own property  
with complete peace of mind

DANIEL LEES & MARTINA LEES

# The 10 most common maintenance problems solved



**In this chapter:**

- ▶ **Low-cost (and no-cost) fixes for your boiler and big appliances**
- ▶ **Whose job is it to remove the mould? Plus, savvy advice on leaks, damp and dry rot**
- ▶ **Mice, rats, moths, bedbugs...How to tackle Britain's biggest pests.**

## *The bloody battle of the bedbugs*

It began when a south London tenant left an urgent message for Swift. Most tenants think their queries are urgent, even when they're not. But this time the issue turned out to be a nine-month £2,700 battle with bedbugs – one of the worst the pest expert had ever seen. Pests are usually the tenants' responsibility if they start during the tenancy, but in this case the cause turned out to be far more complex.

After failed spray treatments in the upstairs flat, Daniel did his best Poirot impression and deduced that the bloodthirsty critters were crawling up through the floorboards from the flat below to feed on the sleeping tenants.



The original source was the downstairs neighbour's boyfriend, who lived nearby. Enter lawyers, the council's public health department and long negotiations – until all three flats were simultaneously heated to 60 degrees, killing all the bugs. The relieved tenants, who understandably had threatened to leave, stayed on; the landlord averted a void and paid only his third of the heat treatment bill.

When the cause or liability is unclear, maintenance problems can be a pain to solve. But – and you can stop shuddering now – many cases are simple, if you know what to look for. In this section we give you the low-down on the 10 most common maintenance issues. Sorry, we can't help with wives who take forever to get ready (writes Daniel). That's a maintenance problem he's still trying to solve.

## 'The boiler has stopped working'

**The problem.** You'll get a call, usually on the first freezing weekend in November, because your tenants have no heating – and no hot water, if it's a combi-boiler. Daft as it sounds, it's surprisingly common for the boiler to be switched off, especially if its plug is in a spot that can be confused with a regular socket (see anecdote). Or the boiler may have cut out because the system pressure dropped below a certain level.

### *None so blind as those who will not see the switch*

At 8pm on a Saturday, a new tenant phoned Daniel complaining that there was no hot water in the flat they had just moved into. Could he please send an emergency plumber (at double the usual rate)? Daniel did his usual checks over the phone, but the tenant swore high and low that the boiler



was not switched off. Still suspicious, as it had worked when their predecessors moved out days before, he went to check himself – and found the tenants had indeed turned off the boiler by mistake. They just hadn't noticed, as they'd put their fancy new kettle neatly in front of the boiler's power supply.

**The solution.** To save unnecessary call-out fees, first do a few checks over the phone. This will also help the tenant to fix it faster than waiting for a plumber:

- ▶ **Is the boiler on?** Is there a green light somewhere or an LCD display showing that it is definitely on?
- ▶ **Is the pressure too low?** Does the gauge read less than 0.5–0.7 bar? Or over 3 bar? Re-pressurising is straightforward for your tenants to do themselves – YouTube has how-to videos for almost all major brands of boilers. It also helps if you have familiarised yourself with that boiler so you can talk your tenants through how it works.
- ▶ **Is there an error message?** Googling this may shed light on the fault. But watch out, this may be misleading – leave full diagnosis to a professional.

Boilers do lose pressure over time and it's normal for them to need re-pressurising once or twice a year. If you have to do it more often, though, there may be a leak in the central heating system – call a plumber to investigate.



### ***Should I get boiler insurance?***

Some landlords like to take out boiler insurance, often with big household names, but our advice is to steer clear of these products. Swift has seen many cases of incorrect billing, annual premium rises, poor service and – most crucially – no cover when you need it for expensive part replacement.



To avoid ongoing boiler costs, fit a good boiler to start with. The difference between the bottom-end and top-end model is only a few hundred pounds, and much of your cost will be for the labour to install it – that’s the same, regardless of the model. Plus, most reputable brands now come with a three- to five-year parts and labour guarantee, giving you peace of mind. An upfront investment in a good boiler will save you not only repair costs, but also the hassle and stress of finding a trustworthy tradesman on short notice.

## ‘The oven/fridge/washing machine is broken’

**The problem.** Britain throws away half a million washing machines a year, and at least a quarter of them could have been repaired, found the UK Indemand research project. Though it’s sadly often cheaper to replace an appliance than repair it, try to fix it when possible – it may save you money and, more importantly, help lower the number of machines in landfill.

Here are some common faults you can fix at low (or no) cost:

- ▶ **The washing machine won’t drain.** The filter or exit pipe may be blocked. Check the filter at the front of the machine for coins, clips or anything else that may be blocking it. Also check that the exit pipe is clear. YouTube has videos on how to do this for different washing machine makes. Any blockage would be the tenant’s bill to pay.
- ▶ **The oven doesn’t heat up.** If the oven turns on and the grill still works, you only have to replace the oven element.
- ▶ **A lot of heat escapes from the oven.** Change the damaged oven seal – this is easy to do yourself.
- ▶ **Oven buttons or controls are broken.** Fit new controls, but check the oven seal is not letting heat escape – causing the buttons to melt.



- ▶ **The fridge leaks water.** Clear the water exit hole, found at the bottom of the fridge's rear inside wall.
- ▶ **The dishwasher doesn't clean properly.** If it leaves bits of dirt, clean out any blocked holes on the rotating arm. Also check that the dishwasher has enough salt and rinse aid.

**The solution.** Order spare parts for almost any machine from websites such as [espares.co.uk](http://espares.co.uk), [partmaster.co.uk](http://partmaster.co.uk) or [appliancesparewarehouse.co.uk](http://appliancesparewarehouse.co.uk). If you can't fix it yourself, get a specialist appliance repair firm to do the work – they usually charge a fixed fee.

Some faults, however, are not feasible to repair. Scraping noises by the washing machine could mean its drum is damaged, and then it's often cheaper to replace the whole machine. Likewise, if the fridge turns on but no longer cools, the condenser or compressor has usually gone but may be too expensive to fix.

Built-in appliances can be costlier to replace than free-standing ones. They are harder to remove; there are fewer new machines available and they tend to be more expensive; and you may need a carpenter to fit integrated doors. So stick with free-standing where possible.

As with boiler insurance, we'd advise against appliance cover as you can end up paying the whole cost of a new appliance in premiums – only to endure slow response times and painful call-centres.

One last point to mention is that green rules require all appliance retailers to offer a low-cost recycling service for disposing of your old machine. This is usually the cheapest way of getting rid of it.

## 'Oh dear, we have a leak'

**The problem.** Leaks can be one of the most difficult and expensive things you may face: difficult because it can be so tricky to establish the source, and expensive because the full extent of the damage can be hidden for a long time. What may seem like a leak from the washing machine upstairs can turn out to be caused by a loose roof tile another floor up, with water travelling all the way down inside the wall.



### ***And the ceiling came tumbling down***

In Martina's first London flat share, she and the other tenants reported a damp patch on the bathroom ceiling to the landlord. It seemed to have come from the top-floor water tank. Weeks went by and the owner did nothing, despite their reports that the patch had turned into a drip. Then, one evening as they sat watching TV downstairs, there was an almighty crash. The entire bathroom ceiling, complete with plasterboard and insulation, had collapsed. Thankfully no one was having a bath when it came down.

**The solution.** We can't emphasise this enough: take leaks seriously and deal with them quickly. Need we remind you of the dripping boiler and the £55,000 dry rot bill?

If you own a leasehold flat, most buildings insurance policies will cover leak damage caused by a source outside your property – even if it was the upstairs neighbour's overflowing bath.

## **'There's damp everywhere'**

Damp and mould are all too common in British properties. Tenants (and landlords) sometimes confuse the two and don't know who should solve what. Even though both are related to moisture, they have different causes and only occasionally overlap.

Simply put, damp is a structural issue that is the landlord's job to solve. Mould, on the other hand, is usually a condensation issue caused by poor ventilation and is the tenant's responsibility. There are a few exceptions to this rule.

### **Damp**

**The problem.** Damp affects the structure of the building and can be a result of rising damp (on the ground floor), a plumbing leak



from within the property or a leak from an outside source such as a roof, gutter, windowsill or neighbour. The immediate result of damp can be damaged paint and plaster, visible brick salts and moist patches along the wall, and possibly mould growth on these damp patches.

**The solution.** Damp can cause serious structural damage, such as dry rot (see below), so address any damp as soon as it is found. Sometimes that's easier said than done: it can be very hard to pinpoint the root cause. Damp and leaks into the property from outside are always the landlord's responsibility to resolve. Get an independent damp surveyor to advise, not a damp treatment firm.

## Condensation and mould

**The problem.** Most common in autumn and winter, **condensation** occurs when moist air cools to form water droplets on cold surfaces. Left unchecked, the droplets can cause damage and foster the growth of black mould – which can affect our respiratory health. It happens when three factors combine:

1. **Too much moisture.** Two people at home can produce 12.5 litres of moisture a day through breathing (1.7 litres); cooking and boiling the kettle (3.4 litres); and showering, drying laundry indoors and washing dishes (7.4 litres). There is even more invisible moisture in the air in areas where the water table is close to the ground.
2. **Not enough ventilation.** Circulation helps to replace moist air with drier air from outside. Ironically double-glazing and modern paints make it harder for moist air to escape.
3. **Cold surfaces.** Condensation is worse on windows and external walls, as well as in cold rooms when tenants heat only one room to a high level.

**Mould** flourishes where there is high moisture, no direct sunlight and warmth – especially in bathrooms. Some properties are far more susceptible to mould than others, for example if they have concrete walls or beams, double-glazing and not much sunlight.





Damp can cause or worsen condensation and mould by raising the moisture levels in a property. However, about 80% of mould is caused by condensation alone.

**The solution.** Tenants are responsible to remove mould caused by condensation arising from their lifestyle. They can spray the fungus with bleach – Dettol Mould & Mildew Remover is excellent – and wipe away water gathered on window frames and sills.

Then deal with the condensation:

- ▶ **Change behaviour.** Ask tenants to reduce moisture: they can dry laundry outside (you can put up a washing line), or in the bathroom with the door shut and the window open – not on the radiators. They can cook with pan lids on and run a bath with cold water first before adding the hot – this cuts steam by 90%. Also, get them to ventilate by opening windows (or at least trickle vents) slightly, even in winter, and to use extractor fans in the bathroom and kitchen. Keeping those two doors closed will also prevent moisture from escaping into the rest of the house.
- ▶ **Address any damp or leaks.** It's your responsibility as a landlord to deal with underlying issues.
- ▶ **Fit extractors.** If necessary, install and maintain extractor fans in the bathroom and above the hob. In humid rooms with poor ventilation, such as a basement or storeroom, use a dehumidifier to dry out the air. It's also possible to fit a mechanical ventilation system.

### *Is it mould? Is it damp?*

One set of tenants wanted the 'damp' in their bathroom to be repaired, while it was actually mould caused by their own failure to open the window or clean off the fungus. Swift sprayed some Dettol Mould & Mildew Remover and filled the tenants in on its magic. Problem solved.



Another flat, taken on by Swift, had mould in every room. Appalled that the previous agents and tenants had allowed it to become so rampant, Swift cleaned up all the mould, applied anti-mould paint and asked the new tenants to ventilate regularly. Nonetheless the mould returned in autumn and Daniel realised that the concrete structure of this particular property made it so susceptible. The only solution would be a mechanical ventilation system costing thousands of pounds, which the landlord started saving up for. In the meantime the tenants had to keep clearing away mould in the colder months. Problem as yet unsolved.

## ‘What’s that mushroom in the corner?’

**The problem.** One of the biggest risks with leaks is fungal decay. This is how wet rot and dry rot (contrary to its name) start: both are fungi that love moisture and eat away the parts of wood that make timber strong. If you poke the wood with a screwdriver and it sinks in, you have a problem.

**Dry rot**, the worse of the two, is like kryptonite to Superman, crumbling structural beams and joists into a powdery mess. It loves warm, moist and poorly ventilated areas, usually hidden, such as beneath floorboards, and forms what looks like silvery white roots that travel through masonry and plaster looking for more timber to feed on. Once the spores have taken hold, they can take the shape of a squishy pancake that smells like a mushroom.

**Wet rot** is more common but stays confined to very damp wood or plaster only. It can manifest as a dark, fern-like pattern on walls or as dark, spongy areas on wood.

**The solution.** First find and fix the source of the leak, then let it dry out properly – possibly using a dehumidifier and keeping the heating on low. For wet rot you then have to scrape away the damaged areas and refill.



With dry rot, however, you need to remove and treat all the structural elements within 3–6ft of the affected timber. Treating the fungus is not hard, but it becomes expensive because you have to strip out and redecorate such a big area. Buildings insurance usually doesn't cover dry rot as it's seen as avoidable through good maintenance.

## 'Help! We have creepy crawlies'

One in nine privately rented homes in England has pest problems, estimates the charity Shelter. Whether you're dealing with fleas, wasps or Scrat the squirrel from hell, pest control firms may try to scare you with all the worst-case scenarios if you don't use their services. To escape such pressure, follow these principles when deciding your plan of action:

- ▶ **Take a step back.** Be pragmatic and run through all the alternatives rather than jump at an expensive solution that may be overkill.
- ▶ **Use a reputable firm.** Not doing so may end up costing you more if you have to re-do treatments. Rentokil ([rentokil.co.uk](http://rentokil.co.uk)) is one of the best known, but there are many other good firms.
- ▶ **Contact your council.** Your local authority will offer pest control services if there is a risk to public health.

It can be upsetting to hear of pests in the home you care about, and naturally you'll want to banish them as soon as possible. But it may be the tenants' responsibility, particularly if their actions have contributed to the infestation. In principle, the landlord is responsible for getting rid of pests that were there at the start of the tenancy, and the tenant for any unwelcome visitors thereafter. However, when the property's structure makes it vulnerable to pests, the landlord does need to get involved, for example by blocking holes that can let mice into a ground-floor flat. Also check what your tenancy agreement says on pests. (Read a useful parliamentary briefing on dealing with pests at [tinyurl.com/pests-briefing](http://tinyurl.com/pests-briefing).)



And now, here's how to deal with the four most common pests in Britain – mothers-in-law excluded.

## Mice

**The problem.** You can tell there are mice by their small black droppings, or you may bump into one – it's normally as shocked as you are (see anecdote). Mice will only live in a property where they can find food, be it in an open bin, low kitchen cupboards or scraps on the floor left by pets or toddlers. They can wriggle through a hole as narrow as a pencil, but are poor climbers who find it hard to access, say, high kitchen cupboards. Ground-floor properties are more susceptible and mice often come inside in autumn or winter when food outside is scarce. They usually don't cause major damage but can gnaw through cables and furnishings. Two mice can become 200 in little more than six months – yes, really – so act fast.

### *The sad end of Mini Mouse*

Martina once opened a kitchen drawer, only to discover a nest with six baby mice of a few days old. Then one hopped out. She (Martina, not the mouse) shrieked and sprang into the air, landing on top of the unsuspecting baby mouse – particularly distressing for all, including Daniel, who had to dispatch the poor mite to mouse heaven.

**The solution.** Start by removing all food sources. Tell tenants to keep food in sealed containers or high up, get a dustbin with a lid and regularly clean up fallen scraps. Then remove mice via poison or a trap – humane traps are available to catch the mouse but not harm it, so you can release it in a field. Most firms and councils prefer poison as it's easier to set up, but the mouse may then die in an inaccessible place – causing an awful stink.



## Rats

**The problem.** Rats carry nasty diseases, cause major damage chewing through cables, pipes and timber, and contaminate food or water. They're tough, too – Daniel has dealt with rats that swam up through the loo. One rat leaves up to 25,000 droppings a year. Ughhh.

**The solution.** As with mice, eliminate food and water sources – including bird feeders – otherwise bait won't tempt a well-fed rat. Seal all holes bigger than 15mm where they might gain access. Then put out poison, but keep this out of the reach of children, pets or birds. Or use sealed traps that are child- and pet-friendly: these contain either poison or kill the rodent through a spring mechanism. They also make it easier to dispose of the dead rat – be careful and wear gloves when getting rid of rodent bodies, as they're often infectious.

## Moths

**The problem.** Most of Britain's 2,400 moth species are harmless, but a few have larvae that nibble wool, fur and feathers – damaging carpets, curtains and tenants' clothes (with a penchant for cashmere jumpers). Hanging suits and coats are unlikely targets, as the female moths that lay the eggs can't fly. They pose no health risk to humans.

**The solution.** Moths flourish in dark, undisturbed spots. If your house becomes affected, moth traps, regular vacuuming (with a good vacuum cleaner, including under all furniture, and emptying the contents outside) and possibly a carpet steam clean can oust the problem. For a more serious infestation, you may need a spray treatment from a pest-control firm, which almost always does the trick. In extreme cases, try a heat treatment, but this is expensive and very seldom necessary. You can also simply fit synthetic carpets (or no carpets) – they're far too bourgeois for the larvae's refined palate.



## Bedbugs

**The problem.** From nymph to adult, all stages of bedbugs feed on human blood every 10 or so days, but they can go for months without a meal. They don't carry diseases but their bites can cause allergic reactions, sleeplessness and stress. They can enter your property as stowaways picked up at a hotel abroad or hidden in the cracks of that vintage chest of drawers bought on eBay. Resistant to insecticide, tiny and nocturnal, they can be harder to eradicate than Bruce Willis on a bad day.

**The solution.** To quell a minor invasion, seal cracks and crevices, such as in bed frames, skirting boards and floorboards. Tell tenants to launder and tumble-dry on high heat, vacuum frequently and reduce clutter. For large infestations, however, you may need an expert to spray pesticide or, worst case, heat the entire property to 60 degrees (see earlier anecdote). Kill 'em dead!

We could go on about ants, cockroaches, woodworm and endless nasties, but we think that's quite enough about pests. Time to move on to less creepy topics – how about the genteel world of Farrow & Ball?



# Who can you trust to look after your property? How can you have peace of mind when letting it out for the first time – especially if it's been your own home?

*The Accidental Landlord* takes the worry out of letting. It gives you the knowhow to navigate the post-Brexit world of jittery prices, tax changes and 140-plus landlord laws. And it shows you how to succeed, even using your property as your first step to financial freedom.

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This book covers all the boxes you have to tick, summarised in one handy checklist. When the time comes, it tells you how to buy – and sell – more property, with a dash of wit throughout.

“A must read for any landlord wanting a step-by-step guide on how to rent out and manage a property yourself. Full of practical advice, tips and some humour along the way.”

Jo Eccles, managing director of Sourcing Property and weekly property columnist for *The Metro* newspaper



**Daniel Lees** and **Martina Lees** became accidental landlords when they got married – and now they can't stop talking about property. Daniel founded the lettings specialist Swift Property, which looks after the London homes of accidental landlords living on five continents. Martina is an award-winning property writer for *The Sunday Times*.

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