



The National HMO Network

AUTUMN CONFERENCE
Nov 2023

In Partnership with **aico**[®]

NATIONAL
HMO
NETWORK

WELCOME

We will begin the
session at 11am

In Partnership with



Introduction

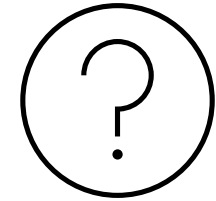
The National HMO Network



What is the National HMO Network?

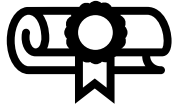


Mo Talukder
Chair



Why do we do conferences?

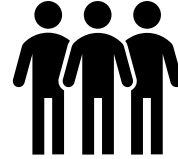
Information about the Network



CPD Certificates

Please be attentive during each session and stay to the end

Emailed to you after the conference.



Steering Group

Want to become part of the National HMO Network steering group?

Interested in anyone from local authorities.

Details at the end of the presentation.

Professional development including CPD



Future Conferences

In person or virtual conferences

Networking Coffee and Lunch breaks included

Range of HMO topics covered

Our speakers



Paul Cartwright
AICO
Head of National Accounts



Sean Hooker
PRS
Head of Redress, Property
Redress Scheme



Andy Speake
AICO
AICO Technical Manager -
HMO standards & smoke
chamber demonstration



Oliver Barlow
AICO
AICO National Account
Manager. CEBR research



Caroline Patterson
HMO Landlord
Director – Chester
Homeshare & Award-
Winning HMO Landlord



Jordan Toulson
AICO
AICO/HomeLink Product
Manager. Environmental
monitoring for homes.



Hugh Greenwood
DLUHC
Department for Levelling Up
Housing and Communities



**Robin
Stewart**
General legal update
relating to HMOs

Agenda

- | | | | |
|-------|--|-------|---|
| 11:10 | Sean Hooker – Head of Redress, Property Redress Scheme – Case studies and main themes | 14:15 | Hugh Greenwood – DLUHC – PRS Reforms quality and safety and Decent Homes Standards |
| 11:30 | Andy Speake, Aico Technical Manager - HMO standards & smoke chamber demonstration plus Tour of AICO. | 14:45 | AFTERNOON TEA BREAK |
| 12:15 | NETWORKING LUNCH | 15:00 | Open Panel Discussion – Chair: Mo Talukder <ul style="list-style-type: none">• Caroline Pattinson – Award Winning HMO Landlord• Sean Hooker - Property Redress• Andy Speake – Aico Technical manager• Robin Stewart – Anthony Gold Solicitors |
| 13:00 | Oliver Barlow, AICO National Account Manager. CEBR research – what have we learnt? | | |
| 13:15 | Caroline Pattinson – Director – Chester Homeshare & Award-Winning HMO Landlord | 15:30 | Legal Roundup – Robin Stewart - Anthony Gold Solicitors |
| 13:45 | Jordan Toulson, Aico/HomeLink Product Manager. Environmental monitoring for homes. | 16:15 | CLOSING REMARKS – Mo Talukder Chair, National HMO Network |
| | | 16:30 | DEPARTURES |

Welcome to AICO and Housekeeping



Paul Cartwright, Aico
Head of National Accounts

Sean Hooker

Head of Redress, Property Redress Scheme

Sean Hooker is the Head of Redress for the Property Redress Scheme (PRS). He is a Qualified Adjudicator (ACI Arb), CEDR Accredited Mediator and has a Professional Award in Ombudsman and Complaints Handling Practice (Queen Margaret University and Ombudsman Association). Following a long career in the insurance industry, Sean set up and ran the dispute resolution and adjudication service for an authorised tenancy deposit scheme before moving and setting up the ombudsman office at the Property Redress Scheme. A Government approved scheme, backed by legislation, the Property Redress Scheme is one of only two organisations that property agents must join to deal with their unresolved complaints.

Sean is involved with many bodies and forums and is frequently consulted on future changes and reforms in the sector by Government and the industry. He has written numerous articles and blogs on the property sector, appears regularly on podcasts, webinars and at live events, as well as television and radio.

The Property Redress Scheme is a consumer redress scheme authorised by the Department for Communities and Local Government (DCLG) and by the National Trading Standards Estate Agency Team to offer redress to consumers of lettings, property management and estate agents. It is also open to other property professionals to show they are committed to providing excellent customer service.

Property Redress Scheme – Case studies and main themes

Sean Hooker



STRAIGHT-FORWARD CONSUMER REDRESS FOR
PROPERTY AGENTS AND PROFESSIONALS

 www.theprs.co.uk  0333 321 9418

RAISING THE BAR - HOW WILL RENTERS REFORM RAISE STANDARDS IN THE SECTOR



Sean Hooker
Head of Redress

A FAMILY OF PRODUCTS SUPPORTING YOUR NEEDS

mydeposits



www.theprs.co.uk

The Renters Reform Bill



- Currently going through Parliament
- 1st and 2nd Reading in HoC now complete
- We got a flavour of what MP's thought of it.
- Enters Committee Stage (dates tbc)
- 3rd Reading and HoC vote
- Then process repeated in HoL
- Amendments can be tabled, debated or voted on at any stage from now.
- Government can amend the bill themselves (strong hint, they will on student tenancies)
- Bill will ping pong between HoL and HoC to get agreement.
- Once passed, it will be sent for Royal Assent after which it is enacted and becomes law.
- Secondary legislation will probably be needed
- There will be procurement for services undertaken
- There will be an implementation timetable to phase in changes

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Reform of the Possession Process and the end of Section 21



Decent Homes Standard



A new Property Portal. Is it a Landlord Register?



A New Ombudsman



More Enforcement.



What about Deposits? Are Lifetime Deposits Dead?

How can you as HMO landlords raise your bar?



- Join a redress scheme now.
- Ensure you insure you, your business and tenants
- Do regular training with an established trainer look for CPD points
- Join the NRLA! Local networks are good too.
- Attend events just like this!

Questions?



Andy Speake

AICO Technical Manager



HMO standards & smoke chamber demonstration

Andy's role as National Technical Manager within Aico provides technical expertise on domestic Fire and CO alarm production and installation. Andy has responsibility over the technical aspects of Aico products, support, and training, as well as working alongside various standards agencies and industry associations.

Along with Andy's role within the technical team at Aico, he is a board director of the FIA, a member of the FIA FD&A council, chairs the FIA IoT Forum and chairs the FIA Smoke Alarm Devices working group. Andy is an active member of CoGDEM (Council of Gas Detection and Environmental Monitoring) for expertise in domestic Carbon Monoxide alarms and is also a member of CENELEC Technical Committee 216 for gas detection. As a participant on several National and European committees, Andy is heavily involved in standardisation and is the convenor for the CENELEC working group responsible for BS EN 50292.

Andy's session will cover fire and CO standards relating to HMOs, Aico's alarm ranges, and a demonstration of our latest multi-sensor alarm using a test fire chamber.



AICO TOUR and SMOKE DEMONSTRATION



Lunch -
45 minutes

kindly provided

by **aico**[®]



Oliver Barlow



AICO National Account Manager

Oliver joined Aico HomeLINK in 2021 as Regional Specification Manager for the South-Central region. In his time as an RSM, Oliver worked closely with social landlord clients to help them understand British Standards for fire and carbon monoxide detection, enabling them to comply with the latest standards and regulations. At the same time, Oliver was also assisting clients with using HomeLINK technology to monitor the internal environments of their housing stock.

Oliver has recently moved into a new role as National Account Manager.



CEBR research – what have we learnt?

Oliver Barlow

NATIONAL
HMO
NETWORK



CEBR Research into the impact of fire: What have we learnt?



Economic Assessment of Fire Safety Standards



Centre of Economics and Business Research (Cebr)

- Commissioned a comprehensive review into the domestic fire safety space in support of the Housing, Safety and Wellbeing Taskforce (HSWT)





YouGov Survey

Cebr commissioned YouGov to undertake a bespoke nationally representative survey of **over 6,000 people**

- Property type
- Tenure
- Age of occupier
- Gender
- Geography
- Working status
- Marital status
- Children at home

Type of incidents experienced and when:

	Total	Incidents experienced		
		Fire incident	Carbon monoxide incident	Carbon dioxide incident
Unweighted base	6479	614	323	175
Base: All UK adults	6479	628	336	184
Within the last 2 years	1%	13%	12%	17%
More than 2 years ago, but within the last 5 years	1%	10%	6%	9%
More than 5 years ago, but within the last 8 years	1%	7%	3%	5%
More than 8 years ago, but within the last 10 years	1%	8%	6%	11%
More than 10 years ago, but within the last 15 years	1%	12%	8%	12%
More than 15 years ago	5%	51%	9%	10%
Never	85%	-	52%	28%
Don't know/ can't recall	4%	-	4%	5%
Prefer not to say	1%	-	1%	4%

Devices installed in property:

	Total	Working Status						
		Working full time	Working part time	ALL WORKERS (NET)	Full time student	Retired	Unemployed	Not working/ Other
Unweighted base	6479	3397	939	3533	275	1745	384	550
Base: All UK adults	6479	2811	946	3557	381	1575	400	566
Fire/ smoke detection device	88%	89%	88%	89%	79%	93%	83%	87%
Carbon monoxide detector	57%	57%	59%	57%	44%	62%	48%	56%
Carbon dioxide detector	14%	15%	13%	14%	14%	14%	16%	14%
None of these	5%	4%	4%	4%	5%	5%	9%	5%
Don't know	4%	3%	4%	4%	16%	1%	5%	7%

Devices by geography:

	Total	Region								
		North	Midlands	East	London	South	England (NET)	Wales	Scotland	Northern Ireland
Unweighted base	6479	1038	1000	571	740	1031	5435	300	570	183
Base: All UK adults	6479	1510	1043	550	840	1480	5449	311	544	175
Fire/ smoke detection device	88%	88%	89%	91%	81%	91%	88%	88%	82%	84%
Carbon monoxide detector	57%	52%	56%	61%	44%	62%	55%	69%	67%	63%
Carbon dioxide detector	14%	12%	13%	15%	10%	13%	14%	13%	13%	17%
None of these	5%	5%	4%	3%	8%	4%	5%	3%	2%	5%
Don't know	4%	4%	4%	4%	7%	3%	4%	6%	3%	1%

Type of incidents experienced and when:

	Total	Incidents experienced		
		Fire incident	Carbon monoxide incident	Carbon dioxide incident
Unweighted base	6479	614	323	175
Base: All UK adults	6479	628	336	194
Within the last 2 years	1%	13%	12%	17%
More than 2 years ago, but within the last 5 years	1%	10%	6%	9%
More than 5 years ago, but within the last 8 years	1%	7%	3%	5%
More than 8 years ago, but within the last 10 years	1%	8%	6%	11%
More than 10 years ago, but within the last 15 years	1%	12%	8%	12%
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Unweighted base	6479	2597	939	3536	275	1745	364	559
Base: All UK adults	6479	2611	946	3557	381	1575	400	566
Fire/ smoke detection device	88%	89%	88%	89%	76%	93%	83%	87%
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		North	Midlands	East	London	South	England (NET)	Wales	Scotland	Northern Ireland
Unweighted base	6479	1538	1055	571	740	1531	5435	305	570	169
Base: All UK adults	6479	1510	1043	555	849	1492	5449	311	544	175
Fire/ smoke detection device	88%	88%	88%	91%	81%	91%	88%	88%	92%	94%
Carbon monoxide detector	57%	52%	55%	61%	44%	62%	55%	59%	67%	63%
Carbon dioxide detector	14%	12%	13%	15%	15%	15%	14%	15%	19%	17%
None of these	5%	5%	6%	3%	8%	4%	5%	3%	2%	5%
Don't know	4%	4%	4%	4%	7%	3%	4%	6%	3%	1%



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None of these	5%	7%	6%	2%	8%	4%	5%	3%	2%	5%
Don't know	4%	4%	4%	4%	7%	3%	4%	6%	3%	1%



CEBR Research into the impact of fire:
What have we learnt?



Economic Assessment of Fire Safety Standards

Three parts to the research:



1. Comparison of Regulations and Standards across the four nations



2. Statistical analysis of fire incidences in dwellings



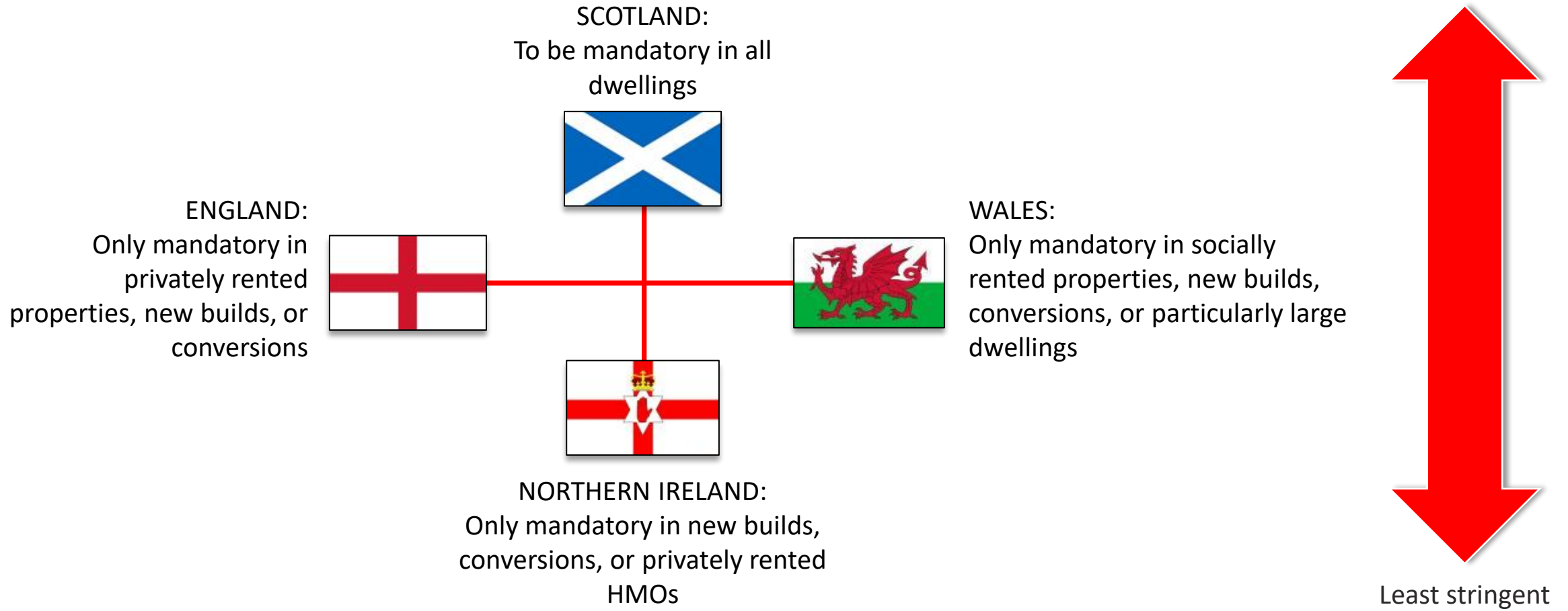
3. Economic impact study



CEBR Research into the impact of fire:
What have we learnt?

Comparison of Regulations

Smoke Alarm Requirements:





Comparison of Regulations

Comparisons
made also
include:

Carbon monoxide
standards



Sprinkler
systems



Resident
engagements



Decarbonisation and
sustainability





CEBR Research into the impact of fire: What have we learnt?

Statistical Analysis



Figure 2: Dwelling fires attended by fire and rescue services, Great Britain, 2009/10 – 2019/20



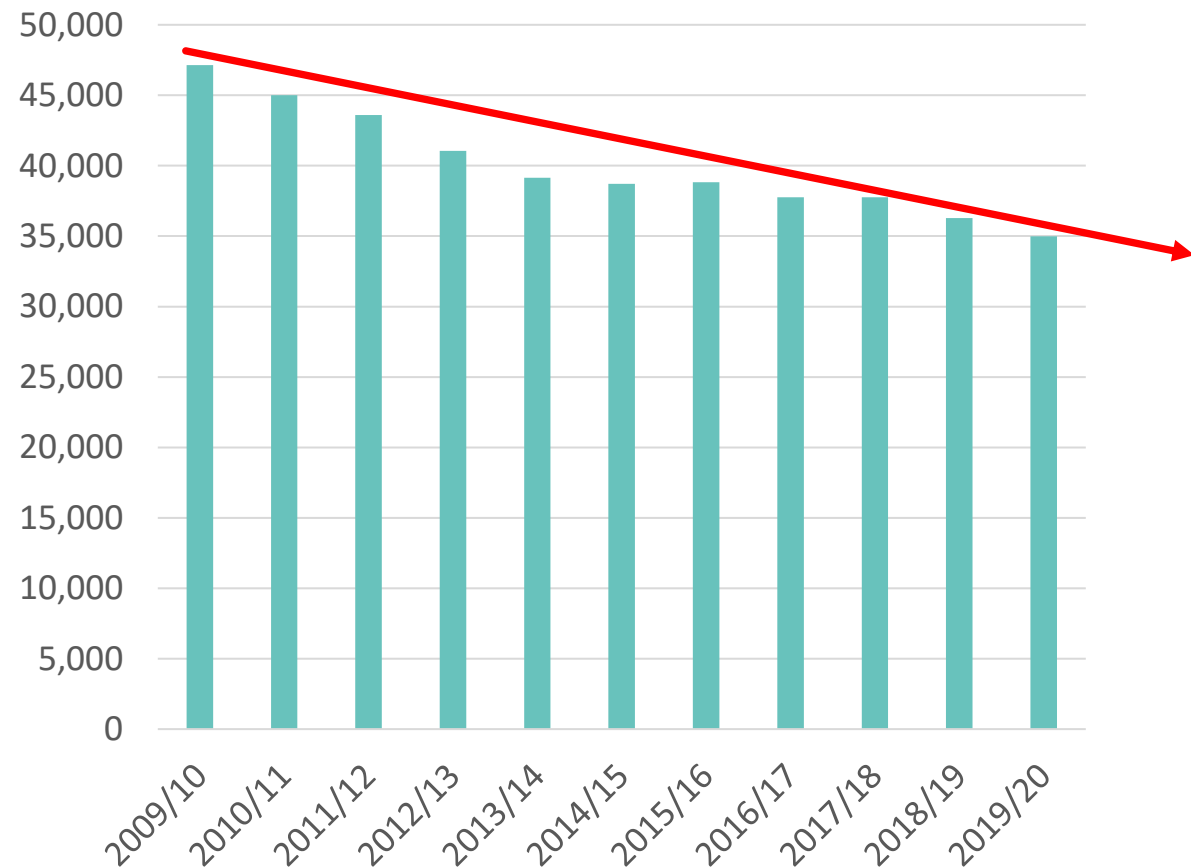


Statistical Analysis

- There has been a downward trend in the number of dwelling fire incidents, from a peak of 47,000 in 2009/10 to 35,000 in 2019/20.



Figure 2: Dwelling fires attended by fire and rescue services, Great Britain, 2009/10 – 2019/20



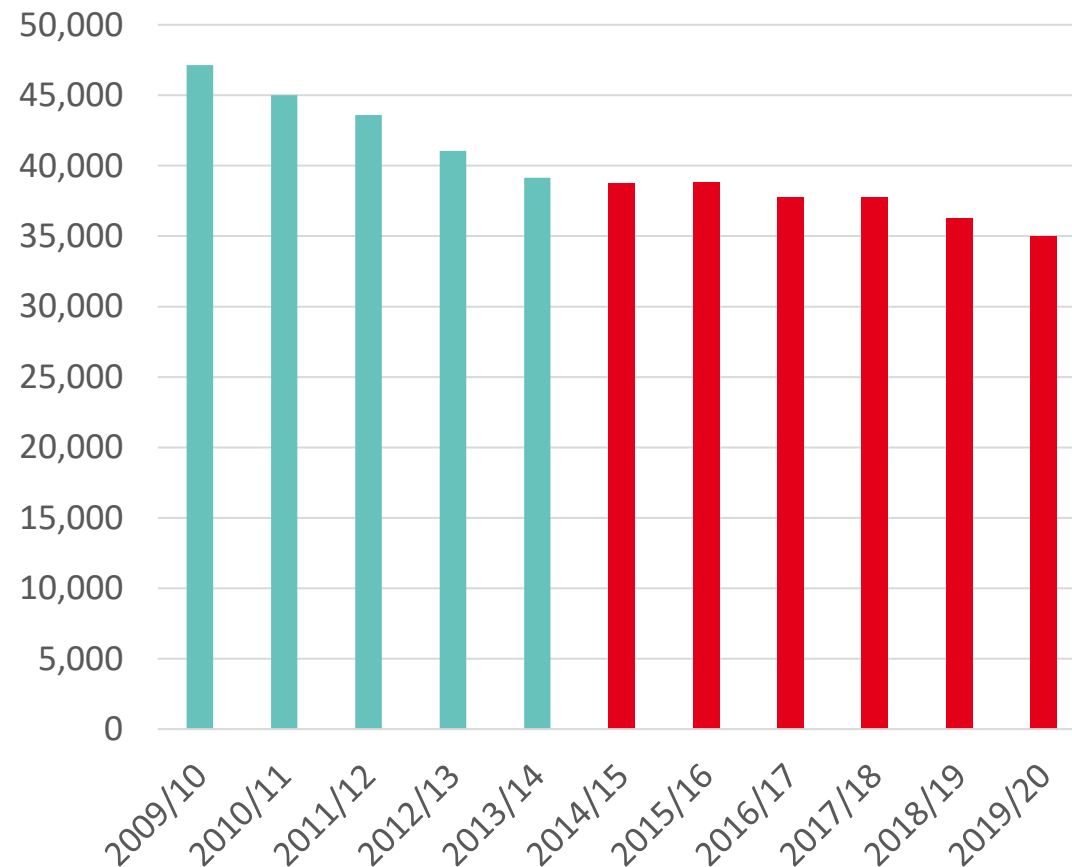


Statistical Analysis

- There has been a downward trend in the number of dwelling fire incidents, from a peak of 47,000 in 2009/10 to 35,000 in 2019/20.
- Slowdown in the rate of improvement. This has been particularly noticeable since 2014/15.



Figure 2: Dwelling fires attended by fire and rescue services, Great Britain, 2009/10 – 2019/20



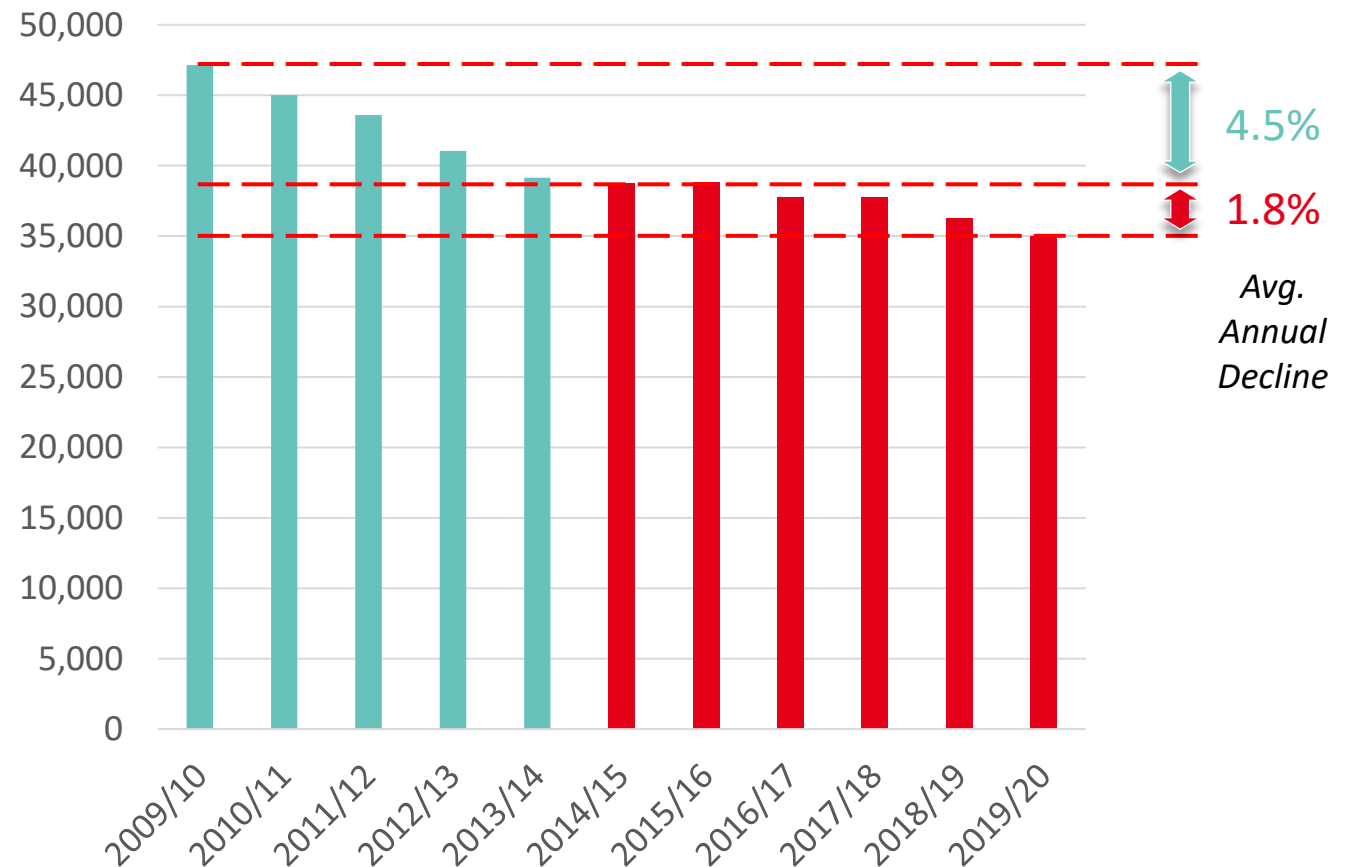


Statistical Analysis

- There has been a downward trend in the number of dwelling fire incidents, from a peak of 47,000 in 2009/10 to 35,000 in 2019/20.
- Slowdown in the rate of improvement. This has been particularly noticeable since 2014/15.
- In the years prior to 2014/15, the annual decline in the number of incidents had averaged 4.5%. This has since dropped to just 1.8% in the subsequent period.



Figure 2: Dwelling fires attended by fire and rescue services, Great Britain, 2009/10 – 2019/20



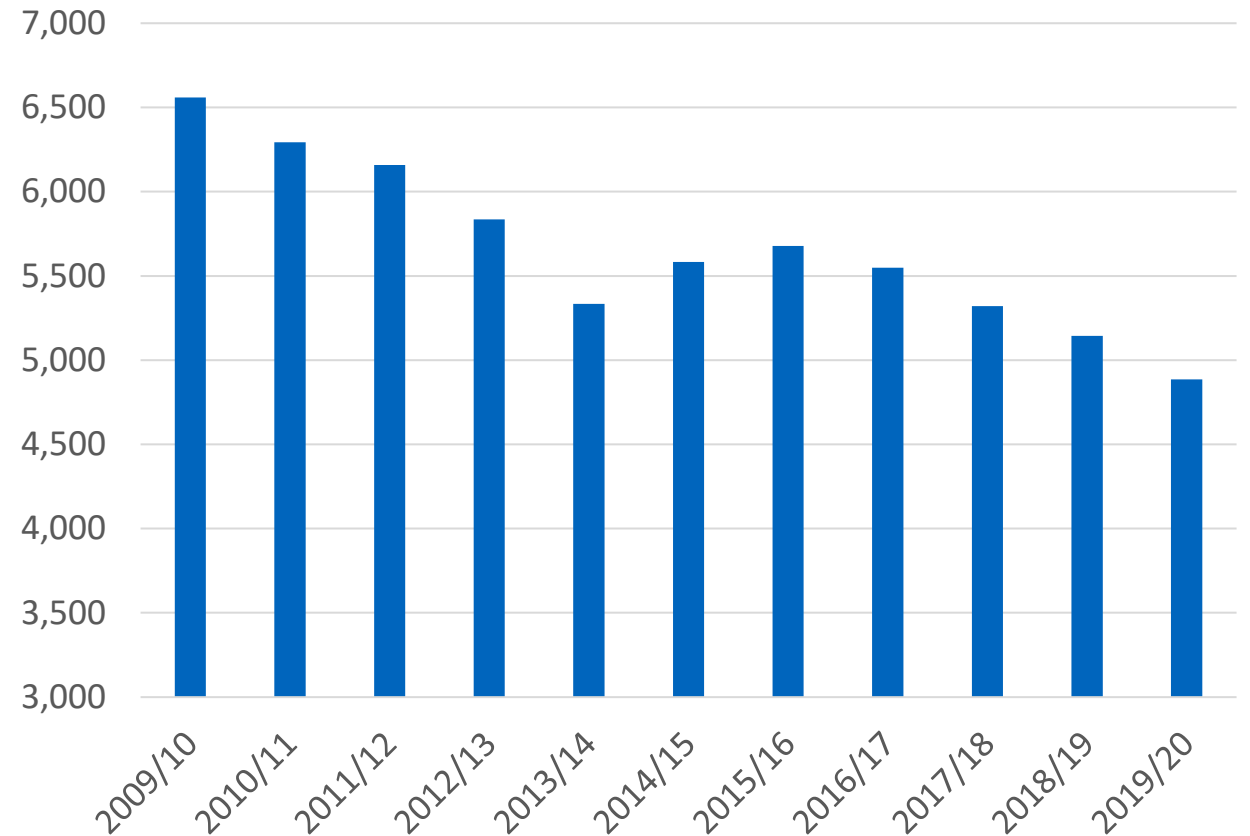


Statistical Analysis

Correlation between the drop in fire incidents and the implementation of new regulations.



Figure 3: Dwelling fires attended by fire and rescue services, **Scotland**, 2009/10 – 2019/20, overlay of relevant regulations





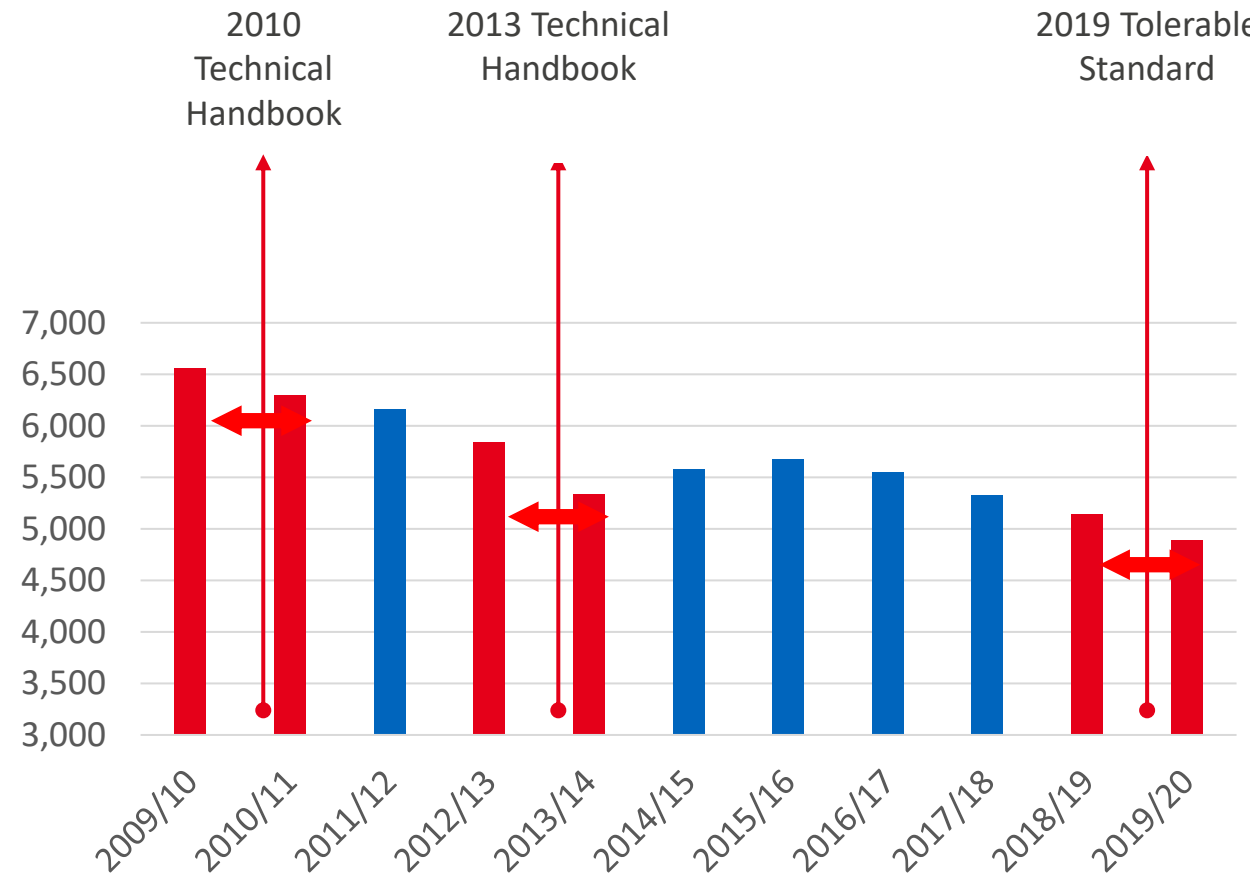
Statistical Analysis

Correlation between the drop in fire incidents and the implementation of new regulations.

- New Regulations were introduced in Scotland in 2010, 2013 and 2019. The most recent being The Tolerable Standard – a mandatory requirement for smoke alarms in ALL tenures.
- Fire incidents fell by 4.1%, 8.6% and 5.0% respectively in 2010/11, 2013/14, and 2019/20.
- Fatalities fell by 15.1%, 27.5%, and **47.5%**, respectively, in 2010/11, 2013/14, and **2019/20**.



Figure 3: Dwelling fires attended by fire and rescue services, **Scotland**, 2009/10 – 2019/20, overlay of relevant regulations





Statistical Analysis



Positive correlation exists between rate of fire incidence and the following:

- The proportion of social rented housing
- The proportion of population living in fuel poverty
- The proportion of population living in flats
- The proportion living in higher deprivation areas



Negative correlation exists between rate of fire incidence and the following:

- The proportion of owner-occupied housing
- The number of older residents
- The number of dwellings living with low energy efficiency



Economic and Human Impact



	Costs in Response	Costs as a Consequence
Description:	The costs associated with the immediate reaction to the fire	The longer-lasting costs to people and property
Examples:	<ul style="list-style-type: none"> • Mobilising fire and rescue services • Treating victim's injuries 	<ul style="list-style-type: none"> • Fatalities • Lost earnings • Property damage
2019/20 Cost Estimates:	£164 Million	£1.1 Billion



Economic and Human Impact

	Cost Category	Value (2019 £s)
Direct Costs:	Fatalities	£401,789,000
	Injuries – Severe	£82,547,000
	Injuries – Slight	£33,048,000
	Property damage	£320,228,000
Indirect Costs:	Insurance time cost	£934,000
	Insurance excess	£18,518,000
	Time off / Lost earnings	£2,890,000
	Relocation	£41,781,000
Aggregate Costs:	Total Costs:	£901,735,000
	Total Cost per incident:	£31,600



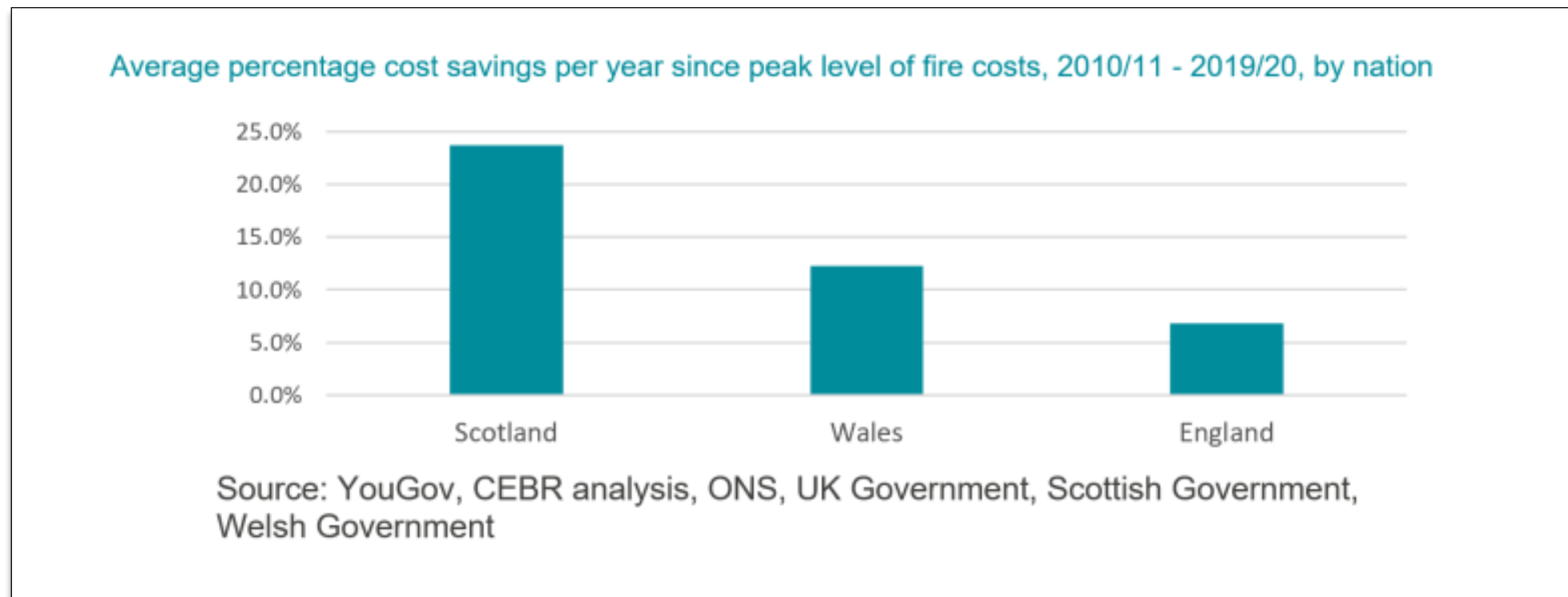
HomeLINK®



CEBR Research into the impact of fire:

What have we learnt?

Economic and Human Impact



- Scotland fire costs reduced by **24%** vs. England **6.6%**
- Suggesting that if England make the same investment it would reduce the economic impact of fires and make a **net cost saving of £243m per annum**



Economic and Human Impact

“

I was 10 years old when the fire occurred in my Mum's house. I had nightmares for months, even though it wasn't a serious fire, and even now 50 years on I have to get up during the night if I think I smell smoke

”

“

Over 25 years ago we had a house fire. No loss of life or physical injuries but the house was uninhabitable. It affected my mental health caused by the trauma and other factors . Took me about 5 years for memories to fade and still can get flashbacks now after 25 years. Didn't have any treatment, just got on with my life

”

“

Recurring dreams and anxiety. Insecurity about checking and double-checking appliances, being pedantic about watching toasters when on

”

Caroline Pattinson

Director – Chester Homeshare & Award-Winning HMO Landlord



Caroline is a double Award Winning and ex Bank Manager from Chester, who has been a professional landlord for 27 years, and specialises in “posh HMOs” and Co-living for young professionals.”

She is a great advocate for HMO’s and regularly speaks and writes within the industry about her passion for quality HMO homes and raising industry standards.

“Pride, Passion & Purpose”

Caroline Pattinson



“PASSION,
PRIDE +
PURPOSE”

*CAROLINE
PATTINSON*

*@CHESTER HOMESHARE
NORTHWALES HOMESHARE*

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- A little about me
- State of the PRS Market
- Speaking personally...
- Economic growth & HMOs
- Them & Us?
- My passion: Customers
- The Future
- Q&A



Senior NatWest Bank Manager for 25 years:

- **Responsible for 20% of Nat West UK's personal lending**
- **Budget responsibility £600 million, 200 staff.**
- **Senior Strategy & Design Lead for Programmes nationally**
- **Property provider with 27 years' experience**
- **Accredited & Licenced Landlord with LA for 20+ years**

- **Professional landlord: I've provided homes for over 1,000 local people.**
- **Specialise in co-living HMOs for graduates and young professionals.**
- **Emphasis on proper homes, Customer (tenant) well-being & anti-loneliness**
- **Double Award Winner for UK HMOs**
- **Also own Airbnbs UK & abroad, and formerly, family Buy to Lets**
- **I write for magazines and speak at events about raising standards in the PRS and the reputation and viability of PRS property providers.**

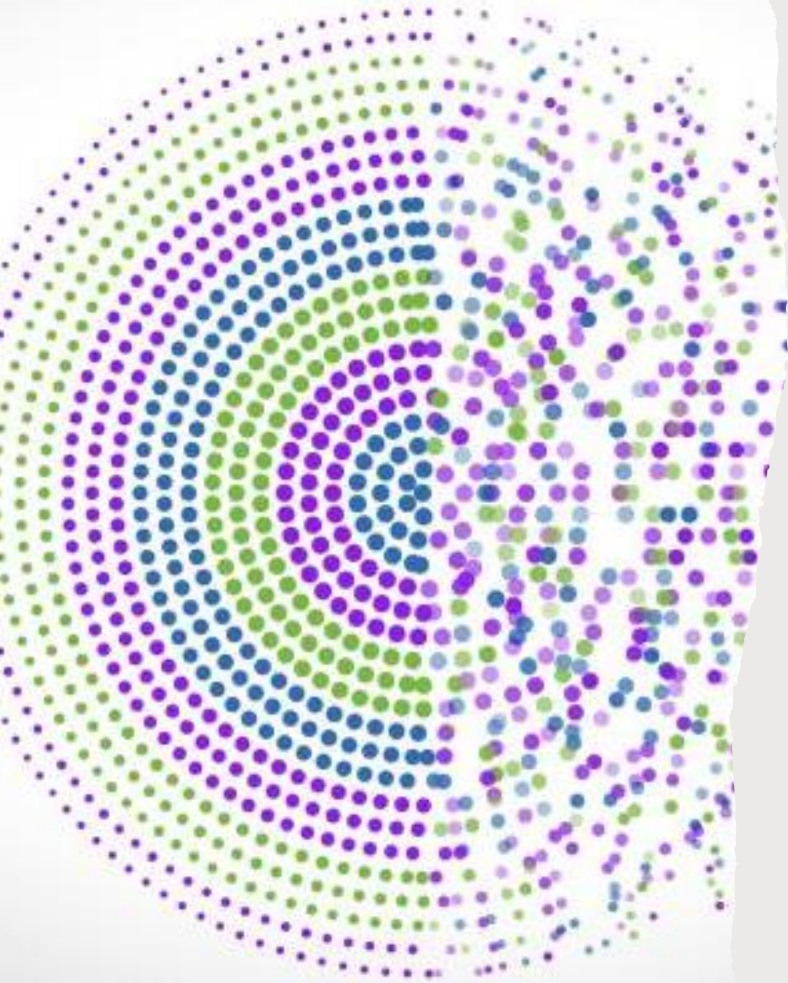
State of the Private Rental Sector: UK facts & figures



- Michael Gove & Clive Betts spoke at NRLA conference.
- 11.6 million people rent in UK.
- This has doubled in the last 20 years.
- But c. 5 million private rental properties is static since 2016, when Section 24 'landlord tax' came in.
- Since 2016, c.300,000 more homes sold by private landlords than bought.
- 70% of landlords age 55+ = yet further risk.
- Supply / Demand = rent increases across UK of 11.3% per year in England & Wales since 2021.
- Rent caps and eviction bans in Scotland resulted in record rent increases of 14.5% as landlords sell up. Reports of students unable to find accommodation for Uni & college.
- (Sources: Rightmove data).
- 14 interest rate rises since Dec 2021, ever-increasing Regulation and concerns about the Rent Reform Act are also driving many "good" landlords out of the sector.
- One key solution is of course... "just" build more houses.

Speaking personally ...

- I'm involved in many property forums, local business clubs, Chamber of Commerce. My homes help local businesses attract and retain graduates and Skilled Workers. I see the problems & high demand and think it's essential for Government, Local Authority, employers and landlords to work together.
- Every "good landlord" I know wants to see "bad landlords" robustly enforced upon by local authorities, and removed from the sector where necessary, to improve the PRS for "good" landlords and "good" tenants alike.
- Concerns about the Risks of the PRS going forward, the repeated interest rate hikes upon which we are effectively taxed, and the unintended consequences of the Rent Reform Act for landlords being less able to control their own properties and businesses, abolition of minimum terms and lack of an equivalent Tenant Register.
- ** I have therefore very reluctantly stopped renting to families and single lets ** losing much-needed beautiful, well-maintained and stable family homes.
- **£2 million investment.** I'm committed to the Sector and I continue to expand and create beautiful HMOs and more homes.



Reputation v. Reality?

*Mouldy homes, rotten landlords, need for rent controls v...
Beautiful hotel-like homes, proactive landlords, community-led*

BEFORE



AFTER



Ambitious plans... but increased workforces need more & better housing

- Skills & Innovation Partnership

The discussions reflected on their experience working in our cross-border region and the skills challenges we face including how we can retain and attract skilled graduates and how universities and industry can work together to make our region even stronger. An Industry Panel comprising Horizon Nuclear Power, Airbus, Unilever, North Wales and West Cheshire Chamber of Commerce, Institute of Directors and Denis Ferranti Group.

Ambitious plans... but increased workforces need more & better housing

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- Biggest local employer
Ipsen BioPharm Expansion

ONE of Wrexham's biggest employers, a global biopharmaceutical manufacturer, has lodged plans to expand to meet growing demand.

Wrexham Council's planning department has received proposals from Ipsen BioPharm Ltd for a new manufacturing facility at its Ash Road North base on the city's industrial estate.

*“Caroline, I nearly didn't take this job as I just couldn't find anywhere decent to live.” (£40k)
The need for HMOs...*

Public v Private Sector Pre-conceptions: “Them & Us?”


- *My Recent Planning Objection by Town Council:*

Multiple Occupation. The proposal is compliant with local and national planning policy and raises no objections.

CONSULTATIONS

Local Member – No response received at time of writing report

Town/Community Council - object to all HMO properties within the area, even though they acknowledge this property has always been used for communal purposes. Members would prefer such properties to be council/housing association controlled in order to maintain standards.



Public v Private Sector Pre-conceptions: “Them & Us?”

- *My Recent Planning Neighbour Objection:*

park. The addition of multiple occupancy is only going to cause further issues, stress and have a detrimental effect on peoples mental health.

- 2) Multiple Occupancy buildings are synonymous for a breeding high crime, drug addicts and all kinds of characters. I have [REDACTED], [REDACTED] them living [REDACTED] [REDACTED] this set up.
- 3) Impact on house value – by agreeing to this type of occupancy you are impacting [REDACTED] and its value. By having a multiple occupancy building on [REDACTED] street you are lowering the value of [REDACTED] homes by agreeing to increase crime and whatever else this would bring.

I strongly disapprove of this development, the only benefactors are the current investors looking to make as much money as possible out of this building, irrespective of the impact on the current residents.



A successful
business has
delighted
customers
AND strong
consistent
profits...

with 5* Tenant Reviews

★★★★★ 3 minutes ago

Having rented for years all over the UK and in other countries, I can honestly say Caroline is the most supportive and caring landlady I've ever had.

My room was redecorated and deep cleaned for me before moving in, she even left a lovely lamp and some plants for me upon arrival. Since moving in, I have had regular contact with her and know that if I ever needed anything she would be on hand right away.

When viewing properties I was becoming increasingly disheartened by the standard that was available for my budget. Finding Caroline was such a relief as her properties were the first I viewed that seemed like somewhere that were respected and homely. The house is well loved and cared for by Caroline, this is the first time I have experienced a shared house that feels like a home.

Less



Replying publicly

Wow, well that's made my day Amy!
I'm on a Mission to raise standards in shared housing to a safe, clean, beautiful HOME that you love living in, & can also make new friends. So I'm so happy that's your actual experience too! Thank you so much for leaving this review - for others too. 😊
Caroline



Real, unstaged pics of my actual Customers doing Shared Living...
socializing together at home & out-out! #Housemate Tinder!

Being happy where you live; feeling safe; belonging.

Chester Homeshare



Summary

- **Supply & Demand = the natural regulator.** Allow more homes to be created by investors. If we have confidence in supportive and swift Planning and Regulations, are fairly taxed and the ability to reasonably control our businesses, we will come.
- **Sharing best practice such as this to show how investing in the PRS is beneficial for both landlords AND tenants.**
- **Increased Trust between PRS Property Providers and Local Authorities, inc Planning dept and PRS depts.**
- **Increased Trust between PRS Property Providers and Customers (Landlords & Tenants)**
- **Landlord-Bashing in the media and through Gov policy:** eg the proposed Property Portal Register gives information on Landlords, yet no equivalent register for Tenants. Both parties need informed decisions. Many reforms aimed at “bad landlords” can merely make it even harder to rent with the “good landlords”.
- **An “Airbnb” type mutual review scheme would encourage self-regulation the industry.** Many Landlords are proud of what they do. Problematic landlords & tenants will naturally be filtered out with enough reviews.
- **Happy, compliant property providers and happy tenants, both with reasonable security, is the goal.**
- **I hope that opportunities such as being here today at the National HMO conference, foster mutual progress.**



Questions? Ask me