

Private Housing (Tenancies) (Scotland) Bill

Written submission to the Infrastructure and Capital investment Committee

Newlyn Property Developments

With regard to the above, please take my comments on board.

Student Lets

I own 8 residential properties which I let to students during their time at Galashiels University. I run the business myself with pride and having been doing so for over 20 years.

I agree to sign up a nine month lease to be helpful to the students (13 weeks void) but obviously sign them up longer if this suits them. This is my business and my livelihood. I am a single parent with 3 dependents. My properties are fully furnished with many extras and I take great pride in looking after the young students during their time with me. It is often their first time away from home and also their first time with the responsibility of a house of their own. I abide by all the numerous and 'ever growing' regulations which reduces my profit considerably, however, as an ex police officer, I aim to provide a good and safe temporary living accommodation for these young people. Like many good landlords, I am growing tired of the constant bashing, from all sides, which we are experiencing. Tenants rights have far outweighed the rights of the landlord. The rogue landlords get away with everything. My students want for nothing and even if they can't change a light bulb, my handyman (which I pay for) assists! This is obviously just one example of many. Foreign students receive bedding and a welcome pack when they arrive late – (at no extra cost) all in an effort to help them. I would like to think that a landlord would do this for my children if necessary.

Your new proposals will seriously affect by business and student renting in general. Students look for new properties from January onwards. They view and then usually sign up from January – May, for their new property, entry being September. The students and their parents are delighted that the pressure is "off" with regard to securing a property for the next semester. The students can then go home for their summer holidays relaxed. As you can imagine, many students go back home abroad. Most of my students continue to renew their leases but the ones who are leaving at the end of their lease in June, welcome viewings and work with me regarding all the paper work, notices to quit etc. Your proposals will mean that I cannot sign up new student tenants during the time that they are at University. Also, a very few may take the opportunity to be awkward and promise that they are staying but may change their mind at the last minute and leave. This would leave my properties empty. I cannot afford to have my properties empty. At the time of signing, the tenants and myself discuss dates that suits us all – why on earth should this "mutually agreed date" be allowed to change – to suit the tenant, how very bazar. There can be many reasons why a landlord agreed a certain date for termination.

Rent Arrears

Your proposals will allow those tenants, who like to flout the rules to suit themselves, to get away with rent arrears for too long. (Then who pays the mortgage company)? The wording of the new Grounds does not allow a landlord to evict a tenant who is *persistently* late in paying rent. (Remember we cannot pay our mortgage late)! A tenant could now only pay their rent each month on the day before the next rent falls. Your proposals should read that eviction can occur if the tenant pays the rent more than 7 days late for 3 or more consecutive months

It seems to be forgotten by you that landlords may be paying a mortgage on the property. We cannot stop paying the mortgage! We cannot stop paying roof bills, property insurance and the dozens and dozens of other financial costs.

Future

I am putting one of my 5 bed HMO properties on the market for sale this week! I will also consider reducing my portfolio over the next few years. As I am a 40% tax payer and a sole trader, I am obviously also extremely worried about tax rises and other financial constraints thrown at me in the near future. What will happen now, is that good landlords like myself, will sell and invest in other areas. The rogue landlords will be delighted to get rid of landlords like myself. I feel I have no voice now – no one cares for me at all! Tenants have all the rights. I am lucky that my students tenants are good people and do not cause too many problems for me. But please note, on a very few occasions, I have been seriously abused due to the tenant having more rights than myself. Many landlord friends of mine have spent thousands of pounds on legal action to evict following non-payment of rent – it is presently shocking that a tenant can stop paying and live in the property in the knowledge that it can take 9 – 12 months to evict. Who on earth do you think pays the mortgage and all the other huge bills during this time?

Thank you for your time and I sincerely hope that you take my views into consideration.

**Belinda Nunn
Newlyn Property Developments,
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