



A Winter Guide for Landlords - First published December 2018

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Winter comes around every year without fail. Once October slips into November and the shops start setting out their displays for Christmas, we can expect short days, long nights, and plenty of miserable weather.

To make matters worse, 50% of landlords don't prepare their properties for winter. This often leads to disgruntled tenants, property damage, and financial loss.

The good news is, with the right preparation, you and your tenants don't need to be miserable when the Met Office predicts sub-zero temperatures and gale-force winds. All it takes is a bit of essential winter maintenance and everyone can look forward to a happy festive season where the only things giving you a stonking headache are mulled wine and belligerent relatives.

Take a leaf out of a professional landlord's book. They run their portfolio as a business, so rather than going into panic mode and fixing problems when they arise, they put preventative measures in place to ensure problems *don't* arise.

Handy hint: use your Landlord Software to schedule annual reminders, so you don't forget to carry out essential maintenance tasks.

A Winter Checklist

Save a copy of our winter checklist for quick reference, then read on to find out about each of the checklist items.



Check gutters, drains, and the roof

Winter is not the best time to discover there is a gaping hole in the roof or a rainwater downpipe is blocked. Schedule a maintenance check in the autumn. Perform a visual inspection of the roof. Look for loose or missing tiles, evidence of damage to lead flashing, and any other issues that need attention. Use a set of binoculars if your eyesight isn't that brilliant.

Late autumn is also a time when gutters need clearing. Leaves and other debris soon build up in gutters, especially if there are several trees nearby. If this debris is left to rot, it could block the downpipes, which will lead to overflowing water and damp issues.

Blocked gutters are also a danger if it snows. The extra weight of snowfall could be enough to break plastic gutters. Broken gutters usually lead to leaks, which are expensive to rectify.

Clearing gutters isn't a major job, but it does require a set of ladders and a head for heights. If you don't have the time or the inclination to carry out this task, engage a handyman to do it for you.

Check the drains, too. Are there any signs of blockages? It is a good idea to make it clear that any drain blockages due to fat deposits, non-flushable wet-wipes and nappies, and so on, are chargeable to the tenant.

Signs of drain problems or blockages include:

- Sinks, showers, and toilets draining slowly or not at all in the case of a bad blockage.
- Signs of rising water outside the property close to manhole covers.
- Foul smells outside the property close to drains or inside the property from water-based appliances.

 Gurgling, banging, bubbling or other noises from pipes inside the property especially when water is draining from a bath, sink, toilet etc.

Due to Covid you may not be able to enter the property to inspect these things for yourself. If you are carrying out a verbal winter check with your tenants, make sure to ask them if they are experiencing any of the above problems with their drains or water-based appliances.

Schedule a Boiler Service Before Winter Hits

In an ideal world your boiler would be serviced annually – usually at the same time as your Gas Safety check. With Covid-19 causing chaos it's one of those things that's easier said than done.

Your ability to schedule a boiler service and get a Gas Safety check depends on what part of the country your property is in and whether your tenants are isolating. You still have a duty of care for your tenants, so if checks can be carried out safely without a risk to the tenant they should be done. You may be granted an extension if it is not possible to get the checks carried out safely.

Central heating boilers and water heaters have a nasty habit of breaking down over winter. This might seem like bad luck, but if you think about it, you'd soon see why. We tend not to use the heating much from May to October, so the boiler has a rest. Then once the weather cools down, it is forced into overdrive. If there are any worn out parts, this is when the cracks start to show. This is why it is particularly important to know your boiler is in good working order before the cold weather hits.

Boilers and other appliances need an annual service. As per <u>the Landlord</u> and <u>Tenant Act (1985)</u>, Landlords are legally responsible for boiler services

and repairs. You are obliged to keep records and provide tenants with copies of the paperwork when they begin a new tenancy. Keep all records for at least two years.

Regular servicing ensures the appliance is working efficiently and is safe. A fully- functioning boiler is unlikely to break down on the coldest day of winter. And if there are any issues, an experienced engineer can give you a heads up when he/she carries out an annual service.

Due to Covid-19 many landlords are moving up their Gas Safety Checks and boiler services by about 2 months. This means that any delays or issues prior to the checks can be dealt with and ultimately there's no gap between annual checks.

To avoid any problems, instruct your tenants on how to top up the boiler pressure, bleed radiators, and tell them to avoid blocking vents around gas appliances. Make sure your tenants know to run the heating regularly, or damp and condensation may become an issue.

Winter-proof Heating and Hot Water Systems

As well as a boiler service, check the heating and water systems if you can. If you're unable to visit the tenant's property, ask them if everything is working as it should. Remember as the months get colder hot water and heating engineers get busy. You don't want to end up with a tenant that has no heating or hot water because you can't find a professional to help fix any issues. If your tenant reports any issues with heating or hot water systems get them fixed as soon as you can.

Heating and hot water are essentials, so if your tenant is without these you can arrange for a tradesperson to fix them regardless of lockdown rules in that area. If tenants are self-isolating this can be a bit more difficult as it will

generally be down to the discretion of the tradesperson as to whether they will attend the property.

It is often sensible to have a maintenance contract in place with a professional you can trust. Engineers can then contact the tenants directly to gain access and all you need to worry about is paying the monthly fee. Companies like British Gas offer plumbing and heating maintenance contracts that include an annual boiler service. Some landlord insurance policies also offer a similar service, so check your insurance before paying for a service like this. Make sure to price check all offers to find the one that is most cost-effective.

Make Sure External Pipes are Well Insulated Against the Cold

Pipes are susceptible to freezing and bursting during cold snaps. Outside and external pipes tend to be at higher risk of this, but internal pipes can also freeze in the right conditions. Insulating or lagging pipes will help to prevent them freezing.

If you have an outside tap at your property, or a toilet in an unheated outhouse, make sure the pipes have a foam sleeve around them to prevent any issues when the temperatures drop. Insulating pipes isn't prohibitively expensive, pipe insulation is widely available from a number of DIY stores so it's a precaution worth taking.

Don't forget about exposed pipes in the loft. These are just as vulnerable to extreme temperatures and can cause a lot of damage if they burst.

If your pipes were lagged prior to your tenants moving in, ask your tenants to confirm that the insulation is all in one piece and doesn't need any maintenance. If your pipes weren't lagged and you want to take this sensible precaution, decide how best to approach it depending on lockdown

rules in your area. In an ideal world you'd be able to do this yourself. If lockdown rules prevent you, consider asking your tenant for their help. Lagging pipes is pretty simple, you could get the materials delivered to the tenant and send them an <u>instructional you tube video like this one.</u>

Have Chimneys Swept in the Autumn

Do any of your properties have an open fireplace or a log burner? Any chimney that's in regular use should be swept at least once a year. Carbon deposits soon build up and the more congested a chimney is, the greater the risk of a chimney fire.

Chimney sweeps are often very busy in late autumn, as this is when many homeowners begin using their fireplaces and log burners. Book your chimney sweep well in advance and make sure you do this in conjunction with the tenant to find a time to suit everyone.

If you're using a log burner in your rental property make sure to check out our post on installing and maintaining a log burner in a rental property.

During the Covid pandemic keeping chimneys clear is a health and safety necessity, so if you can arrange for this to happen while keeping your tenants safe you should do. Chimney sweep companies are using discretion to decide if it is safe to send their employees out to jobs.

Check Extractor Fans in Kitchens and Bathrooms

Extractor fans remove hot, moist air from bathrooms and kitchens. In winter, moist air that isn't properly vented turns into condensation, which can lead to damp, mould, and mildew problems. Check that extractor fans are functioning correctly, that tenants are using them, and if there are any problems, repair or replace them.

If your extractor fan isn't powerful enough to remove damp and condensation from a bathroom or kitchen, consider paying to replace them with more powerful models. It may be an up-front expense, but damp and mould are harder to get rid of and more expensive to rectify in the long run.

Check if Tenants are Going Away for the Holidays

Chances are your tenants won't be going anywhere over the holidays due to Covid but it's still worth checking. No-one knows if lockdowns will still be in place over the holidays. Even if there are local lockdowns, your tenants may stay with other households in their bubble or may have a legitimate reason for leaving the property empty for a period of time.

If you find out a tenant is going to be away, ask them to leave the heating on to prevent damp, frozen pipes and other potential winter related problems. Most heating systems have a timer, so ensure the tenant knows how to use this to save them having to leave it on permanently (which would cost them lot of money). You may also want to arrange for the tenant to use timers for their indoor lights to deter burglars.

Test Smoke Alarms and CO Detectors

Smoke alarms and CO detectors should be tested once a year. There must be a working smoke alarm on each floor of the property. A CO detector is a statutory requirement in any room with a solid fuel appliance, e.g. a log burner, a multi-fuel stove, or a solid fuel boiler.

Tenants will be using their heating appliances more often in winter, so fully functioning alarms are critical. Hard-wired alarms are better than battery operated alarms, as they can't be manually disabled.

Usually you could and should check that alarms are functioning during inspections. If you're unable to check alarms due to lockdown, arrange a video call with your tenant and ask the tenant to check them while you're on the call. If you want to retain proof that the alarms have been checked, you can use a video calling software that allows you to record the call but you should obtain the tenant's permission to do this. If smoke alarms aren't working, you'll need to arrange for these to be fixed or replaced as soon as possible.

Check Your Insurance Policies

Now is a good time to check your insurance cover, especially if you aren't familiar with everything it covers. If policies are up for renewal, look around for a new policy, but make sure it is suitable for landlords. Read the small print so you are not caught out by clauses that invalidate cover just when you need to make a claim.

Discovering you can't claim on the insurance for a burst pipe for instance can be devastating if you're in the middle of dealing with just such a disaster.

If you aren't familiar with insurance and the different levels of coverage it offers take a look at our <u>landlord insurance guide</u>. You'll be an expert in no time.

Repair or Replace Old Windows and Doors

If the property has older windows and doors, consider investing in new ones before the weather turns cold. Poor quality windows and doors are not energy efficient and make it harder to keep a property warm and dry. They may also leak, which creates a whole new set of problems, not to mention the security risk they represent. You may be able to get help with the costs of replacing doors and windows via the <u>Green Homes Grant Scheme</u>.

Replacing all the windows in a property can be quite disruptive for tenants in situ, so remember to choose your time wisely. The middle of winter is not a good time to have all the windows in your property replaced. Of course, if you notice any localised damage, for instance a rotten sill on an old window or a chip / crack or badly closing window or door replace it as soon as you notice or are informed of the damage. Use your own discretion and discuss repairs and replacements with your tenants if you are worried about COVID restrictions.

Remind Tenants to use the Central Heating

Some tenants are disinclined to use the central heating because they are trying to save money. This is understandable, but it creates a lot of problems, especially in an older property. Cold homes tend to be damp, which leads to mould and mildew growing on walls, ceilings, and soft furnishings. Remind your tenants to keep the property warm and well ventilated, especially if they are planning to be away from home.

If you've had issues with tenants not using heating in the past, consider getting a smart meter at the property. This can help tenants understand the costs of their energy usage better. If your tenants are older or on benefits they may be able to claim financial help with their energy costs.

Check Trees in the Garden

Winter weather can cause a lot of damage in the garden. Unstable, rotten trees with heavy branches could potentially fall in strong winds or under the weight of a heavy snowfall. Check any trees in the garden to see if they are rotten. Large branches overhanging fences, conservatories, or neighbouring properties should be lopped off by a qualified tree surgeon to prevent any accidents.

If a tree in your garden causes damage to another person or their property you might find yourself at the mercy of an expensive legal claim.

Educate Tenants About Holiday Decorations and Fireworks

As the winter weather sets in many people use candles and fairy lights to give their homes a warm and cosy feel. With Halloween, Bonfire Night and Christmas also falling in the winter months the use of candles and fairy lights will increase along with a lot of other decorative effects.

Unfortunately, Christmas and Halloween ornaments and fairy lights can present a fire risk. Educate your tenants on the perils of using candles and fairy lights, particularly in conjunction with other decorations, and ask them to practice diligence if they want to use these trappings.

The key things to know are:

- · Candles should never be left unattended
- Christmas lights should not be left on all night or left on while the property is un-attended
- Christmas lights should not be hung around fireplaces or open flames
- Candles should not be used beneath any kind of hanging decorations
- Candles should not be used near curtains or other flammable household furnishings
- Christmas trees should be kept away from candles or any other open flames
- Old dry Christmas trees are a particular safety hazard as they can catch fire very quickly

Encourage your tenants to use an artificial Christmas tree (which is better for the environment if it is re-used each year). Discourage the use of candles over small battery-operated candles which can be purchased in many home stores. Encourage the use of LED Christmas lights, while they are more expensive, they are safer, consume less electricity and last longer.

When it comes to bonfire night, make sure your tenants know your rules on the use of fireworks on the premises of the property. While many people choose to attend specialist events these days, some do prefer to have their own celebration. If you have overhead electricity cables at the property discourage your tenants from setting off fireworks in the garden. If you don't want there to be a bonfire in the garden of your rental property, make it known. If your tenants are planning to celebrate with fireworks, and you are happy that they are responsible enough to do so, make sure they know how to safely store fireworks at the property.

Avoid Christmas Dramas

Most landlords don't want to be dealing with property issues over the Christmas holidays. This is probably one of the few times where you can enjoy a well-earned rest. If you have worked through the checklist above, you should be reasonably prepared, but it is sensible to have a word with your tenants before the Christmas holidays and let them know when you are available to speak to, or who to speak to in your absence in the event of an emergency.

How to Prevent Damp and Mildew

Since damp, mould and mildew can cause huge problems, they deserve a special section all of their own.

Winter is a time to pay particular attention to damp, mould, and mildew as the weather, ambient temperature and any property damage can make damp and mould worse. This is when your tenants are most likely to report problems, but if you ignore complains, you could end up being fined by the local authority.

Damp

Damp problems are usually caused by an issue in the structure of the building.

Rising damp comes up through the walls and floors. Signs include peeling paint, salt deposits, rotten floors, and a musty odour. Rising damp is a common problem in older properties in low-lying areas.

Penetrating damp is often found in older properties where the cement between the brickwork has crumbled away. Water can also penetrate walls when gutters or plumbing leaks, or where rendering has failed on the exterior of the building.

Condensation is the most common type of damp problem in a rental property. Moist air condenses when it meets a cold surface, such as wall or window. If warm, moist air isn't removed by adequate ventilation, condensation lingers and, in time, you have the perfect breeding ground for mould and mildew.

Mould and Mildew

Untreated damp usually leads to mould and mildew. Make no mistake, mould and mildew are serious problems. Apart from looking unsightly and being difficult to eradicate once they take hold, mould and mildew can cause breathing problems and other serious health issues.

Many people are sensitive to mould. Symptoms of hypersensitivity to mould include coughing, asthma, rhinitis, and watery eyes. <u>Toxic black mould</u> is the most dangerous type of mould. It releases mycotoxins, which are deadly and can cause respiratory illness, nausea, jaundice, and even cancer.

Since the homes fitness for human habitation act has been introduced in it's more important than ever to get on top of these issues. Failure to do so could end up in a costly court case brought against you by your tenant or local authority for unsafe living conditions.

Identifying the Source of the Problem

If your tenants report a problem deal with it straight away. Failure to deal with a damp or mould problem will lead to more expensive home improvements in the future.

Assess the <u>cause of the damp</u>. If the issue is rising damp or penetrating damp, have a professional take a look. They should be able to help you identify the source of the problem and they'll let you know how much it will cost to fix. If it is an older property, the existing damp proof course may have failed, or it may not even have one. This is a fairly expensive job if walls need hacking back to the brickwork and floors replacing, but the problem will only get worse if you don't deal with it.

Preventing Condensation Problems

There are several ways to prevent condensation problems.

- Open windows for 10-15 minutes a day
- Use extractor fans in the bathroom and kitchen
- Cover pans when cooking
- Don't dry clothes on radiators or clotheshorses
- Don't push furniture up against an outside wall
- Keep the property reasonably warm

If your tenants report an issue that you suspect is related to condensation, run through the above points with them to make sure they are aware of their responsibility when it comes to keeping the property dry and warm.

If the tenant has been keeping the property warm, dry and aired and there is still a problem with damp or mould don't dismiss it. Visit the property if you can to find out what is causing the issue. You could also ask the tenant to show you the damage via a video call, it may not be ideal, but it may help you see the extent of the problem and is better than ignoring it.

Treating Mould and Mildew

Treat mould before it gets worse. Bathrooms are usually the worst affected areas. Buy a fungicidal solution from a DIY store and paint the walls and ceiling. A diluted solution of bleach and water will do a similar job. Do not use a vacuum cleaner on mould patches, as it could spread mould spores all around the property. Use antifungal paint in bathrooms, to inhibit the growth of mould.

Soft furnishings contaminated with mildew should be discarded and/or replaced.

Before commencing with these most popular methods do your research. If you have rising or penetrating damp, no amount of paint or bleach will help you remove the mould problem until you deal with the source of the problem.

Is the Landlord or the Tenant Legally Responsible for Mould and Mildew?

Landlords are responsible for making sure the house is fit for human habitation, so if it is damp, you need to fix the problem.

In general it is the case that if damp and mould have been caused by structural defects it is the landlord's responsibility to fix the defects and deal with any mould and damp caused as a result.

If mould and condensation are caused by poor ventilation and inadequate heating, then the responsibility to rectify mould and damp lies with the tenant. However, If you haven't supplied the tenant with adequate heating or ventilation the responsibility still lies with you.



