

Richard Blanco:

Hello, and welcome to Listen Up Landlords with me, Richard Blanco. Ben is not with us today. So we sent him our best regards and look forward to seeing you next time, Ben. Now, what are the pros and cons of having an ethical or social dimension to your business? The pandemic has jolted many landlords into situations where their tenants have unexpectedly had to claim benefits. A reduction in rental demand in some areas may have caused your rethink as well about the types of tenants you will let to.

Richard Blanco:

We will be speaking to Lorraine Thomas about her surprise journey from landlord to developer and asking why she chooses to mentor others and help tenants with complex housing needs. We will also be getting an update on the latest issue being grappled with by the NRLA advice line from advisor, Catherine Behdad. But first the emergency restrictions on the enforcement of evictions were lifted on the 1st of June, 2021.

Richard Blanco:

Notice periods for section eight and no fault section 21 action will gradually go back to pre-COVID levels by the 1st of October this year. Now, according to NRLA research, 800,000 tenants have built up arrears since March, 2020 when the pandemic first took grip. 82% of them were not in arrears prior to the first lockdown. The NRLA has asked the government to provide tenants with interest free loans to clear arrears and so avoid court action and possible eviction.

Richard Blanco:

Well, lots to talk about here and who better to discuss this with than the one and only Paul Shamplina, who is founder of Landlord Action, and a man who graces our TV screens from time to time with the occasional Channel 5 show. Welcome, Paul. It's good to hear from you.

Paul Shamplina:

It's a pleasure to be here.

Richard Blanco:

Fantastic. Now, Paul, just listing to those stats, 800,000 arrears and 82% of these occurred during COVID. How is this feeding into the court system?

Paul Shamplina:

As you know Richard, we went into lockdown in March, 2020. The court system effectively was suspended until September, 2020, but you could still issue claims, you could still serve notices, but judges weren't dealing with cases. There was no evictions. We had a problem with the court system prior to COVID. I was on a working group called the housing court consultation where we were talking about a specialist housing court.

Paul Shamplina:

We had a shortage of judges. We had a shortage of bailiffs, but obviously for those six months, it was much quieter at Landlord Action. Where we are now in June, we are very, very busy. Obviously the notice periods are coming down. So that is some good news for landlords, but the big, big, big problem

is that landlords will have record amount of rent arrears of which, in most of the cases, they will never ever get the money back.

Richard Blanco:

Yeah. Now thinking of this NRLA proposal, which is suggesting that the government provide interest free loans to tenants in order to pay off those arrears, what do you think, Paul, is that likely to get any traction with government?

Paul Shamplina:

You know what? I was working quite a lot with Ben behind the scenes and I'd like to thank the NRLA, you've done some really commendable work during lockdown in really challenging times. I think the tenant saver loans on paper seemed really good idea and I know obviously all parts of the industry are behind it.

Paul Shamplina:

I don't think the government will have the appetite, but it will stop future evictions and more homelessness and landlords having direct payment. But obviously there's a debt issue. And of course, let's not even start on universal credit because we have a massive problem with the direct payment system, that's not really happening, but there was over 6 million people now claiming universal credit because of COVID.

Richard Blanco:

And of course, if only those rent payments were made direct to the landlord, then that would save so many tenants going into arrears wouldn't they? But the government just really sticking with this idea of direct payments to the tenant.

Paul Shamplina:

The direct payment that was first brought in 2008 to empower tenants was actually one of the worst rules to ever come into effect. And it created more homelessness because statistically a housing benefit tenant would stay in a property longer and look after it better, that's a known fact. The problem we've got and there's all these different challenges is there's a lot of housing benefit tenants that can't manage their money.

Paul Shamplina:

So now they're getting up to six payments in one payment and it gets sucked into their debt. And of course if landlords don't have confidence in the system and won't get their money. And of course, some of them are getting paid in arrears of five weeks. It's a problem. And I've been quite critical of Universal Credit for a long time.

Richard Blanco:

And the government would argue that somehow tenants need to develop budgeting skills, and this is one of those ways to help them. But I mean, we've seen charities like Shelter saying actually they'd rather the tenant have the choice and some tenants would choose for the rent to be paid directly to the landlord.

Richard Blanco:

Let's stick on this topic of the emergency restrictions ending. I've seen stats saying that 60% of possession claims made in the last 12 months are still unheard. Does that sound about right? And what sort of delays are people looking at?

Paul Shamplina:

We've got 17 staff at Landlord Action, we have employed three solicitors in the last three months, we are very, very busy. Issuing possession claims in court is the hardest thing ever to do now for landlords. There's so many permutations that one can get wrong, especially also serving notices. We have seen delays depending on the courts they're at.

Paul Shamplina:

They've brought in a loads of new measures as the NRLA have brought a really good report out. And they brought in extra measures with regards to reactivation notices and they brought in measures with regards to review hearings what basically which a five minute virtual or oral hearings where they call up the parties to see if it's a case, where it's a priority it should be dealt with. They just haven't worked.

Paul Shamplina:

The reason they just slowed everything up is because during a pandemic, they didn't run a mass avalanche of evictions and homelessness. So that's why they slowed everything down. That's why landlords have felt the pain. We are getting cases through. Now we're getting back to normal, but there is backlog. My prediction is in 2022, I think that there'll be in excess of 150,000 possession claims that will be issued. In 2020 it was minimal because the social housing sector didn't issue any claims. There's backlogs, there's no two ways about that.

Richard Blanco:

And you mentioned that these review hearings are causing delays. Should they be stopped?

Paul Shamplina:

They should be scrapped as soon as possible. We belong to the court users group, a network where we engage with the court service. And I heard a judge speak and he said in a very polite way, he said, "That waste of time." Because the idea of it was to see if it was a priority case. And the priority cases were big rent arrears, domestic violence, antisocial behaviour, trespass and such matters. And you were supposed to be able to get an exemption to do an eviction. I mean, that didn't work for a while as well.

Paul Shamplina:

I employ someone at Landlord Action to do our review hearings full time. So he sits by the phone. You should be getting a call by the judge and he should be speaking to the solicitors being asked and the tenant to find out what the circumstance the case, how have you been affected by COVID and 75% of the times substantive hearing should be set down within 21 days. It's not happening. They are a waste of time and it's an extra cost.

Paul Shamplina:

I think it might get pulled. There has been mediation that's going to be brought in and they've been trialling that and that hasn't worked between the review hearing dates, some substantive hearing dates,

because by the time it goes to court, the relationships are broken down. So we started a mediation service, which we partnered with the NRLA with The Property Redress Scheme to do mediation early on to try and do a deal.

Richard Blanco:

Now, the headline notice period for section eight and section 21 was six months in most cases. And those are now tapering back to pre-COVID arrangements by the 30th of September this year.

Paul Shamplina:

Yes.

Richard Blanco:

Are there any pitfalls for landlords that they should be aware of if they're planning to give notice now?

Paul Shamplina:

At the notice periods at the moment, if they're less than four months rent arrears you have to serve a four month notice for section eight and a four month for section 21. What we did see a huge rise in, Richard, is during the pandemic and serving notices was antisocial behaviour. So we were getting landlords that had antisocial behaviour, and then they were serving the section eight notices. And then you can issue a possession claim a few days later, but they are discretionary grounds. The whole grounds of section eight will change and they will be strengthened if obviously and when section 21 will be abolished, which I reckon will happen in 18 months to two years time.

Richard Blanco:

Do you think we're seeing any tenants actually playing the system by not paying rent because they know they can't be evicted?

Paul Shamplina:

The short answer of that is yes, we highlight on the TV programme. I've got some horror cases. We've had landlords crying down the phone to us. The worst affected landlords are those landlords who own one or two properties, which is 90% of the landlords out there. We've got a record amount of cases. Majority of cases now are rent arrears of 12 months or more because the worst case were the pre-COVID cases.

Paul Shamplina:

So they weren't affected by COVID. They didn't lose their job. And then basically you've seen tenants that have taken advantage. We've got one landlord that was made homeless himself. He was owed over £35,000 in rent arrears. I've another landlord, she lost her job as a beautician. She was being evicted herself. She lost £50,000.

Richard Blanco:

Well, I also speak to landlords at meetings who have clearly managed arrears not firmly enough and allow them to build up. Do landlords need to get better at managing arrears by talking to their tenants and negotiating right from the word go? And I wonder what your feeling is on this, are most landlords skilled in these areas or not?

Paul Shamplina:

The answer is most probably they're not. We've got to realise and this is what the NRLA do really well. You want landlords to be professional. So you've got to try and engage with tenants. If you can try and do a deal, you can actually strengthen your relationship. You want your tenant to stay in the property. That's the ideal, you don't want to evict but engagement early on is really important.

Richard Blanco:

Now, just a quick reflection on how the government has done over the last 12 months, Paul. Do you think they've managed this whole business of preventing evictions and enforcement well, has that been fair on landlords and tenants?

Paul Shamplina:

Whatever government, whatever party was in, they would always be criticised. I think the problem you've got is there's 9 million tenants. Okay. We have a housing crisis, the private rental sector and private landlords has been that sticking plaster for many a year. And we obviously, we need a social build, that needs to happen. The problem you've got is as far as the government are concerned, they weren't interested in the interest saver loans, I think is a little bit too little too late, but I am for it.

Paul Shamplina:

I think it was wrong. If you think England is bad enough, I mean, obviously Wales and Scotland have delayed even further. I think the rhetoric and the language and the messaging I think was wrong, that was coming out for landlords because landlords aren't banks, landlords won't get any sympathy because they've got an asset.

Paul Shamplina:

I've never seen landlords and tenants come together as I have during this crisis, the engagement factor. You know that I run a website called Landlordzone and we set up a landlord hero section and we heard some amazing stories of landlords giving rent free periods and all these stuff, but that good landlord news doesn't really sell papers, does it?

Richard Blanco:

No, I guess not. And I agree with you. We've seen lots of shifts in the landlord community and lots of interesting case studies and examples. We've got the renters reform bill to look forward to, Paul. Now, the NRLA says it's all very well abolishing section 21, no fault eviction, but the court needs to be reformed. There are lots of concerns about whether or not that will happen and how long that will take. You mingle with movers and shakers, Paul, what shape do you think the bill will take and will we see any court reform?

Paul Shamplina:

I think we will see court reform. The problem is, I mean, I had been at the heart of it. I've spoke to judges, I've gone these consultations. I even gave evidence the deregulation act about retaliation eviction. So I've been quite involved in it. And I understand it. I mean, look, there was a really good paper called Beyond Section 21, a 70 page report commissioned by the Lettings Industry Council and the proposals we put forward are, you need severe investment in the court system. Okay. You need to reform the bailiff system so high court enforcement officers can take the backlog.

Paul Shamplina:

At the moment we believe there was 8,000 possession orders that need to go to eviction state at this moment in time. And I can tell you, because obviously I meet bailiffs all the time when I do the show, there's a chronic shortage. I mean, there's 294 bailiffs in 170 courts and they struggle to recruit bailiffs. You would also need... A need for mediation, okay. That needs to be brought in early doors to try and mediate. And you also need to strengthen the grounds of section eight. And again, there's 17 grounds, moving back into properties, selling a property, you need to make grounds more mandatory.

Paul Shamplina:

Landlords need confidence that they can get their property back. But I mean, under the renters' reform bill, there's also talk about lifetime deposits. There's talk about landlord redress. And obviously we want to redress scheme. I don't think landlord licencing, is needed, landlord registration is needed. You've got landlord redress.

Paul Shamplina:

I think that what you will see, my prediction is that when the section 21 ban comes in a couple of years time, you will see landlords serve a lot section 21 notices and the smaller amateur landlord, not the professional ones wanting possibly to get out, but you need confidence in the court system to get your property back. That's the fundamental thing.

Richard Blanco:

You're launching some new course materials on self management or whether to self-manage or not. Aren't you, Paul?

Paul Shamplina:

Yeah. You know this, self-management harder than ever before and it's hard. If you don't get the management right, you won't get your property paying. But I think there's a lot of landlords, a lot of older landlords as well. They are looking for, you know what? I want to take a step back. Should I use a letting agent? So yeah, it's an hour and a half course. I do a debate and I got asked eight years ago to do it and I finally got around to doing it, so yeah, it's on paulshamplina.tv.

Richard Blanco:

Great. Well, look thanks so much for joining us, Paul.

Paul Shamplina:

Pleasure.

Richard Blanco:

Hope to see you again soon.

Paul Shamplina:

Thank you.

Richard Blanco:

It's time for our advice line slots. Now we welcome back our trustee NRLA advisor, Catherine Behdad. Hello, Catherine. What issues are coming up at the moment on the advice line?

Catherine Behdad:

Hi, Richard, thanks for having me again. So usual group of suspects to be perfectly honest, a lot of what Paul has just been discussing, repossession features heavily as usual. We've also had a lot of calls on the right to rent changes, and obviously we're now aware that the adjusted checks due to COVID and now to end on the 31st of August, so a little bit longer to do your not in-person checks if needed. We've also had a lot on guarantors as well, I guess landlords looking ahead to the new academic year with students tenancy. So they're the sort of three hot topics from the week.

Richard Blanco:

Interesting, quite a broad range there, Catherine. Now, I was looking down the list of topics and one that caught my eye was the issue of foxes. And lets look at that, I had a issue once where my poor tenant was concerned that the fox is going to come in and attack her baby. And I think this was because there'd been a headline somewhere in east London a child has got attacked by a fox. What's coming upon the advice line around foxes, Cathy?

Catherine Behdad:

Well, it was one call in particular where a fox had a litter of cubs and yeah, was creating havoc in the garden. I don't know if you've ever heard them, but they can squeal like babies at night and be a little bit off putting. So I think one of my members tenants had complained and thought that that was possibly something that the landlord should be addressing. They are not unbelievably classed as vermin or pests. And there's actually fines if you harm them. So they're not really something that you can physically get involved in removing and probably best not to confront a mother fox if she's got a litter of cubs somewhere close, but it's just the usual practical advice we'd give to members in that situation.

Catherine Behdad:

So, remind the tenant that they shouldn't be leaving food sources out and about if they've got pets, make sure their pet food is well contained. Obviously keeping outdoor spaces clean and tidy, clearing any rubbish that's in the vicinity and making sure that bins are secure because obviously that's one of their best loves food sources.

Richard Blanco:

And I've had requests to fox proof gardens, Cathy, which is easier said than done, isn't it actually? They often dig under fences so you have to try and sort of try put fairly deep piece of timber down there to stop them digging under. But then of course they can just climb over the fence instead.

Catherine Behdad:

Exactly. I mean, I've personally got a family of foxes that are living at the bottom of our garden, and I've seen them in broad daylight sort of hurdling over six foot high fences. They'll climb onto patio furniture and a leap pretty high. So it is difficult, but wire meshing or something underneath fences if possible. But yeah, I mean, it is difficult and it's fairly inevitable in an urban setting that you're going to have foxes at one time or another. So it's just practical steps to really remind the tenant that they've got a duty to

treat the property in a tenant like manner and just do their best to avoid leaving food sources out, I think is the best advice.

Richard Blanco:

Thank you so much for joining us Cathy, I look forward to seeing you again next month. Lorraine Thomas is a woman with a mission. Yes, she is a successful landlord and developer, but she is also determined that her business should have a social purpose. Lorraine, welcome to Listen Up Landlords.

Lorraine Thomas:

Hello. Hello.

Richard Blanco:

It's great to have you on the show, Lorraine. Now you were originally working in marketing in the city of London, I believe, but you bravely quit your job initially to care for your dad, I think, and then fell into property. Tell us a bit about what happened, Lorraine.

Lorraine Thomas:

Well, my dad was suffering with Parkinson's and dementia and he was unwell for quite some time, but it increasingly got worse and worse and worse. And I was getting calls at work and I just couldn't cope. I just couldn't juggle the calls, the worry and everything else. And I just thought, right, I'm going to give back, I'm going to give up my job and I'm going to be a full-time carer on £62.50 a week. I had no idea how I was going to cope, but a little voice in my head said, "Don't worry, I'll look after you." And I followed that voice.

Richard Blanco:

And I understand you got an email that was actually meant for someone else inviting you to help out with some property. Was it finding tenants?

Lorraine Thomas:

So a friend of mine sent an email to me. It was meant for another Lorraine. And she wanted somebody to find accommodation for young adults that were looked after by the borough. And the email jumped into my inbox seven or eight months down the line whilst I was caring for dad. And I thought 'Eureka moment'. I responded really enthusiastically and said, "Yes, yes. I'll do this." I responded, said, "Yes, I can do this." Didn't know if I could. I had never really sort of dabbled in property at all, but there was. I responded to Dolores's email and then started to do the role two days a week.

Richard Blanco:

Fantastic. Now, how did you take your first leap into buying a property? Because I think you went through auctions. Is that right, Lorraine?

Lorraine Thomas:

Yeah. We did. So what happened was, the accommodation that I was securing just was not good enough. So the landlords were making us jump through hoops and I just thought for what? Really high prices, we had to pay sometimes even six months upfront to secure that property and what for? We thought we could do it better.

Lorraine Thomas:

So Dolores and I went off to auction. We did everything wrong, Richard. We made every mistake, which is why we're experts now of course. We did so many things wrong, but we bought our first property with the intention that we were going to house these young adults ourselves, and then start to do that. But not only for young adults, but for anybody who was really disadvantaged and perhaps just didn't tick all the boxes.

Richard Blanco:

What I admire that Lorraine is your determination because, I'm someone who would do loads of research before going to auction, but you were just determined to try and get a property somehow through the auction process without knowing much about it. So I'm just wondering what gave you the confidence to do that?

Lorraine Thomas:

So well, first of all, we had a purpose. We had a mission and that was that we needed to find accommodation. We needed to find it quickly. Auction just had the word 'quick' attached to it. So you could get through that process relatively speedily. And that's what we wanted to do. So I guess the confidence came through being in it.

Lorraine Thomas:

So if we're taking time out to really think about it and look at it and the things we know now about auction, we probably wouldn't have done it, but because we threw ourselves into it, we had to learn along the way. And therefore that kind of pushes you one step further. So once you're in it, you're in it and then you've got a hunger for it. So you want to go back again and then you want to do better the second time and then you want to do better the third time. So I guess that's kind of how we landed ourselves in purchasing at auction.

Richard Blanco:

Yeah. I mean, there can be something quite addictive about it, can't there? I've purchased seven properties at auction and although I'm always a complete nervous wreck when I'm in the auction room on the day, somehow you go back for more. Now, I want you to touch as well, Lorraine, about your shift from buying properties to actually developing, tell me a bit about that. How did that happen?

Lorraine Thomas:

Well, my sister Maureen had come around to see dad and I was dropping her home and she said, "Look at that piece of land over there." And my sister is... She's kind of glass half empty so if she spots on something, you think, "Oh, wow. Maureen she said something that's positive." So I spun the car around, took a picture of the board, phoned up. And I remember the agent saying, "Have you ever developed ground up before?" And I went, "No." "Well, maybe this isn't for you then, because you never got a lot of seasoned developers who know what they're doing. And they put conditional offers in and you'll be pretty far down the line, down the chain."

Lorraine Thomas:

So when we saw conditional offers, why don't we just put an unconditional offer? We did put in an unconditional offering went above what the ceiling price was at the time and they accepted our offer. And then it all started from there. That's when the learning started.

Richard Blanco:

You're a fan of bridging or short-term finance as well, aren't you Lorraine?

Lorraine Thomas:

I am.

Richard Blanco:

But it can be quite an expensive sort of niche pool of finance to draw on. What have been the advantages and disadvantages. And I wonder if you've got any tips for listeners on using a bridging or short-term finance.

Lorraine Thomas:

Right. So the reason I'm a fan of it, is it can be organised relatively quickly. And the thing about it is it's not so much on you, it's about the property. So if the property's value stacks up, then nine times out of 10, the bridging is almost secured because the property stacks up. And I think that takes a lot of the burden of people thinking, are they going to look at my credit rating? Does it have to be a 100% or 99%? And are they going to look at all of my outgoings and all of these things?

Lorraine Thomas:

Of course there was a certain amount of due diligence that they do for you, but it is mainly about the property. You see the thing that that bridging does is it makes you more focused. So because, you know you've got to pay it back in six months, 12 months, however long you've taken it for, you are so focused and it almost scares you into getting the job done. I mean, I have renovated, revamped properties in three months that were meant to take six, seven months, but purely because I wanted to get out of the bridge.

Lorraine Thomas:

And so it really does focus the mind. It focused everybody, your team around you, because you know that bridging is there for a finite amount of time. And if you use it well and you perhaps take out bridging maybe for 12 months and you finish in six months or seven months, you get those additional months back. So win-win really.

Richard Blanco:

That is such a good point, how it's a motivator because you want to get off it as soon as possible. And I mean, it can be as expensive as 1% a month, can't it? Although I was looking today, some of the bigger lenders like say Precise will often offer 0.49% a month, but there can be quite big arrangement fees, like 2% arrangement fee. Although interestingly, these days is that you do get refurbishment buy-to-let where you start off on a bridging loan and then it morphs into a buy-to-let loan without you having to go to another lender. So that can be quite a handy way of doing things.

Lorraine Thomas:

It's a new kind of product. I actually love it because they look at your long-term goal. So we're doing something at the moment where we've just bought it at auction we're using bridging, but the bridging will also do the refurbishment as well. So will look at the refurbishment cost and that then means that they might give you a lower loan to value, but you know that you've got with the build cost and ready to go, and that's really handy. And even from there to go one step further, that can then turn into a buy-to-let. So it's kind of the long-term look at financing and funding.

Richard Blanco:

Yes, I mean, other ways of doing it, I'll just go to a short-term finance centre, like commercial acceptances, and then going on to the mortgage works or a buy-to-let lender afterwards. And that can work out cheaper, but obviously it's more involved. And I would just want to ask you as well, Lorraine, about what you're working on now, because I know you'd been working on a block of flats, I think when I spoke to you a few months ago, what's the latest project?

Lorraine Thomas:

Well, the latest project is we're just getting to the end of the block of flats, Fountain Gates. The latest is our new purchase at auction, but it's for mentees. So this new learn, earn and own programme because I'm a strong believer in people owning. The one thing that the UK has always prided itself in is trying to get people onto the ladder and trying to get people to own. And it's so difficult, particularly for young people now. It is extremely difficult.

Lorraine Thomas:

And if I can mentor those to eventually own, that's what I want to be. And so the project now is working with a group of mentees who are.. They're learning, they're earning and they're owning. So they've got a share in the actual purchase, which is amazing. And they would not be able to do that on their own. And so that's what I'm about is getting people through so that everybody rises, right?

Richard Blanco:

That sounds really inspiring, Lorraine. And I wanted to ask you a bit more about the kind of social purpose aspect of your business. Why is this important to you? And also presumably your business needs to be profitable, but I'm imagining it's still profitable and you are able to kind of pursue your social purpose, so tell us a bit about how all that works?

Lorraine Thomas:

Yeah. So the first thing is, I'd say property with purpose is more about purpose than it is about profit. So you've got to be in a place where your mindset is. Yes, I know I need to pay the mortgage. Yes, I know that I need to make a little bit of a profit, otherwise why bother? But it's that shift in, it's not how much profit I can make because the profit is actually in you giving somebody a roof over their head, but we're giving people a chance to say, "Look, we know that things don't really add up. They don't really stack up."

Lorraine Thomas:

By giving you that roof over your head, you can go on to do great things. And so back to that mindset thing for a landlord, the profit is in doing what we've just done. So for instance, knowing that they've got

somewhere to live, it's a nice place to live, and it's a fair rent. I know that they go on and do better things. So that's where the profit lies.

Lorraine Thomas:

And I'm not a charity, but it's a balance of portfolio. So where some things like Fountain Gates has got a help to buy scheme on it. So that's tackles one end because that will help young people to get onto the ladder. We'll make a profit there, but then you balance that with, I know that I'm not going to make so much of a profit with renting to people that are slightly more disadvantaged, but the purpose outweighs that. The profit just comes because it comes from something else. Not necessarily from that. So it's a different landlord mind shift change.

Richard Blanco:

There's a lot of kind of good karma going on there as well, isn't there in a way, Lorraine? I might sound a bit fluffy, but you're putting out a lot of positivity there. And I guess somehow you hope that's good things come back to you as well. I don't know. I believe in that sometimes.

Lorraine Thomas:

And I think that's important. Some would say, "But what about when they don't pay?" It can happen with the most credit checked, worthy, city type. It can happen to anybody. Sometimes you just have to take a chance and you know you're going to win some, you're going to lose some. And of course some would say, "But Lorraine you can't be so, for want of a word, stupid." But it's not. It's actually, I found that I've gained so much from helping to put people into homes, by renting a fair rent and helping them out in a social way than I do with a normal tenant. There's just so much more to gain.

Richard Blanco:

And you're also doing mentoring as well, Lorraine. So how does the mentoring work? Is it structured? And I'm curious about what you learn from your mentees and from mentoring as well.

Lorraine Thomas:

Every day. So the mentoring I do, it's not full circle sort of education. It's a hand holding for those that are ready to go. They have some kind of means of buying and they may not have enough, which is where the programme comes in and they can put it together. But it's all about finding out where they want to go and helping them to get there.

Lorraine Thomas:

So no two people are the same, but where they are the same is that they don't want to do it alone. So they do it somebody who's made loads of mistakes and can go, "Don't trade there because that's going to happen or don't do that because that's what happened." And that's me. A number of my mentees they've grown up in social housing or with parents that never owned. And so they've never seen anybody in their family own.

Lorraine Thomas:

So if you're surrounded by that, you somehow feel, well, how am I going to get there? Because nobody's going to be able to sort of push me into that or tell me what to do or help me because no one in my

family has ever owned anything. So that's when they seek out a mentor or somebody like me who go, "Right, I know what to do and I can help you."

Richard Blanco:

Now, we see huge diversity at landlord forums in London. I mean, I'm thinking particularly in areas where I work in East London. Is property, a sector where black women can flourish, do you think Lorraine? And I wonder if you face particular challenges or advantages even?

Lorraine Thomas:

I think it absolutely is somewhere that black women can flourish. I see more and more of people that look like me doing this now. And isn't it great? And I think it comes back. It's almost like an ancestral thing. Is a legacy thing because I know that when my dad, my parents first came into this country, nobody would rent to them. It was that no blacks, no Irish thing. And I watched my dad as he saved and saved and saved, and he did something which was called a Pardner. And it would be where a group of people would put money in and it probably be illegal now, but it was what they did because nobody... The banks wouldn't give them current accounts.

Lorraine Thomas:

So they'd have to almost save it under the bed or go into this Pardner. And it's because our parents did that to buy their own houses, that runs through our DNA. And so I see more and more women, men of colour buying property now because it's almost in their blood. My dad would rent out the rooms in our family home to help another. And so, yeah, I think there's opportunity there. And if you look back at your heritage somewhere, your grandparents or your parents will have rented or have rented to somebody.

Richard Blanco:

What are your hopes and dreams for the future, Lorraine?

Lorraine Thomas:

That we can get more landlords on a mission with a purpose. So more landlords that put people before profit. And by that, as I say, it's a mindset change, but I just hope that the government, that local authorities can look at this and think, how can we help landlords a little bit more rather than constantly taxing them and putting more pressure on them? Because actually we're doing them a favour. And a lot of the work we do, we're taking the burden off them by housing people that are desperate. And so why not help us a little bit more? I just hope that I can create this new breed of landlords that as I say, local authorities and government say is worthy to help.

Richard Blanco:

It's been really inspiring talking to you, Lorraine, thanks so much for joining us. And I wish you lots of continuing success with all of your projects.

Lorraine Thomas:

Thank you. Thank you so much for having me.

Richard Blanco:

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Well, we've reached the end of this episode. Listen Up Landlords comes to you from the National Residential Landlords Association, and you can find plenty of information on the topics we have covered today and more at nrla.org.uk. We are indebted to our producer, Sally Walmsley, a huge thank you to our guests. And don't forget to follow the NRLA on social media for the very latest on all things PRS. Join us again next month. Thank you for listening.