

Dealing with dramas

When things go badly wrong in a tenanted property – such as a flood or fire – how should you deal with the emergency?

A call comes through from a tenant at 7.30am on a Sunday morning explaining that the washing machine went wrong and they are now paddling around the kitchen in inches of water – which is now seeping through to the flat below.

Or the bath accidentally overflowed.

Or they tell you there has been serious smoke damage caused by a chip pan fire.

How do you react?

There may be panic with thoughts of ‘How much is this going to cost me to put right?’ Or there might be anger when it turns out the tenants tried to open the washing machine in mid-cycle, left the bath to run for an hour, or left the chip pan untended.

But neither panic nor anger will solve the problem, and both reactions risk delay which could prove costly.

The landlord who best deals with serious problems will have appropriate insurance, and importantly knows when to call in the experts – and does so quickly.

It is also a good idea to have a “what if” plan in place for coping with disasters, aimed at getting the property back into rentable – that is, earning – condition as soon as possible.

Such a plan would take into account everything from the initial dealing with

the problem, through restoring the damage, to claiming for the cost, and helping to sort out where your tenants will live meanwhile. This might well be one of your responsibilities.

Tell your insurers quickly

Contact your insurers as soon as you can, allowing them to bring in damage managers. They help landlords get properties back into use swiftly by, for example, assessing the damage and working out how to stop mould and damp taking hold through using a combination of drying equipment, fans and heaters.

Their technicians will also assess which floors, walls and ceilings can be salvaged and which need to be replaced. The remit goes as far as making sure any damaged fabrics and furniture receive the right treatments to return them to their condition before the disaster.

A domestic fire or flood need not be a catastrophe. Here are some tips on what landlords can do to mitigate damage after disaster befalls their property.

1. Prevention is better than cure. There are things landlords have to do legally and others that are advisable. A good starting point is engaging with

regulatory officers to help make sure everything conforms to the law. Your local fire service will give advice on smoke and fire alarms, extinguishers, evacuation signage and procedures. Make sure that your property is gas-safe and has the correct certificates. Get all electrical equipment that you provide in the property PAT tested by a qualified electrician. Also, ask the electrician to make sure the fusebox is tested and safe too.

2. Give tenants a comprehensive tour of the accommodation when they move in. Point out any fire extinguishers and how to use them. Tell them where to find contact numbers for emergency services.
3. Provide a ‘welcome and safety’ pack and ask new tenants to read and sign it (keep a signed copy). Show them how to unblock washer/dryer filters on laundry equipment, and ask a plumber about fitting an auto shut-off device in case a tumble dryer is left running for too long.
4. Make sure you have plenty of insulation to keep pipes warm and avoid them bursting (it will cut bills too).
5. Get a qualified plumber to check installations.
6. Keep gutters and culverts clear.



Secondary damage from leaks and floods can lead to damp and mould growth, which is sometimes hidden away behind furniture or in cupboards

7. Devise a flood plan including the names and numbers of emergency plumbers, electricians and damage management experts. Responding quickly can avoid secondary damage, leading to damp and mould growth. Brief tenants on what to do and who to call. Bear in mind that a flood is not necessarily nearby river levels rising – for most landlords, the more practical danger is tenants who forget to turn taps off.
8. Tenants often complain about damp and mould. This is often more to do with poor ventilation than anything else. Providing humidity-controlled ventilation is not expensive and can make a big difference. Consider how much money you might need to spend fixing and redecorating a damp property.
9. Make sure you are properly insured. Also, talk to your tenants about their own contents insurance – you cannot insist on it and, unless authorised to do so, you cannot give financial advice. However, there are many cases where buildings' insurers will not clear out damaged contents if they are not covered. Leaving these items of furniture blocking access can hinder damage management firms when dealing with fire and flood damage.
10. Check your own insurance policy – do not make the mistake of having your accommodation covered by a standard home insurance package. It must be specific 'Landlord's Insurance'.
11. Check your lease agreement. As a landlord, you may be legally required to rehouse tenants if the property is not fit for human habitation. If the agreement has been drafted through an agent, ask if there is provision for rehousing tenants in the case of a disaster. In cases where there is no such clause, ask if the agent has a good relationship with local pubs, B&Bs and hotels.
12. Always make sure the lease document is 'watertight' by getting it checked through by a solicitor.
13. You will need to act fast to stop secondary damage from flooding. So, tell tenants to be proactive in putting furniture up on to blocks to keep the legs out of standing dirty water. Some items can be taken upstairs. In

CASE STUDY

This house in Cornwall is divided into four flats rented out to holiday-makers.

A flood in one of the flats caused damage in three of them just ahead of the Easter holiday season.

Luckily, the landlord reacted quickly and got in professional help. Specialist firm Richfords Fire & Flood went on site, and within two hours the firm's technicians were able to start work on preventing secondary

damage by extracting standing water, cleaning carpets and installing drying equipment.

Due to this fast response, the whole project only took 20 days and the properties were ready for letting at the start of the holiday season.

The landlord had quickly recognised that this was not a case he could deal with himself, particularly as the floor construction was non-standard and required injection drying to avoid trapped moisture.

The lesson is simple: have a plan, act quickly, and recognise when you need professional help to keep your business running.



everything you advise them, tenants need to be reminded about their own health and safety. Lifting furniture can cause injury if it is carried out incorrectly.

14. Make your tenants aware of the dangers of electricity and water. This is why they need to call the electrician quickly to get the power switched off – they must not do it themselves.
15. Show tenants how to turn off the water stopcock. Unlike dealing with power, this is something they can do themselves. In the event of a burst pipe, accessing the tap can save you a lot of money.
16. If you have a flood and want to start drying out the rooms yourself, then consider hygiene. Go and buy sanitising and cleaning fluids to help stop the spread of diseases after the event. If you are hiring dehumidifiers then make sure you have a good airflow through the property by using fans and opening windows and doors. If the power is still safely connected, then put the heating on too. Heat is a very important element when stopping secondary damage, particularly in the winter when temperatures plummet. Scientific studies have shown that drying by using frigerant dehumidifiers does not work below 5 degrees Celcius.
17. Be aware of the peril of moisture trapped in places where you cannot immediately see it. For instance, you might have dried out the carpets and cleaned the walls, only to find some nasty smells coming from somewhere. These can emanate from dampness in cavity walls, ceilings and floating floors. The best way to tackle this situation is to bring in specialists with targeted drying technology. They could save you from ripping up floors, walls and ceilings.
18. Do what you can yourself safely and legally. This will save time and money. But always bear in mind that for the things you cannot deal with yourself you must call in damage management experts – fast. ■