



PROPERTY INTEL

EXTERNAL — CLIENT  
FACING

# SA Compliance — Client Brochure

SA Compliance for London Properties.  
Navigating the regulatory landscape of  
short-term letting — so you operate  
within the law, protect your asset, and  
avoid costly enforcement.

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PI-SA-010

VERSION

1.0

CLASSIFICATION

External — Client Facing

OWNER

SA Operations Manager

REVIEW CYCLE

Quarterly

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## Executive Summary

Operating a Service Accommodation property in London is subject to a complex and evolving regulatory framework. The 90-day rule, planning permission requirements, safety certificate obligations, insurance stipulations, and data protection laws all apply — and non-compliance carries significant financial and legal consequences.

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Property Intel's SA Compliance service ensures that every aspect of your property's short-term letting operation meets the required legal and regulatory standards. We monitor, track, and manage compliance on your behalf — from the moment your property enters our portfolio through to every guest stay and every certificate renewal.

Compliance is not a one-time exercise. It is an ongoing operational discipline, and it is built into every Property Intel process.

#### COMPLIANCE AT A GLANCE

90-Day Rule	Tracked automatically. Calendar blocked at limit.
Safety Certificates	Gas, electrical, EPC — monitored with advance renewal reminders.
Fire Safety	Monthly inspections. Alarms tested. Escape routes verified.
Insurance	SA-specific coverage verified. Standard landlord exclusions identified.
Data Protection	UK GDPR compliant guest data handling.
Anti-Social Behaviour	Noise monitoring, house rules, neighbour protocols.

## Who This Is For

Many SA operators attempt to manage compliance themselves. The most common outcomes:

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## CLIENT PROFILE

## COMPLIANCE CHALLENGE

**SA Operators**

You are running SA but unsure whether you are fully compliant. You need a professional review and ongoing compliance monitoring.

**Landlords Exploring SA**

You are considering SA for the first time and need to understand the full regulatory picture before committing.

**Portfolio Investors**

You have multiple properties and need consistent compliance management across the portfolio — not ad hoc checking.

**Overseas Investors**

You own London property from abroad and need assurance that your property meets all UK regulatory requirements without your direct involvement.

**THE RISK OF SELF-MANAGING COMPLIANCE**

Many SA operators attempt to manage compliance themselves. The most common outcomes:

- 90-day night count tracked in a spreadsheet that is not updated in real time.
- Gas Safety Certificate renewal missed because no reminder system is in place.
- Standard landlord insurance assumed to cover SA — until a claim is rejected.
- Fire safety equipment installed during setup and never tested again.
- GDPR obligations unknown or ignored.

Property Intel eliminates these risks through systematic, technology-supported compliance management.

## What We Handle

The Greater London Council (General Powers) Act 1984 (as amended by the Deregulation Act 2015) limits SA use of residential properties in Greater London to 90 nights per calendar year without planning permission.

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## 4.1 90-DAY RULE MANAGEMENT

The Greater London Council (General Powers) Act 1984 (as amended by the Deregulation Act 2015) limits SA use of residential properties in Greater London to 90 nights per calendar year without planning permission.

WHAT WE DO	DETAIL
Automated Night Tracking	Every booked night across every platform is counted in real time via our property management system.
Tiered Alerts	Alerts generated at 70 nights (planning notice to owner) and 85 nights (final capacity review).
Calendar Blocking	At 90 nights, the property calendar is automatically blocked for the remainder of the year.
Owner Advisory	We advise owners on their options: accept the 90-night limit, apply for planning permission, pursue a Certificate of Lawful Use, or adopt a blended SA + mid-term let strategy.
Annual Audit	Full reconciliation of night counts across all platforms and direct bookings at year end.

## 4.2 SAFETY CERTIFICATE MANAGEMENT

CERTIFICATE	WHAT WE DO
Gas Safety (CP12)	Verified during onboarding. Annual renewal tracked with 90/60/30-day reminders. Listing suspended on expiry.
EICR	Verified during onboarding. 5-year renewal tracked. Unsatisfactory findings escalated for remediation before listing.
EPC	Verified during onboarding. Minimum E rating confirmed (C+ recommended). Renewal tracked.

### 4.3 FIRE SAFETY

ELEMENT	WHAT WE DO
Smoke Alarms	Installed on every floor. Tested monthly during property inspections.
CO Alarms	Installed where required. Tested monthly.
Fire Blanket	Kitchen-based. Inspected monthly.
Escape Routes	Verified as clear and accessible during every property inspection.
Fire Risk Assessment	Conducted annually. Findings actioned and documented.
Guest Information	Fire safety instructions and escape route included in every guest welcome pack.

### 4.4 INSURANCE VERIFICATION

Standard landlord insurance does not cover SA use. A claim arising from short-term letting activity will be rejected under a standard policy.

WHAT WE DO	DETAIL
Policy Review	We review the actual insurance policy wording (not just a verbal confirmation) to verify SA use is covered.
Coverage Assessment	We check for public liability, contents, loss of rent, and accidental damage coverage.
Gap Identification	If the policy is insufficient, we identify the gaps and recommend SA-specialist insurers.
Annual Re-Verification	Insurance cover is re-verified annually as part of the quarterly compliance audit.

## 4.5 DATA PROTECTION

WHAT WE DO	DETAIL
Privacy Notices	Compliant privacy notice issued to every guest at the point of booking.
Data Minimisation	Only essential guest data collected and stored.
Secure Storage	Data held in encrypted, access-controlled systems.
Retention Policy	Guest data deleted 12 months post-stay.
Breach Protocol	In the event of a data breach, our protocol ensures notification to the ICO within 72 hours if required.

## 4.6 ANTI-SOCIAL BEHAVIOUR MANAGEMENT

WHAT WE DO	DETAIL
House Rules	Clear rules communicated to every guest, including quiet hours (22:00-07:00).
Noise Monitoring	Technology-based noise monitoring (decibel level, not audio recording) with automated guest warnings.
Neighbour Protocol	Communication protocol for neighbours to report concerns directly to Property Intel.
Incident Logging	All ASB incidents logged and analysed quarterly to identify patterns.

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# The Property Intel Process

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## COMPLIANCE ONBOARDING (WITHIN FIRST 5 DAYS)

STEP	ACTION
1	Full compliance document review — gas safety, EICR, EPC, insurance, fire safety, lease terms
2	Gap analysis — identify any missing, expired, or non-compliant documentation
3	Remediation plan — for any identified gaps (arranged by owner with PI support, or arranged by PI on owner's behalf)
4	Technology setup — 90-day counter configured, noise monitoring installed (where applicable)
5	Compliance sign-off — property cleared for listing only when all requirements are met

## ONGOING COMPLIANCE MANAGEMENT

ACTIVITY	FREQUENCY
90-day night count monitoring	Continuous (real-time)
Fire safety inspection	Monthly
Certificate renewal tracking	Continuous (automated reminders)
GDPR data purge	Quarterly
Full compliance audit	Quarterly
Insurance re-verification	Annually
Fire risk assessment	Annually

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# Risk Protection

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RISK	WITHOUT COMPLIANCE MANAGEMENT	WITH PROPERTY INTEL
90-day breach	No tracking, no alerts, discovered only upon enforcement	Real-time tracking, tiered alerts, automatic blocking
Expired certificate	Property operating unlawfully, discovered only upon inspection or incident	90/60/30-day reminders, listing suspended on expiry
Invalid insurance	Claim rejected, full financial exposure	Policy wording reviewed, gaps identified, SA-specific cover verified
Fire safety failure	Life safety risk, criminal liability	Monthly inspections, annual assessment, guest information
GDPR breach	ICO investigation, significant fine	Data minimisation, secure storage, retention policy, breach protocol
Local authority enforcement	Unprepared, no documentation ready, reactive response	Full documentation on file, legal counsel protocol, cooperative response strategy

# Compliance Assurance

Property Intel's compliance assurance is based on three principles:

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## 7.1 PREVENTION

We prevent compliance failures before they occur through:

- Pre-onboarding compliance verification (no property listed without full sign-off).
- Automated tracking and alert systems.
- Monthly physical inspections.

## 7.2 DETECTION

We detect compliance risks early through:

- Quarterly portfolio-wide compliance audits.
- Certificate expiry monitoring with tiered reminders.
- Night count anomaly detection (e.g., unlisted stays, owner-arranged guests).

## 7.3 RESPONSE

We respond to compliance issues decisively:

- Listing suspended immediately upon certificate expiry — no exceptions.
- Local authority correspondence handled per established protocol with legal counsel.
- Incident root cause analysis and corrective action for every compliance failure.

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# Why Property Intel

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## DIFFERENTIATOR

## DETAIL

**London Regulatory Expertise**

We operate exclusively in the London SA market and understand the borough-level nuances of compliance enforcement — particularly in Tower Hamlets, Hackney, and the wider East London area.

**Systematic, Not Ad Hoc**

Compliance is managed through a centralised register with automated tracking, not through spreadsheets and memory.

**Technology-Supported**

90-day tracking, certificate reminders, noise monitoring, and GDPR management are all technology-enabled.

**No Compromises**

We do not override compliance requirements under commercial pressure. If a certificate expires, the listing goes down. If the 90-day limit is reached, the calendar is blocked. This protects you.

**Transparent**

You receive full visibility of your property's compliance status at any time. No surprises.

**Owner Education**

We do not just manage compliance — we ensure you understand it. Every owner receives clear guidance on their obligations and the regulatory framework affecting their property.

## Pricing Positioning

SA Compliance is included as a core component of Property Intel's SA Management service. There is no additional charge for compliance monitoring and management when your property is under our full management.

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For property owners who manage their own SA operations but require standalone compliance support, we offer a dedicated compliance monitoring service. This includes:

INCLUDED	DETAIL
Pre-onboarding compliance audit	Full review and gap analysis
90-day night tracking and alerts	Connected to your PMS or manual tracking
Certificate renewal tracking	90/60/30-day reminder cycle
Quarterly compliance audit	Portfolio-wide assessment
Fire safety inspection protocol	Monthly inspection framework
Insurance review	Annual policy verification

Pricing is based on portfolio size and is structured to reflect the value of compliance assurance — not as a cost, but as a protection against the financial and legal consequences of non-compliance.

A single enforcement fine (substantial financial penalties) or a single rejected insurance claim (potentially tens of thousands of pounds) far exceeds the annual cost of professional compliance management.

## SECTION 10

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# Call to Action

Whether your property is already operating as SA or you are considering entering the market, a compliance review is the essential first step.

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CONTACT METHOD	DETAIL
Email	<a href="mailto:contact@property-intel.co.uk">contact@property-intel.co.uk</a>
Telephone	07586479847
Website	<a href="http://property-intel.co.uk">property-intel.co.uk</a>
Office	30 Churchill Place, London E14 5RE

### Next Steps:

1. **Compliance Consultation** — A focused conversation about your property, your current compliance status, and the regulatory requirements that apply.
2. **Compliance Audit** — A full review of your documentation, certificates, insurance, and 90-day position, with a clear gap analysis and remediation plan.
3. **Ongoing Management** — If you choose Property Intel's full management service, compliance is managed continuously and automatically.

We welcome enquiries from property owners at any stage — whether you need a full compliance overhaul or simply want a professional review of your current position.

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## NEXT ACTION

# Discuss this service

For scope, fees, onboarding timelines, or portfolio-fit questions, route the next conversation through SA Operations Manager or the relevant Property Intel service lead.

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### DOCUMENT OWNER

SA Operations  
Manager

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