

Any views or opinions presented in this newsletter are solely those of the author and do not necessarily represent those of LLAS or our partners. LLAS accepts no liability for the content of the articles or for the consequences of any actions taken on the basis of the information provided.



Welcome to the 13th Edition of

the London Landlord 

Welcome to this edition of the newsletter for accredited landlords and agents

I hope you had a good Christmas and the New Year is going well for you and your portfolio.

The New Year brings a number of changes to the administration of housing benefits which should benefit all good landlords plus an undertaking for changes to the planning rules to require that all houses occupied by 3 or more un-related tenants will require planning permission approval. The Government is also consulting on a proposal to make it easier for councils to establish additional and selective licensing schemes in their area. You can make comments direct to the Government - search for "general consent consult" on the Communities and Local Government website www.comunities.gov.uk.

The Government has also announces the amount of cash back that will be paid for renewable energy, this may reward a landlord with up to £900 pa plus provide the tenant with free electricity.

At the time of going to press, this funding should be major incentive for the private sector landlord to consider retrofitting renewable heating and energy generation to their properties. The financial returns are very attractive with the returns well outstripping current investment rates found elsewhere. The launch of the scheme is opportune as the London Landlord Accreditation Scheme (LLAS), in partnership with the schemes in the Midlands and Wales, has just started to investigate setting up a voluntary green landlord standard which interested landlords could take part in. We will keep you informed of its progress.

The LLAS is going from strength to strength. The membership is increasing and there is increased interest by other local authorities and other landlord accreditation schemes as they recognise the importance of providing knowledge and information to the private rented sector. The importance of the continuous professional development (CPD) is well recognised and for instance the increasing use of the Courts by tenants to obtain compensation from landlord who have failed to protect their deposits shows how important it is for those accredited before its launch to keep abreast of changes. Recent guidance from LACORS on fire risk assessment affects all landlords and the new proposals indicated above will also impact on many existing members so please ensure you keep up to date and maintain your CPD.

I hope you enjoy this edition

Dave Princep
Chair of London Landlord Accreditation Scheme



Inside this issue

- ▶ Forward by the Chair
- ▶ What Happens if tenants leave things behind when he/she goes?
- ▶ The Burning Issue for landlords
- ▶ Switching onto Digital Television
- ▶ Confessions of a landlord
- ▶ Changes to Local Housing Allowance
- ▶ How to write a great rental advert

DISCOUNTED LANDLORDS' INSURANCE

RESIDENTIAL LANDLORDS PROTECT YOUR INVESTMENT AND YOUR INCOME...

Stop paying standard premiums for cover you don't need. We specialise in providing the right cover for you at highly competitive rates. Call us today, we could save you money on Property, Contents and Rent!



For a quotation contact **01603 216399**
or visit our website: www.alanboswell.com/london

Residential Landlords Division

Harbour House, 126 Thorpe Road Norwich NR1 1UL Email: landlords@abib.co.uk



Alan Boswell Insurance Brokers Limited is authorised and regulated by the Financial Services Authority.

London Borough of Tower Hamlets 2010 Landlord Forum Dates

Dates: Wednesday 3 March 2010, Wednesday 2 June 2010 and Wednesday 6 October 2010

Venue: Room RR101, Albert Jacob House, 62 Roman Road, London E2 OPG

Time : 13:00pm - 16.30 pm

The Forum will look at ways in which Tower Hamlets Council and Private Sector can work together

Refreshments will be provided on the day

To register your interest please contact Jamie Jackson or Noella ling

At **Tel:** 020 7364 3558

Email Jamie.jackson@towerhamlets.gov.uk or Noella.ling@towerhamlets.gov.uk



Landlord-Law

Online legal services from solicitor Tessa Shepperson

Giving you the information and documentation to manage your properties

- Tenancy agreements and renewal forms
- Eviction notices
- Letters
- Regular articles
- FAQ and Tips on law and practice
- Newsletter
- Ask Tessa questions in the members forum

3 days £4.70 / 1 month £15 / 1 year £70.50 / Join online at:

www.landlordlaw.co.uk

Solicitor Tessa Shepperson answers landlords FAQ. This issue: What happens if the tenant leaves things behind after he goes?

Contact Tessa with any Landlord queries that you have, headed 'LLAS FAQ'

This can be a real problem. Strictly speaking any property left behind belongs to the tenant and is not yours to dispose of. If there is anything of any value, you are not entitled as of right to sell it to pay off the tenant's rent arrears! Neither can you destroy anything or take it to the tip without following the proper procedure. (However, if you need to re-let the property urgently, there is no reason why you cannot remove the items for storage elsewhere.)

You should therefore make sure that there is a clause in the tenancy agreement which covers this situation. The clause must be carefully drafted so as not to contravene the Unfair Terms in Consumer Contracts Regulations.

Using the Torts (Interference with Goods) Act 1977

Before actually disposing of any items, a letter must first be sent to the tenant asking him to come and collect the goods. This letter must comply with the requirements of the Torts (Interference with Goods) Act 1977, the act which covers this sort of situation. The letter must give details of the items held, give your contact details so your tenant can get in touch to come and remove them, and must give a reasonable time limit for collection.

Ideally the letter should be hand delivered or sent by recorded delivery. If the tenant ignores the letter, then you can deal with the goods as set out below.

If the tenant's whereabouts are unknown, then, provided you have made reasonable efforts to trace him (and provided the goods belong to the tenant), you should be able to deal with them as set out below. You must however keep full records of all action taken to trace the tenant (I generally suggest using a tracing agent on a no trace no fee agreement). Just so if he comes back, you can show that you have acted properly.

Get the goods checked

Before taking any action to sell or dispose of items, it is a good idea to protect your position by having an independent third party inspect the goods and provide a short statement saying that he has done this and giving a list of the items left and their value. Even if all that is left is rubbish, it is still advisable to call on someone independent to confirm this (for example if the tenant returns and claims that you have disposed of £5,000 worth of furniture! This is not unknown). A suitable person would be a valuer or reputable second hand furniture dealer.

Dealing with the goods

If any of the goods are saleable, you should try to obtain the best value for them (sale by auction is often a good method). Strictly speaking any proceeds of sale (less the costs of sale and storage) of items left behind by the tenant belong to the tenant and should be held for him. However if the tenant owes you money he would not succeed in a court claim to recover the proceeds of sale as you would be entitled to counter claim for the money owed to you. Keep any proceeds of sale (less the costs of sale) for the tenant in a separate account.

If the goods appear to be valuable, then you should take legal advice before taking any action.

Six years later...

Finally, note that after six years, the tenant will not be able to bring any claim against you for the return of the items, as his right to do this will have expired under an act of Parliament called 'the statute of limitations' which prescribes time limits within which people need to bring court actions.

© **Tessa Shepperson 2010**

Tessa Shepperson is a solicitor and author, and runs the popular Landlord-Law site at www.landlordlaw.co.uk.

Tessa Shepperson is a solicitor and author, and runs the popular Landlord-Law site at www.landlordlaw.co.uk. Do-it-yourself kits for possession can be purchased online. Accredited Landlords can claim **20% discount** off their first year's membership of Landlord-Law (not to be combined with any other offer). For further info write "LLAS Discount" in the subject box.

Email: info@landlordlaw.co.uk

PROPERTY INVESTOR NEWS™

Free Trial Subscription

Property Investor News™ is the authoritative voice for new and established property investors/landlords. Since our launch in 2002 we have been providing our 15,000 readers with in depth coverage and analysis every month, including:

- The latest Residential and Commercial Investment Strategies
- Using Creative Finance and Tax Planning for your Portfolio
- Finding the most Profitable UK and Overseas Locations
- Successfully buying at Auction for Investment
- Landlord News and Tenant Management Issues

To benefit from the above information and much more besides start your Free Trial Subscription to Property Investor News™ today, Quoting LLAS1.

Please go to www.property-investor-news.com/register.lasso

Tel: 020 8906 7772 Email: info@property-investor-news.com

Kent Landlord Accreditation Scheme (KLAS)

The Scheme was launched in April 2009 and has already proved highly successful. The first course was run in Swale and proved a great success. As a county, we have ran 7 Accreditation Days and have 200 plus accredited landlords signed to the Scheme so far

We intend to run further dates with additional Councils signing up to the Scheme

Future Accreditation days:

- Swale Borough Council: 26/2/2010 & 13/04/2010
- Dover District Council : 1/3/2010
- Maidstone Borough Council: 5/03/2010
- Medway Borough Council: 18/03/2010

The Current course fees are £110 per person, but if you book for the course and also pay online, the course fees are discounted to £79.90, for further info and to book online please visit

www.kentlas.org.uk

Property Women of the Year Awards

This year the National Landlords Association is holding the Property Women of the Year Awards, celebrating the best female landlords in the UK. We're looking for fantastic female landlords who want to show they are cream of the crop. **The awards will be held in London on Thursday 24 June.** Shortlisted nominees and a partner will be invited as guests of the NLA to the Awards which will be **held at the glamorous Park Plaza Riverbank on the bank of the River Thames in London**, overlooking the Houses of Parliament.

Nominations open shortly! For more info click here www.propertywomenawards.org.uk

150% growth in demand for Rent Guarantee Insurance

2009 was nothing short of a tumultuous year for Coversure's unique Rent Guarantee Insurance, which saw a year on year rise of 150% demand in December



Mr Rajan Amin Cert CII

Rajan Amin, of Coversure Kennington attributes their record month to the product "coming of age".

"When, we first launched a no credit check rent guarantee policy that covered tenants claiming housing benefit many landlords and letting agents thought it was too good to be true. As time has passed, a number of our clients have made claims, and this has gone a long way to add credibility to the product."

Indeed, research has shown that credibility and value for money are two of the key components to introducing a new product to the marketplace. "There seems little doubt that as some clients have seen the benefits of protecting their income with insurance, we have seen strong growth in demand. We are delighted with the way the product has been running and expect the product to continue to grow during 2010."

Robert Nicholls Sales & Underwriting Manager at Abbey Legal Protection, the provider for this unique product, says

"last year's change in law where Housing Benefit is now paid to the tenant and not the Landlord has fuelled the surge in demand by both landlords and managing agents as they become increasingly concerned about exposure to rent arrears".

Ramesh Pindoria, a director of Regal Estates in Neasden, North West London agrees "My Company looks after the interests of the landlords who trust us to manage their investment properties. This includes mitigating their risks, and I have had a very positive experience of the value of this insurance product. I have been managing a claim for one of my clients, and I have experienced not only the simplicity of dealing with the insurance company, but the invaluable help they have given me in getting the tenant evicted. I fully expect an increasing number of investors to buy this kind of protection."

Help with tenant Evictions

It feels unjust. You own a property, you let it to someone on the promise of a fair rent, and they don't pay up. More often than not, you will have a mortgage to pay, and the lender expects its monthly instalments.

The Rent Guarantee Insurance from Coversure helps to redress the balance in favour of the property owner. In addition to replacing your lost income, the insurance company will bring all of its experience and organisational skills into securing the eviction of the errant tenant. "It has made our lives so much easier" says Mr Malik from Empire Estates. "One of our tenant's went into arrears towards the end of the tenancy term leaving us with no option but to evict them. After checking if the insurance would cover eviction we were informed not only would it be covered but the full costs paid for. To date they have not only taken over the whole eviction process but issued the Section 8 Notice (at a small additional cost) but helped and guided us through this period."

Robert Nicholls from Abbey Legal Protection continues "the Policy comes with a legal advice line with Solicitors on hand to guide Policyholders through the process of evicting tenants. Eviction requires the correct process to be taken, and this process is embedded in the policy. If you call the advice line and notify claims to us immediately rent is one month in arrears we will guide you through the process".

Rajan Amin adds "We have produced a simple 'How to Claim' sheet for all three elements of the policy; Rent Guarantee, Legal Expenses (Eviction) and Home Emergency cover which is sent out with the policy schedule and available on our website. We believe this gives our Rent Guarantee policyholders confidence in the policy in an easy to understand format.

Busy winter for Home Emergency Cover

Bust pipes, faulty boilers, leaky roofs, even infestation. In many cases an emergency for the tenant and an unwelcome phone call for the landlord

"It's been a harsh winter for many so far, and our Home Emergency provider (Homecall) has been kept very busy indeed" reports Coversure Kennington Director Rajan Amin. "We have seen all manner of emergencies and traumas over the last 12 months but our landlord clients have remained un-disturbed"

The reason for this is that the Home Emergency cover offered by Coversure not only covers the cost of rectifying the emergency, but the cost of labour including VAT (maximum £500 per claim). The tenant can call the 24 hour, seven days a week, emergency number directly.

Ramesh Pindoria a Director of Regal Estates which specialises in looking after DSS lettings has had some very positive feedback regarding claims. "One of my clients had an infestation problem, and Homecare arranged three separate visits from pest control until the problem was resolved. The tenant was very pleased with the service."

DSS Specialist, Regal Estates adopts Coversure Rent Guarantee

Regal Estates, the Neasden based property agent, specialising in managing properties let to tenants on housing benefit reports that, managed properly, DSS tenants can offer a good investment return.

"The returns can be very strong and our relationships with local Councils help to keep the tenants on track. Where all else fails, the Rent Guarantee insurance covers the losses and supports us in achieving an eviction" says Ramesh Pindoria, Director.

"Regal Estates has seen the benefits of our product as the first client to have made a valid claim for rent guarantee and eviction; both now closed with the tenant successfully being evicted" says Rajan Amin of Coversure. "When I first met Ramesh he was unsure because it all seems so simple. Now that the policy has proved itself, we have a very large number of his clients properties on our books. We have been able to help with rent payments, evictions and home emergencies. Our staff and the people at Regal work very well together"

Amin concludes "The most important benefit to the landlord is that Coversure has found a partner who will, provided the tenant has no CCJs, accept the risk for housing benefit tenants without credit checks."

Coversure is an independent insurance brokerage with over 90 offices nationwide.

You can contact Rajan Amin (Cert CII) on

Tel: 08000939009 freephone or 08704 585 680

Email: kennington@coversure.co.uk

Website: www.coversure.co.uk/kennington



LandlordZONE
RENTAL PROPERTY KNOWLEDGE
www.LandlordZONE.co.uk

Since 1999 - A website for Landlords, Agents & Tenants - a knowledge-base for practitioners, a marketplace for buyers & suppliers. Free access to all - around half a million visitors each month we host the UK's busiest Rental Property Q&A Forum.

TenantVERIFY
Tenant Checks and Referencing
www.TenantVERIFY.co.uk

LandlordMONEY
SECURE PROPERTY FINANCE
Mortgages & Finance for Landlords
www.LandlordMONEY.co.uk

Calling All Landlords

Camden Private Renting Scheme are currently looking for studios, 1 bedroom and 2 bedroom mainly in the borough of Camden but also in the neighbouring boroughs.

We offer a good incentive please contact one of our team member on 0207 974 4158 we are happy to discuss our scheme and look forward to working with you.



Q. how can you reduce the risk of rental losses from council tenants?

A. with a unique and exclusive rent guarantee insurance policy!

why us?

- 3 covers in one policy
- no additional work - standard letting agency tenant reference form acceptable
- less rejected claims as policy wording specific to housing benefit tenants
- claims genuinely paid - rent guarantee payments made and legal evictions undertaken by insurer
- coversure kennington winners of 2009 claims assistance award voted best out of 87 branches

1. rent guarantee insurance

- 12 months cover
- maximum £2500 per month or £576.93 per week
- County Court Judgement (CCJ) check only required if tenant is professional/working

2. legal expenses insurance

- £50,000 cover for any one claim
- £25,000 eviction cover (100% cost covered by insurer - nil excess)
- health and safety prosecution & tax protection cover

3. home emergency cover

- £500 cover for each and every claim on 7 contracted repairs
- tenant can call the insurer direct 365 days of the year
- NIL excess & £100 uninhabitable accommodation

fixed annual premium

- if rent paid to tenant £247.80 & £25 broker fee = £272.80
- if rent paid to landlord £184.80 & £25 broker fee = £209.80

- terms and conditions apply - full written quotation on request
- full details on our website www.coversure.co.uk/kennington

unique

the most important benefit to you is that Coversure has found an insurer who will, provided the tenant has no CCJ's, accept the risk for housing benefit tenants without a credit check.

for more information contact Mike or Rajan free on

0800 093 9009

or email kennington@coversure.co.uk

232 Kennington Park Road
London
SE11 4DA

fax 0207 820 3888



www.coversure.co.uk/kennington

THE Burning Issue for Landlords

If you are a landlord you will no doubt be aware that the law regarding fire safety changed in October 2006. The change is a positive one for all concerned, as it brings together over 70 different sets of (often confusing) regulations under one order, the **Regulatory Reform (Fire Safety) Order 2005**, commonly known as the **RRFSO**.

The good news is that there have been no radical changes. The RRFSO is now a combination of already existing requirements, with some updates made in order to make it more relevant and flexible on a case by case basis. It is now easier and often more cost effective than ever before to comply.

The RRFSO revolves around the **Fire Risk Assessment**, or **FRA**. Carrying out an FRA is the natural starting point in fire safety. It generates a very clear picture regarding fire safety as to exactly what fire precautions already exist in a building, what is legally required and the most cost and time effective way to bridge the gap between the two. In short, following the FRA, you should know exactly where you stand regarding fire/life risks and exactly what to do and in what time frame in order to comply with the RRFSO.

Which Landlords need to comply with the RRFSO

If you own or have control of sleeping accommodation that is either short term, (such as a **holiday property**), or a **House in Multiple Occupation**, (a property providing sleeping accommodation where the property is rented to several people who share a kitchen and/or bathroom/toilet), then you must carry out an FRA, report the significant findings and act on them if necessary. All **care homes** must also carry out an FRA and record the significant findings.

Houses in Multiple Occupation (HMO's)

Sleeping accommodation presents the highest life risk, and HMO's in turn present the highest life risk in that category, so if you rent an HMO it is extremely important that you carry out a fire risk assessment as soon as possible. If you have not carried out an FRA and a claim is made as a result of a fire in that property, then several things are likely to happen.

- Possible impact on an insurance claim
- You may be prosecuted and possibly given a custodial sentence
- Your property may be closed down or seized by the government
- You may have no protection against a claim being made against you

An FRA must be carried out by a 'Competent Person', which means a person with sufficient qualifications, experience or credentials. In some simple cases, this could be carried out by the landlord, as long as they can prove that they are competent if required to do so. This proof may be required by insurers, or in some cases in a court of law, and ultimately by any enforcing agencies, such as the Health and Safety Executive.

Once an FRA has been carried out, it must be reviewed at least annually, or when either the use of the building changes or changes are made to the building or layout that could affect fire safety. Reviewing the assessment is a relatively simple process and can sometimes be carried out by the landlord.

Towergate Risk Solutions or one of our preferred partners will be pleased to help you with any insurance matter or with Fire Safety and Energy Performance Certificates – please call our property owners hotline on 0844 892 1554 for more information.

Landlords and Letting Agents

Urgently needed - 2 bedroom properties in Camden

We can offer you

- A generous non-refundable lump sum of up to £5,000;
- A choice of tenants ready to move;
- Staff to help you, free marketing, and no fees.

If you want to avoid the Tenancy Deposit Scheme contact us:

Tel: 020 7974 4158

Email: hodt@camden.gov.uk



 Camden

Advertising opportunity With the LLAS

Landlords and Agents can advertise their services with the LLAS at discounted rates
For further information, please email LLAS@camden.gov.uk or Tel: 020 7974 1970

Is your property **safe to rent?**

In 2006 the government introduced the **Housing Health & Safety Rating System (HHSRS)** for assessing health and safety risks in residential property.

We are able to provide the support you need to ensure that your property meets the relevant standards that make it suitable for letting.

Our Environmental Health Practitioners and Technical Officers are **HHSRS Competency qualified** with extensive knowledge and experience in applying the relevant legislation for landlords **throughout the UK.**

Our services include:-

- **HHSRS INSPECTIONS & ASSESSMENTS**
- **DECENT HOMES ACCREDITATION INSPECTIONS**
- **HMO INSPECTIONS**
- **HMO LICENSING**
- **HOUSE CONDITION SURVEYS.**

How can we help you ?



21 Great Titchfield Street, London W1W 8BA 0845 603 9288 mail@hygenisys.com
www.hygenisys.com

Better Homes Plus: Sustainable Landlord Initiative



West London Action to increase the number of accredited landlords in the sub-region

Aim

To meet sub-regional target of at least 700 new accredited landlords by March 2011 in the sub-region and to support boroughs engagement with London Landlord Accreditation Scheme

Borough subscription to LLAS

To improve borough engagement with LLAS, the WL 09-11 TFS programme will meet the cost of borough contributions to LLAS for 09-10 and 2010-11 respectively.

WL Discount vouchers

Each borough to be given 100 vouchers for 2009-10 and 2010-11 respectively; for a £40 off discount from the full cost of £79.99 for LLAS training and accreditation. All vouchers will have expiry dates till the end of each financial year. Vouchers can be sent to targeted landlords or given out as part of Landlord Fair activities.

To deliver Landlord Accreditation training:

- In discussion with LLAS, boroughs to either arrange date and local venue for training and LLAS will provide catering and trainer (preferred WL option), **or**
- Landlords to use voucher for other training dates advertised by LLAS

LLAS training

For all landlord accreditation training, LLAS will provide trainers. If boroughs arranging training date and venue, LLAS requires a maximum of 30 landlords or a minimum of 10 per session.

WL vouchers can only be used for landlords seeking accreditation for the first time (new accreditation); it cannot be used to renew landlord's existing accreditation.

Landlord accreditation lasts for 5 years during which time the landlord is expected to obtain 60 CPD points as evidence of continued development

Realise untapped rental potential from your loft

READER OFFER
£1500 DISCOUNT



Achieve a stunning addition to your home flooded with natural light in a matter of weeks

- ✓ Experienced specialist loft conversion company completing 50 lofts a year
- ✓ As seen recently on Channel 4's location, location, location
- ✓ Family run medium sized local company as featured in the H&F news March 09
- ✓ Project managed by the owner of Nu Space
- ✓ No salesman
- ✓ Competitive pricing
- ✓ Project managed by the owner with full planning to completion service

Reader offer - £1500 discount off the cost of your loft conversion for clients who register their interest and sign up within 30 days.

CALL NOW ON **0870 609 1014**
or register your interest at www.i-want-nuspace.co.uk



VELUX



Stephendale Rd, Fulham SW6 2PW

nu
nuspace

www.i-want-nuspace.co.uk

Switching onto Digital Television



Television is changing. By the end of 2012, the UK will have gone completely digital bringing us all a better choice and new TV services. In London and the Meridian TV regions, the switchover will take place in 2012, before the Olympics. This means that to watch TV all TV sets will have to be able to receive digital signals.

Many households have already begun to prepare for the switchover and are watching television services through satellite cable or Freeview. However,

many tenants will need their landlord to act to make sure they can still get TV after switchover.

What landlords need to do will depend on a number of factors, such as what the tenancy agreement or lease says about the provision and/or costs of TV services and equipment; whether the property is a house or a flat; and if a flat, is the landlord governed by a head lease or freeholder restrictions or requirements. Some landlords may see their involvement limited to agreeing to their tenants to installing digital services at their own expense.

Landlords need to be aware that digital switchover could affect the long term lettable of their property and should start to plan for the arrival of digital TV locally. Future tenants are likely to have higher expectations and the provision of digital services will be seen as a standard feature. Poorly installed services could damage both the fabric and appearance of the building and the remedial works cost more than the initial outlay for a properly installed system.

Digital UK is a not-for-profit organisation charged with co-ordinating the switchover programme and making sure that no-one gets left behind. They provide information and support for landlords on their website www.digitaluk.co.uk/propertymanagers and specific queries can be directed to their housing team on 08456 505050 – they're there to help and will come and talk to your landlord' forum, if required.

Let's turn empty houses into homes

For every family who are homeless there are four properties lying neglected and unused.* That's over 15,000 potential homes across Barnet, Camden, Enfield, Haringey, Islington and Westminster - empty and abandoned.**

We can help owners with the following:

- Grants to develop properties to rent
- Financial help for owners to use a property to live in
- Services of an improvement agency to carry out repairs

Remember, we have powers to make you sell or lease your property to us, if you continue to neglect it. Empty properties don't benefit anyone. Help us put them to good use.

If you see an empty property in north London, or for advice, contact us on **0800 953 6305** or **www.nlep.co.uk**



*Data taken across England. Source: Empty Homes Agency, 2001.

**There are 15,634 empty private properties across these six boroughs. Source: Department for Communities and Local Government, April 2005.

DISCOUNTED LANDLORD INSURANCE FOR NLA MEMBERS



prices worth
shouting about



Cut your costs without sacrificing your cover

Malicious damage and theft by a tenant as standard
Loss of rent or alternative accommodation up to 30% buildings sum insured • Terrorism cover as standard
Multiple property discounts also available! • Discounted membership to mydeposits

Discounted Landlord Insurance for NLA Members

For an immediate quote call **FREE** on **0800 6343 880** Lines open Mon-Fri 9.00 to 5.30pm
or click www.hamiltonfraser.co.uk quote reference ADLN

Hamilton Fraser Insurance Kingmaker House, Station Road, New Barnet, Hertfordshire, EN5 1NZ Tel: 0845 310 6300 www.hamiltonfraser.co.uk
Hamilton Fraser Insurance is a trading name of HFIS plc. HFIS plc are authorised and regulated by the Financial Services Authority

Property | Tenancy Deposit Protection | Aesthetic & Cosmetic Professional Liability | Home | Business



Landlords

Training courses available covering H.H.S.R.S., Fire Safety, Public Health, and more.

Courses run for an hour and are only £15 each.

Learn from experienced Environmental Health Officers on how to better manage health and safety issues in your property:

- Avoid enforcement action
- Keep up to date with housing issues
- Profit from better practices
- Learn about HMO licensing

Details and how to book can be found at: **Website: www.rbkc.gov.uk/environmentalservices/training**
email: public.health.training@rbkc.gov.uk
tel: 020 7361 3002

positive initiatives for your business



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA



Selective Licensing

London borough Of Newham becomes first local authority in the South of England to be granted innovative community improvement powers

AN EAST London community will undergo an unparalleled community makeover in a bid to make the area safer, cleaner and better for those that live there.

Newham Council has been given the go-ahead to licence landlords, tackle poorly managed properties and deal with troublesome tenants blighting an area in the Little Ilford ward in Manor Park.

It is an area characterised by a high percentage of private rented housing, low incomes and a highly transient population – leading to a domino effect of social problems concerning health, social wellbeing and crime. There exists a high rate of calls to the council regarding housing issues, anti-social

behaviour, vacant buildings and environmental complaints.

The pilot Neighbourhood Improvement Zone (NIZ), which is supported by residents, was made possible after John Denham, the Secretary of State for the Department for Communities and Local Government, signed-off a Selective Licensing designation. It will help coordinate services delivering fast-track environmental and social improvements – from fly-tipping operations and intensified street patrols to ensuring landlords manage properties correctly and that tenants are not trapped in dangerous, dirty or overcrowded conditions.

Successful innovative interventions from the pilot, which will begin to be rolled out from 1st March, could form the basis for any future plans and co-ordinated projects in other wards.

Newham is the first local authority south of Manchester to have had such a scheme approved and successful areas must meet strict criteria (see Notes to Editors).

The council, working with key partners to improve the area – from the Police, Primary Care Trust and a local community centre - hopes to create a stronger, more vibrant community in which aspirations, health and lifestyle improve for

everyone both in the short and long term. To ensure the scale of innovative interventions was made possible over and above the work the council and partners are already doing, special licensing powers were needed. Newham Mayor, Sir Robin Wales, recently gave his assent for the unique remit, although subsequent approval was required from the Secretary of State to make the NIZ a reality.

The pilot will set a precedent for landlords managing properties across the designated area – over 250 out of 578 properties in the area are private sector rented, with a high percentage of tenants on low incomes. Evidence shows there are a number of cases where people – including families with small children - are living in unacceptable conditions within this sector.

Landlords will be required to adhere to a string of measures designed to protect tenants. The council now has the power to issue, refuse or revoke licences, and those managing a property without a licence could face fines of up to £20,000, while extra work will also be done to curb illegal entry, burglary and petty crime in the area. Anti-social tenants will be tackled with ASBOs, criminal prosecutions and evictions.

Environmental issues will also be high on the agenda as the area will have its carbon footprint mapped and homes will receive an energy efficiency survey. The NIZ will look at reducing carbon dioxide emissions and fuel poverty through more effective insulation and energy efficiency improvements, while landlords will be given advice and training in how best to manage their homes. Aside from fly-tipping operations, there will be action on illegal business waste and reducing the occurrence of unauthorised developments – such as unsightly and unsafe extensions.

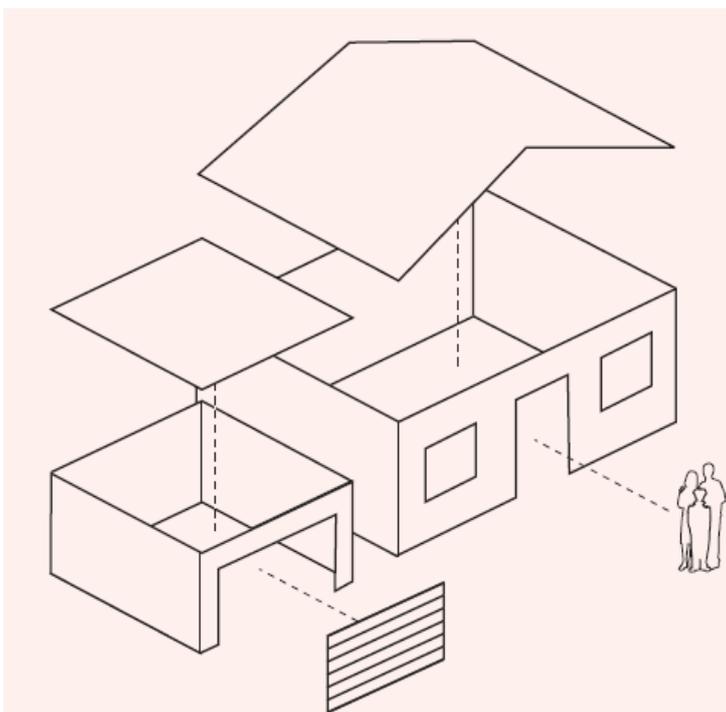
Newham Mayor, Sir Robin Wales, said: “Those involved in crime and anti-social behaviour are not welcome here – neither are greedy landlords profiting from renting sub-standard homes to residents who feel they have nowhere else to go. It is unacceptable, which is why we are doing something about it.

I am fully confident that this area is deserving of such rarely used powers and being granted an ability to act hard and fast will help us create a stronger community in which local people can live happily and go on to achieve – whether at school, work or anywhere else.”

Newham Council Communications Team, Newham Dockside, 1000 Dockside Road, London, E16 2QU

Direct Line: 020 3373 2755 Direct Fax: 020 8430 1549 Out of Hours: 020 8552 9587

Email: media@newham.gov.uk Website: www.newham.gov.uk



LANDLORDS WANTED

Are you looking for tenants? Richmond Council and CRI have been working with private landlords for over 10 years. During this time we have helped 1,000 landlords rent properties to over 3,000 people.

To find out more please call 020 8831 6438 or email Richmond@crinet.co.uk

WE OFFER:

No fees - We do not charge for finding a suitable tenant

No hassle - Our highly efficient service saves you time and money.

Landlord support - The team will continue to act as your free personal advisor for as long as you use our service.

Housing Benefit fast-track - We'll fast-track claims and resolve problems for properties in the borough.

Deposits underwritten by CRI

ANGRY LANDLORDS DEMAND LHA CHANGES

By Paul Shamplina Co-Founder and Director of **Landlord Action**

Since the Labour government made changes to the LHA system in April 2008, Landlord Action has been inundated with instructions to begin possession actions against tenants who have withheld rent.

The changes were brought in to empower tenants; however, it seems that it has only succeeded in frustrating and alienating landlords who let to LHA tenants.

Currently, there are approximately 783,000 LHA tenants and the NLA estimate that £220m has been lost by landlords directly as a result of tenants withholding housing benefits.

On average, we deal with 300 tenant eviction cases per month. Of these, around 15% are directly linked to LHA.

The situation is becoming dire and many landlords are refusing to let to LHA tenants – regardless of the incentives that are being offered to take them on.

Our Campaign

There are many good tenants that are honest and pay their allowance to the landlords. Unfortunately, there are still a large number of tenants who are not so conscientious.

We have been campaigning on behalf of landlords to change the current LHA system to, once again, give tenants a choice to have their housing benefit paid directly to landlords.

The Conservatives have pledged that, should they be elected to government this year, they will reinstate tenant's choice – in effect, reverting the system back to the way it was before Labour's

changes. However, many more changes will be required and it is still unclear when these changes will come into effect.

Educating Landlords

I speak with hundreds of landlords at the talks and seminars that I regularly give. I have found that the main issue is that landlords do not know how to make the system work for them when, in fact, there are many simple steps that landlords can take to help ease their situation.

As a result, Landlord Action has decided to host a one-day seminar in London on the 26th February 2010.

We have teamed up with Settled Housing Solutions to help landlords understand how to make the LHA system work for them.

On the day, landlords will learn: the latest government guidance on direct payments to landlords; cash incentives available for LHA landlords; how to get housing benefit rent paid quicker; protocol for managing claims; the role of letting agents and the LHA; the latest LHA updates. Essentially, they will learn how to make the system work for them!

For more information about the event and to book a place, visit: landlordaction.co.uk/LHASeminar

Landlords will have access to speakers, full education pack, speakers notes, refreshments and a three-course lunch.

Places are limited so book today to avoid disappointment.



Landlord Action

We are the landlord's friend: committed to working with and on behalf of landlords.

THE ORIGINAL

Since 1999, we have been helping landlords to evict problem tenants and recover rent arrears.

In our ten years, we have helped to evict over 15,000 bad tenants – making us the market leader at what we do.

FIXED-FEE EVICTIONS

We have a simple, fixed-fee eviction service. Many solicitors lack knowledge about the process and are unable to provide a set fee for reclaiming lost rents or evicting tenants.

RECOVER LOST RENT

We also offer a fixed-fee debt recovery service to help landlords claim back rent arrears from tenants.

FREE LEGAL ADVICE

Do you know your rights?

To help landlords better understand their rights, we have setup a free legal advice line:

0845 881 0011

www.LandlordAction.co.uk

Landlords - Protect Your Investment

An independent professional inventory safeguards the value of a property and keeps disputes between landlord and tenant to a minimum

If you need to claim against a tenant for damage, a well prepared inventory is proof of the original state of your property.

So, it's essential that your inventory is compiled by an independent company rich in experience.

Chase Inventory Services will be 20 years old in 2010 and is now the first choice for many leading lettings agents, housing associations, and private landlords across London and the South East.

We also work with local councils: helping save them money, protecting their landlords, and advising in disputes with tenants.

Our Services:

- Property Inventories
- Start of Tenancy Check-in
- End of Tenancy Check-out
- Energy Performance Certificates
- Portable Appliance Testing

Call us NOW on **0800 612 2081** to start protecting your investment.

www.chaseinventory.co.uk



chase inventory services

Registered in England & Wales: 04109060

Lewisham Housing

Homeowners- Got a Property to Rent?

If you want to earn a regular income, even when your property is not tenanted, Lewisham's Private Sector Leasing scheme may be right for you.

Lewisham Council is offering private landlords

- **Guaranteed rent 52 weeks of the year**
- **No voids or bad debts**
- **Professional housing management services**
- **Regular property inspection**
- **Minor repair service up to a fixed sum**

We are currently looking for mainly 2 and 3 bedroom properties in these areas of Lewisham borough;

SE3, SE4, SE8, SE10, SE13, SE14, SE15, SE16, SE23

BR1 5RU, BR1 5SF, BR1 5SG, BR1 5SJ, BR1 5SQ, SE12 0RG, SE12 8AA, to SE12 8TQ, SE26 and most of SE6

We occasionally need larger sizes too. For more information call 0208 314 6299 or send an e-mail to _psl@lewisham.gov.uk

If your property is outside of these areas, or is a 1 bedroom property, we may be interested in using it under a different scheme called the Rent Incentive Scheme.

Contact us for more details on 0208 314 6753

*** properties must be in good, habitable condition, have an approved gas , electrical and energy performance certificates and three star central heating breakdown cover***

residential
property
specialists

orchard & shipman

smart investors

We are currently seeking Landlords and Investors in Scotland, the Home Counties and London & South East.



- Guaranteed rental schemes to maximise income and security
- High volume of pre-approved tenants ensuring prompt lets
- Full management service
- Professional and innovative marketing
- Property buying service utilising our 35 years of experience in the industry

Who are Orchard & Shipman?

We are a residential property services provider, with over **4500** properties under management nationwide. With our network of offices and over **165** staff we have the resources, experience and drive to realise the full potential of your assets.

We are specialists in providing a comprehensive 'fully managed' residential lettings service. With a client base of over **3000** Landlords we have honed our systems, processes and offerings to provide Landlords and Investors with a professional and highly competitive service.

Call us now to arrange
a free consultation

0844 844 0439

- enquiries@orchard-shipman.com
- www.orchard-shipman.com

Confessions of a Landlord

I must confess my gut has been invaluable since I started out in property in the late 1990s; it's that sixth sense, the magical insight which separates the Trumps from the Rigsbys'. Confessions, the truth, no sales pitch - I always thought it would be refreshing to read about a Landlord's business without the usual rubbish so I will endeavour to provide this if the LLAS allow this column to be a regular feature, time will tell!

Let's talk recovery, 2009. Well, the first quarter was crap for me, I was running around like a lunatic trying to increase cash flow, attempting to sell a few properties to build up cash reserves and even trying to buy. Come March things perked up, I managed to buy some great properties with excellent built in equity, sold a few at market value, had all tenants paying on time and more importantly had a new addition to the family on the 4th January, James.

I decided to take January off to help my wife out with our 2 'ankle biters', and I got thinking do I stop my business for finding properties or not. I decided to keep it going with just one change, had it over to someone else. I belong to a networking group called 'The Property Boardroom' consisting of 12 property professionals from all walks of property life where we meet once a month to talk 'shop'. One of those members is now a good friend who more or less mirrors my business so it made sense to hand my leads over to him for January with the hope he would clinch a property deal. We agreed he would do all the work and in return any properties bought we go 50/50. I must admit as I write this no deal has emerged and I do find it difficult to fully let go of the reins so I find myself calling him every other day to get an update. However, I have just passed over 5 property enquiries so time will tell.

The 'Boardroom' has been invaluable to me by not only introducing me to my current Joint Venture partner but opening the door to a variety of knowledge and experience held by these 11 other property professionals. More importantly for me, it allows me to share my success and failures to people who understand my business I cannot stress enough how important it is to have your own

support network outside your family and friends.

So a new year, a new chapter in this iconic period of the property industry, what will happen to property values? Is it a double dip? Should I buy now? The answers to these questions are available from any tabloid or 'Property Expert', as long as their crystal balls are in working order! The answer is no one knows for sure, all I know is I will carry on as I have been making small tweaks here and there to my property business with the hope my experience and gut will continue to provide the right results for me.

For now I'm happy and positive and will let you know in the next issue how my year has gone so far.

Tim Hodges
Private Landlord

Changes to Local Housing Allowance

The Department for Work and Pensions (DWP) has revised its guidance to Local Authorities on when to apply 'safeguarding' criteria under the Local Housing Allowance system (LHA) so that a Landlord may be paid direct.

The key changes affecting Local Authority rent deposit/bond schemes and their voluntary sector partners are as follows:

Where a household has been helped through a Local Authority homeless prevention scheme, this 'will often be reliable evidence that a person has had difficulties managing their rent in the past and in many cases

safeguarding is likely to be appropriate' enabling payment to be made direct to the Landlord. Local Authorities can also now make payments direct to Landlords when Tenants are contractually 8 weeks in arrears, rather than waiting until 8 weeks have physically passed. This change takes into account situations where the rent is due in advance.

The guidance emphasises that where a local authority is gathering evidence to decide whether a payment should be made direct to a Landlord, payments can be made direct to that Landlord for a period of up to 8 weeks whilst evidence is gathered, assessed and a decision made.

The new guidance can be downloaded from the following link: <http://www.dwp.gov.uk/docs/lha-guidance-manual.pdf>.



Q. Are damaged contents a costly problem?

A. If you answered yes, cover the costs for up to £5,000 with our Landlords Contents insurance for Housing Benefit tenants

why have the cover?

- provides real cover for malicious damage and theft
- quick and simple to set up cover
- less rejected claims as Policy wording specific to Landlords Contents
- always speak to the same experts for all your queries and claims
- cost is 34p per day!

landlords contents insurance

- 12 months cover
- £5,000 limit for each and every claim
- carpets, curtains and white goods belonging to the landlord cover up to £2,500
- malicious damage cover by the tenant or any persons lawfully on the premises

fixed annual premium

- single premium of £100.00 + £25 broker fee = £125.00
- discounts available for multi policies

unique

- a true standalone policy for landlords contents
- cover can be included within landlords buildings policy

for more information contact Mike or Rajan free on

0800 093 9009

or email [kennington @ coversure.co.uk](mailto:kennington@coversure.co.uk)

232 Kennington Park Road
London
SE11 4DA

fax 0207 820 3888



www.coversure.co.uk/kennington

South East London Housing Partnership

Attention Landlords

If you have a property you need assistance with in any of the boroughs of South East London (**Bexley, Bromley, Greenwich, Lewisham, and Southwark**) then look no further. We have a number of schemes across South East London which will assist you to let and manage your property – including lists of people seeking private sector accommodation.

Do you own a property that you wish to let, but don't want the responsibility of managing it?

The Boroughs can help through the **private sector leasing scheme**. This is a scheme where a borough or a housing association leases a privately owned property for a fixed term. The borough then usually uses the property as temporary accommodation for homeless households. The council is responsible for all property management issues, including all contact with the occupants for the duration of the lease. The property will be returned to you with vacant possession.

Advantages of the Scheme

- a guaranteed rent
- no management fee
- monthly rent payments
- guaranteed vacant possession at the end of the lease

Boroughs running the scheme will accept part or fully furnished properties of any size and lease periods vary from 3 to 5 years whether occupied or not.

Do you have properties that you want to let, but wish to have the responsibility of managing it yourself?

All the South East London boroughs run what is called **Direct Lettings** for landlords who have properties in their boroughs. The schemes are suitable for landlords not wishing to be tied into a lease for three or more years. The schemes are also known as **Rent Deposit Schemes, Rent Incentive Schemes, Rent Guarantee Schemes, Bond Deposit Schemes, and Finders Fee Schemes**

Advantages

- a free tenant introduction service
- tenancy documentation drafted and completed free of charge
- free advice on managing and sustaining the tenancy
- fast tracking of Housing Benefit claims

- option to extend the agreement at the end of the fixed period
 - Some schemes may offer a financial incentive such as rent in advance or guaranteed bond.
- All schemes offer support for the tenant with benefit applications

Decent Homes Standards

The Councils are looking for properties for any of our schemes to meet the following standards:

- Reasonable standard of thermal comfort e.g. adequate heating and insulation
- Reasonably modern facilities (kitchens and bathrooms under 30 years olds)
- Free from hazards including damp and mould
- Free from structural problems

In some circumstances boroughs can provide landlords with loans or grants to bring properties up to Decent Homes standards

Who to contact if you have property/ (s) to rent

If you have properties across the SE London then please contact any of the boroughs. There is a protocol in place between the boroughs about certain procedures and depending on the circumstances and property locations you might be referred to a neighbouring SE London borough

The contact details of the lead officers for private sector landlords in each of the boroughs are listed below. The officers will explain the various schemes on offer as well as any financial incentives that might be available. This depends on location and size of property and what type of scheme might be more suitable for you.

For the LB of Bexley, please contact:
Jo Songer: Jo.songer@bexley.gov.uk
Tel: 020 8294 6530

For the LB of Bromley, please contact
Christine Little: Christine.little@bromley.gov.uk
Tel: 020 8313 4070

For the LB of Greenwich, please contact
Teresa Noone: HACTRAC@greenwich.gov.uk
Tel: 020 8921 2616

For the LB of Lewisham, please contact
Pauline Jones: Pauline.jones@lewisham.gov.uk
Tel: 020 8314 7451

For the LB of Southwark, please contact
Prudence Elliott:
Prudence.elliott@southwark.gov.uk
Tel: 020 7525 0743

How to Write A Great Rental Advert

If you want to get your property let quickly, writing a good advert is essential. But while sounding professional is important, that doesn't mean you have to write in jargon or a bunch of obscure abbreviations. A clear and complete description of just what you're offering is all you need. Upad.co.uk, the online letting agent, highlights 10 top tips to follow:

- 4. Location, location, etc.** This is probably the most important criterion, but you'd be amazed how many people get it, well, inaccurate. Don't say "central London" if you mean Camden, or Barnet. Don't say Brighton if you mean Hove. Don't say Manchester if you mean Salford – because you're not only putting off the people who want to live in Manchester, but anyone who wanted a Salford property would be ignoring your ad too. Pitching your property as being in a more desirable location than it really is doesn't help anyone.
- 5. Furnished, or not?** Because different people's interpretations of just what "furnished" means can differ so wildly, it can be worth being more specific here. If kitchen white goods are provided, say so: "unfurnished; have washer/dryer, fridge, and microwave" is better information than just "unfurnished", or even "part-furnished".
- 6. Property style** Here's your chance to be a little bit creative. You don't need to go over the top – a couple of words can be enough, particularly when you've included some great photos with your ad. "Light, airy, modern", "traditional classic style", instantly conjure up an image of what your property might be like. And if it's tiny, you can always call it "cosy".
- 7. Indoor space** now we get to the meat of your ad: what exactly are you offering? Mention the number of bedrooms and their size, but also reception rooms, kitchen and so on. If it's newly decorated, or recently re-carpeted, then say so.
- 8. Outdoor space** If your property has a garden, say so! Likewise if you have an ultra-desirable garage. Even if it's a tiny terrace just big enough for a chair or two, mention it: you'll attract more interest that way.
- 9. Entrance** If your property has its own entrance, it's worth mentioning that specifically. Shared hallways can be a source of friction, and the thought that they won't have to deal with other people's cooking smells, junk mail and visitors can be an attractive one for your tenants.

- 1. Transport links** Mention the Tube lines, train station or bus routes closest to your property (with distance) and you'll help your prospective tenants visualise living there. You'll also make it more likely they'll turn up to view in the first place.
- 2. Other amenities** Do you offer broadband, a power shower, off-street parking, a concierge, an alarm system, a cleaner? Say so! Again, every extra feature you can offer should help to pull in potential tenants.
- 3. The legal stuff** Saying "deposit and references required" might seem so obvious you wouldn't need to say it, but it does demonstrate you mean business and you're taking a professional attitude to your letting. If that puts anyone off, it's someone you wanted to put off! It can also be worth mentioning the length of tenancy you're offering, particularly if it's not the standard six months. You also need to mention the rent of course – it's worth giving the figure as both weekly and monthly, because we've all come across the tenant who thinks that a month's rent should be four times the weekly figure.

At Upad.co.uk, we're focusing on helping landlords keep properties filled and earning. Our top tips to avoid the voids come directly from experienced landlords, offering advice not only on the best way to market your property, but on keeping happy tenants in your property long-term. Follow us on [Twitter](https://twitter.com/Upad) to avoid – the - voids too.

New warning to landlords about gas appliances



(HSE) is warning landlords to be extra vigilant in ensuring the properties they own contain safe gas appliances that are correctly checked and certified.

It follows the sentencing on 28 October of landlord Helen Jayne Beckett, of Lodge Hill, Addingham, Ilkley, who was fined £1,000 and ordered to pay £1,500 costs. Ms Beckett pleaded guilty to breaching Regulation 36(3) of the Gas Safety (Installations and Use) Regulations 1998 and of contravening a previous improvement notice.

For further information about Gas Safe installers and to locate one local to you, see the Gas Safe web-site at: www.gassaferegister.co.uk

CONVERT YOUR EMPTY PROPERTY INTO CASH

- **Substantial** renovation grants available
- Various leasing schemes available
- **FREE** help and advice

Grants available... CALL NOW!

Brent 020 8937 2535
 Ealing 020 8825 6185
 Hammersmith & Fulham 020 8753 1474
 Harrow 020 8424 1096
 Hillingdon 01895 277438
 Hounslow 020 8583 3865
 Kensington & Chelsea 020 7341 5247



Useful Links and Contacts

National Landlords Association

<http://www.landlords.org.uk/>

LHA (Local Housing Allowance

<https://lha-direct.therenterservice.gov.uk/Secure/Default.aspx>

Landlord-law

www.landlordlaw.co.uk

TDP (Tenancy Deposit)

<http://www.depositprotection.com/Default.aspx>

Planning & Building regulations

www.planningportal.gov.uk

Health and Safety Executive

www.hse.gov.uk

Residential Landlord Association

www.rla.org.uk

Accreditation Network UK (ANUK)

<http://www.anuk.org.uk/>

Landlords UK

Links, guides, forums and information

<http://www.landlords-uk.net/>

Fire Protection Centre

<http://www.fireprotectioncentre.com/>

Landlord Zone

<http://www.landlordzone.co.uk>

Association of Residential Letting Agents

www.arla.co.uk

LLAS

www.londonlandlords.org.uk

DCLG

<http://www.communities.co.uk>

Direct.gov.uk

Advice for tenants and landlords on various issues

<http://www.direct.gov.uk/HomeAndCommunity/fs/en>

Residential Landlord

<http://www.residentiallandlord.co.uk>

Consumer Focus

www.consumerfocus.org.uk

Electrical Safety Council

www.esc.org.uk

How do I become an Accredited Landlord or Agent?

1. You need to be a fit and proper person.
2. Agree to follow our code of conduct, which basically requires you to comply with the law and
3. You need to attend a one day training course provided by independent Trainers, many of whom are also landlords. For further information on accreditation please visit the LLAS website at <http://www.londonlandlords.org.uk/> or email LLAS@camden.gov.uk