

IMPORTANT TELEPHONE NUMBERS

Housing Benefits (Landlords) Sue Gaff 01952 383858 & 383861
Benefits & Council Tax 01952 383838
Environmental Health 01952 381818
Environmental Maintenance 01952 384384 (refuse, pest control, abandoned vehicles etc)
Environmental Maintenance 01952 384000 (Roads, signs, lighting, footpaths etc)
For Electricity suppliers 0845 603 0618
For Gas suppliers 0870 608 1524
Planning Enquiries 01952 380380
Private Landlords/Tenants 01952 381877 Peter Richardson 01952 381874

Police 08457 444888 or (Emergency) 999
Crimestoppers 0800 555111
Transco 0800111999 (if you smell Gas)
Princess Royal Hospital 01952 641222 or (Shropdoc in Emergencies) 08450 202131

Please advise us of any other important numbers you would like listed above.

All information and advice in this newsletter is given in good faith. Wrekin Landlords Association and The Borough of Telford & Wrekin, accept no liability for actions or damages arising from its content.

*Meetings begin at 7.00 p.m. The Salvation Army Hall, Oakengates.
Next year meetings January 26th and Annual Dinner 21st May 2010.*

CONTACT INFORMATION

Representatives of The Wrekin Landlords Association can be contacted on :
01952 727322 The Chairman, Mr. Bernie Lewis
01952 272728 Membership Secretary, Miss Donna Stuart
01952 412916 The Treasurer, Mr. Paul Spiers
or write to **WREKIN LANDLORDS ASSOCIATION, 9B, CHURCHILL BUILDINGS, QUEEN STREET, WELLINGTON, TELFORD, TF1 1SN**
Visit the website at www.wrekinlandlords.co.uk

Autumn 2009

Property Matters

The Official Newsletter of the Wrekin Landlords Association



Your next W.L.A. Meeting

7 p.m. Tuesday 13th October 2009

**The Salvation Army Hall,
Oakengates.**

**THE THEME OF THE EVENING IS
BAD TENANTS & DEBT**

IN THIS ISSUE...

PROPERTY PRICE RISES?

GAZUMPING

INHERITANCE TAX

Energy Proposals Threat

Reducing Tenant Debt Risk

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<p>For Newsletter info: 01952 727 322 bpm.lewis@btinternet.com</p>	
 <p>COMPLETE PROPERTY MAINTENANCE SERVICE. KITCHENS, BATHROOMS, PLUMBING, TILING, ROOFING, CARPENTRY, PAINTING, DECORATING, WINDOWS AND PLASTERING ETC. Telephone: 07970 062970</p>	

Chairman's letter.

Dear Members

So that was it then, Summer, was it? A bit of Swine Flu, a few controversies, a political faux pas here and there and everything is back to normal.

On a personal note we took a well earned break to Las Vegas, New York and return trip on the QM2. As a bonus to this trip our Son, Ashley (fellow member of the WLA) took advantage of Las Vegas to get married to his fiancé, much to our surprise. Still I'm sure, in true Landlord fashion, they must have saved a fortune.

Talking of fellow members, we were saddened to hear of the passing of one of our members, Carol Smith, who died in May after losing her fight with cancer. Our condolences go out to her family and friends. She will be missed.

It is at times like this that we start to think about our own mortality and what is it all about? Why do we do what we do? Have we taken every opportunity? What is most important in our lives? It does put things into perspective a little. I'm glad I took the opportunity to take a trip with my Son into the Grand Canyon. I think I'll remember that long after I've forgotten what a bargain I bought a particular house for.

Anyway, I trust this finds you all well and in an optimistic mood, I look forward to seeing you all at the next meeting and hearing about "What I did in my Holidays"! Best wishes,

Bernie Lewis.

CLASSIFIED ADS

ACCOUNTANTS

Bates & Co 01743 462604

BAILIFFS

Reality Enforcement Serv.07875 511487

BUILDING

Steve Holford 01952 582053 or

07711 575174 (ghpd@fsmail.net)

Rob the Builder 01952 612995 or 07812 346559

TN Builders 07870 119563

CARPET SUPPLY & FITTING

Daves Carpets 01952 620060

Mark Atwell fitting 07807 646612

CARPET CLEANING

All Shropshire Carpet cleaners 01952 884171

Butlers Dry clean carpets 0800 7312368

CLEANING

Steam Vac & Go 0845 257618

DECORATING

DTS decorators 07875 65363

ELECTRICIANS

Simon Bird 01952 598037 0783 1431005

PB Electrics 01952 882099 07810717652

ENERGY PERFORMANCE CERTS.

Stephen Evans:- Tel: 01952 677436

Assessahomes 01743354424

Tim Gough (See page 10) 07778 758568

Phil Bowen (from £45) 077437 65504

Hugh Sopwith 01952 433944

GAS SERVICE

Gastec, Dave Emberton 01952 257989

M.C. Services. 01952 248250

GLASS & GLAZING

Sheen Windows 01952 400830

INSURANCE

Alan Boswell Brokers 01603 216399

ITALIAN PROPERTY

Annice & David Dixon 01952 850441

MAINTENANCE

Jag of all trades (mobile) 07970 062970

or Landline 01588 650314

Bailey's 01952 501863 or 07731824464

PEST CONTROL

Mr Wasp 07908 205881 or 0800 028 3050

PLASTERING

A. Thorpe. **01952 593092**

GS Plastering 07967 496222

PLUMBERS

Brian Tarr (reliable) 07971 279249

PLUMBING SUPPLIES

M.R Bathrooms & Fires 01952 582007

REMOVALS

Martin 01952 207071 or 07968 207071

ROOFING

Graham Bexon 01952 507742

SEWAGE & DRAINS

AA DRAINS 01952 511900 or 07971

558665 or freefone 0800 1954788

SPANISH PROPERTY

Barry & Linda 01952 677174

STORAGE

Frances & Son (01952)822121 / 641106

Bailey's 01952 501863 or 07731824464

SURVEYS

P.J. White structural Engineers 01902 662609

TURKISH PROPERTY

Ruth & Stephen 01952 677436

Italy.... it takes your breath away....

The view over Lake Maggiore and the Alpine Mountains from our new 3-bedroom luxury apartment. Everyone asks about the spa pool with Jacuzzi & huge parasol - yes, it's private. The wood-decked terrace has sun loungers and is furnished for dining al-fresco. Facing south and west down the lake, you'll never believe the sunsets. Perfect for year-round holidays, the apartment has a fabulous modern kitchen and wi-fi internet access.

"You spend two days just looking at the view" wrote one visitor. It's about 1 hour north of Milan, handy for Leonardo's Last Supper.... and low-cost flights from Birmingham. Now booking winter, spring, Summer 2009. See our website for special offers

Please go to our website <http://www.ownersdirect.co.uk/italy/IT935.htm>

Member of WLA will enjoy a 5% discount on top of other offers. If you are free to go at any time, then take advantage of an extra 5% discount for gap weeks. Now booking late

2009-2010 **Annicc & David Dixon** tel: **01952 850441**

or e-mail to david@skippy.biz

SPAIN?

Our 2 bedroom apartment on the Costa Calida is now available to rent. Get away from it all whilst looking for your own place in the sun.

Prices from £185 per week - Sleeps 4-6 people - Communal Swimming Pool - 15 mins walk to beach and town.

For information ring 01952 677174

e-mail barry.linda@blueyonder.co.uk or visit www.losalcazares.com

TURKEY

Euro exchange rate tough on your pocket? Try Turkey!

Need a quiet break away from it all? The try our new **3 bedroomed** ground floor, easy access, air conditioned apartment, just 40 minutes from Bodrum, Turkey. Situated on the outskirts of an unspoilt fishing village, only 100 metres from the beautiful turquoise Aegean Sea. With wonderful sunsets over the bay, it is ideal for families or friends just wanting to get away for a relaxing break.

With two bathrooms, three double beds and a sofa bed, it can sleep 6-8 comfortably. The well equipped kitchen and lounge complete the package for culture fans or Sun lovers.

A first class Golf Club Vita Park is just 15 minutes away.

FLIGHTS: Birmingham, Manchester, East Midlands to Bodrum Airport 20 minutes away.

Prices from **£200** per week. Now booking late Autumn and spring breaks or book your Summer 2010 breaks NOW!

This apartment is owned by **WLA members Ruth & Stephen Evans**. Why not contact them on: 01952 677436 or mobile 07973446474 or E mail on struth8@hotmail.co.uk

Or see them at a meeting

Buyer Beware

I have written within these pages of the bargains to be had in these times of property reposessions, however, through personal experience I can pass on a note of caution to those of you pursuing good deals through this method. It may not be a good deal for everyone.

I keep saying I wont buy any more properties but when one came up for sale right next door to one of my existing ones and it appeared open to offers at the right price I thought I might chance my arm. It was advertised through "Your Move" so I thought it worth a punt. I put in my offer, a couple of grand below the asking price, took along my proof of funding and my offer was accepted. I was told I had to complete within 14 days and that the property would remain on the market until I had exchanged contracts. I contacted my Solicitor and stressed the urgency of the

purchase. He responded well and in 7 days we were ready to exchange. However, at this eleventh hour we were told to hold off as there was another offer on the property. (We later found out this was only about £1500 more than mine) We also found out that there was a repair grant repayable to the Council of £2700. We were told that the latest buyer was prepared to repay the grant as well. We then find out that the new buyer was given 21 days to complete and the property would not be advertised for further sale. The upshot of this whole situation is that I ended up paying my Solicitors costs, withdrawing money from an ISA account which I could not replace and being left with nothing but a bad experience. I feel the law should be like the Scottish system whereby an offer, once accepted, is binding to both parties. When going for these bargains just think that you may be gazumping a fellow Landlord and causing them a great deal of expense for nothing.

Wrekin Landlords Association Discounted Insurance Scheme

- **Premiums individually prepared Residential Buildings Cover.**
- **Contents cover customised to your requirements.**
 - **Basic policy excess of £250 per claim**

For a Proposal form, contact:

**Alan Boswell Insurance Brokers Ltd.,
Harbour House, 126 Thorpe Road, Norwich, NR1 1UL
(01603) 216399 e.mail landlords@alanboswell.com**

PROPERTY PRICE RISE?.....

The information below is taken from an article published on Sept 14th Moneyhighstreet.com

House prices have been slowly rising over summer, but it appears that this new optimism is probably short lived as [property prices are likely to fall again in 2010](#).

The forest of for sale signs has slowly been replaced with sold boards and removal vans in our area as sellers have taken advantage of the renewed interest in the property market from buyers looking for bargains.

Once a house comes up for sale, it doesn't take long for the buyers to come around and even put in offers as long as the seller isn't being too greedy.

It almost feels that the property market is back to normal.

We have been reporting, though, that there are mixed signals in the housing market and these are probably pointing to impending weaknesses in the market.

However the recent price increases have been driven by a shortage of properties being placed on the market rather than an increased demand from buyers. This is a problem for the house market in the coming months.

Unemployment's not finished rising, and could hit [4 million according to the TUC](#).

Even the Prime Minister is saying that the economy remains fragile. Consumer confidence is still low, as you would expect if people are fearful of losing their jobs.

Until the economy gets stronger and the employment outlook stabilises, the property market will remain fragile.

And then there are interest rates.

Once interest rates start increasing again – which they will – mortgages will become less affordable and house prices will suffer as a result.

Taking these factors into account, the Ernst and Young Item Club is predicting that house prices may not undergo sustained recovery until 2011 and will then need another three years to return to the 2007 peak.

In some ways, I find that outlook slightly encouraging. If you can hold onto your house for another five years, then it looks like it will recover its 2007 value.

Property looks like it still is a good long term investment.

Would I consider moving up the property ladder now? Not unless I absolutely had to. This is probably a short term peak, so you'd be buying at the top of the market.

If I wanted to move up the property ladder, I would consider selling now, though, and then moving into rented accommodation.

Buying next summer could well be a very smart move, but until then its probably best to wait and see. © MoneyHighStreet.com

My life in Property. By Ian Lawson

I feel a bit of a fraud writing this since apart from my family home I haven't had a life time in property. They say never look back but if I could I would certainly have bought a docklands flat back in the early 90's or several terraced houses in Manchester. Having five children there was never that much time (or money) to think about houses. It was only in 2003 that I started to think about investing in property as a way to retire early. With my wife being older than myself the danger was that she would be retired and wanting to do things and I would still be working. To have any chance of changing this; I needed to have another source of income, rather than paid work. I was quite cautious and wanted to buy a house that was fairly new, from a maintenance perspective, and one that I could see what was happening from a management point of view. I have always felt slightly uncomfortable about having a house/apartment in Bulgaria or even Albania even when the prices were so attractive. Who do you call when the ball cock goes? Or do you just not find out for ages when the damage has already been done.

To get things started we bought a small house in Priorslee in 2004 thinking that would be good for upmarket students or professionals working for some of the larger town centre employers. The deposit wiped out the spare funds but we let it and it ticked over nicely. In 2005 when deposits were at 15% I could scrape enough together for a re-possessed wreck on Woodside. After the time it took to do it up, I was a wreck. Saying that, the Woodside house was more lucrative than the Priorslee house, the first of many lessons was learnt. Like many others, we have then dabbled with Sutton Hill and Brookside and then panicked about the upkeep on the wood and possible subsidence. The landlords who did well were those who bought in at £25k, but then you are where you are.

A better investment was a four bed terrace in Liverpool that my daughter and her student friends occupied. Reliable rent and reliable tenants always help.

To be honest it really is a big monopoly game. Two years ago I was impressed at the increases in the house values (according to the Journal) when people were scrambling to get houses. Although the rental profits weren't so great because of the higher costs of borrowing. Now in 2009 those 95k houses are back around 75k mark, but the rental profits on interest only mortgages currently are amazing. Hence the monopoly game, especially since you have to renew mortgages, rents move with the market and house prices change. I guess you can't say you have made anything capital wise on a long term buy to let investment until you come to sell it.

So far the plan is on track and barring a disaster or a radical change in government policy we should be able to achieve our aim. I always stick by what another investor said as a rule of thumb "If it puts money in your pocket then it is an asset. If it takes money out of your pocket then it is a liability".

Thank you for sharing your story Ian. If anyone else has a story that they feel they would like to share with our members please ring Bernie on 01952 727322

Advertising is free to members

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Stephen Evans:- **Tel: 01952 677436
mobile 07974 363851**

or E-mail struth8@hotmail.co.uk

BAD TENANTS, FACT OR FICTION?

Is there such a thing as a bad Tenant? If you ask the majority of Landlords they will be only too pleased to tell you of their experiences of their "bad tenants". However, when it comes to looking up these bad tenants, some of whom have left houses in disgusting states, owing the Landlord Thousands of pounds, have caused no end of trouble etc., there is nowhere you can go to reference these people and so we blindly take on one bad tenant after another, only to find that several of our fellow Landlords have suffered at the hands of these same people.

If a tenant absconds without paying outstanding rent, then obviously you are entitled to take them to County Court and obtain a judgement against them. However, this is not only adding further costs to an already hopeless debt but it is not made easier by the County Court process itself which requires that you must know of the current address of the offender. This allows the requisite notices to be served, during the course of the proceedings. Off course many debtors, particularly the serial ones are very aware of this, which is precisely why they just 'disappear' and don't leave a forwarding address.

How do you trace debtors to recover their money?

There are several routes you could go down to try to locate missing tenants. Firstly, there are numerous agencies that specialise in tracing debtors for landlords. Simply enter debt trace or a variant expression into Google and you will get a host of companies specialising in this activity. Rates are normally £40-50 and the good thing is many of them charge on a 'no find no fee basis'. Or you could do some detective work yourself, on foot or on-line, checking electoral roles etc. The truth is, of course, that they may well be with another of our unsuspecting members who would gladly give you their location, if only we had some way of finding out.

This scenario has been a problem that has been in discussion in committee for over twelve months. Every solution we come up with seems to hit against a barrier of "data protection" and is construed as keeping a "blacklist", which is illegal, but so is trashing landlords properties and deliberately avoiding paying debts.

What is legal, as it is a matter of public record and therefore available to view, is the County Court Judgements. You could spend money checking the references of all your applicants against the Court records OR there is now another possibility. Why not tell us (and provide proof, say a photo-copy) of any successful orders for possession, money judgements etc., that you have had against any of your previous tenants. In this way we will be able to check for any other member and possibly you in the future if there have been any problems with a particular tenant in the past. Subsequently if any of our members have an application from one of these defaulters, we may be able to advise you of their current whereabouts. I am willing to start the ball rolling by advising members that we had a successful order for possession and judgement for over £5000 on the 2 Sept 2009 against a **Stephen Richard Coney formerly of Wildwood, Woodside, Telford.**

Currently believed to be living in the Bridgnorth area. Anyone with helpful information please contact Bernie Lewis on 01952 727322

ENERGY PROPOSALS SPEAD PANIC.

A proposal that was slipped, surreptitiously, through Parliament on the last day of sitting before the Summer recess is causing much concern surrounding the future of HIP packs, EPC's and the future of sales and lettings in general.

In a nutshell, the Energy Performance Trust is calling for all properties that do not meet a set criteria to be prohibited from sales AND letting markets totally. This proposal is listed as to be enforced from 2016. The EST, since July 20th, have statutory powers to inspect the EPC of properties up for sale or rent and to BAN them if they do not come up to at least an E level. If you look at the example supplied, with the advert on page 10, you will note both those properties are at the future minimum base rate. Admittedly this minimum is still only at 38% efficiency, which I would not endorse personally, but never the less it has always been a choice to either buy or let a particular property in the past. If this measure is introduced it could well mean that certain types of houses which are difficult to heat, insulate, have no gas, too expensive to double glaze due to listed building legislation etc., may well turn into derelict white elephants. Whole estates could be affected and thousands of tenants needing to be re-housed. I'm afraid many a Farmhouse or rambling Victorian pile would just disappear from the listings.

What is this doing to help regenerate the housing market? Just as things are picking up and the "low end" properties are starting to move, investors will become cautious again in case they are left with a property which they can neither let nor sell in the future or suspect that it's cheap price may belie the huge future investment required to up grade it to energy performance standards. Let's face once this has been cleared at the E level what's to stop the Government upgrading the level again as they have done with new build properties. I do not argue with energy efficient measures being built into new properties as everything that can be done to aid the environment has to be a good measure, but in new properties these can be encompassed in the initial build and costing and will form part of the sales package. This is not the case with already constructed buildings. At present, if you want to buy an energy inefficient property and make the necessary improvements to bring it up to standard you have that choice and will probably get it a price that reflects its' condition. Why should we no longer have that choice?

Even the professional Energy Assessors will tell you how difficult it is to assess certain types of property especially older ones and those of mixed construction. To avoid such a possible disaster there needs to be intervention by local authorities to provide acceptable alternatives for those properties most likely to be at risk. Cost efficient packages that could be easily applied to suspect properties. There also needs to be a guarantee from the Government that after such measures have been taken there will be no moving of the goal posts to start the process all over again.

Finally, and possibly the best solution is to get rid of this Government, who have done nothing but swamp us with legislation and make our job so much harder, have succeeded in creating a housing market crash and penalise the entrepreneurs who are the backbone of regeneration. There is every indication that change of Government would result in stopping the use of HIP's and should therefore negate this possible disaster.

EPC's and Hips for Landlords and home sellers

Assessahome Property Services

*Assessahome Property Services have issued in excess of 1000
Energy Performance Certificates since they were first introduced.*

We can also supply a full Home Information Pack at a very competitive price should you be selling a property.

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For a very competitive quote please contact us on:-

01743354424 or 07939678907

or email mail@assessahome.co.uk

Energy Efficiency Rating		Environmental (CO ₂) Impact Rating	
	Current	Potential	
<i>Very energy efficient - lower running costs</i>			
(92-100) A			
(81-91) B			
(69-80) C			
(55-68) D			
(39-54) E	47	57	
(21-38) F			
(1-20) G			
<i>Not energy efficient - higher running costs</i>			
England & Wales	EU Directive 2002/91/EC		

Environmental (CO ₂) Impact Rating		Environmental (CO ₂) Impact Rating	
	Current	Potential	
<i>Very environmentally friendly - lower CO₂ emissions</i>			
(92-100) A			
(81-91) B			
(69-80) C			
(55-68) D			
(39-54) E	42	49	
(21-38) F			
(1-20) G			
<i>Not environmentally friendly - higher CO₂ emissions</i>			
England & Wales	EU Directive 2002/91/EC		

LANDLORDS:

From 1st October 2008 an

Energy Performance Certificate (EPC)

will be required whenever a building in the social or private rented sectors is let to a new tenant.

TIM GOUGH ENERGY ASSESSORS can help!

Tim Gough (FNAEA, Dip. HI) has been producing EPC's since they were first introduced last year supplying EPC's to leading Estate Agents, solicitors and now landlords. EPC's supplied within 48 hours of instruction (subject to access)

COMPETITIVE RATES

For more information call 07778 758568 or email: timothy@tgough.wanadoo.co.uk.

How to Avoid Inheritance Tax by Carl Bayley

This is the most up-to-date inheritance tax guide available in the UK. It tells you everything you need to know about protecting your family and assets from the taxman.

Recent changes have fundamentally altered the entire inheritance tax planning landscape. In many cases something which was the best course of action should now be completely avoided. The guide tells you exactly what to do.

Subjects covered include:

- * How to pass on investment properties worth up to £636,000 free from both inheritance tax and capital gains tax.
- * All the changes from the April 2009 Budget.
- * The new inheritance tax rules for married couples.
- * The latest trust changes and their impact on popular tax planning techniques.
- * How trusts can be used to slash your inheritance tax bill - with real-life examples.
- * How the £325,000 exemption can be used not just once but every 7 years.
- * How to use the little-known regular payment method to pass unlimited funds to family members.
- * More than a dozen inheritance tax planning techniques for protecting the family home.
- * Tax planning for common law partners.
- * How to plan for inheritance tax without causing financial hardship to yourself or your spouse.
- * How to benefit minor children and children who are not even born yet.
- * Plus lots more - the guide contains over 300 pages of tax saving information.

For more information please go to:

<http://www.taxcafe.co.uk/inheritancetax2009.html>

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Members Say

Hello Bernie,

Just a quick question. Do we have a recommended kitchen fitter-supplier? I've used some of your other recommended supplier/services and always found them to be satisfactory. I don't do any of my own work, as I'm not that handy and rely on good reliable tradesmen to do it for me.

Dear Member

I am pleased you have used our recommended tradesmen with success. However, we don't currently appear to have anyone in the line that you are looking for. I always appreciate our members taking the time and trouble to let us know of their experiences so we pass the on to others. I personally buy most of my kitchen requirements from Howdens, on Stafford Park, where I have a Trade Account, and find the prices unbeatable, but that does require someone to fit them. I would appreciate if anyone has any recommendations.

Hi Bernie

I know we have a number of recommended people for Energy Performance Certificates but have you any idea what they charge.

Dear Member

They are all pretty reasonable, that's why we recommend them. Although we do have a couple of new ones, see page 11 and 12. The one on page 12 (also a landlord) list his prices for you. Also Phil Bowen in the classified ads states from £45 but I don't know what that is for. More feed back please.

Incidentally if you are selling it's worth noting D B Roberts are doing cheap HIP packs if you sell through them.

Keep in touch Bernie.

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LAUGH IT OFF

Can you imagine working for a company that has a little more than 600 employees and has the following employee statistics:

29 have been accused of spouse abuse

7 have been arrested for fraud

9 have been accused of writing bad cheques

17 have directly or indirectly bankrupted at least 2 businesses

3 have done time for assault

71 cannot get a credit card

14 have been arrested on drug-related charges

8 have been arrested for shop-lifting

21 are currently defendants in lawsuits

84 have been arrested for drink driving in the last year

Which organisation is this?

It's the 635 members of the House of Commons, the same group that cranks out hundreds of new laws each year designed to keep the rest of us inline.

(Submitted by Julie Woolfenden. Thanks Julie it's a stark reminder of exactly who is making our decisions for us)

Smashing neighbourhood

Rebecca told her teacher that a neighbour kept getting their greenhouse windows smashed. "How close to you are they?" she enquired. "Oh just a stones throw away" Rebecca replied.

Frances & Sons Removal and storage..

Providing:

- Temperature controlled storage.
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We also have a range of fires and fire surrounds available in our showroom.

Tel: 01952 582007