

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.
June 30th and October 13th 2009 January 26th 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**

Summer 2009

Property Matters

The Official Newsletter of the Wrekin Landlords Association



Your next W.L.A. Meeting

7 p.m. Tuesday 30th June 2009
**The Salvation Army Hall,
Oakengates.**

YOUR SPEAKER IS MR EDWARD AUSTIN.
THE TOPIC
REPAIR OBLIGATIONS

IN THIS ISSUE...

PROPERTY LICENSE FIASCO
Fake Deposits Scam
A Night at the Auction
Mortgage Latest
Benefits Officers

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Chairman's letter.

Dear Members

What a frantic time it's been what with local elections, EU elections, ministers walking out etc. All this activity may have some benefit for us in the long run but nothing to write home about at the moment, we'll keep an eye on it.

On the home front we have enjoyed a good AGM in April with an interesting presentation, by Peter Richardson, on Grants. Also at that meeting it was refreshing to get a couple of volunteers to join the committee. New blood is always welcome as is your input, ideas, comments and correspondence.

Since then we have enjoyed the Annual Dinner, which is definitely the biggest to date. I am confident much useful information passed between our members that evening as well as much good humour and banter. It is the ideal place to make friendships of people in the same business as yourself, people who understand your challenges and may sometimes offer solutions through their similar experiences.

This is exactly what we aim for within this organisation. Most of us are local, most have the same local experiences and can therefore communicate on an understandable level. I sometimes think when talking to members of parliament they live on a different planet. Any way, stay in touch. 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

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ELECTRICIANS

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PB Electrics 01952 882099 07810717652

ENERGY PERFORMANCE CERTS.

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

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or Landline 01588 650314

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GS Plastering 07967 496222

PLUMBERS

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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

TREE FELLING

Andrew 07908 205881 or 0800 028 3050

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.

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Spring & Summer 2009 **Annicc & David Dixon tel: 01952 850441**

or e-mail to david@skippy.biz

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FINAL THOUGHT

With the M..P.s claiming for Duck Islands and light bulbs, what chance do we have of them understanding what it costs to rent out a property? GET REAL.

My Night at the Auction

I wrote in my last newsletter about the opportunities at the property Auctions. I thought it might be good to take a bit of my own advice and go and check one out.

So I picked an appropriate property which suited my needs, firstly visited the location to check out the neighbours, surroundings and did a cursory external inspection. I then booked an internal inspection which revealed a property in need of a great deal of internal work, including new ceilings, electrics, kitchen, boiler, bathroom, flooring, tiles and so on and so on. Still with a guide price of £35,000 you wouldn't expect a Palace would you. I obtained the HIP pack, the searches, the EPC etc. So, in fact, I did all my due diligence as I'd recommended.

I knew the area, the type of tenant that would take that type of property, the kind of rent that I could expect to return

on a property of that size and approximately what budget it would take to bring it up to rentable standard. I also compared it to similar properties in fairly decent condition advertised in the Telford Journal at around £ 65-£70,000.

So with a toss of my head and sandwiches in hand I set off with a heart full of expectation. I began to have some misgivings when the first property in the catalogue, guide price of £40,000 was eventually sold for £109,000, a few of the following properties were equally as inflated. Then it came to the lot I was interested in, it was difficult to get the bidding started until a bid of £30,000 raised some interest. I thought this was good sign that I may well get a property at the "right price", however, these thoughts were soon dispelled as the bids rose through the forties, then fifties until eventually running out at £67,000.

Needless to say it was NOT knocked down to me, I'm sure whoever bought it must have had their reasons, or had they just not done their homework. Think on!

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(01603) 216399 e.mail landlords@alanboswell.com**

MORTGAGE LATEST.....

The information and cuttings below were passed to me by our member David Dixon to share with you. As you see it comes from BTL expert Peter Senior. This is not an indication that we endorse Peter or his opinions but please read what he has to say:-

Hi,

it has been an "interesting" few weeks in the market as you can see from the news extracts below; while positive signs were emerging the Bank of England did its best to dampen any rising confidence. Longer term swap rates came under gentle upward pressure resulting in some longer term fixed rates being lifted to match. For some, house prices and values seemed to have bottomed while one or two more pessimistic views suggest there might be more downward movement to come.

Away from the theorists and crystal ball gazers, the facts support reports of increased activity. The Council of Mortgage Lenders report the lowest level of mortgage lending for some time but approvals are at their second highest for 12 months. Right Move report that enquiries to estate agents are up 109% on last year.

Headline Rates:

Short term rates remain low at 3.25% (variable) and 3.49% (fixed) at 70% LTV

Medium term rates for purchases are as low as 4.15% (variable) and 5.50% (fixed) at 75% LTV

Peter Senior BA (Econ) FCIB

YOUR BUY TO LET EXPERT. Tel: 07795 053027

Property crash may be ending, says estate agents

The Daily Telegraph

Fewer estate agents are now reporting a fall in property prices, it has been claimed. A report by the Royal Institution of Chartered Surveyors (RICS) showed that, in April, 59.9 per cent more estate agents reported that house prices were falling rather than rising. In March, 72.1 per cent more reported falling rather than rising prices. The number of new buyer enquiries also increased, climbing for the sixth successive month to its highest level in almost a decade. It has translated into a rise in sales with the number of properties that estate agents are selling over three months edging up from 9.7 in March to 10.6 in April.

THE TIMES

More tentative signs of economic recovery are expected on Monday when estate agents report that inquiries from new home buyers hit a ten-year high in April and high street sales shot up. Hopes that the activity in the moribund housing market could be picking up will be bolstered by figures from the Royal Institution of Chartered Surveyors (RICS) indicating that 41 per cent more chartered surveyors reported new buyer inquiries rising rather than falling last month. That is up from 32 per cent in March and is the highest reading since August 1999. The gloom also lifted on the high street during April, as like-for-like sales rose by 4.6 per cent, the biggest increase in three years, according to figures from the British Retail Consortium (BRC).

Our life in Property. By Vernon Plim

A professional interest in all aspects of building construction has naturally been an integral part of my career in the Fire Service; even if only to have some awareness as to when something is likely to collapse when involved in fire! Lynne, my wife, has always had a talent for drawing and worked in various Local Authority planning departments prior to the arrival of our children. We therefore had some, albeit limited, skills to call on when we purchased our first property just prior to being married in 1979. This was a Georgian cottage in our home town of Market Drayton, which was in need of complete renovation. Shortage of cash dictated that as much work as possible was done by ourselves. Needless to say this project took longer than expected and married life started in a caravan parked alongside our partially renovated cottage!

In 1983 relocating to Telford was a condition of my next appointment. Our two Irish Setters dictated that we needed a large garden and this therefore placed us back at square one with the purchase of a botched house that needed a complete makeover. We moved in just before Christmas 1983 with our 3 month old son, Tom. Jenny arrived in 1985 & Alex in 1988.

Acquiring additional properties to rent out was something we very much drifted into. A row of three terraced houses in Market Drayton provided a 'family' buying opportunity with my sisters. A further steep learning curve ensued and this led to borrowing additional money to purchase an old cottage in Dawley and subsequently to build 3 further properties on its garden area in 1990.

This was a particularly fraught time, the securing of necessary finance being very difficult with interest rates scarily high, touching over 15% at one point. Scarred with this experience we have now ensured that all our borrowings are long-term with fixed interest rates in order to have the peace of mind of knowing what our monthly out-goings are. (In the last year we may well have lost out by not having taken a tracker option, but I still believe the certainty of knowing your monthly outgoings is preferable). Along the way we have sold the odd property but with hindsight off-loading to reduce borrowings has been a short term benefit but long term regret.

We are committed to providing good quality homes for rent; our quality benchmark being that no property is let until we consider that we would be happy occupying it. Wherever possible we do necessary work ourselves ensuring that the children shoulder their share! We also rely on the specialist expertise of local businesses like Wilson Plumbing & Heating, Graybern Electrical & FrameXpress.

Over the years we have seen a significant change in the attitude and perceptions of Telford & Wrekin (T&W) to private sector landlords due, in no small part, to the influence of Wrekin Landlords Association. Housing Benefit administration used to be shambolic. More latterly the front of house effort of Sue Gaff & Suzanne Hull has helped to overcome the hitherto frequently futile experience of trying to solicit an answer to a query! Private Sector Housing's Peter Richardson & Kathy Hawley are other T&W stalwarts who are worth their weight in gold with the expert assistance they are able to provide when having the unfortunate need to e.g. deal effectively and lawfully with rogue tenants.

Our current project is the complete refurbishment of a pair of traditionally constructed semi-detached houses purchased off Wrekin Housing Trust (WHT) earlier this year. We decided that any income from e.g. ISA investments was no longer worth having and decided to cash everything in to reduce the amount of money that we would need to borrow. Both the Local Authority and WHT have both failed in their turn to effectively manage and care for these houses; time for the private sector to hopefully show how it can be done!

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

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House price rises predicted 13 May 2009

Consumers are feeling increasingly confident that the housing slump is almost over, according to Rightmove. The property website's latest survey, covering the first three months of the year, found six in ten potential home movers now expect house prices either to remain the same or to increase over the next 12 months. Just three months previously, seven in ten respondents said they expected prices to fall further in that time. "The fact that a majority of consumers feel confident that prices are set to stabilise or increase in the next 12 months is a key indicator that the worst of the falls may be over," said Miles Shippside, Rightmove's commercial director, who also revealed that enquiries to agents had soared by 109% on last year.

Daily Mail

Bank chief stamps on recovery hopes and, as ever, our "too little, too late" B of E Governor does his best to destroy any fragile confidence:

The economy is heading for its biggest peacetime crash since 1931, Bank of England forecasts show. Hopes for 'green shoots' were dashed by Governor Mervyn King, who yesterday predicted economic output will slump by between 4 and 4.5 per cent this year. That is marginally less than the 4.6 per cent fall in gross domestic product recorded for 1931 - the worst year of the Great Depression. Any rebound from 2010 onwards will be 'protracted' and sluggish because of the continued woes of the financial sector, Mr. King added.

Lowest mortgage costs in five years

First time buyers and home movers are benefiting from the lowest mortgage costs in almost five years, according to the latest monthly research from the Council of Mortgage Lenders (CML). For those with deposits large enough to enable them to buy, the combination of low interest rates and lower house prices means that their monthly interest payment now equates to only 15.1 per cent of their income, the lowest proportion since June 2004. Meanwhile, the number of mortgages approved for house purchase amounted to around 31,000 in March, a 29 per cent rise on the previous month. Within these figures, first time buyers accounted for 40 per cent of all loans granted, up from 38 per cent the previous month and the highest proportion seen since April 2005. "Because the flow of lending is still constrained, there is a sharp dividing line in the housing and mortgage markets between those who can raise a substantial deposit and those who can't," said Bob Pannell, CML head of research.

House sales at 18 month high

Estate agents sold more houses in April than in any month since October 2007, according to the National Association of Estate Agents (NAEA). The average estate agent sold ten properties in April, up from eight in March and a low point of five in August 2008. Chief executive of the NAEA, Peter Bolton King, hailed the figures as proof that confidence in the housing market was returning. "What we are beginning to see now are consistent positive indicators that have held firm or improved since the beginning of the year. Six months ago people were talking about how British people's attitude to owning property had changed in the recession. We always said that this was nonsense, and that demand for property remained strong, but confidence in the market had gone."

SUNDAY EXPRESS

Rising rents revive big city buy-to-lets:

The beleaguered buy-to-let market is showing signs of recovery as investors are lured back to Britain's city centres by rental yields of more than 10 per cent. Tumbling prices for inner-city flats - some now 50 per cent below their cyclical peak - have sparked a bounce in buy-to-let sales during the past few months, according to property groups. Loans for buy-to-let properties were down 41 per cent in the first three months of 2009 at 22,400, compared with the previous quarter and 69 per cent down on a year ago, figures from the Council of Mortgage Lenders showed.

Source : Financial Sunday Express page 2 - 24.5.09.
24 May 2009

BENEFITS, LANLORD LIASON OFFICERS

On the request of a number of our members I contacted the Council with regard to the possibility of reducing the number of Landlord liaison officers. I had a very full reply to my enquiry which I outline below. I trust this will help reassure you of the current situation:

Dear Bernie

Thank you for your communication. After much consideration we have made the decision to reduce the number of dedicated Landlord Liaison Officers that we have within the Benefits Service who specifically respond to landlord enquiries. However, we have created additional resource within the Service to specifically deal with some of the more urgent issues for claimants and landlords regarding Local Housing Allowance.

For many years we only had one dedicated Landlord Liaison Officer within the Service, Sue Gaff. We made the decision (approximately 4 years ago) to increase to two members of staff, as we had a number of initiatives and developments we wanted to introduce to benefit landlords. These have included the introduction of the Landlord Information pack, the regular Landlord Links newsletter, the move from cheque payments to BAC's, and most significantly, the introduction of Local Housing Allowance and development of procedures to minimise the potential negative impact. In the year leading up to the introduction of LHA, one of the Landlord Liaison Officers was engaged more or less full time on the project, so for some time we have only had the equivalent of 1 Landlord Liaison Officer actually involved in direct Landlord enquiries. Although LHA has itself brought a fresh set of problems and issues to deal with, overall the Landlord Liaison Officers had reported a significant reduction in their workloads since April 2008 when LHA went live.

As part of the introduction of Local Housing Allowance, we created a new post of Benefit Safeguard Officer. This post is dedicated to working with any customers who are unable to manage their own financial affairs to be able to receive their own LHA payments, are vulnerable, or have fallen into rent arrears. As you know, we are obliged under Local Housing Allowance to pay the benefit directly to the tenant in the vast majority of cases, but the Benefit Safeguard Officer role is to mitigate the negative impact of it as much as possible, and intervening as soon as there is an indication of rent arrears accruing. In the last few months, we have started to experience a huge increase in our workloads right across the benefit service as a result of current international economic downturn. The number of customers claiming Housing and Council Tax Benefit in Telford was fairly static for many years at approximately 15,500, but this has now sharply risen to just under 18,000, and continues to grow.

We have had to re-prioritise our workloads in the Service to meet this additional demand, and as a result we are moving as much resource as we are able into the assessment and the processing of the benefit applications, with an additional 5 benefit assessors joining the service in June. I am sure you will agree that at this point in time, our overriding priority has to be that we continue to process applications for benefit as quickly and as accurately as possible, for the benefit of both tenants and landlords. We hope that by

Energy Efficiency Grants

For information on Grants and help available contact:

Energy Savings trust advice line 0800 512012
www.energysavingtrust.org.uk

Warmfront grants (England) 0800 3162805

Home energy efficiency scheme (Wales) 0800 3162815

Also: Energy Efficiency Partnership for Homes
Visit-www.eeph.org.uk/privaterented
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Government proposals wont work.

Proposals put forward by the Government to control the private rented sector fall well short of the mark. The possibility of a "licence" is, at present totally unworkable. This is their "light touch" approach in line with the recommendations in the Rugg Review. It proposes a Landlord pays a small fee (around £50.00) for each property to obtain a unique registration number, which must then be used on ALL documentation pertaining to each individual property, including taxation and Court proceedings. This would necessitate that a Landlord would need to list the addresses of ALL their properties onto a database. Given the Governments history of the security of Information many respectable Landlords would object to this, as those properties could be targeted by disgruntled tenants, rival Landlords, protesters or whatever. Furthermore, it would not achieve what we want, as the undesirable Landlords would just NOT register. You only need to look at the Scottish licensing scheme, introduced in 2006, which has been a total failure. Mainly on two fronts: Administration and Enforcement. After all this time 25% of properties in Scotland are still unregistered and despite being aware of the situation, Local Authorities are unable to enforce due to lack of resources.

The Scheme for England must look at the History and punish only those Landlords who are falling short, not punish those who are trying their best in a difficult market. David Salusbiury, Chairman of the NLA says "In the current economic climate, the last thing good landlords need is to feel penalised" Under the proposed scheme Landlords could lose their right to rent out properties just because they were responsible enough to pay up and be recognised whilst, so called, rogue landlords will go undetected for years with their tenants too terrified to complain. When will the Government listen to the people at the sharp end of this situation, people like us?

Beware: Fake Deposit Scheme

Landlords could lose thousands of pounds at the hands of a fake Tenancy deposit Scheme. A website Mytenacydeposit.co.uk which claims it is officially sanctioned as part of Tenancy Deposit Solutions (TDS). Should you put your deposits with an unauthorised company not only are they not protected but you also run the risk of severe penalties and you could lose everything. TDS are legal and recognised and their website address is Mydeposits.co.uk so be careful and avoid any company that is not been authorised by Department of Communities and Local Government. There are only three so beware, check them out on www.direct.gov.co.uk/tenancydeposit

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

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	Current	Potential	
Very environmentally friendly - lower CO ₂ emissions			
(92-100) A			
(81-91) B			
(69-80) C			
(55-68) D			
(39-54) E	42	49	
(21-38) F			
(1-20) G			
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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.

keeping on top of our claims processing, it will reduce the number of enquiries from landlords calling to chase progress and late payments.

We will however be putting additional measures in place to try to enhance the service we provide to our landlords. This includes providing a 24 hour voice mail service, so that landlords can leave a message for the Landlord Liaison Officer at any time, something which we hope will benefit those landlords who work full-time and are unable to contact us during the day. Later in the year we will also be exploring the possibility of allowing landlords to access information about their tenants benefit claims directly from our website, via a secure landlord portal. This will enable them to view the current benefit awards for their tenants and follow progress of a pending claim without the need to contact the Council.

We are also currently developing an online guide to understanding the Benefit notification letters. We know that these can often be confusing and hard to follow, and therefore force landlords to contact the service with what are often relatively simple queries. We hope that by providing information to help customer and landlords understand the notifications for themselves, it will reduce the number of enquiries we receive, freeing up the remaining Landlord Liaison Officer to respond to the more complex and urgent enquiries.

Please be assured that we are as committed as ever to working closely with our landlords to ensure that the benefit system runs as smoothly as possible to the advantage of all parties and the decision to reduce the number of landlord liaison officers was taken after much consideration of all the current facts and circumstances. We hope that at this time of unprecedented work pressures within the service you appreciate some of the rationale behind our decision, and hope that the additional services we have introduced and are currently developing will go some way to reassuring your members.

As always Bernie I am more than happy to meet and discuss the situation with you or you members in more detail.

Regards

Lee.



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Members Say

The following are just some of the comments we received with regard to the Annual Dinner.

Hi Bernie & Pat,

A quick note to thank you both once again for a splendid evening. The mark of a good evening is that you don't notice the time.

Vernon

Hi Pat

I just wanted to say a big thank you for last Friday night. We had a lovely evening.

John & Julie

Dear Pat and Bernie

Thanks for a brilliant night, we enjoyed it very much.

Rob & Anne Adams (new members)

Dear Pat

We enjoyed the evening very much. Thank you for all your hard work

Hilda & Roger Jeffrey

Thanks, Brill Night

David Cheshire.

Beat that one Bernie. Well done.

Derek

Annual Dinner.

On May 15th we held the Associations sixth Annual Dinner. The theme was a Casino Evening and was enjoyed by all those attending. This was the largest one to date and yet we still have room for more.

The Menu choice was excellent, the food delicious and served promptly and hot. The wine flowed freely as did the conversation. The prizes in the free prize draw were well distributed around the room. There was a short table quiz, on gambling, which won a Bottle of Champagne for Sid Singhs table, although the eventual winning table of the £100 vouchers was Paul Spiers Table. (Editors note. Paul has been on the winning table for about the last four years)

Next years Dinner, we hope, will be on May 21st and it may well be another Quiz night, as they are a little cheaper to put on and the last one in 2007 was a great success, although a lot of hard work for yours truly. We hope you will join us, so make a note in your diaries NOW.

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LAUGH IT OFF

Have a heart

Rebecca asked "If you give a keyboard to charity would that make you an organ donor?"

No Ice-cream

Rebecca's Mum told her that the Ice Cream Man only plays his chimes when he's sold out of ice cream.

Definitions

Are "Labour relations" those people who turn up when you're having a baby?

Does "In Loco Parentis" mean your Mum and Dad were train spotters?

Wedded Bliss

Two children at a wedding discussing how many wives a man can have. "Sixteen" announced one boy boldly. "Four better, Four worse, Four richer, Four Poorer".

A broken man

A computer-mad girl declared "I will never have a baby, it takes nine months to download.

Lion-hearted

The subject was heroism. Rebecca said her Grandfather had killed a lion with his bare hands. However, they'll never let him in Dudley Zoo ever again.

High Quit

A man quit his job at the helium balloon factory. He said he was never going to let anyone talk to him like that.

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