

Spring 2010

Property Matters

The Official Newsletter of the Wrekin Landlords Association



Your next W.L.A. Meeting
7 p.m. Tuesday April 27th 2010
The Salvation Army Hall,
Oakengates.

THE ANNUAL GENERAL MEETING

(YOUR CHANCE TO HAVE SOME INPUT INTO W.L.A.)

ALSO ADVICE FROM

EnviroVent

(see page 3)

NEWS OF THE NEW W.L.A. WEBSITE

IN THIS ISSUE...

CONDENSATION

LETTER TO THE MINISTER

The Election

ANNUAL DINNER

My life in Property

By David Dixon (page 13)

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<p>For Newsletter info: 01952 727 322 bpm.lewis@btinternet.com</p>	
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Chairman's letter.

Dear Members

Remember the old tradition of Spring Cleaning, it rather gave the idea that one didn't bother to clean for the rest of the year. However, it did help to open your eyes to all the unnecessary junk that you had collected over the previous twelve months. This is something we all ought to do. Prioritise just what is important and what is just fluff. If only the tenants would do that instead of waiting until they move then leaving all their unnecessary junk for the Landlord to move.

Sometimes it does one good just to take stock of our situation and ask "what are we doing this for". If we are buying another property, WHY?. Is it because it is cheap, local, a bargain, next door to our existing one. Is it because we NEED more properties, or have we simply got into the habit and "It's what we do". Are we racking up problems for the future, creating a "job" for our old age and a headache for our children or are we securing an on-going income for retirement and a legacy for our family It all depends on your situation and view point, just don't become a busy fool or a wealthy corpse.

I know many are concerned about government legislation (see letter page 4) but we can only hope that a change of party on May 6th will alter some of our concerns. See you at the AGM.

Bernie Lewis.

Condensation problems?

Condensation and mould forms when relative humidity is more than 70%.

The average household will produce 112 pints of moisture per week through cooking, bathing and breathing. The moisture is increased when clothing is dried in the home.

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YOUR ANNAUL DINNER May 21st. (see page 6)

***Below is an excerpt from a letter from David Salusbry (NLA) to:
The Rt Hon John Healey MP, Minister for Housing and Planning.***

We have severe doubts, however, that the measures you have announced will achieve the goals you seek. Whilst some strike us as reasonable, we believe that, taken in the round, the package is likely to have unintended consequences which could damage the sector by impeding its expansion and adversely affecting the supply of good-quality, affordable accommodation in the face of increasing demand.

Dealing first with the proposals we consider relatively uncontentious, we have no difficulty accepting a requirement for written tenancy agreements. They are already good practice, and we say so in the NLA Code of Practice. That said, we would not support a prescriptive format, believing it necessary for the Department to go no further than set out minimum criteria.

The NLA is cautiously in favour of regulating letting agents, but we see problems in defining the term 'letting agent' and would not support any measure which restricted the right of an individual to act on another's behalf in a private capacity. As to the AST threshold, we agree this needs to be revised upwards and welcome your proposal to raise it to £100,000 per annum.

Other measures you have announced give rise to serious concerns, however. The proposal for a 'trip adviser' website causes particular dismay. The idea, I understand, is that tenants would be able to record their comments on landlords. Our concern lies with encouraging an anti-landlord grievance culture which could damage the reputations of innocent, reputable landlords who are doing their best to provide a decent service. Slightly tongue in cheek, I submit that if you wish to appear even-handed you would set up a similar facility for landlords to comment on tenants – and there are at least as many bad tenants as bad landlords. I hope you will conclude that a government-sponsored 'trip adviser' website is not a good idea.

Of equal concern, we note that you have chosen to disregard the position on shared housing taken by Julie Rugg in her review of the private-rented sector. She concluded that this was not an issue requiring drastic action since, she calculated, only around 59 of some 8,000 local government wards in England were affected by the social phenomenon sometimes referred to as 'studentification'. We are left with a sense that the Government has accepted an argument redolent of the worst kind of 'nimbyism'. Despite this being a measure that could be well received in some quarters – and we do not deny there is a problem in some parts of the country - we believe that in changing the planning regulations in the way you intend, and in so doing affecting the whole of England, you risk adversely affecting landlords' investment decisions. Landlords are likely to think twice before trying to surmount the obstacles you will be placing in the way of expanding portfolios to provide accommodation in the shared-housing part of the sector. The result will be, we believe, that vulnerable single people, migrant workers and young professionals will find it increasingly difficult to find accommodation in large cities,

especially London, as the supply of affordable accommodation reduces. We have argued before – and it loses nothing by being repeated – that using planning laws as a blanket solution to a societal problem of this nature is disproportionate. We submit that the few local authorities affected should tackle the problem by making better use of the powers they already have.

You also say in your letter that you have launched a short consultation on the introduction of a general consent enabling local authorities to introduce discretionary licensing schemes without the approval of the Department. We will be responding to the consultation document. I must however place on record that we have grave concerns about this step. We do not believe that sufficient time has been given for HA04 and its subsequent regulations and guidance time to settle down nor, to our knowledge, has the Department carried out any analysis to justify the removal of its scrutiny role. We consider that this change in policy is being rushed through without a proper period of consideration.

I would add on this point that the problems a number of local authorities have already had in introducing mandatory HMO licensing could be compounded as some of them rush to introduce selective and additional licensing across their areas. These licensing régimes were designed to be used to address specific problems in specific areas. Whilst some progress has been made in encouraging local authorities to target rogue operators and problem areas by using their existing powers more effectively, blanket licensing will be a retrograde step and, I believe, will undermine much that has been achieved by this process. Removing the scrutiny of the Department – despite the attraction of delegation to the local level – removes an important safeguard. We would like to see much more analysis of the effects of HA04 before changes like this are made.

Turning to the proposed landlord register, the NLA agreed with Dr Rugg that a basic form of register, whereby the landlord was simply given a number which would be quoted on relevant occasions and in relevant documents, for a one-off modest fee, could have some merit. We are opposed, however, to going further than that. In our view, requiring landlords to record details of their rented properties would be intrusive, and we cannot see how it would help drive out the rogue operators. (Ian Austin was left in no doubt of the views of NLA members on this latter point when he attended our conference on 20th November last year.) Moreover, soundings we have taken suggest that that landlords would regard licensing in the way you propose as amounting to little more than a further financial imposition. Your proposal as it stands is not the way to gain the confidence of reputable landlords.

In conclusion, let me emphasize that the NLA will continue to play its part in assisting in the development of policy for the private-rented sector, be it in formal consultation or using the harmonious, constructive working relationship we have enjoyed in recent years with ministers and officials. I must however be candid and make clear that the NLA is keenly disappointed that you have chosen to introduce in some haste a package of measures which is unlikely to be helpful to the private-rented sector. I much regret that I cannot end on a more positive note.

Seventh WLA Annual Dinner

Happy Hour and meet 'n' greet 7.00 till 8.00

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THE ELECTION (How it may affect Landlords).

Manifesto Pledges:

LABOUR:

*Housing Benefit will be reformed to ensure that we do not subsidise people to live in the private sector on rents that other ordinary working families could not afford. And we will continue to crack down on those who try to cheat the benefit system. We will guarantee the three million households who rent from a private landlord the right to a written tenancy agreement and access to free and impartial advice; and we will establish a new **National Landlord Register**. We will introduce a new Warm Home Standard for social housing and **regulate landlords** so that privately rented accommodation is properly insulated. We have legislated for compulsory contributions from energy companies to protect the vulnerable. A 'Respect' standard for the private rented sector will be introduced; and local ASB champions will make agencies work together to tackle cases.*

CONSERVATIVES

Amend the 'Use Classes Order' so that people can use buildings for any purpose allowed in the local plan. We will also abolish Home Information Packs, which have made a significant contribution to problems in our housing market. We will also abolish Home Information Packs, which have made a significant contribution to problems in our housing market. Raise the inheritance tax threshold to £1 million. Make permanent the £250,000 SDLT threshold for first time buyers.

LIBERAL DEMOCRATS

There should be quality social and private rented housing available for those who need or choose it. Make sure that repossession is always the last resort by changing the powers of the courts. Bring 250,000 empty homes back into use with cheap loans and grants as part of our job creation plan. Begin a national programme to insulate more homes paid for by the savings from lower energy bills. Make sure every new home is fully energy efficient by improving building regulations. Scrap Home Information Packs, retaining requirement to have an energy performance certificate.

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Members Say

Hi Bernie,

With all the political shenanigans going on at present will it make any difference, to our business, which party gets elected. Your views please. Disillusioned

Dear Disillusioned

Whilst I have strong political preferences I don't feel it right to impress them on other people. However, if you look on page 7 I have listed the three main party pledges as pertaining to Landlords. Have a look and make up your own mind. Thanks for your enquiry, equally disillusioned

Bernie

Dear Pat and Bernie

Thank you so much for your advice and recommendations last year. Sheen Windows did an excellent job changing the windows and doors. Mr. Wasp removed a nest with 5000 wasps in it and we followed your advice and had the Kitchen repaired at our let property.

We would like to donate a couple of bottles as prizes for the Annual Dinner. Best wishes

John and Mary

Dear John and Mary

Thank you for your note. You are more than welcome to the advice we have given. I especially like to hear reports of our recommended services, (I must point out despite your good experience with Sheen we have stopped listing them as recommended, if any one has a suitable alternative please advise) We also thank you for the offer of the Bottles for the Annual Dinner, all donations are gratefully received, we look forward to seeing you there.

Regards Pat and Bernie

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LAUGH IT OFF

The Sting

Rebecca was asked "What is the most dangerous insect in the world?. She answered "Is it the hepatitis B".

Sign Language

Rebecca says "My Uncle used to be a mime-artiste when he was young. It's only now that he can talk about it".

Killer fleas

Rebecca was filling in a consumer survey. The question was "What kills fleas and ticks" Rebecca's answer was "A time bomb"

Hot Topic

My neighbour used to live in a giant kettle, he was in his element.

Important Job

Rebecca's teacher said he used to work in PR. He actually meant he had a Paper Round..

Tenants say:

Will you please send someone round to mend the garden path, My wife tripped and fell yesterday and now she is pregnant.

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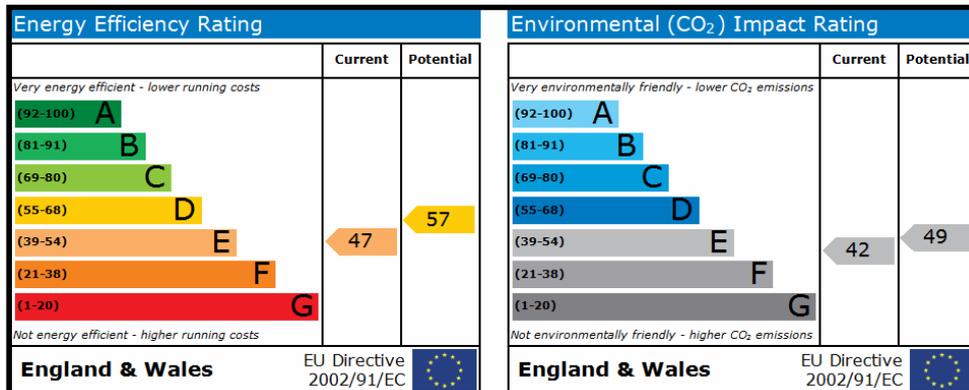
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My life in Property. By David Dixon

I am a graduate engineer and after working overseas for a number of years, I returned to start a new company in Telford, Skippy Skips, which, in turn spawned Skippy Nationwide which became one of the largest skip service brokers nationally in construction waste.

The company 11 years ago and I invested the first of the proceeds into Village Water, a new charity that we launched to work among some of the poorest and most vulnerable people in remote parts of Africa. The charity has more 20 African employees in Zambia. We have completed: water supply, and other self-help sanitation interventions in 269 villages serving around 70,000 people.

I also invested in property, working with my wife as partner. We began by buying classic estate-type houses, 2 /3 bedrooms, often new-build. We discovered, what many landlords know, that actually we were making very little money overall. In fact, in terms of revenue in 2004-06 we were negative to the tune of around £20,000 per annum across 23 properties. We were living on the capital growth. Simply by re-mortgaging we had money to live. All well and good until 2007. At which time I had something of a nightmare when I realised how poor our revenues had been, after taking into account all costs. It became obvious that we needed to get away from the usual single-let property for the professional market, as the model did not cover costs, let alone allow us to make a living.

In those days monthly mortgage payments were pretty high (basic rates around 6% interest per annum) and because of high loan-to-value mortgage lending, it really was very difficult to make it pay. I found the answer in buying houses, converting them and letting HMOs (houses of multiple occupation) for private working tenants. Typically they are occupied by young working people, straight out of college and in first jobs, who do not want the responsibility of a house or flat. It's like a hostel service where everything is paid for (electricity, gas, water, council tax, fast broadband TV licence and freeview television). These built-in amenities are attractive to young people. They pay around £75 per week (£325 per month) for a room, depending on size, and we have a fairly low turnover of tenants.

Managing them is reasonably straightforward. Most of the tenants in our "multi-lets", as we prefer to label them, are aged around 22 to 25 and, most importantly, all working, so not sitting around the house all day, which is often when problems arise. Because the tenants work and have salaries, they can afford notebook computers and spend much recreational time sitting together logging on to social network websites, with few watching televisions in their own rooms. Hence, communal space becomes highly valuable, so I favour open plan. For these types of properties I have been using normal 3-bedroom family houses and letting them successfully to 3 tenants – or buying large ex-local authority houses, converting them to 4 or 5 bedrooms and providing a large living space. I usually merge the kitchen and living room to create one large open area downstairs and put in 2 of everything: 2 sinks, 2 fridges, 2 freezers 2 bathrooms - so that they can use the amenities at the same time, usually when they come from work. . As a guide, this sort of conversion would normally cost around £20,000 and our total expenditure can be as little as £100,000, averaging £125,000, including the purchase price. The larger multi-lets may generate around £1800 per month in rent. Of this, I would aim to have a margin of £1000 per month after costs. A 3-bedroom unit can produce a gross of £1000pm or £500pm net, depending on mortgage etc. Avoid putting SKY box in every room – it's expensive, but wireless broadband is essential. Freeview TV is inexpensive and is all they need.

I look at this as a business. If you run hard with an HMO in the right location with the right consents, etc, an investment of £100,000 can generate £1000 per month profit – and that's an amazing return.

There is no magic trick to financing the initial deposit, the bug-bear of landlords, all of whom eventually run out of cash for deposits. As our properties are pretty high yield, I tend not to worry about interest rates, I feel we could cope with 6 or 7%. In my view the standard £100,000 2-bed house is not worth having unless you are in a period of significant capital growth., a dim prospect in the near future. I propose to sell our remaining smaller units when the market pulls itself right and to grow the multi-let side of the business. With help from letting agents, we should be able to manage 5 HMOs and probably generate a better income than 20 single-lets.

The Borough Council has rules on the planning and licensing of HMOs but this is straightforward and not to be feared. It is difficult to generalise because all people and properties are different. We, personally, will continue to focus on a niche market where we can generate significant rental returns. Whatever you do we wish you success.

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

If you have any question you would like to put to David then he can be contacted at david@skippy.biz

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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Or see them at a meeting

14 FINAL THOUGHT. Never put off until tomorrow what you can put off until the day after. (Mark Twain). You're a long time dead (Bernie Lewis)

CLASSIFIED ADS

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Nathan Selby 07576157730

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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

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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.

***Future Meetings at 7.00 p.m. The Salvation Army Hall, Oakengates.
AGM April 27th 13th July, 5th October (Annual Dinner 21st May)***

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