

## 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 meetings January 26<sup>th</sup> and the 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](http://www.wrekinlandlords.co.uk)

Winter 2009/2010

# Property Matters

The Official Newsletter of the Wrekin Landlords Association



## Your next W.L.A. Meeting

7 p.m. Tuesday 26th January 2010

**The Salvation Army Hall,  
Oakengates.**

**THE SPEAKER FOR THE EVENING IS  
KATHY JONES**

**TELFORD & WREKIN COUNCIL.  
FOLLOWED BY AN OPEN FORUM**

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**HOUSING BENEFIT  
NLA CONFERENCE  
WARM FRONT UPDATE  
SURPRISE CCJ's**

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**For Newsletter info:**

**01952 727 322**

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## Chairman's letter.

Dear Members

Happy New Year to you all.

*If only we had a crystal ball to foresee what the coming year holds in store for us. Will we have a new Government? If so will it have any impact on our Business. In fact will we finally be classified as a "Business". Will LHA be paid direct to Landlords, will inheritance tax be abolished, more help for the beleaguered mortgage market, land tax thresholds raised and so on. We could go on adding things to our wish list but only time will tell if anything will make an difference.*

*In November we attended the NLA annual conference (covered on page 4) it was very interesting, but my one abiding memory was of a lady in the break who regaled her friends for ten minutes about the troubles and disasters she had with her properties but ended with "I sometimes wonder why I carry on in this business. Then I look at my bank balance and I remember". I hope you can all achieve that same comfort when things go wrong. We heard of one Landlord who has over a thousand houses up in Stockton, I almost felt sorry for him.*

*Our October meeting regarding tenant bad debt was most enlightening and we do hope you will all support the new initiative to expose persistent bad debtors and undesirable tenants. They've had it their own way for too long. See you soon*

Bernie Lewis.

## CLASSIFIED ADS

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### BAILIFFS

Reality Enforcement Serv.07875 511487

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07711 575174 (ghpd@fsmail.net)

Rob the Builder 01952 612995 or 07812 346559

TN Builders 07870 119563

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PB Electrics 01952 882099 07810717652

### ENERGY PERFORMANCE CERTS.

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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

We no longer recommend SHEEN

### INSURANCE

Alan Boswell Brokers 01603 216399

### ITALIAN PROPERTY

Annice & David Dixon 01952 850441

### MAINTENANCE

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Bailey's 01952 501863 or 07731824464

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Graham Bexon 01952 507742

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558665 or freefone 0800 1954788

### SPANISH PROPERTY

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### STORAGE

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### SURVEYS

P.J. White structural Engineers 01902

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### 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.

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**Annic & David Dixon** tel: **01952 850441** or e-mail to [david@skippy.biz](mailto:david@skippy.biz)

## **SPAIN?**

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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](mailto:struth8@hotmail.co.uk)

Or see them at a meeting

## **HOUSING BENEFITS.**

Further to the article in the Summer 09 edition of this newsletter, the response from the head of benefits and his invitation to meet with him, I subsequently enquired of the membership what their main concerns were.

I arranged a meeting with Lee and his benefits team leader and went along to discuss our findings.

It was refreshing to find that they actually share our concerns about many of the areas where we are all experiencing difficulties but at present they are incapable of doing anything about these due to legislation which is causing them as much or more problems than the Landlords. In cases of doubt they do tend to air in favour of the Landlords in the first instance. Many of our concerns were around not being able

to get a person on the end of the phone. However, although Sue Gaff does not work Mondays she is available from 7.45 a.m. to 5.30 p.m. on the other four days which I think will help a lot of Landlords. For simple requests regarding payments etc., it is hoped they may be able to introduce an enquiry website where you may find simple answers like the stage of a claim on-line.

It is vital that we keep up-dating the benefits service with our concerns so they may be able to react in a positive way and reduce the time in which they complete claims, which currently stands at 28 days. However, it had been their aim to reduce that to around 16 days until the huge influx of new claims came in due to the credit crunch and rising unemployment. So please keep us informed of your experiences, both good and bad. Thank you.

## **Wrekin Landlords Association Discounted Insurance Scheme**

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**14 FINAL THOUGHT.** The Japanese word "KOROSHI" means death through work. I've never heard of a Landlord dying of it, so please don't be the first.

**BOOK YOUR ANNAUL DINNER PLACE NOW for May 21st.**

## **NATIONAL LANDLORDS ASSOCIATION CONFERENCE.**

On November 20th and 21st we attended the above conference at the Holiday Inn Birmingham. On the whole it was a very successful event, highlighting many of the current concerns and solutions for the modern responsible Landlord.

The current Housing Minister, Ian Austin M.P., was in attendance and considering the short time he had been in the post he coped rather well to face up to a room full of disgruntled Landlords. Although, I must admit his coping mechanism when faced with a question was to turn it round and say “I can see that may be a problem. What do you think we ought to do about it?” Or “What would you like to see done about that?” Upon the conclusion of his spot the Chairman thanked him but added “You probably only have about five months to do anything anyway”. This comment drew a huge round of applause.

It never ceases to amaze me that despite the diversity of styles and types of rented properties, in the main, most people experience the same type of challenges, just at different levels. When you hear of some one bed flats in London and they are complaining that the Council are ONLY paying £340 per week instead of the £400 they were seeking, it does put things into perspective but you quickly realise that this only relative to the exorbitant prices they are paying for these properties.

There was huge concern over the possibility of a national register of Landlords as a route to expose all the bad Landlords. It was considered that this would be just another way to tax all the good and responsible operators whilst the invisible bad offenders went on operating under cover as always. As one delegate put it “There is already exists legislation regarding deposits but all this appears to do is create unnecessary problems for those who subscribe to it whilst the unscrupulous bad element get away with murder simply because they are below the radar”.

We had the pleasure of hearing from Professor Crook of the University of Sheffield who has spent thousands of pounds to research the private rented sector and to be fair he is a very knowledgeable and well informed man but when all is said and done he could only confirm with facts and figures what most active Landlords have been saying for ages. Of course the difference is that Government will only take heed of information backed with data not hearsay from the operators in the field.

Information from another research programme did confirm that there was an air of optimism within the sector and that few were thinking of disposing of their assets and most were considering increasing and staying in the sector for the foreseeable future. It was refreshing to hear of a Landlords Panel, which is consulted on relevant matters and the results fed back to concerned parties. Could it be that we are finally getting a voice, although it one thing to highlight the problems, it is another to get anything done about it. There was little doubt that the Private Rented Sector plays a big part in Housing in this day and age. It was the general opinion that there was little danger from the large Insurance companies and the like who had long been threatening to enter this market as

## *My life in Property.* By Michelle Haycox

*I've been working in the social housing sector for just over a decade and following my studies at the UCE in Birmingham, I became a Professional Member of the Chartered Institute of Housing.*

*My first post seemed some what counter productive I was working in the Development Team for a Housing Association and there were two opposing areas to my position. Firstly, I was to sell properties through the Right to Buy Scheme, this was a scheme that gave the tenants of social housing the right to purchase their home at a considerable discount and secondly, due to the social housing stock diminishing as a result of the Right to Buy Scheme, I was also purchasing properties on the open market to replenish stock, robbing Peter to pay Paul scenario. I was purchasing properties at huge discounts and realised very quickly that it was something that my husband Ben and I could be doing ourselves.*

*After the property crash in late 2007 we set out to find vendors who could no longer sell their properties through conventional methods. Some of these vendors were eager to sell for various reasons and we managed to snap up a few bargains along the way, buying below market value allowed us to employ some very creative finance strategies ensuring that deals were always generated a good cash flow.*

*Currently I work for a housing association and deal with their market rental units, at the last count I manage in the region of 400 properties which also consists of leasehold managed schemes. I have found this immensely beneficial in managing our own properties as I do everything from voids, tenant interviews, letting properties, rent arrears and court cases.*

*Due the sector I was working in, we made the decision that we were going to purchase properties at the lower end of the market and we would house families that were unable to get a home through the local authority etc.*

*With the implementation of the Local Housing Allowance, there are a larger number of landlords that do not wish to risk housing this client base, which in our opinion is leaving money on the table. The tenant selection process is an important part of being a landlord whether the tenant is on benefits or not, in our experience a working tenant is just as likely as a tenant on benefits to fall in arrears, more so if they loose their job. We, of course, do our due diligence when buying a property and this is equally as important when housing the tenant who will be paying our mortgage. If you do your due diligence you can obtain great, long term tenants that are truly grateful for the opportunity of a home.*

*Thank you for sharing your story Michelle. 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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the administration of a large number of small entities like private residential properties could not justify the huge cost of management. So it was assumed they would stay with commercial and purpose built residential accommodation such as University Student blocks.

A number of workshops on diverse topics, were available, so we chose the ones more relevant to our members. One hot topic was Local Housing Allowance. The findings were that most Landlords didn't object to LHA they only objected to the direct payment system which caused most of the problems. There was talk of some Credit Unions who operate a No3 account, which enables LHA to be paid in and ONLY paid out to the Landlord (certainly worth exploring that one, anyone know anything?). There was advise about downloading housing Benefit forms helping your tenant fill them in and taking them to the H.B. Better still in TELFORD try getting a home visit where they will fill in the whole claim there and then and advise the tenant before they leave exactly how much they will be receiving. When signing up a tenant have a letter signed to authorise you to speak to H.B. regarding their claim. We were also told of a rule which enables you to FULL rent, for 13 weeks, for a tenant who may have been in full time employment for over 52 weeks and lost their job. There is also a 4 week roll-over for people going back into work.. Full details of LHA claims are available on-line on:-

#### ***lha-direct.voa.gov.uk***

The next popular subject was, unfortunately, was enforced repossessions. It was advised that the simple route to repossession was via a Section 21 action. You must give this in writing and witnessed with two months notice expiring on the last day of payment. i.e. A six month, January 1st agreement expires 30th June etc. When the notice has expired go to the Court, using current documentation, plan for six weeks eviction hope for two. Fuller details of all the aspects are available on [www.hmcourts-services.gov.uk](http://www.hmcourts-services.gov.uk). If you decide to go for a section 8, which is contentious and an accusation people usually serve on the mandatory ground eight, however we were advised to add ground ten and eleven as well to avoid any last minute escape tactics on the court steps. One final thing on this topic remember you can only be sure of a repossession when you have had the keys handed over, don't assume that because you've changed the locks the tenant has left.

We also attended a workshop on taxation but to be honest the 40 minute slot didn't even touch the subject and was so full of individual question that it did little to inform us of anything that we didn't already know. It did remind us that the latest capital gains tax personal allowance stands at £10,100 for this year. Which reminds me, anyone like us who has had a compulsory purchase of a property on Sutton Hill to make way for the regeneration you will of course have to pay capital gains tax. Our Tax advisor, Brian Bates (see page 8) has suggested that it is advantageous to add together the selling price and the compensation package and treat it all as the selling price, that way not only do you have £10,100 allowance (£21,000) for a couple but any tax you do pay will only be paid at 18% instead of your normal rate, which for some people could be as high as 40% this can be quite a saving for some people .

## Warm front update.

A Over the last few months the Warm Front Scheme has seen a number of changes and none more so than the assistance within the private rented sector. Boiler replacements and repairs of heating systems are now available to tenants living in a private rented property. These issues were previously deemed to be the responsibility of the landlord but this is no longer the case. This fact has been highlighted and very well received at landlords events across the country.

Landlords, tenants, letting agents, local authorities and a wide range of support agencies including Shelter and Fire Safety Teams have all welcomed the news and are busy actively promoting Warm Front. In partnership with Warm Front, the Torbay Local Authority have tried to explode some of the myths which have worried landlords in the past regarding tenant applications for insulation and heating grants under the scheme. A recent publication highlighted some of these:

*"Carrying out improvements under Warm Front means rent can not be increased for two years." - MYTH!*

*Rent can not be increased purely as a result of having work carried out under Warm Front (1 year for Insulation/2 years for Heating) but that does not supersede any pre-arranged or regular annual rent increases.*

*"The tenant owns the heating system for the first 2 years and could remove it if they move to another property." - MYTH!*

*Any Heating or Insulation installed under Warm Front is gifted to the property.*

*"If a tenant is evicted within 3 years, all of the grant money awarded under the scheme has to be repaid." - MYTH!*

*There is no restriction that affects the landlord's right of eviction.*

*"The landlord is responsible for any customer contribution that may arise as a result of work being carried out under Warm Front." - MYTH!*

*It is estimated that less than 10% of cases will result in the requirement for a top-up payment when the work required costs more than the grant. If this is the case, the tenant will be asked to pay the contribution. You may decide to contribute towards this cost, but it is the tenant's responsibility.*

*Applications to the scheme have increased since this good news was shared with tenants and landlords in the autumn. Don't miss out on the opportunity to get your properties heated and insulated. Call for free on 0800 408 0697 quoting reference code MK847. applications can also be made via the website [www.warmfront.co.uk](http://www.warmfront.co.uk)*

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Energy Efficiency 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		
(21-38) F			
(1-20) G			
Not energy efficient - higher running costs			
England & Wales	EU Directive 2002/91/EC		

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

## LANDLORDS:

From 1<sup>st</sup> 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](mailto:timothy@tgough.wanadoo.co.uk).

## By the way, you've got a C.C.J.

A note of caution. This actually happened to one of our members. They had a tenant in place for six months after which time they moved on (the reasons why would make another story). However, the new tenant received a letter from the Courts addressed to the Landlord at the rented property address. She duly informed the Landlord who collected it and was surprised to read that he had a County Court Judgement against him at that address for non-payment of water rates to the Severn Trent water authority. Despite the fact that the Landlord had never lived at the property, never used any water there, always made the tenants aware that were responsible for ALL service costs and so on.

It can only be assumed that when the previous tenant was in residence they refused to pay the water rates and gave the Landlords name as being responsible. Because all the paperwork went to their address they were confident that the Landlord would remain ignorant of the fact that legal costs were stacking up against him and creating the basis for a bad credit rating. Once the Landlord found out about the problem it was no good contacting the Court as they tend to deny all knowledge of any detail regarding the origin of the debt, they just state blindly "The plaintiff will have notified you of this debt and given you ample notice of pending court action and opportunity to pay". Which is all well and good if you knew anything about it in the first place.

The only course of action was to contact Severn Trent, who then gave all the details of the debt, listened to background information and requested this to be put in writing along with copies of the former and current tenants agreements. They then proposed to go to the court with a notice of satisfaction to quash the action. This will take some weeks and will show up on credit checks meanwhile.

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## Members Say

*Happy New Year Bernie,*

*Out with the Old, in with the new, may the new year make your dreams come true.*

*Jag.*

Thanks Jag and may we wish you and all our members the same good fortune.

Bernie

*Good evening Bernie,*

*Having just read your article in this months "property matters" I felt compelled to write and congratulate you on your idea, in addition I feel that it is about time that Landlords had some form of warning each other of bad tenants that are in circulation especially as the courts seem powerless to do anything about them.*

Dear Fiona

What you say is not wrong and I do hope many members will put forward names of tenants for our register. I know we have all suffered at the hands of many of the same tenants doing the same thing time and time again and then just disappearing off to another unsuspecting landlord. Please fill in your forms and return them and don't forget to ring Donna to check before you take an unknown tenant just in case their name has turned up previously.

*Dear Bernie and Pat*

*Thank you for all your help and advice in the past year, you've saved me a fortune. Joining the WLA was the best Tenner I ever spent. Regards Dek.*

No problem, your welcome. Bernie and Pat.

## LAUGH IT OFF

### Christmas present

Radio WHLD in New York called the British Ambassador and asked "If you could have anything you wanted for Christmas, what would it be?" He thought Oh, Oh I'd better be careful and not be too greedy in case of a big scandal, like "Ambassador accepts bribe etc". I'd better ask for something small. So he said he'd like a pair of slippers and some aftershave.

On Christmas day he turned on his Radio and heard the presenter say "Radio WHLD asked some of the worlds leading ambassadors what they would like for Christmas. The French Ambassador asked for peace on Earth and good will to all men. The Chinese republic Ambassador asked for an end to all wars. The Indian Ambassador asked for an end to global warming and the British Ambassador asked for a pair of slippers and some aftershave.

### Name and Shame

Rebecca says "My Aunty has three children, eleven, nine and six. Yes, I always thought they were funny names too".

### Wide of the mark

Rebecca goes to the chip shop. The man behind the counter says "Your fish wont be long". Rebecca replies "I hope its wide then"

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