

## **DEPOSIT REGULATION - THE LAWYERS ARE AT IT AGAIN**

Members should be well aware of the changes that came into being on 6th April 2012 concerning the regulation of deposits and the penalties for non-compliance. The amendments to deposit regulation were implemented by primary legislation, directly as a result of the Court of Appeal cases decided since the regulations were first introduced in April 2007. The new regulations do not supersede the original regulations but simply amend them.

What has now occurred is that the legal profession (as is usual) is undecided as to whether the new regulations require all tenancy deposits that have been taken at any time prior to 6th April 2007 to be regulated as well, and that is the message being spread by a number of prominent lawyers, thereby causing confusion, with landlords/agents not knowing whether they should regulate all deposits, whenever they were taken. No doubt, this confusion will result in one or more cases being taken before the High Court against landlords by those very solicitors, who seem to make a living by making simple regulations complicated, thereby causing anxiety, confusion and cost to both landlords and agents alike.

So far as the Southern Landlords Association is concerned, the regulations are quite clear: no deposits taken prior to the implementation of the regulations which came into force on 6th April 2007 have to be regulated, unless a further tenancy agreement in respect of a pre-6th April 2007 tenancy has been issued.

The Government civil servants at the Department for Communities and Local Government (DCLG) who were responsible for the implementation of the amended regulations have made it clear that this is the correct situation. Therefore, members who hold deposits taken before 6th April 2007, and in respect of which no further tenancy agreement has been issued subsequent to 6th April 2007, should not regulate those deposits. All other deposits taken in respect of assured shorthold tenancies must be regulated within 30 days of being received and the prescribed information supplied to the tenant(s) within that period.

|                  |                      |
|------------------|----------------------|
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## **SQUATTING IN RESIDENTIAL PROPERTIES**

Members will be pleased and, hopefully, relieved to know that the legislation under the 'Legal Aid, Sentencing and Punishment of Offenders Bill' has been passed into law. The Bill included squatting, and the Act makes squatting in a residential building a criminal offence, which means that squatters could face up to a year in prison or a £5,000 fine. It will become a criminal offence in Britain as from 1st September 2012.

This is very good news indeed and our thanks should go to Mike Weatherley, the Member of Parliament for Hove, who was instrumental in the success of the Bill bringing forward the legislation.

Members who have commercial property should note that such properties are excluded from the Bill and therefore squatters will not be committing a criminal offence for occupation of such properties, and landlords owning commercial property should be aware that there is most likely to be an increase in occupation of such properties once the new Act becomes law in September.

## **RATING OF EMPTY COMMERCIAL PROPERTIES**

Whilst mentioning commercial properties in the context of squatting, it has been reported that the Government is setting up a small committee of MPs to look into the charging of unified business rates on empty commercial properties, with a view to changing the present arrangements. It is hoped that a common-sense approach will be proposed and that owners of such property will not continue to have imposed on them an unfair rates levy when services are not provided, and the property, especially in this climate, is unable to be let.

## **GAS SAFETY WEEK**

Members will note that a Gas Safety Week will take place between 10th and 16th September 2012 encouraging stakeholders, registered engineers, consumers and the media to focus on gas safety.

SLA representatives would have thought that the one thing that the vast majority of landlords are well aware of is gas safety and the requirement for gas appliances to be annually serviced/tested. One wonders, therefore, when a campaign has been successful, why it needs to be continued, when there are many other far more important matters that need publicity in the private rented sector.

## **LOCAL HOUSING ALLOWANCE: AN UPDATE**

Members will be interested to note that Government is considering not paying local housing allowance (LHA) to single persons under the age of 25 years. The reason being given is that if young single persons are not working they should be living at home and should not expect the state to pay for their accommodation in order to live independently.

Although there can be good arguments for those young single people not in work to live at home and not be a cost to the state in respect of independent accommodation, there must be many who have no choice but to live in rented accommodation.

Government will need to think carefully before it implements such regulations, but the purpose of this article is to inform members of what is being discussed within the Department for Work and Pensions.

## **SELECTIVE/ADDITIONAL LICENSING - JUDICIAL REVIEW**

Members will be aware that our association is the one (and possibly the only) association in the United Kingdom that is prepared to challenge unfair/unlawful legislation and not simply talk about it. The implementation of selective licensing by Thanet District Council in areas of Margate and Cliftonville is, we believe, a good example of a local authority bringing in a scheme which, by definition, is unlawful.

Through much work by local landlords and our association, a case was presented to the High Court and, subsequently, permission was given for the judicial review to proceed. That judicial review will be heard

in the High Court in October 2012. If successful, we believe that the Council will not be able to implement a further slightly different scheme in Thanet but, more importantly, it will be a marker and warning to other local authorities, hell-bent on licensing all landlords, that if they wish to do so they must do it by following the guidance set out by Government and, in doing so, produce robust evidence to support such cases.

The cost of bringing a judicial review is not insignificant, and even if the SLA is successful it will still cost anything up to £35,000 and if unsuccessful a much larger sum of up to, say, £60,000. Members who support the objectives of SLA and would wish to give a donation towards these high costs will know that it will be used professionally in this matter. Any donations should be made payable to Southern Landlords Association and sent c/o 162 Milner Road, Brighton, BN2 4BQ.

## **SELECTIVE LICENSING IN NEWHAM**

Members may not be aware but Newham Council in London is consulting with a view to implementing both additional and selective licensing throughout the entire Borough of Newham. In other words, it is being proposed that virtually every let property in the borough owned by private landlords will be required to have a licence.

As members may well understand, Newham is not an area of low demand and so far as the landlords operating in that area are concerned, does not have antisocial behaviour occurring in every area or every street or, in fact, every property owned by private landlords. There is no doubt that the proposals represent a political objective of licensing all private landlords and is strongly supported by the elected Mayor of Newham and by Ken Livingstone, who, fortunately, did not succeed in becoming the Mayor of London, and who also, for that matter, advocated rent control on properties owned by private landlords.

Just to give a flavour of what Newham is doing: it is not only implementing selective licensing, which is normally reserved for areas of low demand which are falling into dereliction, but it is also (to ensure it covers all properties) proposing to implement additional licensing at the same time. Questions posed under freedom of information requesting the Local Authority to provide evidence of the antisocial behaviour it states is occurring throughout the borough have been declined on the basis of cost. If the Local Authority is asserting claims for antisocial behaviour, it should have the evidence to support those claims, which it is required

to provide. SLA has also seen the conditions applying to the grant of a licence, which are not only onerous, some are most unreasonable.

There is no doubt that other local authorities, especially in London, are closely following the Newham proposals, and if Newham successfully introduces additional/selective licensing throughout the borough, it will be followed by other similar-minded local authorities doing the same. In the opinion of our association, the Newham proposal, if implemented, must be challenged by judicial review (which is the ONLY recourse that landlords have), in order to stop other local authorities doing what Newham is doing.

The SLA is working with the landlord committee formed in Newham and, as mentioned in the Thanet case, appears to be the only association that is prepared to act, whilst others simply look on, allowing these things to happen.

## REGIONAL NEWS

### **Brighton and Hove City Council is introducing Article 4 Direction**

Members having properties in the Brighton and Hove area will wish to know that Brighton and Hove City Council will be implementing Article 4 in April 2013. It will affect five wards in the city, namely St Peters and North Laine, Hanover and Elm Grove, Moulsecoomb and Bevendean, Hollingdean and Stanmer, and Queens Park.

When implemented, it will mean that any person wishing to use a residential property for occupation by up to five sharers will require planning permission. Those landlords already letting properties as small shared houses at the time of implementation of the new regulations will not have to apply for planning permission and will have the right to continued use as a small house in multiple occupation (HMO).

What needs to be made absolutely clear at this stage is that if a landlord at the time of the implementation of these regulations has a small shared house and subsequently lets it to a family, he/she will lose the right to re-let as a shared house without first obtaining planning permission. In a future newsletter, we will advise members on what they need to do to secure planning for a small HMO but not be excluded from letting to a family. However, it is thought that the effect of this will be that landlords with shared houses will not accept families for fear of losing the shared house designation, and the effect will be a further reduction in the availability of family houses.

The Southern Landlords Association (Brighton committee) does not accept that it is necessary to apply Article 4 in the Hanover and Elm Grove, St Peters and North Laine, and Moulsecoomb and Bevendean wards, as those areas are already saturated with small HMOs. The committee does, however, see merit in implementing Article 4 in both Queens Park, and Hollingdean and Stanmer, provided reasonable levels of HMOs are allowed within both of those wards. The committee also believes that family houses will be more difficult to sell and prices might reduce, whereas houses with the facility to let to students may well increase in value. Dependent on your point of view, it could be good or bad.

### **Additional Licensing**

The consultation period for additional licensing in Brighton and Hove in respect of the five wards as mentioned above has ended and we await the report to Council and its recommendations. Your Brighton committee did submit a detailed reply to the consultation.

## MIKE STIMPSON'S COLUMN

My first concern when writing this column is once again directed at lawyers. Over very many years, I have watched with concern the way in which the legal profession seeks to complicate even the simplest situation. In the case of deposit regulation, it is very clear that the amendments to the original legislation were not intended to make landlords regulate any deposits taken before the implementation of the original regulations. Because the new regulations have not stated in words of one syllable that the original legislation still applies with the exception of the amendments made in April 2012, some lawyers have taken the opportunity of complicating what were very simple amendments to the legislation.

I have no doubt that we will see a case, probably supported by legal aid, going before the High Court / Court of Appeal claiming penalties from a landlord who has failed to regulate a deposit taken before April 2007. I only hope that it is one of my deposits that a tenant claims should have been regulated, and hopefully I will expose those solicitors who only seek to challenge all legislation, rather than interpret it as the Government intended. For many years I have said, "Take a case to a lawyer that is straightforward and that lawyer will make it complicated and, in the process, expensive".

My second concern is the acceleration of licensing by local authorities, which has already demonstrated in most cases that it is of no value to either landlords, tenants or the community but is costly on the landlords who have to pay for it. The cost of appeals is totally disproportionate for landlords or their organisations/members but Government seems to be content to let these things happen, when there is a property tribunal that could hear such cases without the cost and delays associated with judicial reviews.

There is also a mounting campaign by some local authorities for rent restrictions to be reintroduced. This is very worrying, for, as we have seen in the past, rent control causes an exodus from the private sector by landlords and there is little doubt this would happen again if such controls were imposed. In fact, Government itself is imposing controls through the local housing allowance (LHA). On the one hand, it expects landlords to charge affordable rents, whilst on the other it expects local authorities to ensure that landlords provide high quality accommodation. What Government appears not to understand is that there is a mismatch between the two; if Government requires affordable accommodation, it cannot at the same time demand the highest standard of accommodation. If it requires high standards, it must then support those unable to pay with appropriate levels of local housing allowance.

On the plus side, the implementation of squatting as a criminal offence to be implemented in September 2012 is a welcome move. For far too long squatters have unashamedly broken into private properties, alleging that someone else did the breaking in, and have then occupied the property not as a home but as a place where they can mutilate, destroy and act antisocially, safe from criminal proceedings. Very few squatters that I have had experience of were either homeless or in need of housing assistance; most were simply criminals, and it is pleasing to have that criminality recognised by law.

Hopefully, the days of occupying private landlords' residential properties are over, and one does hope that the police will be more helpful. All too often, when asked to assist in the removal of squatters, they have said that it is a civil matter, as the break-in cannot be proved to have been carried out by the people occupying. Such nonsense from the supposedly protective police force will not be able to be used once squatting is criminalised.

*Mike Stimpson*

## **FEES FOR LETTING - When are they Due and How Much?**

### **Permissions**

Where a landlord lets a flat, the Freeholder's permission may be needed. There is frequently a fee attached to the permission, sometimes as high as £100 or £150.

To query the fee the first thing to do is to ask: Where in the lease does it say that a fee is required ?

### **Reasonableness**

If a fee is required this must be 'reasonable'. It can be queried at a Tribunal by the Landlord or the Freeholder.

Send as much money as you consider to be reasonable for the work involved and explain that the excess is not 'reasonable'. If you do this you do risk legal action, so think about it carefully - there is always a risk attached and it always takes time.

The Fee invoice to you, should always be accompanied by a Schedule 11 Notice of Rights and Obligations. If it is not accompanied by the Notice it is still due ( if reasonable) but not payable until the notice is issued.

If action is taken against you, make sure you have argued against its 'reasonableness' (otherwise action can be taken in Court). If there has been no Notice of Rights and Obligations with the fee invoice , it is not payable.

Reasonableness is related to the amount of work which needs to be undertaken. In your argument look at the time it might take to do this work and the possible hourly rate.

Here we reproduce the Schedule 11 Notice which must accompany the fee invoice. In plain English - these are the points you need to pay attention to:

Point 1 - You don't pay if you don't get it

Point 3 - Definition of an administration charge and a reminder that it must be 'reasonable'

Point 4 - You have a right to go to a Tribunal unless you have agreed the bill, sent it to arbitration, or to Court  
Points 6/7 - the maximum you will pay is £500 and may be awarded that amount back.

Point 8 - If the landlord threatens to forfeit the flat, he/she will need to take special procedures before doing so.

Frequently the Freehold Company is ignorant of the rules and regulations surrounding these charges.

I know of one invoice chased by solicitors, wrongly billed by the freehold company to a landlord. The freeholders spent £1,800 chasing a very small amount - less than £100. No schedule 11 notice had been served originally, so the money was not payable.

The leaseholder was taken to a tribunal by the freehold company in an attempt to collect the funds. However they were not allowed to charge either amount, and at my suggestion the solicitors refunded their fees.

*Shula Rich - Leasehold Advisor - SLA*

## PROPERTY LET AS HOLIDAY ACCOMMODATION

For many years residential property that has qualified as furnished holiday accommodation (FHA) has enjoyed a favoured tax status both for income tax and capital gains tax. There has also been an expectation that such property would also attract Business Property Relief (BPR) thus taking the value outside the Inheritance Tax net.

Strict criteria must be satisfied for the FHA rules to come into play and these have been made even tougher for the years 2012/13 onwards. Broadly the property must be available for letting for 210 days each year

### **Commonhold and Leasehold Reform Act 2002: Section 158 Schedule 11**

#### **Administration Charges – Summary of tenant's rights and obligations**

1. This summary, which briefly sets out your rights and obligations in relation to the administration charges, must, by law, accompany a demand for administration charges. Unless a summary is sent to you with a demand, you may withhold the administration charge. The summary does not give a full interpretation of the law and if you are in any doubt about your rights and obligations you should seek independent advice.

2. An administration charge is an amount which may be payable by you as part of or in addition to the rent directly or indirectly –

- for or in connection with the grant of an approval under your lease, or an application for such approval;
- for or in connection with the provision of information or documents;
- in respect of your failure to make any payment due under your lease.

If you are liable to pay an administration charge, it is payable only to the extent that the amount is reasonable.

3. Any provision contained in the grant of a lease under the right to buy under the Housing Act 1985, which claims to allow the landlord to charge a sum for consent or approval, is void.

4. You have the right to ask a leasehold valuation tribunal whether an administration charge is payable. You may make a request before or after you have paid the administration charge. If the tribunal determines the charge is payable, the tribunal may also determine –

- who should pay the administration charge and who it should be paid to;
- the amount;
- the date it should be paid by; and
- how it should be paid.

However, you do not have this right where –

- a matter has been agreed to or admitted by you;
- a matter has been or is to be, referred to arbitration or has been determinate by arbitration and you agreed to go to arbitration after the disagreement about the administration charge arose; or
- a matter has been decided by a court.

5. You have the right to apply to a leasehold valuation tribunal for an order varying the lease on the grounds that any administration charge specified in the lease, or any formula specified in the lease for calculating an administration charge is unreasonable.

6. Where you seek a determination or order from a leasehold valuation tribunal, you will have to pay an application fee

and, where the matter proceeds to a hearing, a hearing fee, unless you qualify for a waiver or reduction. The total fees payable to the tribunal will not exceed £500, but making an application may incur additional costs, such as professional fees, which you may have to pay.

7. A leasehold valuation tribunal has the power to award costs, not exceeding £500, against a party to any proceedings where –

? it dismisses a matter because it is frivolous, vexatious or an abuse of process; or

? it considers that a party has acted frivolously, vexatiously, abusively, disruptively or unreasonably.

The Upper Tribunal has similar powers when hearing an appeal against a decision of a leasehold valuation tribunal.

8 Your lease may give your landlord a right of re-entry or forfeiture where you have failed to pay charges, which are properly due under the lease. However, to exercise this right, the landlord must meet all the legal requirements and obtain a court order. A court order will only be granted if you have admitted you are liable to pay the amount or it is finally determinate by a court, a tribunal or by arbitration that the amount is due. The court has a wide discretion in granting such an order and it will take into account all the circumstances of the case.

and to actually be let for 105 days with not more than 31 days to any one person. There are detailed rules particularly where more than one property is owned and the treatment is extended to property owned throughout the European Economic Area.

However for Inheritance Tax purposes BPR is available to a business that does not consist wholly or mainly of holding investments or consists of certain dealing activities. Many landlords regard their rental income as derived from a letting business but HMRC have strongly resisted this where the property is let on a long term basis. The position has been less clear where there is short term letting and a recent case heard by the First Tier Tribunal (Pawson deceased v HMRC), and decided in favour of the taxpayer, has established that a single property used for holiday letting qualified for BPR as 'relevant business property'.

An appeal against a determination by HMRC that BPR was not available was allowed by the Tribunal.

This was on the basis that:

- The exploitation of a property as a holiday letting cottage amounted to the operation of a business
- Even though not consistently profitable the business was conducted with a view to gain and therefore satisfied the "for gain" rule in the Inheritance Tax Act 1984
- The business did not consist wholly or mainly of holding investments. An intelligent businessman would regard the ownership of a holiday letting property as far too active an operation to be regarded as an investment.

It remains to be seen as to whether HMRC will seek to restrict the Tribunal's decision but in the meantime the application of BPR for such property has been given judicial support.

The above article is for information only and no action should be taken without specific professional advice. If help is needed please contact Alison Turner (Alison.turner@dsh.co.uk or Glen Thomas (glen.thomas@dsh.co.uk )

## THE UNIVERSAL CREDIT IS COMING

Do you take benefit tenants? Even if you have answered no, you might have tenants who are on some form of benefit - but you are not aware, because they are paid direct, and pay their rent on time.

That was one of the main points of the Local Housing Allowance when it was introduced all those years ago,

and there are some landlords/tenants where the system actually works.

But all that is due to change again with the introduction of the Universal Credit.

When initially discussed by the Government it was intended that it would replace all benefits. It is now suggested that the Universal Credit will affect anyone who claims or who will claim:-

- Child Tax Credit
- Working Tax Credit
- Housing Benefit
- Income Support
- Job Seekers Allowance
- Employment and Support Allowance
- Support for Mortgage Interest

and it is likely that it will be paid to the claimant as one lump sum. If so, this will make it unlikely that any type of payment will be made direct to the landlord.

However, until it actually starts, the details could continue to change.

The scheme is due to start from October next year (2013), to be rolled out by October 2017, but will be trialled in 18 pilot areas (announced May 17th):-

### DWP Benefit Centres

|               |            |
|---------------|------------|
| Birkenhead    | Bolton     |
| Canterbury    | Cosham     |
| Glasgow       | Sunderland |
| Wolverhampton | Wrexham    |

### DWP Contact Centres

|               |            |
|---------------|------------|
| Bangor        | Bootle     |
| Derby         | Dundee     |
| Grimsby       | Makerfield |
| Middlesbrough | Paisley    |

### HMRC

Blackpool (Ryscar House)  
Merry Hill Contact Centre

Note that there are only two in the South East - Canterbury and Cosham. To keep up with this, see the web site [www.universalcredit.co.uk](http://www.universalcredit.co.uk).

## SECTION 8 PLANS

The Government has recently published a report proposing to increase powers available under Section 8.

They suggest extending the discretionary powers of possession to include convictions of tenants or mem-

bers of their household for offences committed at the scene of a riot. A new mandatory possession power will cover a wide spectrum of offences including domestic violence, drug dealing, and some offences against property. The crime only has to be committed in the locality of the property to trigger mandatory possession powers.

## Members and Capital Allowances Benefits

Members who own commercial property, including HMO's, could be in line for substantial tax benefits from unclaimed capital allowances within their properties. They are a legal entitlement and claiming them could considerably reduce their tax liability and may even result in a refund from HMRC.

The government has introduced new rules on capital allowances in the Finance Bill 2012 and this could affect many owners, whether they are selling, buying or holding property as investment. Members should act now and seek appropriate advice to claim what is rightfully theirs.

It is vital that an owner should obtain a capital allowances report that is fully HMRC compliant so that any tax benefit will be maximised. Portal Tax Claims is the UK market leader providing this service and they have 100% success to date in HMRC claims.

Portal offers a no obligation consultation for members to assess the viability and potential for capital allowances in their properties

For further information contact Will Marshall at [w.marshall@portaltaxclaims.com](mailto:w.marshall@portaltaxclaims.com) or on 07966 522 567

## INSULATION - AGAIN

Just to repeat something we've told you before:

Currently, there are very many genuine deals to carry out the cheaper, easier insulation completely free of charge:

- loft insulation;
- cavity wall;
- possibly boiler upgrades (need to ask about that one);

You need to contact your energy supplier, and failing that any energy supplier to ask what they can do for you.

But do it now, because all these deals will go in October, when the Green Deal is scheduled to start, after which all the above deals will cease, to be replaced by Green Deals, which there is an element of charging involved.

After that it will be better to carry out more complicated matters (such as solid wall insulation). There was a long article about this in the Christmas newsletter, which can be seen on the members section of our web site [www.southernlandlords.org](http://www.southernlandlords.org).

If you are not sure of your login/password email [info@southernlandlords.org](mailto:info@southernlandlords.org), please don't ring the Help Line, as they cannot tell you.

## LETTINGS HAS CHANGED

With Upad, landlords get involved in the letting process, doing some of the work themselves. They meet tenants personally for viewings and sometimes even shoot their own photos.

In return, Upad let their properties to fully referenced tenants from just £99+vat. No renewal fees, no surprises.

Upad let over 3,500 properties last year and reviews have been amazing.

SLA has negotiated a discount for members, giving you a £20 on listings using code SLA20.

You can the Upad team 7 days a week on 0333 240 1220 or visit [www.upad.co.uk](http://www.upad.co.uk) to learn how they can help.

## THE SLA IS CHANGING

Since we started the SLA has been trading as a partnership. The decision has now been taken to become a limited company.

This will start from July 1st, after which all members will be members of The Southern Landlords Association Ltd, Company number 06935628

This will have very little impact on you, except that at your renewal time, you will be asked to complete a new standing order form to go into the Ltd account, rather than the Partnership account.

Note that we can now take payment by card if required. Ring the Accounts section on 0845 475 55 83.

|                                                                                   | Bronze – Free<br>(on-line application<br>only):- | Silver -<br>£35 pa:- | Gold -<br>£75 pa:- | Corporate<br>£195 pa:- |
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| email notification<br>of meetings, etc,<br>in your area;                          | SLA                                              | SLA                  | SLA                | SLA                    |
| all member trade<br>discounts;                                                    | SLA                                              | SLA                  | SLA                | SLA                    |
| on-line<br>newsletter;                                                            |                                                  | SLA                  | SLA                | SLA                    |
| all documents<br>(AST's/notices,<br>etc);                                         |                                                  | SLA                  | SLA                | SLA                    |
| insurance cover<br>for HMRC<br>investigation                                      |                                                  | SLA                  | SLA                |                        |
| fact-sheets;                                                                      |                                                  | SLA                  | SLA                |                        |
| posted<br>newsletter;                                                             |                                                  |                      | SLA                |                        |
| unlimited use of<br>advice line;                                                  |                                                  |                      | SLA                |                        |
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| 1/8 page advert<br>in each<br>newsletter                                          |                                                  |                      |                    | SLA                    |

## FORTHCOMING EVENTS

- Wednesday, July 11th - Thanet Landlords Forum, details to be announced;
- Monday July 23rd - Brighton and Hove general meeting - full agenda on the web site;
- Tuesday/Wednesday September 4th/5th - Landlord and letting Show, the Barbican;
- Monday September 17th - Southampton general meeting - details to be announced;
- Tuesday September 18th - Swale Landlords Forum - details to be announced.
- all details on the web site [southernlandlords.org](http://southernlandlords.org)

If you have any contributions, ideas or wish to communicate please contact [editor@southernlandlords.org](mailto:editor@southernlandlords.org). For general enquiries: [info@SouthernLandlords.org](mailto:info@SouthernLandlords.org)

[www.SouthernLandlords.org](http://www.SouthernLandlords.org)

The Business Centre, 17a Priory Road, Tonbridge TN9 2AQ

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## ADVERTISING WITH SLA

We are pleased to offer the facility for both members and non member service providers to advertise here in SLA eNews.

The rate for a quarter page advert is £50 for approved non member service providers. Members get a 20% discount to £40.

## MEMBERS' CLASSIFIED ADVERTS

### PROPERTIES FOR SALE

An SLA member is obliged to sell one of his properties to eliminate offset mortgage on his own house due to age. He had the property built in 1986 and completely modernised in 2008 in Sarisbury Green, Southampton. 4 bedrooms, 2 bathrooms plus one en-suite, conservatory, double garage plus parking. Secluded garden. Near to schools, supermarkets and all public services. Current valuation £395,000, on offer at £375,000 with excellent tenants who can be moved if required, producing 4% return on capital. Tel: 01489 572112 or email: [tony.palmer@cellarfield.org.uk](mailto:tony.palmer@cellarfield.org.uk).

Tunbridge Wells 10 bed house 1 formal residence next door converted into 4 flats, if interested contact: [alicedewarmills@hotmail.com](mailto:alicedewarmills@hotmail.com)

### TELEPHONE NUMBERS

We are fortunate to have several people who help run the SLA. and have to use non-geographic numbers to allow us to switch the telephone to whomever is manning it at that time. You should only be charged local rate for your call, and the SLA makes no money from their use.

|             |                |
|-------------|----------------|
| Main number | 0845 475 35 83 |
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## New Rules could mean a huge Capital Allowances Tax Windfall...

### ...As a landlord YOU must decide who gets it: You or your tenant?

Did you know that the vast majority of property owners are sitting on unclaimed tax relief and there is an opportunity to claim now for your full entitlement on refits and refurbishments as well as new build installations such as lifts, alarm systems, air conditioning, lighting, energy & water saving technologies – the list is endless and the process is complex.

But we can help. Simply contact the specialists

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