Newsletter No 17 Spring 2013

SOUTHERN LANDLORDS ASSOCIATION

This edition's featured Corporate Member

REGULATION OF TENANCY DEPOSITS

Is it really about safeguarding tenants' deposits or more about pursuing unsuspecting landlords for failing to comply with unsatisfactory legislation?

Members will be only too aware that you must regulate a deposit within 30 days of receiving it, otherwise an offence will have been committed. Not only that, you must also ensure that the information provided to your tenant complies exactly with the requirements of the Act.

In the Autumn 2012 Newsletter, our association set out those requirements and it is essential that any member taking a deposit is aware of the need to give the correct information to their tenant and to ensure that if they use an agent that the agent has done so. A copy of the information that is required to be provided to your tenant is again included as an addendum to this Newsletter. Please ensure that you comply with all of the requirements, otherwise you could well find yourself having an action brought against you by your tenant or by a solicitor acting for your tenant.

Solicitors in legal aid agencies are active in pursuing landlords who have failed to provide the 'prescribed' information to their tenants. In addition to this, if legal action is brought, any small error could result in a fine of up to three times the value of the deposit and, more importantly, landlords will not be able to pursue a Section 21 possession order until they have put right the situation. In fact, it is usually after a Section 21 notice has been served and the tenant visits an 'advice centre' that the prescribed deposit information served by the landlord/agent is examined for any error, no matter how minor, and, if one is found, action is bought against the landlord.

It has also been brought to the attention of our association that certain legal practitioners are advertising a 'no win, no fee' arrangement where tenants can take their tenancy agreements and deposit information to those practices, with a view to an action being brought against the landlord if any small error in the prescribed information is discovered.

In addition to all this, it has now been brought to the attention of our association that deposits taken before the regulations came in on 6th April 2007 but where a rent increase has been applied after that date, without any other change to the tenancy, could mean that an alteration to the contract has taken place that requires the deposit taken to be regulated. However, the regulations are not clear and could well be open to challenge in the courts.

The Section 13 notice normally used for increasing rents in an existing tenancy makes no mention of a new contract and it is considered that the deposit, under such circumstances, would not need to be registered. However, this has not, to date, been challenged through the courts and it is a matter for each landlord's own consideration as to whether, when rent is increased for a tenancy in respect of which a deposit was taken before the regulations came into force, they consider it safer to regulate that deposit once an increase has been applied.

SLA is certain that a case will be brought in the near future against an unsuspecting landlord and once again it will be for the courts to decide whether a rent increase in such circumstances requires the deposit to be regulated.

Once again, it has become very obvious that the initial requirement to regulate a deposit in order to protect it from unscrupulous landlords unlawfully withholding such a deposit at the end of the tenancy has turned into an industry for taking action against landlords who have failed to comply with the most minute detail of the regulations, and will continue to be a 'money maker' for those so-minded lawyers / legal aid sectors intent on pursuing landlords at every opportunity and for any reason!

Our association has been at the forefront of opposing deposit regulation at point of deposit acceptance but not at point of dispute. It considers that deposits should be regulated at the point of a dispute and has always supported this position. We have no time for any landlord who unlawfully withholds a tenant's deposit. On the other hand, we have no time for a Government that regulates against the whole industry when only a very small proportion of landlords act unlawfully. Your association does not support regulations that are in themselves so badly drafted that they give the facility to lawyers to target unsuspecting landlords in a way which our association would say is 'immoral'.

In order to comply with the regulations, landlords now have to produce, quite rightly, substantial inventories which can withstand any dispute over the retention of a deposit. An industry of inventory clerks has been established as a result of the deposit regulations, and yet only approximately one percent of tenants dispute the amount to be returned, and the majority do so in respect of deductions for cleaning.

The SLA way forward

We believe that landlords would like something different:

- that protects against damage
- that has none of the hassle of deposit schemes
- that doesn't take a law degree to get your head around or cost you a fortune in fines
- that is also beneficial to tenants

Your association is working with others to eliminate the risks to landlords of taking deposits.

We look forward to making an announcement shortly.

CONVERSION OF OFFICES INTO RESIDENTIAL ACCOMMODATION

Members may not be aware but from April 2013, for a period of three years, offices can be converted into residential accommodation without the need for planning permission. Building regulations, of course, will be required.

Local authorities had the option to oppose these new regulations but should have done so by now. If you are a landlord, you will need to check with your local authority to ensure that this good news has not been opposed by them. It appears that many local authorities in the London boroughs are objecting and will not allow automatic conversion of offices to residential.

COUNCIL TAX CHANGES

Members will no doubt be aware of the reduction in the Government grant to local authorities and the effect that will have on council tax.

The Government is putting a 10% reduction on the grant to local authorities, which they will have to make up either through charging for council tax where they didn't previously charge or, alternatively, by cutting costs. Local authorities have discretion in how they achieve the 10% target that they are required to make up. However, most of the changes affect council tax and, in particular, people on benefits or landlords.

Members will be aware that if a property becomes unoccupied and unfurnished for a period of up to six months no council tax is normally payable. Many councils, as from 1st April 2013, will be doing away with this exemption completely. In other words, all empty properties will be subject to full council tax when they become vacant. Others have reduced the period to, say, between one month and three months. This depends entirely on the council's policy.

Another example is that many local authorities are imposing a 50% surcharge, i.e. 150% council tax charge, on properties unoccupied and unfurnished for a period of two years or more. Second home discounts, which were normally discounted by 10%, will normally have to pay 100% council tax.

Perhaps even more significant is that a number of local authorities are requiring those persons on benefit to pay a proportion of council tax. In Brighton and Hove it will be 10% of the tax. In Cornwall it will be 25%.

If you wish to know how these council tax changes will affect you as a landlord, or your tenants who are responsible for payment of council tax, you should make enquiries of the council tax department of your particular local authority.

Mike Stimpson summarises: These new changes are going to be extremely difficult to implement / collect from tenants on benefits who are currently struggling to meet their financial commitments. It will be a nightmare for local authorities to collect and as a representative of SLA I have appeared on a number of scrutiny committees where I have opposed these changes in respect of those persons on full benefits.

LANDLORDS' LIABILITY IN RESPECT OF NOTIFICATION OF RESPONSIBILITY FOR UTILITIES / COUNCIL TAX CHARGES

Over a number of years we have advised members to notify the service providers, i.e. local authority in respect of council tax, water services, gas and electricity suppliers, of when a tenant moves in and of their full name, in order that those services can be registered in the tenant's name. Equally, it is as important to do so at the termination of a tenancy. It is not good enough having it stated in your agreement that the tenant is responsible for those services and for notifying them of his/her date of moving in, etc and expect your tenant to do the notifying. Many will, some will not.

If a landlord does not notify the council tax office or the water company of the tenant's particulars and the date that they moved in, then that local authority, etc has the right to charge for those services direct to the landlord. It is not good enough then for a landlord to say that they did not realise that they should have made those notifications. Not only should you notify your local authority and the water company and, for that matter, the gas and electricity companies, you should keep a record that you have done so, so that in the event of the council or service provider seeking payment from you, you can demonstrate that you have acted properly and made the necessary notifications.

Our association is getting telephone calls from landlords on the Helpline to the effect that local authorities are seeking council tax some years after the relative tenant moved out. Landlords are saying that they notified the local authority but do not have accurate proof. One wonders, if they did notify the local authority, why it is that the local authority did not bill the tenant at the time they occupied the property, rather than seek payment of council tax from the landlord. Often, local authorities obtain warrants without consulting; they simply do it in order to collect the council tax.

In such financially difficult times, local authorities are under extreme pressure to collect all monies due to them. It is therefore more important than ever that landlords ensure the notification of all tenants to all service providers where the tenant is responsible for payment.

WELFARE REFORM: UNIVERSAL CREDITS

Members will be aware that Universal Credits are to be introduced in April 2013 but will not affect many landlords for some time, as Universal Credits are being implemented over a number of years.

Your association representatives have been extremely active in ensuring that certain aspects of Universal Credits will give landlords protection against tenants in receipt of such benefits simply not paying their rent.

The whole objective of Government implementing Welfare Reform, and Universal Credits in particular, is to set up a similar situation to that for working persons when in receipt of Government benefits. Universal Credits, when implemented, will be paid monthly in arrears in one sum directly to the tenant. That sum will include an allowance in respect of housing costs, and, as mentioned, the idea is to give tenants a sum of money in the same way as working people receive it and for them to provide for their rent and other costs that a working person would be expected to provide for.

Universal Credits will not only be applied to tenants in the private rented sector but will also include all social housing tenants who were previously excluded from the new Local Housing Allowance rules. In other words, both private tenants and social tenants will, under Universal Credits, receive one direct payment to them and be expected to pay all their normal expenses out of it, including rent.

The concern of landlords and of social housing providers is: will all tenants pay their rent when receiving an overall direct payment? Under Local Housing Allowance, if a tenant falls eight weeks into arrears the landlord can notify the local authority and request that the Local Housing Allowance be reverted to the landlord. The claim is then suspended, the tenant contacted and, usually, payment is reverted to the landlord within, say, 21 days. Under Universal Credits, the whole objective is to pay one sum direct to the tenant, in order that they are able to handle monies in the same way as a working person does. However, within the regulations are clauses allowing for direct payment to landlords, and the main concerns of all landlords, social and private, is that those regulations be drawn up to be no worse than direct payments for Local Housing Allowance. In fact, it is hoped that they will be more acceptable. It is envisaged that payments to a landlord, when a tenant falls two months into arrears, could well be improved upon.

In addition, when a tenant fails to pay all the rent (as compared with no rent) it is hoped that when a percentage of non-payment of rent is arrived at, this will also allow for that percentage to be paid directly to the landlord.

It is hoped that the detailed regulations will soon be finalised and that with the advent of Universal Credits private landlords will still be encouraged to take tenants in receipt of those benefits, with the assurance that there will be safeguards applied.

DISCRETIONARY LICENSING

Members will be aware that many local authorities are implementing schemes for additional or selective licensing. In the vast majority of cases, your association believes that the local authorities are not acting in accordance with the general guidance for implementation of such schemes and therefore many are unlawful.

The unrealistic means set by Government for challenging such schemes via a judicial review is extremely expensive, and when permission is sought of the High Court for a scheme to be challenged it can take up to two years for it to come to court, and such delays put the challenger at a great disadvantage.

Government says that it wishes to reduce the number of cases going to High Court but does nothing to change the situation in respect of these cases, which should properly be heard by the Residential Property Tribunal or its successor the First-tier Tribunal. It is understandable in such circumstances why more cases are not being challenged and local authorities are simply getting away with introducing schemes that have no relationship to the original intention of the regulations.

Such a scheme has been introduced in Brighton and Hove in five wards and it is anticipated that it will bring in £1.3 million in fees. However, the conditions surrounding the licence in Brighton and Hove appear only to be concerned with physical conditions of a property - sizes of rooms, etc - and little to do with management of properties. The fact that Brighton and Hove City Council supplies the very smallest of refuse bins, especially in properties where there are five or six students, but only collect on a weekly basis is an example of the failure of the Council to provide the proper facilities for disposal of rubbish or an efficient collection service to meet the specific needs of those areas in which students live.

This, in the opinion of our association, is what management is all about - working together to achieve decent management standards. However, in the case of Brighton and Hove's additional licensing scheme, it is believed that at the end of five years the situation in respect of management, etc will be no different from what it was before the scheme was implemented.

In Southampton, the Local Authority, under severe pressure by the local SLA branch, has decided not to implement a city-wide additional licensing scheme but has confined it to the most highly concentrated areas in which there are small houses in multiple occupation. In addition, the local authority has conceded a fee structure, dependent on the number of occupiers of each property. The Council has also conceded that an independent surveyor can be used for property inspections.

Again, in Southampton it is not a matter of management requirements but of physical requirements. In giving a significant number of concessions, Southampton City Council believes it has met (some way) with the requirements of the landlords in Southampton, and although very useful, the concessions do not in any way make the scheme lawful. Nevertheless, at a recent Council meeting it was approved and will be introduced later this year.

What is clear is that the Local Authority in making concessions considers that it has done enough to seek the approval of the landlords in the city. However, those landlords still do not consider that the scheme is lawful. Counsel's opinion is being obtained as to whether there is a good case for bringing a judicial review.

As this Newsletter goes to print, the outcome is not known but it is very important that landlords understand that local authorities will act in any way possible to obtain money in order to keep staff and carry out their functions whether lawful or not, and if unchallenged will continue to do so. Our directors are most impressed with the way in which the Southampton branch and its members have acted in this matter. Not only have they pressed the Council not to introduce a scheme but they have had some success in obtaining significant concessions.

Those members are now looking closely at whether there is a case for bringing a judicial review. SLA wishes them luck and would comment that if other landlords in the country and their associations were even more active in pursuing councils that act unlawfully we might not be faced with this additional cost in the form of discretionary licensing, that in turn puts up rents and management costs disproportionately against any benefit gained.

MIKE STIMPSON'S COLUMN

Throughout the period since the last Newsletter was published, your committee have been working hard to set up a scheme whereby landlords can protect against damage to their properties without the need for taking a deposit.

As a landlord with a significant number of tenants, members will know that I made the decision not to accept any deposits following the implementation of deposit regulations. I believe, in my case, that was a sound decision, as it is clear that the regulations were badly drafted and have become a magnet for so-minded lawyers and legal aid centres to make the objective not the lawful return of a deposit but the targeting of private landlords, with the sole objective of obtaining money from them through some minor irregularity in the prescribed information provided to a tenant.

I am very excited therefore to be part of the team that is exploring the possibility, with the intention of implementing a 'no deposit' deposit scheme that does away with all the nonsense regulations set by Government and does not interfere with the giving of a Section 21 notice but still protects a landlord's property against damage and also deals with the cleaning of that property at the termination of the tenancy.

Not only will it be a relief to landlords, it will also assist tenants who wish to move and under the present arrangements of providing large deposits cannot do so. It is, in my opinion, a much better scheme than that implemented by Government. It is simple, straightforward and without complication. Once introduced, I recommend it to all members and hope that it will be a real alternative to the present regulatory schemes.

Also on a good note, it seems that buy-to-let mortgage landlords are paying their mortgages and that there is one of the lowest levels of arrears ever. It is also interesting to note that it is thought there are now 1,200,000 landlords in this country. What that means is that approximately one person in every 55 you pass in the street is a landlord. Amazing. But in times when money appears unsafe to be invested in anything but property, good luck to those that do.

On another matter, you will have seen in this Newsletter the need to notify local authorities, the utility companies, etc when a tenant moves in. Please ensure that you do so or make sure that your agent does it on your behalf. It is no good ringing the SLA Helpline and saying: I didn't realise that my tenant hadn't been paying water rates or Council Tax, for example. You will get the bill, you will have to pay it, so to avoid that situation act when the tenant moves in. You cannot always rely on your tenant notifying the relative authorities, even if they agree to in their agreement!

On the bleaker side, the changes to the Government grant to local authorities is going to cause serious problems with the collection of council tax, especially from those on full benefits who will be required to pay, in some cases, between 10% and 25% of their council tax. In the past, those on full benefits have not been required to pay council tax. Now many will have to. That is, unless the landlord is paying it on their behalf. I believe that local authorities will have significant difficulty in collecting these relatively small sums from the most vulnerable in society. We may see, once the bills mount up, that tenants will move to avoid prosecution/payment.

Finally, in southern England we have had a couple of weeks without rain. May it continue, may the weather improve, and may you have a successful letting year.

Mike Stimpson

THE TAX MAN COMETH

You may be aware that the Revenue target different sectors from time to time. It is now the time for private landlords.

We are becoming increasingly aware of members being investigated on their returns, and being asked to justify everything - i.e. prove costs and income.

Don't forget that your SLA membership gives you automatic insurance cover for this, but you must contact Boswells on 01603 216399 before doing anything else. Note that the Boswells insurance might not cover you to use your own Accountant, so you need to check before talking to the Revenue.

This targeting of private landlords comes in addition to the fact that the revenue can always demand information from letting agents; and from tenancy deposit schemes. So if you take a deposit, and/or use an agent there is a good chance HMRC will already know about you.

The only tax advice we can give you is to ensure your records match what you have told HMRC. They can manage a genuine mistake, but will take very unkindly to an obvious untruth.

THE GREEN DEAL - AGAIN

We have told you about energy saving schemes, and have urged you to take advantage of the free deals that were in place. These deals have now ceased. But don't worry, the next phase has started.

Any work that needs to be done can be carried in one of two ways:-

- via a Green Deal loan. The work will be done by an approved Green Deal Provider, and the cost will be loaded onto the electricity bill, until it is paid back. Hence the user of the energy (i.e. the tenant) will pay.
  This can only be used for work of a minimal cost;
- more substantial work can be done via something called an ECO - Energy Company Obligations. An ECO is grant, rather than a loan - so is a preferable option, but will naturally be more difficult to get.

The Green Deal has now commenced, sort of! It was officially launched on January 28th, but the software isn't working properly; there is a dire lack of Green Deal Assessors; and any work agreed to be done can't be carried out for a few months.

Most energy suppliers aren't fully working on the ECO. So this is a period of confusion!

However, if you are thinking of getting work done it is worth getting a Green Deal assessment as soon as possible. There are several pilots and deals available. The Government are to put £200m in to kick start the ECO; whilst this sounds a lot it will not last long. First come, first served.

We are aware that Kent are to run several pilot schemes, and there is quite a lot of money being available - but only for a short period of time.

Why are we telling you this? Because it will be illegal to rent a property with a low EPC rating (currently less than E) after (currently) 2018.

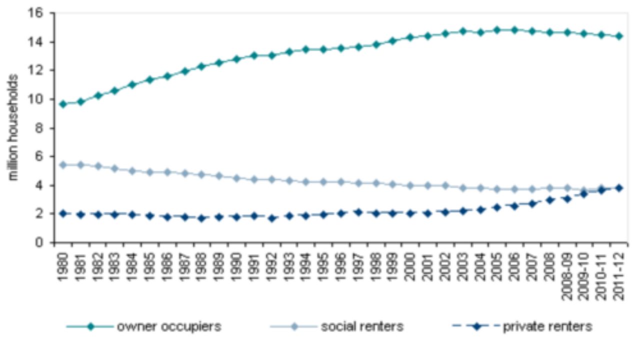
Note also that the BPF have made a very useful guide avaialble - see our web site to keep up to date; and also see the Government site - www.gov.uk/greendeal. The whole point of all this early activity is to ensure landlords aren't in the situation of having illegal properties after 2018. Don't be one of them, act now.

ELECTRICAL SAFETY

The Electrical Safety Council has revised its excellent landlord guide; they also have a short guide for tenants. Both can be found on their web site www.esc.org.uk/resources. We urge you to have a look.

Entitled The Housing Investment Summit the theme of the whole conference was Institutional Investment as a mechanism to substantially increase the number of rental properties.

One of the statistics that came out was that the Private Rented Sector is now the same size as the Social sector, and both together are about 1/3 of total housing:-
English Housing Survey Report:-



Some other statistics that came out were:-

- There are 3.8m rental properties; 1.3m landlords; representing 17% of total stock - DCLG
- £16.4b Buy To Let (BTL) lending in 2012, up 19%; 1.5m loans, 13% of all mortgages; 137,000 new loans advanced - CML

State of the PRS:-
bdrc Continental gave a 'State of the Nation' talk on the PRS based on surveys done with landlords. The overall feeling was that the industry was in good shape with tenant demand up; arrears, and voids falling; rents and profitability up; and yields strong.

The following quote was shown:-
"Buy-to-let is benefiting from strong tenant demand, which is likely to continue. Landlords who can demonstrate a strong track record are in a good position to expand their portfolios. However, new potential landlords need to tread carefully before entering the buy-to-let market; considerations such as landlord licensing reinforce the need for potential landlords to gain a strong understanding of the legal and operating environment." *Paul Smee, DG, Council of Mortgage Lenders, Feb*

Local Authorities:-
There were also talks from Newham Council; Manchester City Council; and Sutton Council. They all went to great lengths to say they were very anxious to continue working with the PRS.

In the Q&A after delegates urged them to use their existing powers to drive out 'Rogue Landlords'. Sir Robin Swale (Mayor of Newham) especially under-

stood this. I attended a meeting with him last year, and objected to his generic use of 'Rogue Landlords' to describe all landlords. I said to him that there was no such thing as rogues, but there are Criminal Landlords who we all want to get rid of.
He repeated that mantra, so has got that message.

Institutional Investment:-
Much of the day was spent on how to get substantial investment into the PRS.

There were many talks from said investors, and I have to say that they were clearly not enamoured with the idea of investing in Britain, and many already had substantial investments on the Continent - especially Switzerland and Germany.

No strong reason was given, but appeared to be lack of confidence in making a good profit, and being able to retain it.

Parliament:-
Additionally, there were talks from Jack Dromey, the Shadow Housing Minister; and Mark Prisk, the Housing Minister.

Naturally each blamed the other for precarious state of the economy; and the lack of house building, and both had the universal panacea that will cure everything - if only they could get on with it. Don't you just love politicians! However their messages were uncannily similar - even the conference chairman remarked on this.

Labour has launched a policy review of Private Rented Housing (on the Labour web site, or link from ours). They are very keen on long term agreements to give confidence to tenants.

When pushed, Jack Dromey did agree that the ability to get defaulting tenants out would remain, as would the ability for a tenant to cease early, in the case of extenuating circumstances. He also agreed that Labour had no plans to introduce any kind of rent control.

Mark Prisk said very similar things, and hinted that all sorts of things will released by the Government in the very near future.

If, and when this happens we will let you know.

And finally:-
The BPF launched another of their excellent guides. Entitled Investing in Residential Property it goes through too much to summarise here, and a link can be found on our web

Aboive articles contributed by Peter Littlewood, SLA Board

NEW RULES ON SECTION 20 FOR LEASEHOLD FLATS

Landlords who buy a long leasehold flat may receive notices which are referred to as S. 20.

The Freeholders among our members should be serving them. They are served when the expenditure on any one piece of Major Works exceeds £250 to any one flat. The S. 20 Notice must then be served on all flats. These procedures were established in 1985 when the limit was £50 afterwards increasing to £100 and in 2002 to £250 and taking a minimum of 10 weeks for the whole procedure.

Up to this year it had been established practice to only consult over major works, and for Lesses to challenge the process when S.20 was not followed to the letter. Failure to follow procedure meant the lessee was liable only for the minimum contribution of £250.

Two Supreme Court decisions have overturned both these practices. In the first it was decided that the limit was reached when the budgeted spending exceeded the £250 limit to any one flat. (not just major works).

In the second it was decided that failure to follow procedure in S.20 did not automatically mean the lessee paid only the lower amount - prejudice had to be clearly shown.

The Block Management industry has made no collective decision on the first case yet, and we cannot offer any guidance, other than to be meticulous about S.20 and in spending any funds be sure they are reasonable. In specific cases SLA can always discuss and recommend.

In the second case Freeholders who did not follow the procedure correctly were no longer expected to refund major works contributions as a matter of course. A Tribunal may use more discretion in his/her favour especially where there has been no prejudice to lessees interests.

Shula Rich
SLA Leasehold Consultant.

MEETING TENANTS

At Upad, we don't believe landlords should rely on letting agents to select tenants for them, we think that you should always meet the person who is going to be living in your property, so we introduce you to tenants and let you show them around yourself. Doing so allows you to suss out if they are the right tenant for you and also enables you to establish a relationship with them. You don't need to become their new BFF, it's always best to keep things on a business-like footing, but getting to know the tenants will make it easier to deal with any problems that might arise.

Right now, you may well be wondering if you've got time to carry out viewings but bear in mind that as you know your property better than anyone else, you might find tenants quicker than a letting agent. You'll be able to tell viewers about all the plus points, give them the low-down on the local area, provide some insider tips such as the best schools, your favourite bars, the nicest coffee shops.

At the same time, you'll be able to ensure the tenant is given only accurate information about the property, that they're aware of vital details such as the length of the lease and what's included in the rent so they don't get any nasty surprises when they move in.

However, we know that finding tenants isn't an exact science and you can't rely purely on your gut instincts, so once you find a tenant you're happy with, we'll reference them for you and make sure they can afford the rent. We'll also draft a tenancy agreement, if you like, collect the first month's rent, register the deposit and set up a standing order to make sure the monthly rent goes straight into your bank account.

When the tenant moves in, it's a good idea to walk through the property with them, showing them how everything works.

A quick demo on the central heating system (even in the summer) will avoid panicky phone calls in the winter. Instructions for all other appliances should be left in the property and it's a good idea to provide a laminated sheet with details such as the location of the water and gas stop valves, in case there's a leak, where to leave rubbish, refuse collection days and emergency contact numbers. Ringing the tenants after the first three months to check everything's okay will show that you care about them and the property, and it won't do any harm to pop round to check that everything's in order.

uPAD

SUSPECTED LOAN SHARK ARRESTED FOLLOWING OPERATION IN KENT

A 66 year old woman has been arrested on suspicion of illegal money lending following an operation in Kent on Tuesday 14th March.

The England Illegal Money Lending Team working in partnership with Kent County Council executed a warrant at a residential property in the Gravesend area, seizing documentation.

The suspect was questioned and has since been released on bail until Thursday 30th May whilst further enquires are carried out.

KCC Cabinet member for Customer and Communities Mike Hill said: "This successful arrest is an excellent example of how the county council's Trading Standards officers are working alongside the Illegal Money Lending team to crackdown on loan sharks. I hope this sends a strong message to those involved in this activity that Kent is no place for them."

Nationally the Illegal Money Lending Teams have secured 222 prosecutions for illegal money lending and related activity, leading to more than 150 years worth of custodial sentences. They have written off almost £40 million worth of illegal debt and helped over 19,000 victims.

The National Trading Standards Board (NTSB) represents all trading standards services across England and Wales. The Board was established by the Government to improve the enforcement of laws intended to tackle rogue traders operating both regionally and nationally who are causing harm to consumers and legitimate businesses. The NTSB issues grants and funds national and regional initiatives such as Scambusters, the Illegal Money Lending Teams, Safety at Ports and the National Trading Standards eCrime Centre.

Nationally, Illegal Money Lending Teams have secured 222 prosecutions for illegal money lending and related activity, leading to more than 150 years-worth of custodial sentences. They have written off almost £40 million worth of illegal debt and helped over 19,000 victims.

Funded by the NTSB, the Stop Loan Sharks Project consists of three Illegal money lending teams; England, Scotland and Wales. Hosted by Birmingham City Council and working in partnership with local Trading Standards Authorities up and down the country, the England Team consists of specialist officers who investigate and prosecute illegal money lending and related activity and LIAISE officers who support victims and raise awareness of the dangers of borrowing from illegal money lenders. The project piloted in 2004, and expanded in 2007.

DON'T LET THE BAD WEATHER GET TO YOU

With heavy rain, strong winds and icy conditions, winter is most certainly the time where landlords worry most about the dangers that the weather can pose to their investments. But with the correct combination of landlords insurance they don't need to.

There doesn't need to be a hurricane for the weather to threaten your property. Rain can enter your home and cause extensive damage through, among other things, overflowing gutters, unsealed sills, warped flashing and blocked drains, snow causes a build-up of water which only heightens that risk while plunging temperatures can lead to burst pipes, a landlords worst enemy.

We all know what the British weather can be like, so no matter where your property is, you are strongly advised to check the details of your landlords insurance policy and look into additional protection, more specifically home emergency cover.

Making sure your property is protected against water ingress or burst pipes is a matter of basic property maintenance, but as an investor, equally basic is ensuring you have a landlords insurance policy that protects your income against the risks the weather presents.
But you shouldn't rely on landlords insurance to protect you against physical issues that may arise from water ingress or storm damage. That's why, as a leading provider of landlords insurance, Alan Boswell Insurance Brokers teamed up with Home 3 to provide home emergency cover that our landlord clients can rely on in the event of an emergency.

Alan Boswell Insurance Brokers home emergency policy holders benefit from a 24/7, no-excess service that will come to the rescue if freezing weather bursts their pipes or water comes through their ceiling. Furthermore, if their boiler breaks down, drains block, locks break or windows are smashed, they can call on their home emergency cover. Landlords can even call on someone to resolve a vermin issue.

With Alan Boswell Insurance Brokers complete package you can rest assured that, if bad weather does strike, your valuable investment is truly protected.
Alan Boswell Insurance Group

UNITED RESPONSE AND HOUSING

by Natasha Corcoran (Housing Manager - United Response)

United Response is a national charity providing person centred support to young people and adults with a wide range of mental health needs and disabilities to support them to live the life they want.

Established in 1973, we are a top 100 charity with a turnover of around £74 million. We work in over 80 local authorities across England and Wales, supporting over 2,500 people with various aspects of their lives - from providing 24 hour care to helping somebody find a job or a new home.

Over 8,500 people with learning disabilities apply to their local authorities for housing each year and only 3% of people with learning disabilities live in the private rental sector. Over the years, due to the shortage of accessible and affordable housing in the UK more and more need help to find and sustain the right type of home. 60% of people with learning disabilities live either with family and friends or in residential care with the majority wanting to move. Often, they feel that they don't have much choice; they think that either they have to live at home with family or move into a care home. When it comes to housing, United Response wants to provide more people with disabilities a greater range of options.

Our housing team are experienced at working in the housing sector. We currently provide housing services to 150 people in England and Wales and work with over 60 different landlords, who include private landlords, housing associations and charities, to make private renting a realistic choice for people with disabilities.

We do this by:

- Managing properties on behalf of private landlords and providing a full housing management service - with the landlord usually responsible for all repairs and maintenance. The charge for this is paid by the tenant as part of their rent .
- Leasing property from private landlords and taking responsibility for day-to-day repairs and maintenance.

The landlord is usually responsible for major repairs although this depends on the length of the lease. We pay rent to the landlord and sublet the property to people using an Assured Shorthold Tenancy.

As well as providing people with a greater choice of housing options there are benefits to landlords too. In our experience, people with disabilities who get support are great tenants who pay their rent on time and look after their accommodation well. They also want stability - so, if they find the right type of accommodation, they are likely to remain there for a number of years. And properties leased to United Response mean that your rental income is guaranteed.

We need to make sure that the local authority support our housing activities. This work is more advanced in some areas than others, and needs to continue so that we can help match the right people to the right type of property whilst making sure that people are also adequately supported. In West Sussex, we have a well established relationship with the local authority for example.

If you are interested in finding out more about how you might be able to work with us to provide housing for people with disabilities, please contact:

- Ben Harrison, Head of Housing
  ben.harrison@unitedresponse.org.uk
  07989 479224
  2nd Floor, Lloyd House, Orford Court, Greenfold Way, Leigh, Lancashire, WN7 3XJ
- Natasha Corcoran, Housing Manager
  natasha.corcoran@unitedresponse.org.uk
  07814 924804
  Vantage House, 1 Weir Road, Wimbledon Park, London, SW19 8UX

You may also like to take a look at our website; www.unitedresponse.org.uk

FORTHCOMING MEETINGS.

The next London social will be Wed Dec 5th, from 6 pm at The Jugged Hare (upstairs gallery), 172 Vauxhall Bridge Road, London SW1V 1DX

The dates for meetings are:-

- Wed, April 3rd – London Social - The Jugged Hare;
- Mon, April 8th – Brighton & Hove – Langfords Hotel;
- Mon April 22nd – Southampton – Chilworth Manor
- Wed, May 1st – London Social - The Jugged Hare;
- Wed, June 5th – London Social - The Jugged Hare;
- Wed, Jul 3rd – London Social - The Jugged Hare;
- Mon, Jul 22nd – Brighton & Hove – Langfords Hotel;
- Mon, Sept 16th – Southampton – Chilworth Manor;
- Mon, Oct 21st – Brighton & Hove – Langfords Hotel.
- Mon, Nov 11th – Southampton – Chilworth Manor

Watch the web site for more details – www.southernlandlords.org. Note that we are to put a resume of the meeting on the web after the meetings.

See the web for more information
www.southernlandlords.org

MEMBERSHIP OPTIONS:

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

MEMBER'S ADVERT - FOR SALE

Member has for sale one-bedroom flat, Guildford area. Built 2004, above a small retail shop. Separate entrance to flat. Combined lounge/kitchen. Large bedroom. Bathroom with shower. Utility area. Secluded paved courtyard. Parking available. Currently let at £650 pcm. Offers in the region of £155,000. Tel: John on 07940 836226.

If you have any contributions, ideas or wish to communicate please contact:

editor@southernlandlords.org. For general enquiries:

info@SouthernLandlords.org
www.SouthernLandlords.org
The Business Centre, 17a Priory Road, Tonbridge TN9 2AQ

Tel:	**0845 475 3583**
Fax:	**0845 475 3283**
Help-line	**0845 475 2483**
Accounts	**0845 475 5583**
Insurance	**0845 475 1383**

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Disclaimer All comments and opinions expressed here are strictly those of the individual contributors, and the Southern Landlords Association cannot accept any responsibility or liability whatsoever.