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# Welcome to the 12th Edition of

the London Landlord 

## Welcome to this edition of the newsletter for accredited landlords and agents

There are mixed messages on the financial state of the sector, but there are beginning to be positive signs that the worst of the recession for the private rented sector may be coming to an end. The quarterly report from the Council for Mortgage Lenders indicates that whilst the sector is not out of the woods yet there has been a 17% reduction in arrears on buy-to-let mortgages. Although there have been seven consecutive declines in the number of buy-to-let loans, the last quarter showed a relatively small decline of just 4% over the previous quarters figures.

LSL Property Services, which owns amongst others Your Move and Reeds Rains, reports that rents rose 0.5% in July over June's levels and that tenants' arrears across England and Wales fell from 11.6% in June to 11.2% in July. Although yields dropped slightly to 5.02% (5.2% in London) due mainly to stronger house prices stronger demand from tenants meant that void periods between tenancies

nationally fell 2.5 days to 26.7 days (18 days in London).

There is potentially also good news for landlords with the Government considering a number of proposals to cut the carbon emissions in the domestic sector as part of its pledge of an 80% reduction in carbon emission by 2050, which should benefit both landlords and tenants. The Government is considering a report on how to fund the works necessary to make homes more energy efficient, which recommends introducing Pays As You Save (PAYS). It is suggested that all necessary works are funded by loans which would be paid back through fuel bills. Once the works are complete PAYS would guarantee that the fuel bill, including the loan repayment element, would be significantly less than the fuel bills before the works were done. This would benefit the tenant by reducing their fuel bills and the landlord by ensuring the rental premises are brought up to standards necessary to meet the 2050 target. A win-win solution.

Another win-win solution is a proposal for a "Clean



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Energy Cash Back" whereby owners of domestic green energy generating equipment e.g. wind turbines; photovoltaic cells (PV) would receive a payment for every Kilowatt of energy they generate. It is proposed that for rented premises the landlord would receive the payment. The Times newspaper recently report that the proposals would provide an average cash back of £825 per annum, equivalent for PV cells of a return of 9.7% or 16.2% for higher tax payers. These figures included a Government grant which is not available for landlords, but even so the returns are still very good and if adopted should help spread green electricity generation into the private rented sector as the landlord has a more attractive property to rent due to lower bills and also gets the Clean Energy Cash Back and the tenants gets free electricity.

We will keep you informed of these proposals and I hope you enjoy this edition.

**Dave Princep**  
**Chair of London Landlord Accreditation Scheme**

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## Guide to being a Successful Landlord

There are more than 1.5 million landlords in the UK, and this number is increasing. Choosing the right property is the first step, but what you do next is equally important.

The rising cost of living combined with the current financial insecurity suffered by many people in the UK can spell disaster for landlords. As rental experts, [upad.co.uk](http://upad.co.uk), the UK's marketplace for property rental, would advise landlords to take the following steps in order to maximise their rental income

### Make friends

Keeping in close contact with your tenants will make them less likely to default on a rental payment. If they are having trouble receiving payments due to a short-term financial situation, then show understanding by perhaps offering them a reduced rate of rent (at least initially). Remember, some cash is better than no cash.

### Check them out

Ensure your tenant sets up their payments through a standing order. Then you won't have to keep hounding them for money,

which is both time-consuming and potentially damages the relationship you are trying to build. It also means your tenants won't embarrass themselves if they "forget" to pay – or be able to use the excuse that "the cheque's in the post"

### Bank on it

Make sure prospective tenants provide you with their last three months of bank statements. These will show you that they have a regular salary going into their account, and that it is sufficient for them to be able to afford your rent.

### Delve into their past

Phone their previous landlord/s to confirm that they were reliable tenants. This also establishes that the information they have given you is correct.

### Cover your back

If you are still not certain that the tenants will always be able to pay the rent every month, acquire a UK-based guarantor, who will then be liable to pay the rent if they default. Another option, which may already be included in your building cover, is to obtain rent guarantee insurance.

More information can be found at [upad.co.uk](http://upad.co.uk).

*Contact Tessa with any Landlord queries that you have, headed 'LLAS FAQ'*

## Introduction

They say that almost half the population in Britain has a pet of some sort. However most landlords and letting agents routinely prohibit pets in their properties. The main reasons for this are the potential damage that pets could cause to the property, the risk of flea infestation, and the potential costs and additional work involved in preparing it for a new tenant after the departure of the pet owning tenant.

However, the majority of pet owners are law abiding people who look after their pets responsibly. Consider:

- 78% of pet owners, according to a recent survey by the Dogs Trust, have experienced difficulty in finding accommodation which accepts pets
- 54% were never able to find a suitable property, and
- 8% had to rehome their pet

This means that landlords who permit (suitable) pets will have a much larger pool of potential tenants to choose from.

**Note:** Information in this article is reproduced with the kind permission of Dogs Trust. For further information on Dog Trust's Lets with Pets® campaign, please go to [www.letswithpets.org](http://www.letswithpets.org)

## Is renting to pet owners an option for your property?

This is the first thing to consider. If the property is leasehold, you will need to check your lease to make sure that pets are allowed. If they are, then you should be entitled to let to tenants with pets.

If the lease prohibits pets, then you would need to get your lease changed first. You could have a word with your freeholder about this. If the property is in a large block of flats, getting the lease changed will be difficult, as the other leaseholders would have to be consulted. If there are only a few other leaseholders though, particularly if you all also own part of the freehold, you may be able to get agreement, in which case you would need to get a solicitor to deal with the amendments to the leases.

If the property is freehold there is far less likely to be a problem. Some may have restrictive covenants prohibiting animals but these are rare and generally are aimed at farm animals such as pigs

rather than domestic pets.

If there are no legal problems, you then need to consider:

1. whether you will allow pets at all. If the answer to this is yes, you then need to consider
2. what types of pet you will allow. Then
3. you need to consider each prospective tenant and his pet on a case by case basis

## The most popular types of pet

This is not an exclusive list but most common types of pet you are likely to be asked about are as follows:

**Dogs** are the most popular pet in the UK and are also the principle type of pet objected to by landlords. One of the main things to avoid is dogs being left alone in the property for long periods as it is then that they are most likely bark and cause damage. Before taking in a tenant with a pet dog, you need to find out whether this is likely to happen. The Dogs Trust recommends that dogs are not left alone for more than four hours at a time. You will also need to ensure that dogs have been properly vaccinated and are micro chipped

**Cats** are also extremely popular pets. However they are far less trouble than dogs. If a scratching post and toys are provided they are less likely to scratch furniture and carpets.

**Birds** are intelligent animals and need stimulation, for example with mirrors and toys. They are also sociable and should not be kept alone unless their owner is with them for most of the day to keep them company. It is illegal to keep a bird in a cage in which it cannot fully stretch its wings in every direction.

**Fish** rarely cause problems, and therefore are often accepted by landlords who would not agree to other types of pet.

**Small furry animals** such as hamsters, gerbils, and pet rats. They will need toys, chews, digging and nesting material, and (unless there enclosure is very large) supervised exercise outside their cage, as a wheel or ball alone is not sufficient.

**Rabbits** can be kept either indoors or outdoors provided they have suitable hutches. They are ferocious breeders (and sometimes fighters) so it is probably best to have them neutered. Be warned that they are also great chewers, so tenants should be told to keep them away from the TV and other wires and cables if allowed to run around inside.



**Guinea Pigs** should generally be kept outside in a cage and run. They are not normally very interested in toys but will enjoy having lots of space to run around in and boxes and tubes to explore and hide in. They should not be kept with rabbits as rabbits have powerful hind legs which can cause them injury.

**Exotic pets** include things like tortoises, lizards, spiders and snakes. You need to be careful about allowing a tenant to keep these pets as they often require specialist care.

## Some other general points on pets.

**Neglected or abandoned pets.** If you have reason to believe that the pet in your property has been abandoned, then you should contact an animal welfare organisation. In England and Wales, this will probably be the RSPCA.

**Fleas and worms.** Pets that receive regular treatment rarely get fleas (according to the Dogs Trust guide). It should be a condition of allowing pets prone to this, that they have regular treatment.

**Pet fouling and odours.** If owners have trained their pets properly, and litter trays are provided and the litter is changed regularly for pets kept inside, this should not be a problem. This is something you can watch out for in your regular inspections.

**Tenants with pet allergies.** Many landlords are reluctant to take tenants with pets as this may affect subsequent tenants who may have allergies. However, if the property has been adequately cleaned, vacuumed and aired properly after the pets have left this should not be a problem. Note that if your property is an HMO with tenants renting individual rooms or living in close proximity, then if any of the tenants have been allowed to keep their pets, you need to make this very clear to prospective new tenants, preferably in writing, so they cannot say that you did not warn them

## Checking prospective tenants with pets

1. Speak to them. You should always discuss their pets in detail with prospective new tenants.
2. Take a reference. Ideally you need to take a reference from a former landlord, where the tenant lived with his pet, or (if this is not possible) from their vet.
3. Meet the tenant with his pet. This is a good opportunity for you to see for yourself what temperament the animal has and how well behaved it is. Ideally you should see them in their current home
4. Carry out all other normal checks and referencing.

5. Confirm that someone will be willing to look after the pet(s) in case of emergency. You will need a name and address and contact details. However before signing the tenant up, get in touch with this person yourself and just satisfy yourself that they are willing to do this. Ideally you should get written confirmation

6. Consider the suitability of the pet for your particular property. For example a small dog in a small house may be fine, but not a large one. The fact that you have decided to allow tenants with pets does not mean that you should accept every pet

## Deposit and pet payment

It is generally accepted by tenants that a landlord will ask for a higher deposit where the tenant has a pet which is potentially destructive, such as a dog or a cat. However note that the deposit should never be more than two months rent, or it will be classed as a 'premium'. This is undesirable as it could affect your right to prohibit assignments of the tenancy.

If the pet is of a type where it is reasonable to assume that you will need to have the property professionally cleaned after the tenant vacates, it is generally acceptable to ask also for a non returnable pet payment, to cover the cost of this

## Conclusion

If you are careful with your choice, there is no reason why tenants with pets should not prove to be excellent tenants who will look after your property well and always pay on time. Even if the pet does cause some slight damage, or the property require extra cleaning on the tenants departure, if a larger deposit is taken together with a pet payment, hopefully you should not suffer any financial loss.

As so many landlords routinely refuse pets, you will probably find that you have a far greater pool of potential tenants to choose from if you are willing to allow them. Many pet owners are pleasant, responsible people who will make you excellent long term tenants.

© Tessa Shepperson, August 2009

Tessa, a qualified solicitor, runs the popular online service [www.landlordlaw.co.uk](http://www.landlordlaw.co.uk). Note that this now has a special tenancy agreement for letting to tenants with pets. This provides for details of the pet, its vet, and the person who will look after it in case of emergency, and has special terms and conditions.



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Tessa Shepperson is a solicitor and author, and runs the popular Landlord-Law site at [www.landlordlaw.co.uk](http://www.landlordlaw.co.uk). Do-it-yourself kits for possession can be purchased online. Accredited Landlords can claim **20% discount** off their first year's membership of Landlord-Law (not to be combined with any other offer). For further info write "LLAS Discount" in the subject box.

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## Vulnerable Camden Residents Get a Free Carbon Monoxide Detector

Vulnerable Camden residents can get a free carbon monoxide detector and free installation, thanks to a new scheme run in partnership by Camden Council and the Corgi Trust.

In one of the first schemes of its kind in the country, the audible detectors will be given to anyone having a free home security check, or child safety check, through the Safe as Houses Scheme.

Camden residents who are over 60 or disabled, or who have children under five and are receiving benefits, are eligible for the checks.

The launch of the project was marked by an event at the Hillwood Resource Center on Thursday 2 July.

Users of the centre received free detectors and heard speeches from Cllr James King, Camden Council's Executive Member for Community Safety, and Nigel Dumbrell from the Corgi Trust.

They were also invited to take a test to check the levels of carbon monoxide in their blood.

Carbon monoxide is produced by faulty gas equipment, and exposure to it can be fatal. As it has no smell there is no way of knowing it is there, so having a detector fitted can save lives.

Cllr James King, Executive Member, Community Safety, Camden Council, said:

"This is an excellent initiative which could potentially save lives. I am delighted we have joined forces with the Corgi Trust to offer this innovative scheme to our most vulnerable residents."

Anyone wanting more information on receiving a free home security check or free child safety check should

Tel: 0845 351 0642 Or Email  
[safeashouses@mobilerepairservice.org.uk](mailto:safeashouses@mobilerepairservice.org.uk)

## Tower Hamlets Private Sector Landlord Forum Dates

**Dates:** Wednesday 21st October 2009

**Venue:** Room 101, Albert Jacob House, 62 Roman Road, London E2 0PG

**Time:** 1:30pm to 4:30pm

Refreshments will be provided on the day, To register your interest, please contact **Jamie Jackson** or **Noella Ling** on Tel: **020 7364 3558** or email: [jamie.jackson@towerhamlets.gov.uk](mailto:jamie.jackson@towerhamlets.gov.uk) OR email: [Noella.ling@towerhamlets.gov.uk](mailto:Noella.ling@towerhamlets.gov.uk)

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## Additional Licensing of Houses in Multiple Occupations

Hounslow Council has been successful in its application to the Department of Communities and Local Government (CLG) to introduce an additional licensing scheme. The scheme extends the Council's powers to tackle poor housing conditions, overcrowding and poor management in some of the most poorly managed properties in the borough (both copies of the notice of approval are attached).

Additional licensing of HMOs only applies to certain categories of HMO within designated areas of Hounslow. The scheme will come into force 15th October 2009 in the wards of Hounslow Central and Hounslow Heath and on the 15<sup>th</sup> January 2010 will be extended to include Hounslow West, Cranford and Feltham North.

It applies to all HMOs which satisfy the following conditions

- The HMO or any part of it comprises two storeys or more
- It is occupied by four or more persons
- It is occupied by persons living in two or more single households

The following storeys shall be taken into account:

- Any basement, attic and mezzanine level if used or constructed wholly or partly as living accommodation
- Where the living accommodation is situated in part of a building above business premises, each storey comprising the business premises
- Where the living accommodation is situated in part of a building below business premises, each storey comprising the business premises
- Any other storey that is used wholly or partly as living accommodation, or in connection with and as an integral part of the HMO

***If you own or manage an HMO which falls under the Additional or Mandatory licensing scheme, you should contact us on the details below and request an application form.***

**Tel:** 020 8583 3870/3880

**Fax:** 020 8583 3990

**E-mail:** [privatesectorhousing@hounslow.gov.uk](mailto:privatesectorhousing@hounslow.gov.uk)





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for more information contact Mike or Rajan free on

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# Problem getting rent due from Council tenants?

As London Landlords turn their back on Housing allowance tenants, Rajan Amin looks at safeguarding your income.

A recent Survey by the National Landlords Association identified London landlords as the nation's least likely to accept benefit tenants. Only 40% of London Landlords questioned said that they would accept tenants on benefit, compared to 52% nationally. The survey identified the introduction of the Local Housing Allowance (LHA) rules in 2008 as a key factor in a reduction of confidence in the market uncovering that 40% of landlords who currently accept benefit tenancies are less likely to do so following the introduction of the LHA. The survey analysed 476 responses from landlords throughout the country.

Amin believes that this issue will be exacerbated following this month's unemployment figures which revealed that 7.8% of the workforce can't find a job.

The fears seem to be backed up with hard facts too. Martin Oliver, CEO of property specialist group Barbon is at the very sharp end of rent arrears. "We have seen a 25% increase in arrears frequency and our insurance company has paid out over £3M on rent guarantee products in the last year." He reported.

As the survey outlined, not all landlords feel negative about the LHA. Mr Patel, a portfolio property owner says "until April 2008, I was reluctant to accept benefit clients, because the claw back rules meant that a change in tenant's circumstances could result in me having to repay rent I had collected. The changes have meant that any claw back is now the responsibility of the tenant. I consider the risk now to be more acceptable than before."

Patel has positive experience of Housing benefit impacting upon his tenants. "Recently, a good tenant of mine was made redundant; he was married and had a 2 year old child.

They informed me that they would have to leave the property as they could no longer pay the rent. I asked if they had looked into getting HB, they hadn't. So I helped them where they needed me to write a letter or two and a number of weeks later they were getting HB paid to them, which they in turn pay me - Good tenants retained!"

Michael Cohen of Belvoir Balham Lettings represents a number of London landlords, and says "we don't often deal with housing benefit tenants and our experiences we have been a rather mixed bag to be honest. We make no recommendations to Landlords regarding

benefit tenants. When clients are looking at their tenants, they often instruct us to carry out a Full Tenant Reference"



*Rajan Amin Cert CII Coversure Insurance*

Barbon owns two search companies, and Oliver confirms growth in the market "we performed just under ½ a million tenancy searches last year and it's a rapidly growing service" he said.

Mr MS Sohanpal a property business owner? feels that the changes under the Act have had a negative impact on his business. "Since the Councils have started to pay the rent direct to the tenants I have found the risk to be less acceptable. It almost always causes problems at the end of the tenancy if rent is not paid for the last 2-3 months. The deposit – often only worth 4 to 6 weeks rent – is rarely sufficient to cover the arrears and dilapidations."

Nevertheless, this is an important sector, and the rental yields are very exciting. "There are a number of good reasons to be in the market, and it's simply a matter of protecting oneself" says Amin.

Letting someone else take the risk is popular alternative. Amin's own brokerage Coversure (Kennington) saw this issue coming and has worked with Abbey Legal Protection, a leading supplier of legal expenses and rent guarantee policies, to launch an exclusive insurance policy which protects landlords when tenants do not pay.

"Our policy protects the whole rent... not just the benefit amount and is available for all rental contracts. We are already providing 100s of landlords peace of mind as the economy shows no immediate signs of recovery, we have seen a huge surge in demand"



Ramesh Pindoria of Regal Estates in Neasden says “

We have been managing and renting properties to tenants claiming housing benefit for many years now. We have always carried out full references and credit checks, with the change in the law last year and introduction of the Local Housing Allowance (LHA) we continue to rent to tenants claiming benefit. With housing benefit being paid directly to the tenants under the LHA most tenants have the right intentions, but we were looking for an insurance to protect against potential bad tenants.

We have found that the Coversure rent guarantee policy is ideally suited for our type of tenant and have worked very closely with them since last year for that extra peace of mind.”

Robert Nicholls, Sales and Underwriting manager at Abbey explains

“Rent guarantee insurance policies have until now been designed for the professional lets markets. When we first discussed the letting arrangements for local authority housing with Coversure we recognised the existing “professionals” wording would not work. Designing a new product like this requires close interaction with the client to make sure we understand all the exposures and processes involved. We are excited with the result of the work we have undertaken together with Coversure because it gives us both an opportunity to provide a valuable product to a sector that very much needs our support.”

Amin concludes “The most important benefit to the landlord is that Coversure has found a partner who will, provided the tenant has no CCJs, accept the risk for housing benefit tenants without credit checks.”

Coversure is an independent insurance brokerage with over 90 offices nationwide. You can contact Rajan Amin (Cert CII) on

**Tel: 0800 093 9009 freephone or 08704 585 680**

**Email:** [kennington@coversure.co.uk](mailto:kennington@coversure.co.uk)

**Website:** [www.coversure.co.uk/kennington](http://www.coversure.co.uk/kennington)

## Better Homes Plus: Sustainable Landlord Initiative



**West London Action to increase the number of accredited landlords in the sub-region**

### **Aim**

To meet sub-regional target of at least 700 new accredited landlords by March 2011 in the sub-region and to support boroughs engagement with London Landlord Accreditation Scheme

### **Borough subscription to LLAS**

To improve borough engagement with LLAS, the WL 09-11 TFS programme will meet the cost of borough contributions to LLAS for 09-10 and 2010-11 respectively.

### **WL Discount vouchers**

Each borough to be given 100 vouchers for 2009-10 and 2010-11 respectively; for a £40 off discount from the full cost of £79.99 for LLAS training and accreditation. All vouchers will have expiry dates till the end of each financial year. Vouchers can be sent to targeted landlords or given out as part of

landlord fair activities.

### **To deliver Landlord Accreditation training:**

- In discussion with LLAS, boroughs to either arrange date and local venue for training and LLAS will provide catering and trainer (preferred WL option), **or**
- Landlords to use voucher for other training dates advertised by LLAS

### **LLAS training**

For all landlord accreditation training, LLAS will provide trainers.

If boroughs arranging training date and venue, LLAS requires a maximum of 30 landlords or a minimum of 10 per session.

WL vouchers can only be used for landlords seeking accreditation for the first time (new accreditation); it cannot be used to renew landlord's existing accreditation.

Landlord accreditation lasts for 5 years during which time the landlord is expected to obtain 60 CPD points as evidence of continued development



# Calling all Landlords!

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## Haringey landlords prosecuted for fire safety breaches

Two Haringey landlords have been sentenced to six months imprisonment and ordered to pay £5000 costs each for breaching fire safety regulations, after a successful prosecution by London Fire Brigade.

The prosecution followed a fire at a house converted into bedsits, on Hampden Road, N8, on 31 March 2007.

Sentencing of the building's owners Michael de Havilland and Sally Fox, of Muswell Hill, took place at Wood Green Crown Court on Friday 12 June, after de Havilland and Fox pleaded guilty to the breaches.

After the fire, London Fire Brigade Fire safety inspectors found multiple breaches of the Regulatory Reform (Fire Safety) Order 2005.

These breaches included inadequate fire detection systems, lack of proper fire doors on bedrooms or the communal kitchen, no emergency lighting in the building's stairway, lack of firefighting equipment such as a fire extinguisher or fire blankets and no fire risk assessment available for inspection.

As a result of the breaches a further inspection was arranged where it was requested that the owners were present so that these could be highlighted, and an enforcement notice was issued, explaining that the breaches needed to be dealt with.

After further contact with the co-owners and further inspections over a number of months, inspecting officers found that no work to make the premises safe had been completed.

Brian Coleman AM FRSA, Chairman of the London Fire and Emergency Planning Authority said: "This is our second prosecution resulting in a custodial sentence and again sends out a strong message to landlords and building owners. Our role is to keep Londoners safe, and where we see that you are not taking your legal fire safety responsibilities seriously, we will take action."

## Hillingdon Private Sector Landlords forums Dates

**Tuesday 15th December 2009** - Committee Room 5

All to be held at the Civic Centre, Uxbridge

**Refreshments will be provided on the day**

To find out more information or to register your interest, please contact **David Youngs** (Principal Environmental Housing Surveyor)

Email [dyoungs@hillingdon.gov.uk](mailto:dyoungs@hillingdon.gov.uk)



**Landlords**  
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We offer cash incentives and deposit.

For more information contact our Lettings Team on:

020 8937 2777  
[homefinders@brent.gov.uk](mailto:homefinders@brent.gov.uk)  
[www.brent.gov.uk/homefinders](http://www.brent.gov.uk/homefinders)

## Dangerous house taken over by council

Camden is claiming to be the first council in England to take over management of a badly maintained private property.

Camden LBC made a Final Management Order after the owners of the property were prosecuted for keeping the house in a dirty and dangerous condition.

The order means the council can manage the letting and refurbishment of the property over the next five years and spend money received from rent on repairs and improvements.


The owner of the property was fined nearly £20,000 including costs. Management was then taken over by another company in January 2008. They also neglected the property and were fined £19,000 plus £3,000 in costs.

An interim order allowed the council to undertake immediate works to make the property safe.

Councilor Chris Knight, Executive Member, Environment, Camden Council, said: "I hope this sends out a clear message that we will use all the powers available to us to prosecute unfit landlords and make sure residents are living in safe and habitable conditions.

"Unfit landlords can put people's lives at risk, and we need to make sure they are not allowed to get away with housing people in overcrowded and dangerous conditions"





**Q: how can you get the most appropriate Insurance for properties let to council?**

**A: with our unique and exclusive property owner insurance policy**

**how will you benefit?**

- no tenancy agreement required - can be a short term or temporary housing accommodation
- the property can be let to DSS referrals or even asylum seekers
- no additional premium for DSS referrals or asylum seekers
- if you need to claim for loss of rent after an insured incident, cover will start from day one
- the policy can cover from a single bedroom flat to an HMO
- accredited landlords will get a 15% discount on the premium
- additional discounts available if you have a portfolio of properties to be insured

**what does the policy cover?**

- buildings cover including subsidence and accidental damage
- loss of rent cover for up to 20% of buildings sum insured
- landlords contents cover including white goods and carpets
- property owners liability for up to £5 million
- landlords legal cover for up to £50,000
- malicious damage cover by tenants up to £5,000
- trace and access cover for up to £1,000

**why us?**

above all you will get advice from a qualified, professional team and your insurance policy will be underwritten by AXA Insurance UK plc which is one of the UK's top insurers.

- terms and conditions apply - full written quotation on request
- full details on our website [www.coversure.co.uk/kennington](http://www.coversure.co.uk/kennington)

for more information contact Mike or Rajan free on

**0800 093 9009**

or email [kennington@coversure.co.uk](mailto:kennington@coversure.co.uk)  
fax 0207 820 3888

232 Kennington Park Road,  
London,  
SE11 4DA



[www.coversure.co.uk/kennington](http://www.coversure.co.uk/kennington)

# Let's turn empty houses into homes

For every family who are homeless there are four properties lying neglected and unused.\* That's over 15,000 potential homes across Barnet, Camden, Enfield, Haringey, Islington and Westminster - empty and abandoned.\*\*

We can help owners with the following:

- Grants to develop properties to rent
- Financial help for owners to use a property to live in
- Services of an improvement agency to carry out repairs

Remember, we have powers to make you sell or lease your property to us, if you continue to neglect it. Empty properties don't benefit anyone. Help us put them to good use.

If you see an empty property in north London, or for advice, contact us on **0800 953 6305** or **www.nlep.co.uk**

**BARNET**  
LONDON BOROUGH

 **Camden**

**ENFIELD**  
Council 

  
**Haringey** Council

  
City of Westminster

 **ISLINGTON**

\*Data taken across England. Source: Empty Homes Agency, 2001.

\*\*There are 15,634 empty private properties across these six boroughs. Source: Department for Communities and Local Government, April 2005.



## LANDLORDS!

Training courses available covering H.H.S.R.S., Fire Safety, Public Health, and more.

**Courses run for an hour and are only £15 each.**

Learn from experienced Environmental Health Officers on how to better manage health and safety issues in your property:

- Avoid enforcement action

Details and how to book can be found at: **Website: [www.rbkc.gov.uk/environmentalservices/training](http://www.rbkc.gov.uk/environmentalservices/training)**  
**email: [public.health.training@rbkc.gov.uk](mailto:public.health.training@rbkc.gov.uk)**  
**tel: 020 7361 3002**



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positive initiatives for your business



## PROPERTY AND INHERITANCE TAX

*This guide is designed to be a brief introduction to Inheritance Tax with particular reference to property. It only represents a summary of some of the main points to consider. Proper professional advice should be taken in all cases.*

### Introduction

Inheritance Tax (IHT) is a major tax consideration for individuals. An Estate worth over £325,000 can suffer tax at 40% on the balance over that amount. If the Estate is left to the surviving spouse or civil partner, then IHT is only paid on the second death (there are some new relief – see below). As properties are high value items, IHT can be very costly, and it is vitally important to get the structure of ownership of property correct from the beginning.

### The Main Rules

Individuals domiciled in the UK (which includes anyone who has been tax resident here for 17 out of the previous 20 years) are subject to IHT on their worldwide Estate. To the extent that anything is left to a surviving spouse or civil partner, then there is no IHT payable, being deferred to the second death. The first £325,000 is known as the nil rate band and is exempt from IHT with further possible relief available on the death of the survivor (see below).

A non-resident who has assets in the UK will be subject to IHT on those assets, again with the first £325,000 exempt (there may be some restrictions on gifts to a spouse in these circumstances).

There has been a recent relaxation of IHT rules which now permit the transfer of any unused nil rate band on the death of one spouse or civil partner to the survivor. The effect of this is that where the surviving spouse or civil partner dies, the IHT nil rate band available at their death will be increased by the proportion of the nil rate band that was not used on the death of the deceased spouse or civil partner. This rule also operates in relation to the death of a previous deceased spouse if there was any unused nil rate band in that estate - though there is a maximum limit of a doubling of the nil rate band on the final death.

Any mortgages on properties can be deducted from the gross value of the property concerned in determining the taxable amount.

Gifts of assets become free of IHT so long as the donor survives a 7 year period, with tapering relief after year 3 if death occurs before the end of the 7 years. However beware the Capital Gains trap on gifts (see below).

### Business Property Relief

If a self-employed trader owns commercial properties used in his business then 100% Business

Property Relief (BPR) is available, so that no IHT will be payable on his or her death and these can be passed on to, say, Children free of IHT, and with an uplifted Capital Gains Tax base cost.

In certain circumstances, where the individual has a substantial interest in the trading company or partnership which uses his or her business property, 50% BPR may be available.

### Payment of Tax

There are special rules to ease the payment of IHT on properties included in Estates, with up to 10 years allowed to pay the IHT, though it is payable in full once the property is sold. Interest is charged on the annual instalment payments.

### Property Developments

It is common for property development to be operated through a Limited Company. Shares held in private property development companies will normally qualify for 100% Business Property Relief for IHT purposes. This is therefore a very good medium from a long-term tax point of view by which to operate property development plans.

### Pension Schemes

Prior to one of the several u-turns undertaken by the Government, it had been anticipated that it would have been possible to put residential property into SIPP's. However this is not now permitted, but it is still possible to put *commercial* properties into a SIPP, effectively taking them out of the individual's Estate, which also provides other useful tax benefits.

### Trusts

Following recent years' Budgets, the use of new Trusts for property holding is now relatively unattractive. Tax on income is at 40% (rising to 50% from 2010/11), and there will be 10-yearly charges on the value of the property within the Trust, as well as charges when the property comes out of the Trust. There may still be instances where Trusts are useful, but these are now few and far between.

### IHT Planning

The traditional method of IHT planning of giving assets to your children or grand children is not always appropriate when it comes to property assets. This is because a gift (other than to spouse or civil partner) is treated as a transfer at market value for Capital Gains Tax purposes,



So that if the property has increased in value since it was bought (a possibility even in today's market), any gift or transfer could involve a Capital Gains charge.

If suitable, it is often a good idea to put properties into joint names with your children when first purchased. Although you would lose a share of the income to the children whilst you own the property, you have effectively transferred a large amount of assets to the next generation and, so long as you survive for 7 years, it should be free of IHT (there are also some anti-avoidance rules to be considered).

One well-tried planning method is to take out a mortgage on a loan-free property in order to provide funds to give to children or other beneficiaries, or perhaps to fund a tax-efficient bond structure. The mortgage reduces the value of the property for IHT purposes, and funds can then be advanced to children early on. Again, assuming the donor survives the 7 year period; such gifts would fall out of IHT entirely.

Many taxpayers with potentially high IHT bills have decided to meet these by way of life policies, often written in Trust. Ideally, they should be taken out by children on the parents' lives being paid by gifts out of income from the parents. So long as the parents have income surplus to their requirements, this can be given to children with no IHT consequences. Any transfers of *capital* over the annual £3,000 exemption would however potentially cancel the benefits and is not to be recommended.

### Husbands and Wives / Civil Partners

Joint holdings as tenants-in-common can give the benefit of a discount on valuation on first death. This was discussed in a previous article, when it was suggested that a discount of 10% or 20% could be agreed with HMRC.

### Deeds of Variation

It is possible, when all parties agree, to vary the terms of a Will to save IHT. This is done by what is known as a Deed of Variation which has to be completed within 2 years of death. In this way, one is often able to transfer assets down through the generations without incurring extra Inheritance Tax charges, or alternatively to redirect assets to certain beneficiaries in a way to reduce the IHT burden. Such a deed will have to be prepared by a competent solicitor.

*David Kibel FCA is a Chartered Accountant specialising in property taxation matters, as well as dealing with tax advice and tax planning. He can be contacted at david@kibel.co.uk.*



## Government Aims to Rescue 6,000+ Homes

On 21 April 2009, the Prime Minister announced that Homeowners Mortgage Support is now available to help homeowners who suffer a temporary income shock. It means that eligible homeowners will be able to make smaller mortgage repayments for up to two years, without the risk of losing their homes

### Who is eligible?

- Can't stop repossession through other methods or trade down
- Owner Occupier facing homelessness, but do not need to be Part VII Threatened with Homelessness.
- Household in Priority Need.
- Be Eligible (Part VI/VII)?
- Do not need to take a Homeless Application, so don't need to consider Intentionality.
- Property worth less than £295,000 in London. (May be increased)
- Household income less than £60,000
- Property should be suitable for the household, and they should want to stay.
- Not in more than 20% negative equity from (1<sup>st</sup> May 2009)
- Solution should be sustainable

### 2 Mortgage Rescue schemes

#### Shared Equity

RSL provides an equity loan up to 75% of value enabling the householders' mortgage repayments to be reduced. Household needs to retain at least 25%. Owners can staircase up to full ownership as their circumstances permit. There is a 3% charge of the amount of the equity loan when it is made for the administration costs, this is added to the loan.

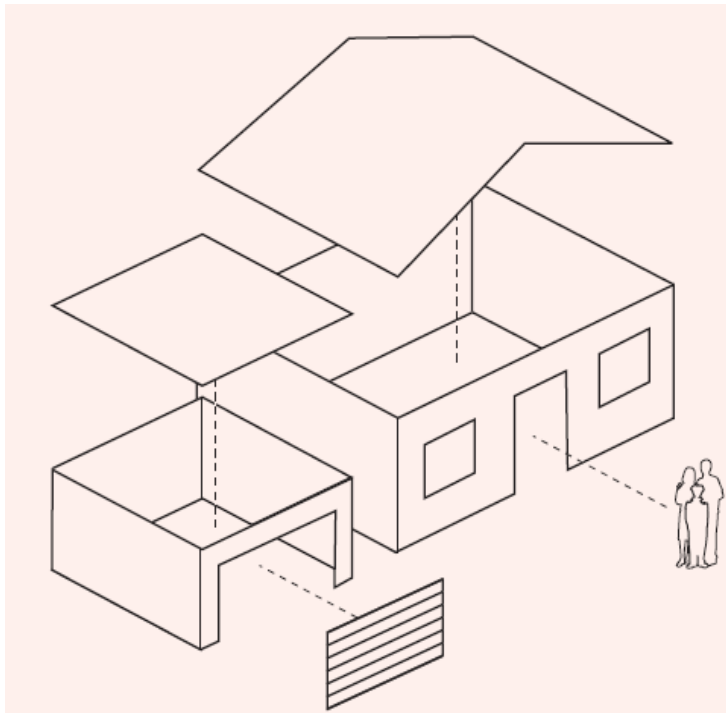
There is a charge for portion owned by RSL. This interest fee is 1.75% of the equity loan amount each year but paid in monthly instalments. The interest fee will increase by 0.5% more than the rate of increase in the Retail Price Index. If the RPI is negative then the increase will be 0.5%.

The equity loan can be repaid at any point, either in full or in stages. The minimum repayment that can be made at any time is 10% of the value of your home. Because the loan is an equity loan the amount required to be paid back will increase if the value of the property increases. If the value decreases the borrower will still have to pay back the initial amount lent.

#### Government Mortgage to Rent

Designed to help the most vulnerable households on low incomes with little chance of sustaining a mortgage RSL clears the secured debt completely, acquires property and the applicant pays rent to the RSL. Probably purchased at about 97% of market value (3% charge for the scheme, hence 97%). Applicant gets Shorthold tenancy for 3 years. Rent is set at 80% of market rent (probably 80% of LHA). No right to re-purchase, it is up to the RSL to decide what happens after 3 years.

For more info, pls visit [www.communities.gov.uk](http://www.communities.gov.uk)



## LANDLORDS WANTED

**Are you looking for tenants?** Richmond Council and CRI have been working with private landlords for over 10 years. During this time we have helped 1,000 landlords rent properties to over 3,000 people.

**To find out more please call 020 8831 6438 or email [Richmond@crinet.co.uk](mailto:Richmond@crinet.co.uk)**

### WE OFFER:

**No fees** - We do not charge for finding a suitable tenant

**No hassle** - Our highly efficient service saves you time and money.

**Landlord support** - The team will continue to act as your free personal advisor for as long as you use our service.

**Housing Benefit fast-track** - We'll fast-track claims and resolve problems for properties in the borough.

**Deposits underwritten by CRI**



## London Landlords with One Bed & Studio Flats Get Option to Lease

London landlords with budget one-bed and studio flats are now getting the option to lease, thanks to a service offered by social enterprise, Real Lettings.

As the pressure on social housing in the capital has increased, Councils have focused attention on larger properties. This has meant that many landlords with one-beds and studio flats have been unable to lease. Real Lettings plugs this gap, working with landlords and councils to provide leasing and management for those seeking a low involvement alternative.

Real Lettings was developed by homelessness charity, Broadway, to help single people who have experienced homelessness move out of supported housing. It combines their property management experience with a ready list of tenants.

The leasing service offers guaranteed rent, minimal voids and your property back in the same condition at the end of the contract. Management services are similar but require that maintenance costs be covered. Rents are competitive and based on Local Housing Allowance (LHA) in respective boroughs

All tenants get resettlement training and are supported throughout the tenancy. And because Real Lettings is a social enterprise, all of its profits go back into improving its service to landlords and tenants.

Howard Sinclair, Chief Executive of Broadway said, "We've been working in property management for over 25 years now. So we thought why not use this expertise to create a sustainable business, which also helps ease the growing pressure on social housing

The landlords and tenants we're already working with have been pleased with the service. Because we're a social enterprise with a vested interest in making sure this works, all of our staff are willing to go the extra mile to make sure landlords and tenants are well looked after and that no conflicts arise.

Metin Gurpinar, Managing Director of Astral Estates said,

"We've found Real Lettings service refreshing in that there's always one point of contact that is genuinely concerned about resolving any issues that might arise from time to time. We were impressed with the speed in which they managed to turn things around. Rent is paid monthly without fuss and the tenants they've provided seem to really care about their surroundings.

Real Lettings vetting process certainly takes the headache out of renting to tenants on housing benefit - the ones we've seen have been decent and of a very high caliber.

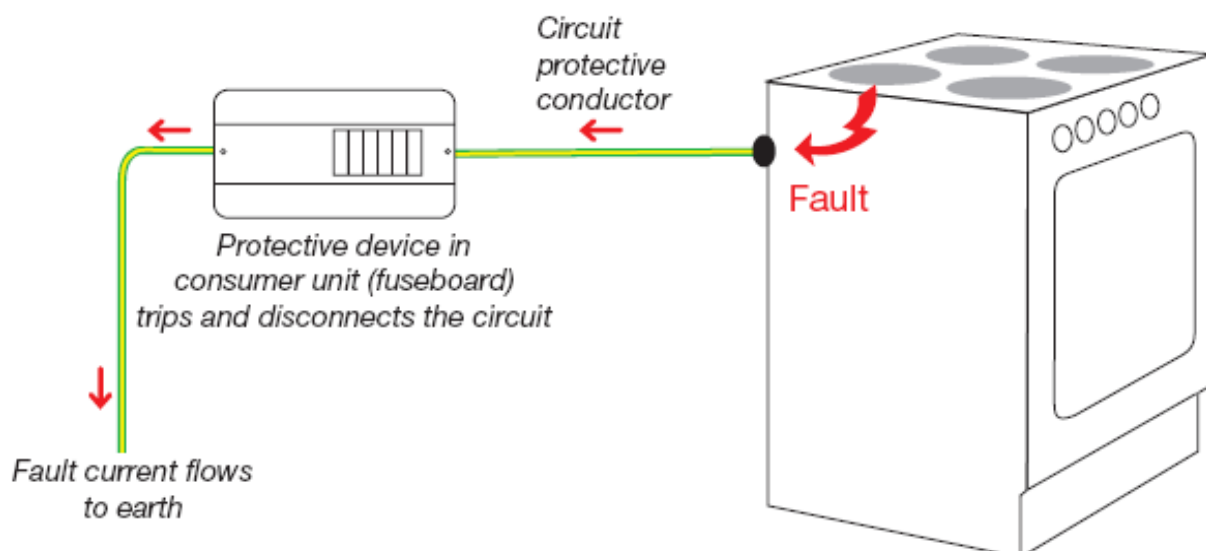
To find out more, contact Real Lettings on 020 7089 9546 / [lettings@reallettings.com](mailto:lettings@reallettings.com) or visit the website at [www.reallettings.com](http://www.reallettings.com).

# Why must earthing and bonding be checked?

If you're having an alteration or addition made to your electrical installation, your electrician is required to first check, amongst other things, that the existing earthing and bonding arrangements are adequate. This is because the safety of any new work, however minor, will depend on those earthing and bonding arrangements (as does the safety of your existing installation).

## What is earthing?

Metal parts of an electrical installation or appliance may become live if there's a fault. The purpose of earthing is to minimize the risk of electric shock should anyone touch those metal parts when a fault is present. This is achieved by providing a path for fault current to flow safely to earth, which also causes the protective device to disconnect the circuit, removing the danger.

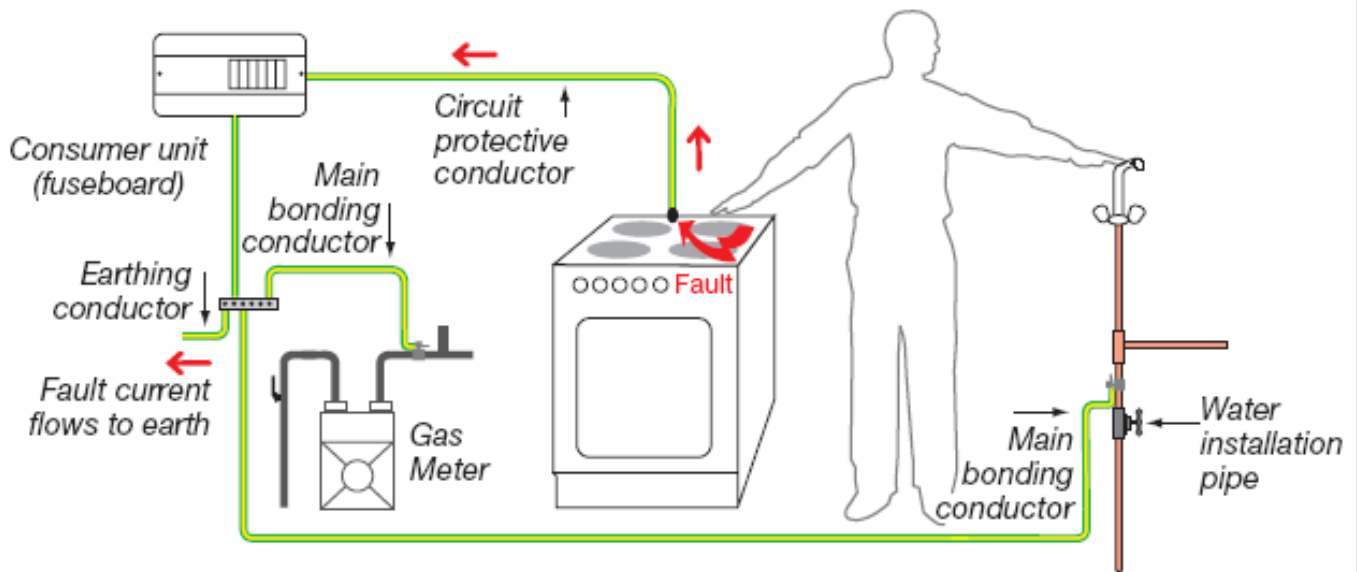


If the cooker develops a fault, the fault current flows safely to earth through the protective (earthing) conductor. This causes the protective device (fuse or circuit-breaker) in the consumer unit to disconnect the supply from the cooker, removing the risk of electric shock to anyone who touches it.



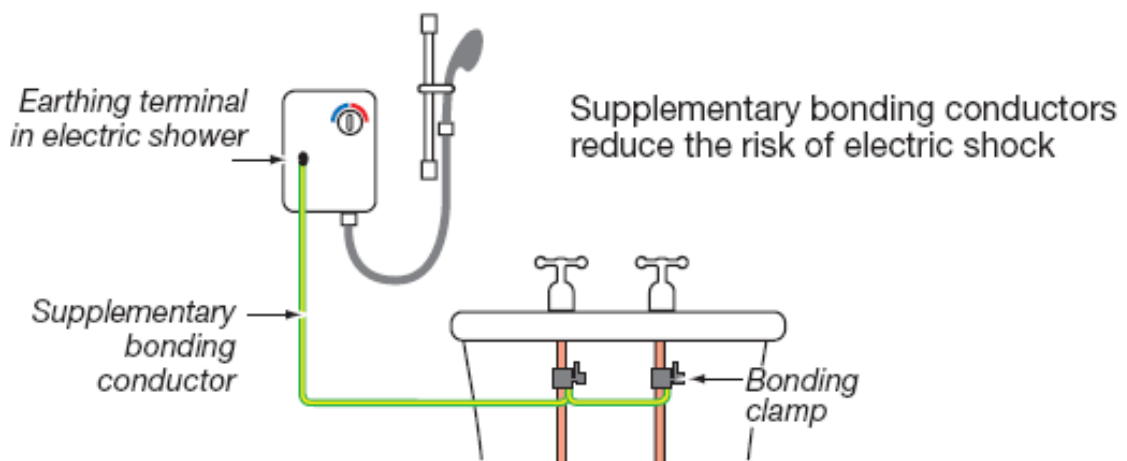
# What is bonding?

This illustration shows: MAIN PROTECTIVE BONDING



The purpose of bonding is to minimize the risk of electric shock to anyone who may be touching two separate conductive parts when a fault occurs somewhere in the supply or in the electrical installation (see above). This is achieved by connecting bonding conductors between particular points to minimize the voltage that may be created between them under fault conditions. Your electrician will advise you if the bonding arrangements in your premises need to be improved for safety reasons.

This illustration shows: SUPPLEMENTARY BONDING



UPDATED TO:  
THE BRITISH STANDARDS  
**17<sup>TH</sup>**  
EDITION  
BS 7671:2008

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## South East London Housing Partnership

### Attention Landlords

If you have a property you need assistance with in any of the boroughs of South East London (**Bexley, Bromley, Greenwich, Lewisham, and Southwark**) then look no further. We have a number of schemes across South East London which will assist you to let and manage your property – including lists of people seeking private sector accommodation.

### Do you own a property that you wish to let, but don't want the responsibility of managing it?

The Boroughs can help through the **private sector leasing scheme**. This is a scheme where a borough or a housing association leases a privately owned property for a fixed term. The borough then usually uses the property as temporary accommodation for homeless households. The council is responsible for all property management issues, including all contact with the occupants for the duration of the lease. The property will be returned to you with vacant possession.

### Advantages of the Scheme

- a guaranteed rent
- no management fee
- monthly rent payments
- guaranteed vacant possession at the end of the lease

Boroughs running the scheme will accept part or fully furnished properties of any size and lease periods vary from 3 to 5 years whether occupied or not.

### Do you have properties that you want to let, but wish to have the responsibility of managing it yourself?

All the South East London boroughs run what is called **Direct Lettings** for landlords who have properties in their boroughs. The schemes are suitable for landlords not wishing to be tied into a lease for three or more years. The schemes are also known as **Rent Deposit Schemes, Rent Incentive Schemes, Rent Guarantee Schemes, Bond Deposit Schemes, and Finders Fee Schemes**

### Advantages

- a free tenant introduction service
- tenancy documentation drafted and completed free of charge
- free advice on managing and sustaining the tenancy
- fast tracking of Housing Benefit claims

- option to extend the agreement at the end of the fixed period
  - Some schemes may offer a financial incentive such as rent in advance or guaranteed bond.
- All schemes offer support for the tenant with benefit applications

### Decent Homes Standards

The Councils are looking for properties for any of our schemes to meet the following standards:

- Reasonable standard of thermal comfort e.g. adequate heating and insulation
- Reasonably modern facilities (kitchens and bathrooms under 30 years olds)
- Free from hazards including damp and mould
- Free from structural problems

### In some circumstances boroughs can provide landlords with loans or grants to bring properties up to Decent Homes standards

### Who to contact if you have property/ (s) to rent

If you have properties across the SE London then please contact any of the boroughs. There is a protocol in place between the boroughs about certain procedures and depending on the circumstances and property locations you might be referred to a neighbouring SE London borough

The contact details of the lead officers for private sector landlords in each of the boroughs are listed below. The officers will explain the various schemes on offer as well as any financial incentives that might be available. This depends on location and size of property and what type of scheme might be more suitable for you.

For the LB of Bexley, please contact:  
Jo Songer: [Jo.songer@bexley.gov.uk](mailto:Jo.songer@bexley.gov.uk)  
Tel: 020 8294 6530

For the LB of Bromley, please contact  
Christine Little: [Christine.little@bromley.gov.uk](mailto:Christine.little@bromley.gov.uk)  
Tel: 020 8313 4070

For the LB of Greenwich, please contact  
Teresa Noone: [HACTRAC@greenwich.gov.uk](mailto:HACTRAC@greenwich.gov.uk)  
Tel: 020 8921 2616

For the LB of Lewisham, please contact  
Pauline Jones: [Pauline.jones@lewisham.gov.uk](mailto:Pauline.jones@lewisham.gov.uk)  
Tel: 020 8314 7451

For the LB of Southwark, please contact  
Prudence Elliott:  
[Prudence.elliott@southwark.gov.uk](mailto:Prudence.elliott@southwark.gov.uk)  
Tel: 020 7525 0743

## Obsolete Smoke Alarm Battery Aids "Death-Trap" Landlord' fine £6000.00

A LANDLORD who endangered tenants' lives through dormant smoke alarms and a perilous flight of stairs was ordered to pay more than £6,000 after being prosecuted by Newham Council.

Bartholomew Akuwudike, of Barking Road, East Ham, admitted three charges of failing to comply with Management of Houses in Multiple Occupation Regulations, Stratford Magistrates' Court heard.

The 51-year-old had flouted health and safety issues by failing to install a handrail to a steep staircase and did not have working smoke detectors in the house. One device was found containing an archaic "Eveready Gold Seal" battery – a popular choice in the 1980s but which is no longer sold in shops. He also allowed a shared toilet at his rented property to become covered with mould.

Akuwudike was fined £1,100 for each offence, totalling £3,300, in addition to court costs of £3,000 and a £15 victims' surcharge

It was ruled that he must settle the balance inside three months after being made to pay an initial £500 within seven days of the hearing.

Housing officers discovered the unsafe property on 20 August 2008 after being tipped-off by a tenant through the council's private sector housing complaints procedure.


Cllr Andrew Baikie, Newham Council executive member for housing, said: "Newham Council will crackdown on landlords who are blatantly flouting regulations designed to protect tenants.

"It is frightening to think how unsafe this house could have been. There were no working smoke alarms and the stairs were a potential death-trap, particularly for an elderly person trying to negotiate such a steep climb.

"Add this to the fact that the bathroom was speckled with mould and this is not an attractive, or safe, place in which to live."

**Anyone with concerns or questions about private sector housing in Newham should contact the council on: 020 8430 1950, or at:**

[envprivate.sectorhousing@newham.gov.uk](mailto:envprivate.sectorhousing@newham.gov.uk)



**Twin & Flex Inventory Services**  
Email: [rashidaburhani@btinternet.com](mailto:rashidaburhani@btinternet.com)  
Mobile: 07813840571

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## Because Accidents Happen...

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None of work is ever outsourced which allows us to keep our standards high and our prices competitive.

Many satisfied clients can testify to the quality and level of service that Property Inventories provide.  
**Email: [RashidaBurhani@btinternet.com](mailto:RashidaBurhani@btinternet.com)**  
**Phone: 01279 507566 Mobile: 07813840571**

## Landlords and Letting Agents

### Urgently needed - 2 bedroom properties in Camden

**We can offer you**

- A generous non-refundable lump sum of up to £5,000;
- A choice of tenants ready to move;
- Staff to help you, free marketing, and no fees.

**If you want to avoid the Tenancy Deposit Scheme contact us:**  
Tel: 020 7974 4158  
Email: [hodt@camden.gov.uk](mailto:hodt@camden.gov.uk)





## How do I become an Accredited Landlord or Agent?

1. You need to be a fit and proper person. 2. Agree to follow our code of conduct, which basically requires you to comply with the law and 3. You need to attend a one day training course provided by independent Trainers, many of whom are also landlords. For further information on accreditation please visit the LLAS **website at** <http://www.londonlandlords.org.uk/> or email [LLAS@camden.gov.uk](mailto:LLAS@camden.gov.uk)





# Maximise your rental property

with the West London Better Homes Grant

Rent your property via any of the London boroughs listed below and receive a generous grant to help with small repairs for

Central heating systems

Kitchens

Bathrooms

Health and safety hazards

To find out more please call the borough where your property is located.

Call now - you have nothing to lose but a lot to gain!

**Brent** 020 8937 2535 **Ealing** 020 8825 6185 **Hammersmith & Fulham** 020 8753 4166 **Harrow** 0800 371 067  
**Hillingdon** 01895 277 438 **Hounslow** 020 8583 3869 **Kensington & Chelsea** 020 7361 2628



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## The London Borough of Camden Landlords Forum

**Date:** Wednesday 18th November 2009  
**Venue:** Small room in the Camden Centre, Argyle Street  
**Time:** 10:00am to 1:00pm

Refreshments will be provided during the day.

Speakers for the day will include:

### Presentation 1

Steve King from the London Fire Brigade talking about the Regulatory Reform Order with a focus on landlords responsibilities. A speaker from Private Sector Housing Team, will be focusing on the HHSRS (Housing Health & Safety Rating System) hazard of "Fire" and landlords responsibilities under HHSRS and Management Regs

### Presentation 2

From Camden Housing Options Team Eill focus on the options for landlords when tenants fall into arrears including legal eviction.

### Presentation 3

Mark Tate - Head of Council Tax and Business Rates: Mark and/or his colleagues will talk about all council tax topics relevant to landlords including:

- How is council tax assessed?
- When are individuals/tenants liable?
- When are landlords liable?
- What happens when a property changes use/layout?
- News on rebanding?

For further information and to register your interest, please contact Katherine Groves on

**Tel:** 020 7974 2290

**Email:** [Katherine.Groves@camden.gov.uk](mailto:Katherine.Groves@camden.gov.uk)

### Southwark Council Stakeholder Conference 2009 – Working in Partnership

**Date:** Thursday 8th October 2009 9.30am – 3.45pm  
**Venue:** Millwall Football Club, the Den, Zampa Road, London, SE16 3LN

**Time:** From 9:30am to 3:45pm

**Email:** [bernie.fay@southwark.gov.uk](mailto:bernie.fay@southwark.gov.uk) or contact him directly

**Tel:** on 020 7525 1521 for more info

### Useful Links and Contacts

[National Landlords Association](http://www.landlords.org.uk/)  
<http://www.landlords.org.uk/>

LHA (Local Housing Allowance)  
<https://lha-direct.therentservice.gov.uk/Secure/Default.aspx>

Landlord-law  
[www.landlordlaw.co.uk](http://www.landlordlaw.co.uk)

TDP (Tenancy Deposit)  
<http://www.depositprotection.com/Default.aspx>

La landlord <http://www.landlordzone.co.uk>

Accreditation Network UK (ANUK)  
<http://www.anuk.org.uk/>

Landlords UK  
 Links, guides, forums and information  
<http://www.landlords-uk.net/>

Fire Protection Centre  
<http://www.fireprotectioncentre.com/>

Email LLAS: [LLAS@camden.gov.uk](mailto:LLAS@camden.gov.uk)

LLAS  
[www.londonlandlords.org.uk](http://www.londonlandlords.org.uk)

DCLG  
<http://www.communities.co.uk>

Direct.gov.uk  
 Advice for tenants and landlords on various issues  
<http://www.direct.gov.uk/HomeAndCommunity/fs/en>  
 Residential Landlord  
<http://www.residentiallandlord.co.uk>