



Landlords Update

Newsletter of Tower Hamlets Landlords Forum. Building a better future for both landlords and tenants!

Would you like to be an ACCREDITED LANDLORD?

The London Landlord Accreditation Scheme (LLAS) recognises good landlords who have the skills to run a successful rental business and so provide their tenants with good quality accommodation. To gain accreditation landlords and letting agents need to attend a one-day development course where they agree to follow a code of conduct when dealing with clients.

The course provides an overview of the major rules and regulations governing private rental including landlord and tenancy issues, health and safety, contracts and property management. When you are accredited you will receive a certificate and a free CD with full content of the course.

Tower hamlets, currently has 169 accredited landlords. Landlords who attended the last course in October told us the course was very informative

and wished they had done it sooner. If you are interested in the scheme, please contact Jessica Alomankeh – LLAS Administrator, Environmental Health, London Borough of Camden. Tel: 020 7974 1970

Email: LLAS@camden.gov.uk
www@londonlandlords.org.uk



Reduce your bills – go green and save money!

For more information visit:
www.towerhamlets.gov.uk/data/environment/data/energy-efficiency/index.cfm

(A long address but well worth the visit!)

Goodbye Giles and thanks !

Sadly we are losing Giles Welsh, our HMO expert. Giles' contribution to the Forum and knowledge will be missed. Giles has always been a keen

supporter of the Forum, he was always eager to help and would attend the Forum even on his day off!

On behalf of the Forum and staff we wish you well, good luck in your new project and a great big **thank you**.

Are YOU the new Property Woman of the year?

Bradford and Bingley have launched a Property Woman of the Year Award.

Regional and national winners, will be chosen, and the award

will be presented at a prestigious awards ceremony in March 2008. The award is open to women with one or more buy-to-let properties in the UK, the closing date is 15th January 2008, nomination forms can be found online at: www.propertywomaoftheyear.co.uk

Landlords Forum

Next Forum:
30th January at 1pm
Albert Jacob House
62 Roman Road
Bethnal Green, E2 0PG

Send your letters, ideas, comments, even jokes and we will publish them in our newsletter.

How would you like to see the Landlords Forum develop and what you would like to see in the newsletter? Please email, write or call us.

WE WANT TO HEAR FROM YOU!

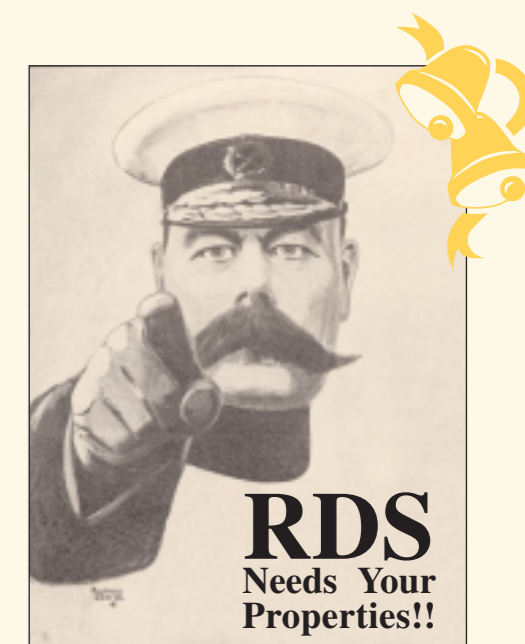
WE NEED YOUR PROPERTIES NOW!

Our Rent Deposit Scheme has over 60 families waiting for your properties.

If you are a landlord or an agent, with one or more properties in Tower Hamlets, call us now on **020 7364 7331** and we can have families viewing your empty properties within days.

- We will pay the deposit and rent in advance.
- Our own Housing Benefit officer can fast track any Housing Benefit application.
- We provide an all round service supporting both clients and landlords.

Call now and tell other landlords about us!!



Festive Season

It's that time of the year again and staff at Tower Hamlets Housing Advice Service wish you all a Happy Eid, Happy Diwali, Merry Christmas, and a very happy prosperous New Year. Special thanks to

the landlords and key experts who have made the Landlord Forum events such a success and a special thank you to Jamie Jackson, our Admin Officer, for all his hard work come rain or shine, he is there to welcome everyone to the Landlords Forum.



A BUSY YEAR!

2007 was not an easy year for the landlords. With the introduction of HMO licensing, Housing Health Safety Rating System and the Tenancy Deposit Protection Scheme everyone was kept busy.

April 2008 will bring another big change to the way Housing Benefit is paid via the Local Housing Allowance (LHA).

But rest assured our Landlords Forum will continue to give local landlords and agents access to key experts who can support you through these challenges.



CONTACT DETAILS

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Houses in Multiple Occupations (HMOs) and Licensing



Q Do you have an HMO?

- They live in 3 or more separate households.

Q Do you have a Licence?

The Government has defined when an HMO needs a license. The legislation allows local authorities to vary the way they enforce and regulate HMO licensing. All HMO's in Tower Hamlets need a license if the following conditions apply:

- There are 5 or more people living in the property;
– and –

This also applies if you or your own family live in the property. Here are two examples of HMO's:

1 A property is occupied by the owner and his wife, another couple let a room from them and a single person lets another room, this is an HMO.

2 A property is let to one couple and 3 single people living in separate households, this is an HMO.

To apply for an HMO license you must contact Tower Hamlets' Environmental Health Service. The Licence fee is £375 and £25 per habitable room let or available for letting. A "habitable room" includes all bedrooms and living rooms. The License will last for 3 years and is renewable at the end of the term.

For more information, or if you want to double check if you have an HMO, call Environmental Health on **020 7364 5008** or see: www.towerhamlets.gov.uk www.communities.gov.uk

Repossession of properties for non-payment of rent just got easier and cheaper with PCOL – Possession Claims Online

You can now go online to apply for possession of a property on the grounds of rent or mortgage arrears and save yourself £50.

The facility allows private landlords, social landlords (including local authorities) and lenders to apply online 24hours day.

You will still be able to lodge claims at the local County Court if you wish for the fee of £150.

If your tenant is in rent arrears, before you apply to court, please talk to our Money Adviser who may

be able to help your tenant with their arrears and other debts including utility bills and council tax.

For more info visit www.possessionclaim.gov.uk/pcol

For Money Advice: Karuna Pattni on **020 7364 3639**

or email housing.advice@towerhamlets.gov.uk

Forum Report

Report from September 2007 Landlords Forum



LHA

Sharon Brown and Lee Fearon from [Housing Benefit Section](#) talked about the [Local Housing Allowance \(LHA\)](#). LHA is a new way of calculating housing benefit for people who receive benefit or are on low income and rent from private landlords.

It will be introduced nationwide from 7 April 2008. The amount paid will depend on the tenant's circumstances, rather than the property they rent. The tenant will be paid directly rather than the landlord. For more information see: www.dwp.gov.uk

Rent Arrears

Toyin Davidson from the [Rent Arrears Recovery Service](#) gave useful tips about debt recovery, litigation, enforcement action, tracing and investigations. Her message is: "*know your duties and responsibilities, tackle rent arrears at the onset*". If you need help Toyin can be contacted on info@davidson.co.uk

Approved Electricians

Paul Mackay from NICEIC told the Forum why it is important for landlords to know about electrical safety and to be aware of rogue electricians by always checking their credentials before allowing them to

carry out any electrical work. All installation work done by a NICEIC contractor will meet electrical safety requirements. For more info visit: www.hse.gov.uk/electricity/index.htm www.niceic.co.uk

If you would like a copy of the presentation by Sharon Brown, Toyin Davidson and Paul Mackay please contact Jamie on **020 7364 3558** or email Jamie.jackson@towerhamlets.gov.uk

HMO licensing

Jayne Gardner from [Environmental Health Service](#) gave an update on HMOs and licensing fees for properties in Tower Hamlets.

If you have signed an Assured Shorthold Tenancy since 6th April 2007 you should be using a TENANCY DEPOSIT PROTECTION SCHEME (TDPS)



If you have let a property on an assured shorthold after 6th April this year, you must by law have placed the deposit in a custodial account or taken out the specified insurance scheme.

The law requires that you place your tenant's deposit in an approved scheme within 14

days of receiving their money. If you have not done so, the tenant can take you or your agent to court where you can be ordered to pay the tenant three times the amount of the deposit.

If you fail to hand in the deposit to one of the schemes below you are breaking the law and may not be able to regain possession of your property. You must use one of the following schemes:

The Deposit Protection Scheme (The DPS) - a custodial scheme where landlords must hand over the deposit in full.

Tenancy Deposit Solutions LTD (TDSL) – is a partnership between the National Landlords Association and


Hamilton Fraser Insurance. This Insurance based scheme enables landlords or their agents to hold the deposit.

The Tenancy Deposit Scheme (TDS) – is an insurance-based scheme similar to (TDSL) but also assists both landlords and tenants to resolve any disputes over a deposit.

For peace of mind landlords can register at: www.mydeposits.co.uk

For more information about Tenancy Deposit Protection Schemes see DCLG website on: www.communities.gov.uk/tenancydeposit

**TENANCY** Deposit Solutions
www.mydeposits.co.uk

 **Possession Claim Online** Version [1.4.33] Welcome Page 1 Call

Welcome to Her Majesty's Courts Service, Possession Claim Online service.

Possession Claim Online (PCOL) is Her Majesty's Courts Service's Internet based service for claimants and defendants.

PCOL is a simple, convenient and secure way of making or responding to certain types of possession claim on the Internet.

A [Civil Procedure Rules Practice Direction](#) governs the type of claims that can be issued using the PCOL service. We recommend that you familiarise yourself with this and the contents of the [User Guide](#) before commencing issue.