

London Landlord accredited Scheme 'LLAS'

14 keen Landlords attended a full day development course in October this year.

If you wish to be an Accredited Landlord you would need to attend a development course. We will refund your fees when you are accredited and register your property with the Rent Deposit Scheme.

For more information about 'LLAS' speak to Noella Ling

or Jamie Jackson on
020 7364 3558
www.londonlandlords.org.uk/accreditation/home

If you would like more information about our Rent Deposit Scheme call

020 7364 7474



Landlords Update

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

USEFUL NUMBERS

Electricity emergency 0800 096 9000

Gas emergency 0800 111 999

Water emergency 08459 200 800

Environmental Health 020 7364 5008

Housing Benefit 020 7364 5001

Council Tax 020 7364 5002

Anti Social Behaviour 0800 917 5918

PEST control & Noise nuisance
 020 7364 5007



Doorstep recycling collection days

The new schedule for doorstep recycling is available now on the Tower Hamlets website at www.towerhamlets.gov.uk When you visit the



site you will find all the roads in alphabetical order.



DATES FOR YOUR DIARY

L/L Forum

Wednesday 11th February 2009
 Wednesday 20th May 2009
 Wednesday 21st October 2009

L/L Accreditation Courses

Wednesday 18th February 2009
 Wednesday 27th May 2009
 Wednesday 4th November 2009

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!

CONTACT DETAILS

i Landlords Update
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 e-mail: housingadvice@towerhamlets.gov.uk
 you will also find us on the web at:
www.towerhamlets.gov.uk

FORUM REPORT

Our special thanks to all the landlords, agents and speakers who attended the October 2008 Landlords Forum. The staff at the Housing Advice Service wish all our readers a Happy New Year and look forward to seeing you at the next Forum.



We have summarised below the items covered at the forum:

Rent Guarantee Insurance

Coversure Kennington has developed a unique Insurance product by working with Brent Council and the Brent Landlord Group for Landlords who accommodate tenants in receipt of Housing Benefit or Local Housing Allowance in their rented properties.

Landlords are often unsure of giving their property to tenants in receipt of housing benefit in case the benefit is stopped or,

under the new Local Housing Allowance rules from 7th April 2008, the tenant does not pass the rent to them. Having rent guarantee insurance in place gives the Landlord the security to let in confidence. The premium is fixed on whether housing benefit is paid direct to the tenant or the landlord.

For more information speak to Rajan Amin at Coversure Kennington on 0800 093 9009 or email rajanam@coversure.co.uk

Debt Recovery

Steven Conway from Landlord Support Services gave useful tips about debt recovery, litigation, enforcement action, tracing and investigations. His message is "know your duties, tackle rent problems from the onset". If you would like more useful tips speak to: Steven Conway. Tel: 020 8952 9447 Fax: 020 8381 2656



Energy Performance Certificate (EPC)

Jeremy Hall from National Landlord Association told the Forum that from 1st October 2008 all private properties let to new tenants in England and Wales will be required to have

an Energy Performance Certificate.

All EPCs are valid for ten years and cost between £40 – £120. EPCs look similar to energy labels found on domestic appliances. EPCs are required by law and you could be fined to £200 for non compliance.



Further information

Energy Performance Certificate helpline: 0845 365 2568
www.homeinformationpack.gov.uk
www.energysavingtrust.org.uk
www.hipassociation.co.uk
www.communities.gov.uk/epbd

Tax and record keeping

Drazen Coric from TaxAssist Accountants told the Forum about the importance of good record keeping when doing tax returns. How to complete a self assessment tax return. How to offset against eligible expenses.

Further information:

www.hmrc.gov.uk
www.taxassist.co.uk/islington



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Rent Deposit Scheme

Kieran Floyd from the Tower Hamlets Rent Deposit Scheme (RDS) told the forum how the scheme is designed to prevent homelessness by making housing in the private sector more accessible.

Interest in the scheme is growing from both landlords and homeless families with many families finding the scheme a more attractive option than temporary accommodation. There are many families currently waiting for

properties so if you would like to find out more about the scheme don't delay, the team is waiting to take your call on **020 7364 7474** or speak to Fiona Wellington the Team Leader on **020 7364 7331**.

LANDLORDS – ARE YOUR PROPERTIES SAFE?

You should be aware of all the safety issues and the legal requirements surrounding the letting of property. Civil damages are on the increase and lawyers actively promote their services and work on a no-win no-fee basis. Damages can be substantial so you must carry appropriate and adequate insurance.

Manage your property well and the risks to you as a landlord or agent can be minimal, but manage the property badly and your risks are high.

The main areas you need to be concerned about are:

- Gas safety and annual gas safety checks
- Fire safety – escape routes, alarms, fire fighting equipment and fire doors (when supplied or fitted)
- Electrical safety – wiring and appliances

- Operating instructions and user warnings provided for all appliances and equipment
- Furniture and furnishings – do they meet the regulations
- General internal and external building safety for tenants, visitors and the general public.
- Landlord and Public Liability insurance
- Houses in Multiple Occupation (special legal regulations apply)

Don't stop there, do a yearly inspection (Risk Assessment) of the entire premises and surrounding grounds for obvious safety hazards:

- Fittings and appliances for loose or dangerous parts.
- Wiring/plug sockets and fuses
- Doors, entrances and free exit escape routes
- Safety bars/catches on upper floor windows

- Fire doors (when fitted) check seals and closers
- Smoke alarms & fire equipment (if provided)
- Stairs and stairways, handrails and carpets for the possibility of causing trips and falls
- Roofs, chimneys, gutters and down spouts for the possibility of falling objects
- Paths, driveways, stairways and fire escape surfaces for possibility of trips and falls
- Gardens, walls, gates and fences, outhouses, garages, and any tools provided

Don't forget to check the property before a new letting to ensure that no items left by previous tenants are faulty. You should pick this up when you do the inventory.

For more information please visit: www.hse.gov.uk

10 WAYS TO HELP YOUR TENANTS SAVE ENERGY AND MONEY IN THE HOME

Many people are finding the increases in fuel prices hard to cope with. We have listed here 10 ways you can help save energy and help your tenants at the same time.

- 1 Use thick lined curtains or put up secondary glazing
- 2 Insulate the hot water tank

- 3 Install radiator shelves and reflectors
- 4 Do you need a large fridge or freezer? They are difficult to keep full and cost more to run
- 5 Gas is a cheaper option for cooking than an electric cooker. A microwave is cheap to use

- 6 'A' Rated Washing machines and tumble dryers will save money on electricity bill
- 7 Insulate doors and windows to exclude drafts
- 8 Room thermostats should be set at 21 degrees

- 9 Use low energy bulbs
- 10 Tenants who are in receipt of a means-tested benefit may be entitled to a Warm Front Grant

For more information visit www.towerhamlets.gov.uk or e-mail: energy.services@towerhamlets.gov.uk



Legislation Updates – Test your knowledge

Q1

2007, brought important changes in the letting of residential properties. What were these changes?

- a. Licensing of HMOs
- b. The introduction of Tenancy Deposit Protection
- c. Local Housing Allowance
- d. Energy Performance Certificate (EPC)

Q2

How much notice is required to end an Assured Shorthold Tenancy?

- a. 14 days
- b. 8 weeks
- c. 2 months
- d. 28 days

Q3

Which following statement is correct?

- a. A landlord can evict a tenant in rent arrears without a possession order
- b. A landlord can visit the property at any time

- c. A resident landlord can evict a tenant without a court order
- d. A landlord is responsible for carrying a gas safety check

Q4

Which types of accommodation are considered as HMOs?

- a. A house converted into bed sits
- b. Some shared houses or flats
- c. A house or flat occupied by only two persons
- d. A house or flat with a resident landlord plus two other occupiers

Q5

When are you required to protect your tenant's deposit?

- a. If the deposit is taken after the 6th April 2007
- b. If the deposit is taken before the 7th April 2006
- c. Your tenant has an Assured Tenancy
- d. The tenancy is from 7th April 2007 but there is no tenancy agreement

Answers on the back page

