



# Landlords update

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

## Message from Colin Cormack Manager of the Homeless and Housing Advice Services

"I am very pleased to have been asked to write a few words for this edition of the Landlords Update. Private Landlords and Agents in Tower Hamlets play a crucial role in providing homes for local people.

As the housing market evolves, many households are appreciating the

opportunities presented by the private sector in providing good quality homes. Indeed, this service has a thriving Rent Deposit Scheme that has successfully housed hundreds of families in the private sector and we are keen to expand on this.

We also want to work with our local landlords and agents to improve the accommodation and the service they provide. An important part of this is having access to reliable and up to

date information, which is what this newsletter and the Landlords Forum hope to accomplish.

Thank you for being part of the Forum. Please let us know how you would like it to develop in the future and, if you have any properties you would like us to consider for our Rent Deposit Scheme, please get in contact with our Rent Deposit Team on **020 7364 7151**"

## How can I become an Accredited Landlord?

To become an accredited landlord you need to attend a one day course. The Landlord Accreditation Scheme courses coming up are on 3rd May, 28th June and 5th July, all in E14. They cost £94 (£74.90 if you register on-line)

For information contact Jessica Alomankeh, the London Landlord Accreditation Scheme administrator at [LLAS@camden.gov.uk](mailto:LLAS@camden.gov.uk) or call her on **020 7974 1970**

You can find information on the scheme at [www.londonlandlord.org.uk](http://www.londonlandlord.org.uk) where you can apply on line for the course.

## Insurance Matters - check your cover

Here are 4 things to remember:

- Did you know that from January 14th this year it will be illegal for an insurance agent to sell general insurance products unless they are authorised by the Financial Services Authority (FSA) or regulated by a broker registered with the FSA.
- Make sure your insurers know you are letting your property as it might invalidate your insurance policy.
- Advise your tenants they are responsible for insuring their own personal property and goods.
- Remember, apart for buildings and contents you can get specialist insurance for emergency repair and loss of rent.

## Welcome to Tower Hamlets Landlords Update

We wish you a legislation free new year! 2006 was certainly a challenge for landlords and local authorities alike as we adapted to the changes brought about by the Housing Act 2004. Last year also saw the establishment of our Landlords Forum which is thriving thanks to your participation and we very much look forward to working with you in 2007!

Joining the Landlords Forum is free and easy. Just contact us (see back page for details) and we will make sure you are kept well informed about all the latest issues effecting local landlords and agents.

## Landlords Forum

Next meeting:  
Wednesday 16th May, 2.30pm  
Anchorage House  
Clove Crescent, E14 2BE  
All landlords and agents welcome

## Deposit Protection Scheme Update



After months of consultation, the **Tenancy Deposit Protection Scheme** will come into effect on 6th April 2007.

The Government has awarded the contracts to run the schemes to the following companies:

**Computer Share Investor Services PLC** running the single custodial deposit scheme.

**The Dispute Service Limited** running an insurance-based scheme, primarily for letting agents. They will also provide arbitration.

**The National Landlords Association** in consortium with **Hamilton Fraser Insurance** running an insurance-based

scheme primarily for landlords. See their website on: [www.mydeposits.co.uk/record.aspx](http://www.mydeposits.co.uk/record.aspx)

If there are problems, the principal provider of arbitration - Alternative Dispute Resolution (ADR) will be: **The Chartered Institute of Arbitrators**

For more information about the Tenancy Deposit Protection Scheme, see the DCLG website on: [www.communities.gov.uk/tenancydeposit](http://www.communities.gov.uk/tenancydeposit)

You can contact them by email on: [tenancy.deposit@communities.gsi.gov.uk](mailto:tenancy.deposit@communities.gsi.gov.uk)

or call the DCLG enquiry line on: **020 7944 4400**

## CONTACT DETAILS

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you will also find us on the web at:  
[www.towerhamlets.gov.uk](http://www.towerhamlets.gov.uk)

Please note:  
We are moving in June to  
62 Roman Road, E2 OPG

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!**

## National Landlords Association

The NLA protects and promotes the interests of private sector landlords. Join now – for more information visit [www.landlords.org.uk](http://www.landlords.org.uk)

## WORKING TOGETHER...

**The Landlords Forum** engaging with our partners.



Once again a big thank you to all the Landlords and Agents who came to our Forum on the 24 January 2007. It was very encouraging to see the increase in the number of landlords. Also a big thank you to the key Experts who were there to answer questions from Landlords and Agents.

**Well done** to the team at WJ Mead, Mile End Branch.



When it comes to working together, Jason Smith of WJ Mead along with Karuna and Jacqueline of Housing Advice are winners. Karuna and Jacqueline's client was unable to repay her mortgage arrears. Several local agents were contacted for assistance and then, luckily, contact was made with Jason who was keen to help. Jason worked hard and was able to sell the property at the asking price leaving the family with sufficient funds towards their new home. WJ Mead has since helped three more families, and their co-operation is greatly appreciated. *Many thanks to Jason Swift!*

## JOKE CORNER

If you are caught sleeping at your desk remember these useful explanations... Try,

"did you know if you get your ear really close you can hear a sound coming out of this keyboard!" Or, "...they told me at the bloodbank this might happen."



**You can't see it  
You can't smell it  
You can't taste it**

*But 30 people die every year of carbon monoxide poisoning*

**MAKE IT SAFE - ALWAYS DO THE FOLLOWING:**

- **Always** have gas appliances regularly maintained and checked by a **CORGI registered** gas engineer.
- **Always** provide your tenant with a **valid safety certificate**.
- **Never** attempt to carry out work on gas appliances/fittings. This must only be carried out by a **CORGI registered** gas engineer.
- Sleeping areas **MUST** be free of **all gas fires** and gas boilers
- **Install carbon monoxide detectors**. If in doubt get help from the **Health and Safety Executive**. They have a Gas Advice Line on: **0800 300 363** and they have lots of information and leaflets for Landlords and Tenants on their website at **www.hse.gov.uk** They can also supply leaflets in a number of different languages and most of them are free.



**Get Ready...  
THE LOCAL HOUSING ALLOWANCE  
is coming!**

The Local Housing Allowance (LHA) is being introduced by the government as part of the drive to reform Housing Benefits. It will certainly bring with it a lot of changes for landlords as one of its goals is to minimise the payment of rent directly to landlords.

Under the scheme each area will be set an average rent for each size of property, and each tenant will be eligible for this amount of rent. A tenant in a property with a lower rent will be entitled to keep the difference, or, alternatively should they choose a property with a higher rent they would need to make up the shortfall themselves. The aim is to simplify housing benefit, empower the tenant and increase choice.

**Some of your questions answered**

Here Mark Hastings from Tower Hamlets Housing Benefit Section answers some of the questions raised by local landlords at our recent Landlords Forum meeting:

**Q** What date does the LHA come into place?

**A** The roll out of the LHA had been delayed pending further amendments to legislation. No dates are given yet. It is possible that it might be included in the Welfare Reform Bill in March 2008.

**Q** Why are landlords responsible for paying back overpayments paid to tenants, when they had no knowledge that the tenants circumstances had changed?

**A** Under new legislation effective from April 2006, overpayments should not automatically be recovered from the landlord as the payee. Landlords have the right of appeal against who the overpayment should be recovered from. However, landlords should be aware that if the housing benefit claim is active, and there is a case for overpayment to be recovered from the ongoing HB entitlement, this would create a shortfall in rent.

**Q** Why does the Rent Officer set different levels of rent for similar properties in the same area.

**A** Legislation regarding the Rent Service is complex and landlords are advised that tenants have the right of appeal against decisions made by the Rent Officer. There is a good website containing guidance and regulations about Rent Service at: [www.therentservice.gov.uk](http://www.therentservice.gov.uk)

**Q** Can Housing Benefit be paid directly to the landlord?

**A** Yes, but only in the following circumstances: The tenant/claimant makes a written request to the benefits service when applying for benefit, or, the tenant/claimant completes and signs a 'claimant benefit request form'.

**5000 University students a year are looking for homes in the private sector**



Queen Mary College, part of the University of London, is one of the "premier league" universities in the country and is located in Mile End.

Every year 5000 of their students will be looking for homes in the private sector. Many landlords have let successfully to Queen Mary's student for many years.

If you have a property, a single room or whole property, the

Residences Office at the university want to hear from you. They will advertise your property continuously throughout the year for a nominal £10 fee until they find a student for you.

Here's what you do:

- 1 Complete a registration form
- 2 Provide a gas safety certificate
- 3 Provide a £10 fee for each property

Registration starts on the 1st May and lasts for one year, and

the Residences Office offer advice and guidance, to both students and landlords, on responsible renting and letting.

If you want to know more please do not hesitate to contact Barbara Ashcroft or Tracey Paradise on **020 7882 5105** or **020 7882 7724**

Barbara Ashcroft, Residences Office, Queen Mary College, University of London, Mile End Road, London E1 4NS

**All about our Rent Deposit Scheme**

*Building a better future for both Landlords and Tenants*



We interviewed Fiona Wellington, Team Leader of the Rent Deposit Scheme (RDS). Here is what she told us:

*"Fiona, can you give us some background on the scheme?"*

Fiona: "The Scheme is an initiative designed to prevent homelessness

by making housing in the private sector more available. It was set up in July 2004 and since then hundreds of families have successfully found suitable private accommodation through the joint efforts of the Rent Deposit Team and the landlords and agents registered on the scheme.

*"How do landlords and agents benefit from the scheme?"*

Fiona: "They benefit in the following ways: They will have a regular supply of tenants; their business will be promoted in the Borough; four weeks deposit is paid; the Housing Benefit is fast tracked by our own officer; they will receive support from the Rent Deposit Team. Landlords and letting agents on the Scheme must be accredited by the Landlord Accreditation Scheme (see back page), and are encouraged to join the Landlords' Forum."

**Interested?**

For more information please call us on: **020 7364 7472** or email: [housingadvice@towerhamlets.gov.uk](mailto:housingadvice@towerhamlets.gov.uk). You can also find us on our website: [www.towerhamlets.gov.uk](http://www.towerhamlets.gov.uk)

**Helping turn empty properties into homes**

Money is now available to help towards the cost of turning a long term vacant property back into use, or to convert redundant commercial space into residential use.

The Scheme is called:

**The Empty Properties Grant**

The size of the grant depends on the size of the proposed dwelling. The table below gives you an idea of what is available:

Studio flat	£15,000
One bedroom flat	£20,000
Two bedroom flat	£25,000
Three bedroom house or flat	£30,000
Four/five bedroom house or flat	£35,000

One of the conditions for the grant being awarded is that the dwelling will be rented out under the Rent Deposit Scheme for a period of five years.

If you would like more details contact Martin Conneally on: **020 7364 0824** or email him on: [martin.conneally@towerhamlets.gov.uk](mailto:martin.conneally@towerhamlets.gov.uk)