

The London Landlord

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The London Landlord Accreditation Scheme is now online! You can save 20% by booking online for only £74.90 (inc vat). See the website for more details.

From March 2006 we will be running courses throughout London to inform landlords of the **Housing Act 2004**, which is due to come into effect from April 2006. This course forms part of the Continuous Professional Development course (CPD).

The course will cover the following aspects:

- * New definition of a House in Multiple Occupation (HMO)
- * Mandatory Licensing
- * New risk assessments based on Housing Health and Safety Ratings System (HHSRS)
- * New Powers for The Residential Property Tribunal
- * Tenancy Deposits
- * Overcrowding
- * Energy Efficiency

The current cost of the course is £40.00 (Inc VAT) per person. For LLAS landlords there is a reduced fee of £35 (Inc VAT). A receipt will be forwarded with your CPD certificate, which may be up to 2 weeks after the course.

To book a place on the course or for more information, visit the website:

<http://www.londonlandlords.org.uk>



Call: 0207 974 1970



Email: LLAS@camden.gov.uk

Message from the Editor:

I hope that you enjoy this first issue of The London Landlord. Future issues will be sent by e-mail or viewed on the LLAS website. If you are not sure how to use the Internet etc. contact your local library to receive free training, or contact Learn Direct: 0800 101 901 or UK Online: 0800 77 1234.

The Housing Act 2004 has made many changes and the recent press campaign has focused on HMO licensing. Licensing will affect some landlords but Housing Health and Safety Rating and Tenancy Deposit Schemes will affect ALL landlords. Few landlords are aware of these changes. Are you?

After just 18 months we are approaching our 1000th accredited landlord and have allocated £1 million towards improving your properties. Our model scheme has been adopted in the Midlands and we are in discussion with the Welsh Assembly to extend into Wales. This will allow Landlords who are accredited in one region to be passported into the other schemes. We are proposing to accredit agents and are soon to finalise the details of the continuous professional development requirements. A new manual is being prepared and we are working closely with the London Landlords' Day to ensure another successful day at their event on Saturday 23 September 2006.

We have included a short questionnaire and would welcome your comments and would like to know whether you have recently invested in your properties, as this will be seen as one of the measures of our success.

I am pleased with the success of the scheme and am sure the feedback will continue to be overwhelmingly favourable.

*Dave Princep
Chair of the London Landlord Accreditation Scheme*

Recognition for Accredited Landlords

Accredited landlords who have notified LLAS of their properties are entitled to advertise their property with a brand new prominent ad-style, designed to include the LLAS branding in **Loot.com**

This will promote your status and your property all for the same price of a Power Ad or Photo Ad. See examples of what your adverts could look like.

LLAS Photo Ad



For maximum impact, couple the LLAS brand with a photo of your property. Use up to 280 characters. The LLAS Photo Ad costs £40 for one week (5 issues) plus five days advertising on loot.com

LLAS Power Ad



Boldly advertise your property with the LLAS brand. Use up to 280 characters. The LLAS Power Ad costs £30 for one week (5 issues) plus 5 days on loot.com



This offer is only available to members of the London Landlord Accreditation Scheme. You may book your ad today by calling Loot on: **08700 43 43 43**

Home Buying Reforms

From June 1st 2007, Home Information Packs (HIP) will become mandatory. They have been introduced to ease the stress of the home-buying process, which at present is vulnerable to failed transactions amounting up to £1 million a day.

HIP aim to cut the number of sales that fall through, and reduce entry costs for first time buyers who will receive the information without having to pay for it. The Packs are expected to cost around £600 +VAT to be paid for by the seller, and will contain information such as, land searches, energy certificates and home condition reports.

By providing such details earlier on, home buying will be more efficient and easier for buyers. It will also guarantee a decrease in failed transactions.

For more details about Home Information Packs visit:

<http://www.odpm.gov.uk/housing>

Housing Is No Longer Unfit; It's A Hazard!

The **Housing Health and Safety Rating System (HHSRS)** is a new risk-assessment procedure used to measure the housing standards in residential properties. From April 2006, it will mean that enforcements will be based on the health and safety hazards present in the home.

The HHSRS assessment considers twenty-nine categories of housing hazard, and will take the place of the fitness standard, which has been the legal standard for many decades. The rating system will form part of the decent home standard. The HHSRS looks at the risk to the most vulnerable potential occupant, as it considers a dwelling that is safe for the most vulnerable occupant to be safe for all. However the vulnerability of any actual occupants will be taken into account when deciding the best course of action.

For more info visit: <http://www.odpm.gov.uk/hhsrs>

Tower Hamlets Homeless and Housing Advice Services launched their first Landlords/Agents Forum on Friday 10th March 2006. Maureen McElaney, the director of Housing, opened this all day event. There were representatives from various council services and from the NLA, NICEIC, and London Metropolitan University. If you have properties to let in Tower Hamlets and are interested in either the Rent Deposit Scheme or joining the Tower Hamlets Forum, please contact **Noella Ling**.



Tel: 020 7364 3578



Email: noella.ling@towerhamlets.gov.uk



Energy Efficiency: The Good, The Bad and The Ugly?

The Good? One of HM Treasuries best kept secrets has been the Landlord's Energy Savings Allowance (LESA), which is available for private sector landlords who pay income tax, and who install energy efficiency measures. The allowance enables landlords to deduct the cost of works up to £1,500 per property for loft, cavity wall and solid wall insulation from any profits. The money is claimed as a deduction in self-assessment tax returns.

The Land and property pages on your self-assessment tax return will display guidance notes on the LESA. For more information visit www.hmrc.gov.uk.

If your tenants receive certain benefits or a low income then cavity wall, loft insulation, hot water tank insulation and draught proofing will often be free. Reputable companies and quality assured materials are used.

With the continuing energy price rises, tenants will be more concerned than ever at the cost of heating their rented accommodation. Installing insulation can save your tenants £150 per year in fuel bills. An energy efficient property not only benefits the tenant by bringing down the cost of their bills, but you will also benefit from the increase of the value of your property assets.

Contact your local authority's environmental health department and find out about other grants available for landlords to improve energy efficiency in their properties. Do your bit for the environment and contribute to the conservation of energy.

The Bad? The Housing Health and Safety Rating Scheme establishes 29 categories of hazards, and Government guidance establishes when enforcement action must be taken. Of all the hazards, excess cold, due to poor heating and/or insulation, is the one hazard most likely to require intervention.

If you own an older property with poor heating and/or insulation then there is a high chance that you will need to take action. In addition, if your tenant applies for a grant for energy efficiency measures and you refuse permission local authority are recommended to investigate whether they should force you to carry out the works.

The **Energy Saving Trust (EST)** is an excellent search facility which allows residents to find what assistance for energy efficiency works are available in their area. Try it out at "Grants and Offers" at: www.est.org.uk/myhome
We are in talks with the energy savings trust to install a facility for landlords to search for grants and offers directly.

The Ugly? The Energy Performance of Buildings Directive requires that when buildings are rented out, an energy performance certificate must be made available to the prospective tenant. The same certificate will also form part of the aforementioned Home information Pack. The Certificates will be valid for ten years and the cost has been estimated to be around £50. The UK has currently deferred implementation to 6th April 2006.

The Government mentioned in their recent pre budget announcement that they intend to reform the existing Wear and Tear Allowance by making it conditional on the energy efficiency level of the property. This allowance is currently 10 per cent of the 'net rent', which is rental income less any costs you pay that a tenant would usually pay, so that the 10% is not taxed. The Government will look to extend the scheme to unfurnished properties and link qualification of a property for this allowance to the forthcoming Energy Performance Certificates.

From April 6th 2006, it will be compulsory to license some types of Houses in Multiple Occupation (HMO). If you are not sure about any of the licensing issues surrounding your accommodation, contact your local council, or contact LLAS to book onto our new development courses dedicated to informing landlords about the Housing Act 2004

Re-launch of Partnership to Help the Private Rented Sector



The London Landlord Accreditation Scheme (LLAS) and the London Landlords Day (LLD) are both partners in the London Landlord Partnership, which has been formed to promote good management and business practice, and to increase the supply of quality rented homes for the benefit of all Londoners.

The make up of the partnership has been formally agreed and will be made up of representatives from both the LLAS and LLD and will have overall responsibility for the website and to encourage joint working.

The partnership's objectives are:

- *To encourage joint working between London's local authorities and other public and private sector organisations on private sector housing issues.
- *To provide and facilitate information, events and training for landlords.
- *To consider and facilitate responses to national and regional issues, including government consultations on proposed legislation, affecting the private rented sector.
- *To encourage the supply of good quality affordable rented homes across London.
- *To facilitate research into issues which affect the private rented sector.


For more info see:

<http://www.londonlandlords.org.uk/partnership/home>

We'd love to hear from you



We at LLAS welcome any feedback, comments and suggestions that you may have regarding the scheme.

 Email: LLAS@camden.gov.uk

Results from a recent survey of accredited landlords found out the following information:

- * The London Boroughs of Hackney, Newham & Lambeth hold the most properties owned by LLAS landlords.
- * Over 98% of accredited landlords found the overall training content useful.
- * There are over 15,000 properties managed by accredited landlords and agents in the UK.



The Southern Private Landlord's Association (SPLA) will be organising an event open to all Landlords, to inform them of the new Housing Act which comes into effect from April 2006. Landlords will be able to find out if they will need a licence to continue letting their bedsits or shared houses, the new way health and safety will be assessed in residential properties, as well as an introduction to the new tenancy deposit regulation.

This event will be held at the Brunei Gallery, The University of London, Thornhaugh Street, Russell Square, London, WC1 on March 27th 2006. For the afternoon session, doors open at 1.30pm for 2.00pm start, and the doors for the evening session open at 6.00pm for 6.30pm start.

Admission is free, and there will be various exhibitors including the Council and the University. For more information visit: www.spla.co.uk



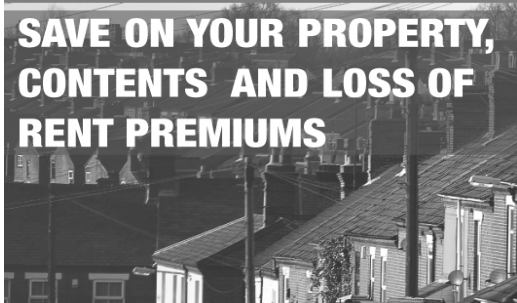
Tel: 0845 456 9313

Email: info@spla.co.uk

Homestamp, the Midlands partnership, are to adopt the LLAS model as their regional accreditation scheme. This will allow landlords to be passported between the two schemes and will encourage the LLAS course content to become the basic level of training for landlords. Wales, East Anglia and the NE region have also expressed interest in adopting the LLAS model.

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Harbour House, 126 Thorpe Road, Norwich NR1 1UL
Tel: 0870 1121548 Fax: 01603 218071 e-mail: landlords@alanboswell.com

Accredited Agents

We have finalised our proposals to accredit both letting and managing agents. Several agents have been accredited as landlords and can continue to be landlord members of the scheme, but from April 2006 they can also be accredited in their own right.

It is proposed to change the code of conduct to require agents to recommend LLAS to their clients, be a member of NALS or ARLA or any other professional body that has a disciplinary procedure to maintain standards and for them to take reasonable steps to ensure properties are safe to let.

For companies with multiple offices it is proposed that individual branches will be able to be accredited. We will be consulting on the proposed changes shortly and details will be placed on the website.



Email: LLAS@camden.gov.uk

Clampdown on unfair tenancies

New guidance notes regarding unfair contract terms in tenancy agreements, has been issued by the Office of Fair Trading (OFT)

The OFT have issued these notes in order to provide tenants with clear and fair contract terms and will take action against landlords who threaten the rights of tenants through use of unfair clauses such as those which limit or exclude landlord liabilities or impose excessive penalties on tenants for failing to meet the terms of the contract.

For more information visit: www.oft.gov.uk

Article courtesy of SPLA

Pensions Bolster Buy-to-let Market

The continuing pensions crisis is boosting the buy-to-let market in the UK, as investors choose to hold on to properties for longer according to the RICS (Royal Institution of Chartered Surveyors)

Tenant demand for rental property is at its strongest since January 2004, rent levels have increased for the tenth consecutive quarter. However while there has been no significant influx of new investors, interest rates and prospects of capital growth remain by far the most decisive factors.

The majority of investors are viewing residential property as a long-term investment. Factors driving tenant demand are rising employment levels and continuing demand from first time buyers unable to get a foot on the housing ladder. Increased immigration into the UK following the accession of the Eastern Europe States is also having an impact in some areas. The increase in tenant demand has been strongest in London, the Southeast and the Eastern region.

Article courtesy of SPLA

WANDSWORTH COUNCIL'S LANDLORD OPEN DAY

Wandsworth council organised an open day on the 20th February featuring representatives from the local university and the Southern Private Landlords' Association. Copies of their presentations are on the Environmental Services/Private Housing section of the Council's website www.wandsworth.gov.uk

Landlords can register with the Wandsworth mailing list for future events and newsletters.



Frank Whittle: esd@wandsworth.gov.uk



Telephone: 020 8871 6171

Tenancy Deposit Protection- Frequently asked questions

The Housing Act 2004 will require any landlord or person that takes the deposit on the landlord's behalf i.e. a letting agent, to safeguard that deposit with a tenancy deposit scheme.

Q. *Why should the Government protect tenants' deposits?*

A. So that, when a tenant pays a deposit, and he or she is entitled to get all or part of it back, the tenant can be assured that this will happen.

Q. *What sort of tenancies will deposit protection apply to?*

A. From 1 October 2006, all deposits taken by landlords in relation to assured shorthold tenancies ("AST") - the most common form of new tenancy - in England and Wales.

Q. *How will deposit protection work in practice?*

A. There will be two types of scheme: a custodial scheme and one or more insurance-based schemes. To avoid disputes having to go to the courts, both schemes will be supported by an alternative dispute resolution (ADR) service - although the use of this will not be compulsory. The tenant will not have the option of choosing the custodial or insurance-based scheme. That will be for the landlord to decide.

Q. *When will the schemes come into effect?*

A. 1 October 2006 for ASTs starting on or after that date.

Q. *How will the insurance-based scheme work?*

A. The tenant will pay the deposit to the landlord as now. The landlord will retain the deposit and pay a premium to a designated third party. This will assure the return of the deposit (or part of it) to the tenant when he or she is entitled to it.

Q. *How will the custodial scheme work?*

A. The tenant will pay the deposit to the landlord as now. But - and here's the difference with the insurance-based scheme - the landlord will then pay the deposit into the custodial scheme. At the end of the tenancy, if the landlord and tenant agree how the deposit should be apportioned, they will tell the scheme, which will pay out the money as agreed.

Q. *Aren't these provisions unfair on good landlords?*

A. No. Most landlords deal fairly with tenancy deposits. However, these provisions need to be put into place to force the minority of bad landlords to act responsibly by safeguarding tenancy deposits. Good landlords are already acting responsibly by safeguarding tenancy deposits. The provisions put into place a simple process for all landlords to go through to ensure tenancy deposits are safeguarded. This is in the interests of both landlords and tenants.

Q. *I'm a landlord or tenant. Where can I get more information about tenancy deposit protection?*

A. First, by contacting your representative body, if you are a member of one. If they are unable to answer your query, or you are not a member of a representative body, you can put your query in writing and either send it to The TDP Team, Housing Markets Division, ODPM, Zone 2/J10, Eland House, Bressenden Place, London SW1 5DU; or email it to tenancy.deposits@odpm.gsi.gov.uk. If you want to speak to a member of the Tenancy Deposit Protection team, please telephone 0207 944 4400.

More information regarding the scheme can be found on www.odpm.gov.uk

The aim of the LLAS is to encourage and support good landlords, but we will take action against landlords who are not. The LLAS has refused to accredit 2 landlords and has commenced the removal of 2 other landlords who are not deemed to be fit and proper persons. We aim to ensure that only good landlords are accredited.

Useful links and contacts

Office of the Deputy Prime Minister (ODPM)

The ODPM is responsible for policy on housing, planning, regional and local government and the fire service.

<http://www.odpm.gov.uk/>

Direct.gov.uk

Advice for tenants and landlords on various issues including tax and other general housing advice

<http://www.direct.gov.uk/HomeAndCommunity/fs/en>

Residential Landlord

Free information and advice for landlords and property investors

<http://www.residentiallandlord.co.uk/>

National Landlords Association

Information and advice for residential landlords operating in the private rented sector throughout the country

<http://www.landlords.org.uk/>

Landlord Zone

Information for landlords, tenants & agents in the rental property

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

National Federation of Residential Landlords (NFRL)

The largest professional landlords organisation recognised by the government in the UK. The NFRL represents and protects the interests of private residential landlords across the whole of the UK

<http://www.nfrl.org.uk/homepage.htm>

Accreditation Network UK (ANUK)

ANUK is a network of professionals and organisations that promotes accreditation in private rented residential accommodation.

<http://www.anuk.org.uk/>

The Southern Private Landlords Association (SPLA)

The SPLA seeks to protect and promote the interests of private residential landlords and encourages the supply of good quality accommodation and professional standards of management.

<http://www.spla.co.uk>

Landlords UK

Links, guides, forums and information

<http://www.landlords-uk.net/>

Landlord Law

Straightforward, fast and affordable legal advice for Landlords and Tenants

<http://www.landlordlaw.co.uk/>

What's on?

Brent: Brent Landlord's Group Meeting- TBC-

Visit: www.brent.gov.uk/phiu



Anamika Desai: 020 8937 2786

Camden: Private Sector Housing Forum- TBC



Mike Warren: 020 7974 2702

Croydon: May 15th 2006, 4- 6.30pm- Landlord's Forum- Croydon Town Hall, Katharine Street, CR9 1ET



Shayne Coulter: 020 8726 6100 ext, 65631

London Borough of Hammersmith & Fulham: March 28th 2006, 1.15-4pm - Voluntary Sector Agencies Forum- Irish Centre, Blacks Road, Hammersmith, W6 9DT

March 28th 2006, 5.30pm- Estate Agents Forum- Irish Centre, Blacks Road, Hammersmith, W6 9DT

Private Sector Landlord's Forum- TBC



Debbie Ricketts: 020 8753 1258

Lambeth: March 23rd 2006, 5.30-8pm- Private Sector Housing Forum- YMCA, King George's House, 40 Stockwell Road, SW9 9ES



Laura Gale: 020 7926 2961

Islington: June 7th 2006, 6pm- Private Sector Housing Forum- Committee Room 5 & 6, Islington Town Hall, Upper Street, N1 2UD



Dionne Maxwell: 020 7527 3041

Redbridge/ Newham/ Barking & Dagenham/ Havering/ SPLA: March 21st, 6.30pm- Landlord's meeting- Jack Carter Pavilion, Oakfield, 50-52 Fencepiece Rd, Ilford, IG6 2JL



SPLA: 0845 456 9313

Southwark: Private Landlord's forum- TBC-



Emma Trott: 020 7525 5773



Join the National Landlords Association (NLA)

- * Founded in 1973 the NLA is the biggest landlords association with members countrywide.
- * We provide a telephone advice line for members, staffed by experienced landlords.
- * The NLA works with politicians, the media and NGOs, and has a policy officer on secondment at the Office of the Deputy Prime Minister.
- * Five buy-to-let lenders (Birmingham Midshires, Paragon, Mortgage Express, Mortgage Trust, Bristol & West) are NLA members.

For more details about the NLA, visit: www.landlords.org.uk

Reliable contractors list.

TrustMark is a new scheme supported by Government, the building industry and consumer groups to help you find reliable and trustworthy trades people to make improvements and repairs to your home.

Visit the website and search through lists of trade associations and other organisations that have been approved. They can supply you with reputable builders, electricians, roofers, heating engineers and other trades people that meet certain standards the Government has set.

Visit: <http://www.trustmark.org.uk/>



London Landlords' Day 2006 will be held on Saturday 23rd September 2006, from 10am to 4pm at Brunei Gallery, SOAS (School of Oriental and African Studies), University of London, Thornhaugh Street off Russell Square, London. WC1H 0XG.

On the day you will have the opportunity to learn more about the private rental market and add to your skills through a number of workshops being given by prominent speakers. There will be many stallholders offering you advice and services. Attendance at the event will count towards the LLAS continuous professional development requirements. This is an event that landlords should not miss. More details to follow soon.

For more info visit:
<http://www.londonlandlords.org.uk/landlordsday/home>

Coversure Kennington has an exclusive Landlords Property Owners (Let Property) Scheme underwritten by Agency Underwriting Limited (AUL). The scheme has been developed specifically for Accredited Landlords offering a genuine 15% discount on the normal premium. The insurance offers comprehensive cover including buildings, landlord's contents, loss of rent, alternative accommodation, landlord's legal cover and property owner's liability cover for £2M. All claims are handled personally through the Kennington office and the company pride themselves on settling all claims to the client's full satisfaction.

Contact them directly to see if you can benefit from their services.

Address: 232 Kennington Park Rd, London, SE11 4DA
Tel: +44 0870 4 585 680 **Fax:** +44 0870 4 585 682
Email: kennington@coversure.co.uk
Web: www.coversure.co.uk/kennington

Safeguard your future with Coversure



The next publication of **The London Landlord** will be out at the end of June.

All subsequent issues will be sent via email as an e-newsletter.



For details of where to receive free email/internet assistance in your area contact your local library or call **Learn Direct: 0800 101 901** or UK online: **0800 77 1234**