

# CORNWALL RESIDENTIAL LANDLORDS ASSOCIATION

*The CRLA Is A Not For Profit Company*



**Issue: 230**

**February 2014**



**TUESDAY 4 MARCH 2014**

**GENERAL MEETING**

**TRELAWNEY ROOM**

**NEW COUNTY HALL, TRURO**

**4:30 FOR 5PM**

**SPEAKERS:**

**ALAN STARR**

**FINANCIAL CONSULTANT**

**and**

**DEBBIE HENSHAW**

**FROM CORNWALL HOSPICE CARE**

**RAFFLE IN AID OF**

**CORNWALL HOSPICE CARE**

*“Offered in conjunction with local Cornwall Residential Landlords Association - comprehensive insurance cover at an extremely competitive rate”*



## Don't take the risk! Take shelter under the **Landlords Direct** umbrella!

We know that you, the landlord, have your own unique requirements when it comes to insuring your properties. That's why we have designed the 'Landlords Direct' insurance package exclusively for you.

### Benefits include:

- All risks cover including subsidence
- Malicious damage by tenants
- Property owners liability £5M
- Employers liability £10M
- Index linked sums insured
- 90 day unoccupancy cover
- Loss of rent following insured event
- Re-housing of tenants
- Landlords contents
- Optional legal expenses cover - incorporating tenant default, repossession & tax investigation

For more information on policies available to landlords call **Landlords Direct** on

**01926 405040**

alternatively visit our website at [www.landlordsdirect.co.uk](http://www.landlordsdirect.co.uk)



## CONTENTS

Capital Gains Tax	Page 4
Landlord Energy Savings Allowance	Page 4
Agents Forced To Incriminate Landlords to HMRC	Page 4
Green Deal Update: Consumer Credit Act Conflict Resolution In Sight	Page 5
The Buy To Let Mortgage Market	Page 5
Annexes With Relatives To Get Discounted Council Tax	Page 6
New Government Policy Sees Flood Victims Being Hung Out To Dry	Page 6
Universal Credit and Rented Housing	Page 8
Japanese Knotweed	Page 12
Gas Safety Includes LPG	Page 12
TEE—Electrical Savings	Page 13
Illegal Gas Fitter Risked Lives In Darlington	Page 14
Cornish Gas Fitter Left Hob In Dangerous State	Page 15
Callous Letting Agent Guilty Of Intimidating Young Family	Page 15
Landlord Prosecutions	Page 16
Council Successfully Prosecutes Landlord Of Newquay Property	Page 17
Contact Details	Page 18
Diary Dates	Page 19
Member Benefits	Page 20

*All contributions to this publication should be emailed to*

*info@ruthclarke.com*

*BY the 17th of March*

**All rights in and relating to this publication are expressly reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means without written permission from the CRLA. The views expressed in this newsletter are not necessarily those of the CRLA and readers should seek the guidance of a suitably qualified professional before taking any action or entering into any agreement or documentation generally in reliance upon the information contained in this publication. Whilst the publishers have taken every care in compiling this publication to ensure accuracy at the time of going to press, they do not accept liability or responsibility for errors or omissions therein however caused.**

# CAPITAL GAINS TAX

An announcement from George Osborne's last 'Autumn Statement' which I missed but may affect some members:

"Capital Gains Tax Private Residence Relief – Final period rule

The final period exemption applies to a property that has been a person's private residence at some time even though they may not be living in the property at the time they dispose of it and they may be claiming

private residence relief on another property at the same time. From 6 April 2014 the final period exemption will be reduced from 36 months to 18 months."

If this is likely to affect you please contact your financial advisor urgently. There is very little time to sell and get as far as exchange of contracts before this change comes into effect in April.

**Ruth Clarke**

# LANDLORD ENERGY SAVING ALLOWANCE

Landlords are able to claim up to £1,500 a year to fund energy efficiency improvements for each property they own through the Landlord Energy Saving Allowance (LESA).

You can claim Landlord's Energy Saving Allowance for the costs of buying and installing the following energy-saving products for properties you rent out:

- cavity wall and loft insulation
- solid wall insulation
- draught-proofing
- hot water system insulation
- floor insulation

If you install the energy-saving items yourself, you can claim Landlord's Energy Saving Allowance for the costs of buying them, but not for installing them.

You can even claim Landlord's Energy Saving Allowance for properties you rent out abroad, as long as you pay UK tax on profits from those properties.

If you own the property with others, you can claim a share of the allowance in one of two ways:

- based on the amount of the property you own (eg if you own half of the property you can claim up to £750)
- based on the amount of money you spent on the improvements (eg if you covered half of the costs, you can claim up to £750)

But remember if you are the sole owner you can claim a maximum £1,500 in total for each property owned.

You CAN NOT claim Landlord's Energy Saving Allowance on a property if:

- you're claiming an allowance under the 'Rent a Room' scheme
- you're renting out the property as furnished holiday accommodation

The allowance is claimed through tax returns with an individual claiming it through their self assessment form while businesses can claim it as an allowable business expense.

**From BPF and HMRC**

# LETTING AGENTS FORCED TO INCRIMINATE LANDLORDS TO HMRC

HM Revenue & Customs have sent warning letters to Letting Agents demanding they provide landlord rental income records.

HMRC will not compensate Letting Agents for the work they have requested and threatened a fine of £500 and £60 every day.

They make such demands under paragraph 18 of Schedule 23 to the Finance Act 2011.

Under that section of the Finance Act, HMRC can force letting agents to provide for every customer:

Gross Rents collected

Name and address of the landlord

The addresses of each let property

The Landlord Crackdown on Tax has been well announced and HMRC is now using data held by suppliers of landlords to target the offenders.

Has your letting agent received a similar letter? will HMRC be soon knocking on your door asking to

explain the difference? It may be a good idea to double check your returns and review them with your accountant.

**From Landlordreferencing.co.uk**



"Two coffees Miss Jones, one with sodium pentathol."

## **GREEN DEAL UPDATE: CONSUMER CREDIT ACT CONFLICT RESOLUTION IN SIGHT**

There has at last been some movement towards resolving the conflicts between the Green Deal and the Consumer Credit Act, which is outlined in detail on pages 20-21 of the latest issue of UK Landlord.

The Government laid the necessary legislative amendments before Parliament on 9 January, and they are expected to be approved by the end of March. All being well, Green Deal finance will be available to landlords shortly after.

The changes mean that the "Improver" (the beneficiary of the agreement – so in the PRS, the landlord) will sign the credit agreement, but the Consumer Credit Act protections will apply to whoever is paying the energy bill at the time (which would be the tenant if the property is occupied, the landlord if vacant). The consent form which the tenant must sign to acknowledge that they accept their responsibility for the repayments will be simplified down to a short

notice form which tells them what they need to know, rather than the full 10-page Standard European Credit Contract Information document required by EU law.

The amendments will also cover the transition from a regulated to an unregulated agreement - that is where the agreement moves from an individual to a corporate landlord. A corporate landlord is defined in this case as where the property is owned by a limited company. All domestic property will be subject to the Consumer Credit Act for Green Deal purposes. Consequently corporate landlords will get some of the consumer protections under the Act, but not all those which are attached to an individual.

The previous requirement to commence a new tenancy in an improved property before the end of the calendar month following the completion of the works under the Green Deal plan will be removed.

**From NLA**

## **THE BUY TO LET MORTGAGE MARKET**

Since the early days of the credit crunch when Buy to Let (BTL) mortgages virtually disappeared there is an increasing number of these mortgages available and new lenders are entering the market. More and more people are looking towards funding their retirement through BTLs as opposed to a pension although a combination of the two may prove to be prudent.

One of the criteria that can stop a potential landlord entering the market is that nearly all the lenders require a minimum personal income of £20-25,000 with the notable exceptions of Aldemore Bank, Kent Reliance and The Mortgage Works. If you have a 40% deposit rates start at around 2%. The Principality Building Society has a 1.99% two year tracker with a 2.5% arrangement fee that can be added to the loan. Alternatively The Mortgage Works has a 3.74% rate fixed until the 30th April with no arrangement fees. As you put down less of a deposit the rates creep up.

BTL mortgages are available up to 85 loan to value (LTV). Kent Reliance has a mortgage at this LTV with a two year discount at 4.89%. The rent achieved by the property must be 125% of the interest only mortgage payment at 5%. One thing to be aware of is the lender's reversionary rate. You may find that you have a very good deal to start with but after the initial period the rate will jump to typically around 5% or over 6% in some cases. When this happens its worth asking the lender if they can put you on a better rate although invariably there will be a cost involved or look into re-mortgaging. Principality have a 60% LTV 1.99% two year tracker with a free valuation and legals and an arrangement fee of 2.5% added to the loan. For higher LTV re-mortgages Aldemore Bank have an 80% LTV

variable rate of 5.48% with a free valuation and legals, no arrangement fees and a £99 booking fee.

HMOs and holiday lets are now mortgageable with a couple of lenders and I anticipate more lenders entering this market. Again, the Kent Reliance has a suite of HMO mortgages up to 85% LTV with rates starting at 4.39%. The HMO can have up to 8 bedrooms and all necessary consents must be in place. The HMO must have one or multiple ASTs. First time landlords are acceptable but they must already own a residential property.

**Adam Starr**

**Starr Financial Planning**

**16 Walsingham Place, Truro TR1 2RP**

**Tel. 01872 277318**

**email:adam@starrfinancialplanning.com**



**Please contact Adam  
for FREE advice  
on any Financial  
Planning matters**

**Adam will be speaking at our next  
General Meeting and will be happy to  
answer any queries you may have**

## ANNEXES WITH RELATIVES TO GET DISCOUNTED COUNCIL TAX

In respect of annexes, there is already a Council Tax exemption where it is occupied by a dependant aged 65 years or over, or if severely disabled. [1] However, it does not apply to families. From 1 April 2014, The Council Tax (Reductions for Annexes) (England) Regulations 2013 will offer a discount of 50% council tax for annexes occupied by relatives In England.

The discount applies if the following conditions are met:

the annex forms part of a single property [2] which includes at least one other dwelling; and

- it is being used by a resident of that other dwelling or,
- it is the sole or main residence of a relative of the person who is liable to pay council tax in respect of that other dwelling.

A person (“P”) is to be regarded as the relative of another if P—

- is the spouse or civil partner of that person, or
- is that person’s parent, child, grandparent,

grandchild, brother, sister, uncle or aunt, nephew or niece, great-grandparent, great-grandchild, great-uncle, great-aunt, great-nephew or great-niece, or

- is that person’s great-great-grandparent, great-great-grandchild, great-great-uncle, great-great-aunt, great-great-nephew or great-great-niece

A relationship between two persons who are not married but are living together as a married couple shall be treated as a spouse and a relationship between two persons of the same sex living together as if they were civil partners shall be treated as a relationship by civil partnership. Step children are treated as being the child of the person.

According to the Department for Communities and Local Government, [1] there are an estimated 24,150 family annexes in England, but ministers believe far more households could be helped by tax cuts that encourage more annexes – and more conversions of outbuildings and new extensions.

**From Guild of Residential Landlords**

## NEW GOVERNMENT POLICY SEES FLOOD VICTIMS BEING HUNG OUT TO DRY

HOMEOWNERS are being warned that unexpected exclusions in a new Government scheme mean that those living in certain types of property could be left without access to affordable flood insurance.

A few months ago the Government announced new legislation, Flood Re, to ensure that homes at the greatest risk of flooding can continue to obtain policies at a reasonable cost.

This replaces the Statement of Principles under which insurers offered affordable flood coverage to the vast majority of households in return for the Government maintaining its spending on flood defences. This has been in force since 2000.

Flood Re, which will be funded by a levy equivalent to about £10 on all residential insurance premiums, is due to be introduced in mid-2015.

However, an alliance of organisations from the property industry, along with the Council of Mortgage Lenders (CML), last week warned that several exclusions in the types of property to be covered by the Flood Re proposals could leave millions of homes unable to get affordable flood cover.

The concerns were raised ahead of the second reading of the Water Bill, due to take place in the House of Lords tomorrow.

Both the British Property Federation (BPF) and CML have urged the Government to reconsider its plans, claiming the current proposals will “negatively impact a huge proportion of households and the industry”.

According to the alliance, based on current definitions

“a significant number of properties that had been expected to be included within Flood Re will instead be excluded”.

This includes leasehold properties, the private-rented sector, small to medium-sized enterprises (SMEs), housing association homes, new-builds constructed after January 2009, council homes and properties in council tax band H, the highest band.

If a property is at risk, regardless of its status, it needs to be able to be insured affordably against disaster, not least because that is a condition of most mortgages

The rationale cited for the exclusions is that buildings insurance on such properties is deemed by the insurance industry to be “non-domestic”.

But the alliance says this is a distinction only the insurance industry would perceive.

“Flood waters don’t discriminate between freehold and leasehold, owner-occupation and renting,” says the BPF’s Ian Fletcher. “If a property is at risk, regardless of its status, it needs to be able to be insured affordably against disaster, not least because that is a condition of most mortgages.”

The BPF is particularly concerned about the move to exclude both leasehold and rented properties.

“Depriving leasehold property owners access to Flood Re is frankly unbelievable,” says Fletcher. “Equally, at a time when the Government is encouraging investment in the private rented sector, it seems contradictory to exclude these properties from possible essential flood cover.”

## NEW GOVERNMENT POLICY SEES FLOOD VICTIMS BEING HUNG OUT TO DRY

Paul Smee from the CML adds: "We find it difficult to believe the original policy intention was to exclude a whole swathe of residential property from the stated aim of ensuring that flood insurance continued to be affordable across the market. We strongly urge legislators and the insurance industry to reconsider the proposals."

The Leasehold Knowledge Partnership, a consumer group championing the cause of residential leasehold owners, also urged the Government to review its position, warning that it will be the poor and the vulnerable who are put most at risk.

Further concerns have been raised across the industry. "While a couple of the categories that have been excluded have been known for a while, such as SMEs, post-2009 new-builds and band H, the rest are a real surprise," says Richard Lowe, director of broker SPF Insurance Services. "This makes a mockery of the Flood Re concept as being a mechanism to allow all property owners to purchase affordable flood cover." He adds that the most surprising omission is private-rented properties.

"This will have massive implications for the sector, with many landlords having difficulties obtaining

insurance and therefore access to finance. The knock-on effect will be a reduction in rental accommodation," he says. "We need to see a rethink of the categories, as this model is flawed."

The British Insurance Brokers' Association (BIBA) is also worried about the exclusions.

"We believe that if a house has a postcode and council-tax rating, it should be included in this scheme," says Graeme Trudgill, executive director of BIBA.

"Flood Re is great if you are included. However, while specialist flood brokers can help many of those at risk of flooding, those who are not protected by Flood Re will have no guarantees and will most likely end up paying more than those in the scheme.

"We are concerned that small businesses, which are covered by the outgoing agreement, are set to be excluded. In addition, we believe micro-businesses with 10 staff or fewer and a turnover of less than £1 million should also be protected."

Simon Douglas from the AA adds that the proposal could mean that some properties at a real, but lower risk of flooding could pay higher premiums than high-risk homes protected by Flood Re. "We need to ensure the maximum number of people are protected," he says.

A spokesman for the Department for Environment, Food and Rural Affairs says: "Flood Re is designed to provide flood insurance for people living in high-risk areas. We estimate that up to 500,000 households will have their flood insurance premium limited by this agreement."

From the BPF

**The CRLA has raised this issue with Dan Rogerson (North Cornwall MP and Minister for Floods) without success.**

**Please contact your MP and stress the impact this is likely to have on rents, not just in Cornwall but throughout the country**

**Ruth Clarke**



**Rowe & Henderson**  
Plumbing and Central Heating installation and servicing

**Rob Henderson**  
Partner  
Dunvegan Quenchwell Road  
Carnon Downs Truro, TR3 6LN

Tel: **01872 864419**  
Mobile: **07788597785**  
Fax:  
Email: [RDAhend@aol.com](mailto:RDAhend@aol.com)

**Gas Safe Register**  
302786

**For all your Plumbing and Heating requirements**  
**Free Quotations**  
**Over 30 years experience**  
**Gas Safe reg'd for your guarantee of quality and safety**  
**Energy efficiency certified**

# UNIVERSAL CREDIT AND RENTED HOUSING

## Q1: What is Universal Credit?

Universal Credit is a new benefit that aims to make work pay by ensuring claimants are better off in work. It promotes personal responsibility to actively seek work and increase earnings, while continuing to provide support for those who need it most.

Universal Credit is being introduced in a carefully controlled way and will eventually replace the following 6 main working age benefits:

- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit, and
- Housing Benefit.

## Q2. Who will be able to claim Universal Credit?

Universal Credit will be available to people who are unemployed or on a low income and working age. By working age, this means people aged between 18 and the qualifying age for Pension Credit.

## Q3. When will Universal Credit be introduced?

Universal Credit was introduced in Ashton under Lyne on 29 April 2013 for single, newly unemployed working age claimants. In July 2013 Universal Credit was extended to include unemployed claimants living in Wigan, Oldham and Warrington. Between October and December 2013 Universal Credit was extended further to Hammersmith, Rugby and Inverness. By spring 2014, Universal Credit will be rolled out to Jobcentres in Harrogate, Bath and Shotton.

From summer 2014 the new service will progressively start to take new claims for couples and, in the autumn, from families. Once it is safely tested Universal Credit will also expand to cover more of the North West of England. Our plans will allow us to make Universal Credit available in each part of Great Britain during 2016. New claims to existing benefits that Universal Credit replaces will close down, with the vast majority of the remaining claimants moving onto Universal Credit during 2016 and 2017.

## Q4. How will Universal Credit be paid to claimants?

In the majority of cases Universal Credit will consist of a single, monthly payment which is paid in arrears directly into the claimant's bank, building society or post office account. Couples living in the same household will receive one monthly payment between them. Payments will include eligible housing costs. Households will then be responsible for managing their own rent payments. In some cases an Alternative Payment Arrangement might be available. This could take the form of a more frequent payment, split payment across

the household or a managed payment direct to the landlord. Other adults living in the same household who are claiming Universal Credit will be paid separately.

## Q5. How will claimants receive help with housing costs under Universal Credit?

The Housing Costs element of the Universal Credit award helps tenants with their eligible rent and service charge costs. Regulations state that claimants must satisfy three conditions - payment, liability and occupation - to qualify for help with their housing costs. DWP will in the majority of cases pay eligible housing costs directly to the claimant as part of the single Universal Credit benefit payment. Alternative Payment Arrangements will be available in some circumstances following conversations with both the tenant and landlord.

## Q6. How will Universal Credit affect social and private sector landlords?

There will be improved protection in place for landlords and tenants against arrears under Universal Credit.

Many landlords in the social rented sector receive their housing cost payments directly from their Local Authority. As Universal Credit will be a single, monthly payment (including eligible housing costs), paid direct to claimants, social landlords may need to look at how and when they collect their rent, and the level of support some tenants will need to make the transition to a single, direct monthly payment.

## Q7. How can landlords help their tenants prepare for Universal Credit?

Landlords can help tenants to get ready for Universal Credit by encouraging them to:

- Get online so they will be able to make a Universal Credit claim and report changes
- Open a bank account to receive payments and learn how to set up direct debits or standing orders for paying bills such as rent



## Energy Performance Certificates - EPCs

Only £55 VAT Free

Professional, Polite, Prompt (next day), Local and great value for money.  
Fully Accredited — a faultless service or your money back !

TEL.01872 553685

Vince Falco, DMS, Dip DEA  
Mobile: 07813 045992



**Cornwall Home Energy Surveys**  
www.energysurveyscornwall.com

# UNIVERSAL CREDIT AND RENTED HOUSING

- Use the Universal Credit Personal Planner which checks what changes they may need to make to get ready for Universal Credit.

## **Q8. What support is in place for tenants to help them manage their finances?**

A number of safeguards are in place to support tenants and help them manage their money:

- As a first step, budgeting support will be offered to claimants before transferring to UC to help them manage their money – this can be money advice or, depending on claimant circumstances, advances of benefit or tailored financial products;
- Alternative Payment Arrangements (APAs) can be considered for some claimants who genuinely can't manage their monthly payment – this might include having a managed payment to their landlord or a more frequent payment (see section on 'Support and Alternative Payment Arrangements' for more information).

## **Q9. Where can I find more information about Universal Credit regulations?**

Universal Credit regulations can be found within the [Welfare Reform 2012 regulations](#).

## **Q10. What do landlords need to do to ensure that rent is paid?**

A key aspect of Universal Credit is to encourage both personal responsibility and financial independence to help remove these as barriers into employment; therefore, where possible, claimants will be expected to arrange their own rent payments as they would if they were in full time work. Landlords need to think about how this will fit with their own payment calendars. If landlords have previously received a managed rent payment from the local authority, they will need to speak to their tenants to agree arrangements for collecting rent from them. In a minority of cases Alternative Payment Arrangements (APAs) can be put in place to support claimants. (See section on 'Support and Alternative Payment Arrangements').

Landlords may want to encourage tenants who do not have a bank account to open one. Having access to a transactional account will help claimants manage their rent payments through direct debits or standing orders.

## **Q11. When will a claimant get their first Universal Credit payment?**

Universal Credit will be assessed monthly and will be paid monthly in arrears. A claimant will receive their first payment seven days after their initial assessment period has finished. For example, for an assessment period of 16 July to 15 August, the first payday will be 22 August. The claimant will then receive future payments on the 22nd day of each month.

If a claimant's payday falls on a weekend or a bank holiday, payment will be moved forward to the nearest working day.

## **Q12. If payments are made monthly, how will tenants pay their rent while they are waiting for their first payment of Universal Credit?**

Many new claimants of Universal Credit will be coming from work and will be able to support themselves in the first month using their final payment of earnings. However, where needed, claimants will be able to ask for an advance in the first month of their claim to support them until their first payment is made. This will be a proportion of the full payment and will be recovered over a period of time.

## **Q13. How will DWP check rent and tenancies under Universal Credit?**

Where DWP decides that a check is needed, the claimant will be asked to provide evidence to support their Universal Credit claim.

## **Q14. If a tenant doesn't have a copy of their tenancy agreement, will DWP accept other evidence as proof of a tenancy (e.g. letter from landlord)?**

DWP may accept a landlord letter confirming the current rent and service charge but the evidence required will vary on a case by case basis.

## **Q15. How will annual rent increases be dealt with under Universal Credit?**

Claimants should tell DWP of any changes that might affect their Universal Credit payment, including rent increases. DWP is looking at whether it is possible to automatically gather rent information from local authorities and large registered providers of housing. Further details will be provided once they are available.

## **Q16. Some social landlords verify Housing Benefit claims for local authorities. Will this continue when Universal Credit is introduced?**

There are currently no plans to ask landlords to check Universal Credit claims.

## **Q17. How will monthly rent be calculated if a claimant's rent is paid weekly?**

Universal Credit will be paid monthly. Weekly rents will be calculated using the following formula: weekly rent multiplied by 52 and divided by 12.

## **Q18. What about other payment frequencies, for example, four weekly?**

Other payment frequencies will be calculated as follows:

- four-weekly payments are multiplied by 13 and divided by 12
- three-monthly payments are multiplied by four and divided by 12, and
- annual payments are divided by 12.

## **Q19. What will happen in 53 week years?**

Universal Credit will always be calculated based on a 52 week year.

## **Q20. Some social landlords have rent free weeks – how will these be dealt with in Universal Credit?**

If rent is charged over less than 52 weeks, the monthly

# UNIVERSAL CREDIT AND RENTED HOUSING

payment will be worked out based on the number of weeks rent is charged for. For example, if rent is payable 48 weeks of the year, Universal Credit will be calculated as weekly rent multiplied by 48 and divided by

## **Q21. In what circumstances can Universal Credit be paid on two homes?**

Universal Credit can be paid on two homes if:

- Liability for two homes has arisen because of fear of violence in the normal home accommodation. Both liabilities can be paid for up to 12 months
- A disabled person can't move into a new home because it needs adaptations. A disabled person is defined as someone who gets specified disability benefits (high or middle rate care component Disability Living Allowance, Attendance Allowance or Personal Independence Payment). The claimant must show that the delay is reasonable. Both liabilities can be paid for up to 12 months
- Multiple homes can be treated as a single home, for benefit purposes, where a family has been housed in two homes because of the size of the family. Benefit can also be paid where someone is not able to occupy their home because of essential repairs.
- If someone cannot move into accommodation immediately because he/she is in hospital or a care home then benefit can be paid on the new accommodation for up to one month.

## **Q22. Will service charges form part of Universal Credit and how will they be paid?**

The eligible service charges will be paid directly to tenants as part of the housing costs element of Universal Credit.

## **Q23. Do landlords need to make their tenants aware what service charges are eligible/ineligible for Universal Credit?**

Landlords in the social rented sector will be responsible for setting out clearly to the tenant allowable service charges. The claimant will report this as part of their claim. In the private rented sector, a tenant's total rent is usually made up of both rent and service charges, which are not separately identifiable. DWP will not need to collect separate service charge information for the private rented sector group as DWP will pay the lesser of the total rent or the appropriate Local Housing Allowance.

## **Q24. What happens if a tenant gets into arrears?**

We would expect landlords to follow their usual rent collection practices. However, if the claimant is unable or unwilling to resolve payment issues, DWP will intervene.

Landlords should contact DWP on 0845 600 0723 when the tenant has accrued arrears to the value of one or two months rent.

- When arrears reach the equivalent of one month's rent, DWP will review the situation following notification from the landlord. At this point DWP

can offer the claimant budgeting support and may decide to pay the rent directly to the landlord.

- When arrears reach an equivalent of two month's rent (the 'trigger point'), an Alternative Payment Arrangement will be put in place to allow a managed payment to the landlord.

These measures will help to avoid the build up of excess levels of rent arrears and to reduce the risks to landlords.

## **Q25. Will any claimants have their rent paid directly to their landlord from the start of their claim?**

Yes, when a claim for Universal Credit is made it will be decided if a claimant needs support with budgeting and this may include putting in place an Alternative Payment Arrangement where significant support needs are identified (see Q8, 24 and 30 for further details). In these cases DWP staff will consider information from tenants and landlords before taking a decision.

## **Q26. If a tenant is already in arrears when they make a claim for Universal Credit, will their rent be paid to the landlord from the start?**

This will depend on the claimant's circumstances. When a Universal Credit claim is made, DWP will work with the claimant and landlord to decide if budgeting support or Alternative Payment Arrangement is required, based on a number of factors. All cases will be looked at on an individual basis

## **Q27. Under Local Housing Allowance, if a tenant currently gets a managed rent payment to their landlord, will this be the same when they move to Universal Credit?**

All cases will be looked at on an individual basis. Universal Credit intends claimants to take responsibility for their own finances, but help will be provided for those who need it.

## **Q28. Can rent arrears be recovered from claimants through a deduction to their Universal Credit?**

Yes, arrears of rent and service charges for the property the tenant is currently living in are included in the list of deductions that can be made from a Universal Credit payment.

Furthermore, DWP is currently exploring increasing the rate at which deductions can be made.

Landlords can phone DWP (0845 600 0723) to request a 'third party deduction' for rent arrears when they reach the equivalent of two months rent. They will use the same phone number or address that is used for all Universal Credit enquiries. If they contact DWP and the claimant is claiming another working age benefit, they will be transferred to the relevant department. Likewise, if they contact the current working age benefit departments and the claimant has claimed Universal Credit, they will be transferred to a Universal Credit agent.

# UNIVERSAL CREDIT AND RENTED HOUSING

## **Q29. Will landlords and other third parties be able to tell the DWP if they know a claimant is likely to need support (e.g. because they are in rent arrears)?**

Yes. Information from third parties, including the claimant's landlord, will be considered when assessing a claimant's ability to manage their finances. To protect the claimant's home, a landlord can notify DWP asking for the housing costs element to be paid direct to them when a rent arrears 'trigger' has been reached.

In current UC areas, the landlord can contact the Universal Credit Service Centre by calling 0845 600 0723 to start the personal budgeting support process. If a claimant reaches their arrears trigger, they will need to show DWP they are in rent arrears.

## **Q30. What budgeting support will be available from DWP and how do claimants access this?**

Personal budgeting support will be offered to anyone claiming Universal Credit or transferring from another benefit. Claimants needing help with monthly budgeting will be identified at their first Universal Credit appointment with the Jobcentre and will be referred for personal budgeting support.

Many claimants will be able to help themselves through the online budgeting support services that are already available, and we will help people who have a clear need for more intensive support.

Money advice will be offered at a national and local level, and will include a mix of online, phone and face to face services. The face to face services will be offered through the Local Support Services framework when Universal Credit is rolled out nationally. See Q33 for more information.

## **Q31. Can a claimant have their Universal Credit paid more frequently than once a month?**

Yes, more frequent payments is one of the options that will be considered if a claimant is having difficulty budgeting. The claimant should contact DWP and they will be offered personal budgeting support.

## **Q32. Will budgeting or 'jam jar' accounts be available to Universal Credit claimants?**

While the majority of Universal Credit claimants will continue to be paid through mainstream current or basic bank accounts, we are looking at ways to make accounts with budgeting functionality more widely available. We are consulting with financial providers across the private, social and third sectors and considering the best ways to make these types of products more available.

## **Q33. What support will be available to those who are not able to make and manage a claim independently?**

The Local Support Services framework sets out the approach to supporting claimants with additional needs to make and manage a claim under Universal Credit.

The aim of the framework is for DWP offices, local authorities and voluntary sector organisations, working in Local Delivery Groups, to plan and deliver support

for these claimants. We know that claimants with the most complex needs usually have contact with many different types of support providers, so the framework encourages these providers to work together to offer joined-up support.

In December 2013 an Update to the Framework was published [Local Support Services Update and Trialing Plan](#)

## **Q34. How will you decide which claimants need support?**

Decisions will be taken locally based on the circumstances and needs of individuals. We will consider information from tenants and landlords before taking these decisions.

## **Q35. How can landlords become involved in local delivery partnerships?**

DWP District Managers and local authority managers have been asked to work together to create Local Delivery Groups for developing services for claimants with complex needs. Housing providers who are interested in becoming part of a Local Delivery Group should speak to their local authority about what's happening locally to plan for Universal Credit. Most local authorities have an individual who leads on planning for welfare reform. If this person can't be easily identified then landlords should contact the Revenues and Benefits teams in the local authority.

## **Q36. How will supported housing be dealt with under Universal Credit?**

Residents of supported exempt accommodation will have help with their housing costs provided separately to Universal Credit in a similar way to Housing Benefit in the short term.

However, DWP are also exploring the feasibility of a localised scheme that will be flexible enough to meet the needs of individual providers and their tenants.

## **Q37. How will temporary accommodation be dealt with under Universal Credit?**

Claimants in temporary accommodation will not be affected by Universal Credit yet. Universal Credit claimants will be asked if they are homeless and living in temporary accommodation as part of the application process. If they say 'yes' they will be told that they cannot claim Universal Credit at this time and should apply for existing benefits (for example, Jobseeker's Allowance, Housing Benefit).

If the claimant is already claiming Universal Credit and then requires temporary accommodation they will receive the housing element of Universal Credit based on LHA rates for the household size including a shared accommodation rate.

**From Gov.uk**

# JAPANESE KNOTWEED

Japanese Knotweed is one of the world's most invasive, destructive and resilient species of plant. **It is as much a problem for landlords as it is for owner occupiers.**

## The Problem:

Japanese Knotweed can result in the following:

- **Problems selling your property** – most mortgage lenders will not lend on properties with knotweed or where knotweed has been identified nearby.
- **Problems re-mortgaging your property** – most mortgage lenders will not allow you to re-mortgage your property where knotweed has been identified either on the property or nearby.
- **Damage to your property** - the plant's invasive root system and strong growth can damage

concrete foundations, buildings, roads, paving and retaining walls.

- **Potential liability** – if the knotweed spreads from your property to another, the owner of that property could be entitled to damages from you.

Japanese Knotweed needs to be treated and disposed of by professionals. Unless you are licensed to do so, it is an offence to dispose of Japanese Knotweed, and treating it with general-purpose weed killer will stunt its growth, but will not eradicate it.

**Professional eradication and disposal is necessary, but can be expensive.**

**From Japanese Knotweed Claims Limited**

**Tel: 0203 151 5205**

**Email: [info@japaneseknotweedclaims.com](mailto:info@japaneseknotweedclaims.com)**

**[www.japaneseknotweedclaims.com](http://www.japaneseknotweedclaims.com)**

# GAS SAFETY INCLUDES LPG

As we are well aware around Cornwall there are many areas that are off mains gas and require alternative fuel types. In many rural areas across Cornwall, homeowners choose Liquefied Petroleum Gas (LPG) as an alternative fuel to heat their homes. LPG fuel is delivered and stored in tanks outside the property and is then connected through pipework to the appliances inside. It works the same as mains gas and can power a range of appliances such as boilers, cookers and fires.

As with any fuel source it is important to have all LPG appliances serviced regularly to ensure they are working efficiently and most importantly safely. All work carried out on any gas appliances must be undertaken by a Gas Safe Registered Engineer. The engineer must also have additional qualifications for work on LPG powered appliances.

A Cornish Gas Fitter has recently been prosecuted for illegal work on LPG appliances. The engineer was contracted to fit a new LPG fuelled Hob and relevant pipework into a property during an ongoing refurbishment. A number of months after the installation and the refurbishment had been completed

there was a small fire from the gas pipe that supplied the hob. After an inspection by a fully qualified, gas safe registered engineer it was found that some areas of the installation were of poor quality and this led to LPG gas escaping.

On further investigations it was also found that the gas engineer was not suitably qualified or gas safe registered and should not have been carrying out this type of work. His workmanship put others' lives at risk and he was charged and fined a considerable sum in court.

It is important to always ensure the engineer attending your property is not only gas safe registered but are also suitably trained and qualified to carry out specific types of gas work. All engineers will carry a Gas Safe Register Identification Card and it will also list the types of work they are qualified to carry out. If ever in doubt call the gas safe register.

**From Blue Flame  
Freephone 0800 0749132**

All Blue Flame engineers are suitably qualified and trained to work on a range of heating systems and fuel types.

**CRLA**

**Rent Books  
£0.95 each  
plus post and package**

Cornwall Residential Landlords Association

Obtainable from:  
Ruth Clarke  
Tel: 01872 554498  
or Email: [info@ruthclarke.com](mailto:info@ruthclarke.com)



# TEE<sup>LTD</sup> ELECTRICAL SAVINGS

ELECTRICAL CONTRACTING

We are directing Landlords to products and services that are proven money savers. The simple fact is that the higher your electricity bills are [and they will continue to increase] then the more that these ideas will save.

All of the products we will write about will guarantee a % saving on energy use. There are added benefits that will usually either eliminate or reduce the need for maintenance or expensive service calls.

A product that has been available for the last few years is VO4 home which is an ideal product for the home, houses of multiple occupant, blocks of flats, holiday homes and business premises.

They can help large commercial premises literally save £thousands each year.

## What is VO4HOME

**VO4HOME** is a voltage optimisation device designed for use in homes and small businesses.

The **VO4HOME** system gives immediate energy savings for the whole home.

## VO4HOME Voltage Optimisation

**VO4HOME** guarantees a minimum 10% savings on annual electricity consumption with domestic, single phase installations

**VO4HOME** is a British designed domestic voltage optimisation system that works in homes and small business premises to reduce the incoming voltage supplied to a building. This produces a reduction in energy consumption, savings on electricity bills and reduced wear on appliances. Utilising renowned, award winning technology used on larger scale commercial applications **VO4HOME** adopt this for smaller properties. Voltage optimisation is an important technology as in the UK, most electrical appliances are rated at 220v but the average voltage supplied by the national grid is 242volts, so in most cases premises are supplied with a higher voltage than is needed. An innovative energy saving device **VO4HOME** relies on magnetic interaction, has no moving parts and requires no maintenance. In addition, it delivers low impedance, high efficiency and comes with a 5- year warranty but is expected to work efficiently for 20-years. An average home can expect to reduce energy consumption by 12% -15% through the installation of a **VO4HOME** unit and savings are guaranteed to be no less than 10%.

A recent research report carried out by Npower has concluded that an installation of **VO4HOME**, the innovative energy saving voltage optimisation solution for the home, resulted in a 12% reduction in kWh electricity consumption\*. The reduction equates to an annual electricity saving of approximately 600kWh, resulting in cost saving of £90 per annum and a CO2 emissions saving of 330kg per annum.

Designed to maximise the delivery of energy into the

home to 220V/230V - currently the voltage supplied to homes by UK energy companies averages 242V, while electrical equipment in the home is designed to operate on 220V/230V - **VO4HOME** is the only domestic voltage optimisation system that is capable of optimising the entire home, not just selected circuits.

An innovative energy saving device **VO4HOME**, which relies on magnetic interaction, has no moving parts and requires no maintenance. In addition, it delivers low impedance, high efficiency and guaranteed savings.

Although a growing number of commercial properties have been benefitting from the installation of voltage optimisation solutions, the technology has not yet been widely extended to the domestic market until recently.

There are an estimated 27 million households in Britain, if each household were to be installed with a **VO4HOME** system, the UK as a whole would save between £2.7 billion and £4 billion each year on energy costs and reduce its carbon emissions by 9 - 13.5 billion lbs per year.

Voltage optimisation works best on inductive loads – [motors and lighting for example, which is generally what a home uses the most electricity on] – and significant savings can be achieved on high energy users, such as washing machines, tumble dryer, microwaves and refrigeration. On resistive loads voltage optimisation will help the load conserve power which will extend the life of the electronics.

Why is **VO4HOME** a worthwhile investment? Energy prices look certain to rise and many people are concerned both about this and their carbon footprint. Fitting a **VO4HOME** unit will reduce usage and energy bills without any other changes in the way that you use power in your home or business premises.

There is no need to change the fuse board. The **VO4HOME** unit is installed before the fuse board (consumer unit) and does not require this to be changed or re-wired

We have shown a typical example below.

6 bedroom detached house



(Continued on page 14)

# ELECTRICAL SAVINGS

## Property details

4 Adults, 2 teenagers

6 bedroom detached house

Key appliances: Washing machine, Tumble Dryer, dishwasher, fridge, freezer, microwave, computer, television

## Saving

Before installation, the incoming voltage to the house was being supplied at 237V. Though lower than the national average of 242V, such a voltage was still higher than necessary hence resulting in higher electricity bills.

Our client's voltage is now lowered to 224V which has created savings of no less than 15%.

If you are concerned with the rising cost of energy to your home, business or tenanted properties then this system will save you money from day one.

If you would like any advice or to arrange a free survey please contact us.

Or to arrange a free survey please contact us.

**Stan Barlow**

**TEE LTD**

**01872 553541**

**email [info@teeltd.co.uk](mailto:info@teeltd.co.uk)**

## ILLEGAL GAS FITTER RISKED LIVES IN DARLINGTON

A Darlington man has been given a suspended prison sentence and ordered to carry out 200 hours of unpaid work after he put lives at risk by illegally carrying out gas work at three homes in the town despite specific warnings not to do so.

Christopher James Chapman was today (23 January) prosecuted by the Health and Safety Executive (HSE) after he ignored warnings from both HSE and Gas Safe Register and continued to carry out unsafe work with gas fittings.

Teesside Crown Court heard how Mr Chapman had never been registered to carry out work on gas appliances and that in 2004 he was identified as not able

to demonstrate the competence expected of a registered engineer.

A HSE investigation was launched after Gas Safe Register reported that Mr Chapman had carried out repairs to a central heating boiler and installed a gas fire at a property in Peterhouse Close, Darlington, between June and October 2012.

The boiler had to be disconnected by Gas Safe and was classed as 'immediately dangerous'. The fire also had to be turned off as it was identified that it could also be dangerous and potentially life-threatening in the future. HSE found Mr Chapman had also illegally carried out two gas safety checks on appliances and installed a boiler at a house in Grey Street between March 2005 and August 2008, and carried out four gas safety checks at a house in Montrose Street between March 2005 and August 2008, with a fifth carried out on 3 February 2011.

Christopher James Chapman, 63, of Newlands Road, Darlington pleaded guilty to ten offences relating to the Gas Safety (Installation & Use) Regulations 1998. He was given a three month prison sentence, suspended for 18 months and ordered to carry out 200 hours of unpaid work. He was also ordered to pay £1,000 costs.

After the hearing, HSE Inspector Jonathan Wills said: "Death or serious injury was a foreseeable consequence from the highly unsafe work carried out illegally by Mr Chapman on gas appliances.

"He could not demonstrate that he was competent to carry out work on gas appliances and he was not a Gas Safe registered engineer.

"Despite being warned in the past by both HSE and Gas Safe Register to cease carrying out such work, he continued to do so with considerable potential for harm to the public."

Russell Kramer, Chief Executive of Gas Safe Register, commented:

"A quarter of a million illegal gas jobs are carried out every year by people who don't have the skills or the



**Comprehensive landlord advice and specialist support for independent landlords**

Empowering and enabling management of your own property portfolio by accessing more than 20 years knowledge and experience of qualified housing professionals when required.

*"Working together to save landlords time, stress and money"*

Free, no obligation quotes available

Phone : +44 (0) 79 8511 3132

Email: [independentclass@btinternet.com](mailto:independentclass@btinternet.com)

**[www.independentclass.co.uk](http://www.independentclass.co.uk)**

## ILLEGAL GAS FITTER RISKED LIVES IN DARLINGTON

qualifications to work safely with gas. One in five of the illegal gas jobs we investigate are found to be immediately dangerous, as was the case in this instance.

“This means that the work could lead to a gas leak, fire,

explosion or carbon monoxide poisoning. It is therefore vital that people always make sure they only use a registered gas engineer.

**From Health and Safety Executive**

## CORNISH GAS FITTER LEFT HOB IN DANGEROUS STATE

An illegal gas fitter, who was unqualified to carry out work on gas appliances, left a hob he worked on in a dangerous condition, a court heard today (7 February). Michael Rowe, from Bodmin, was contracted to install a liquid petroleum gas (LPG) hob and associated pipework in a house at Trispen, near Truro, during a refurbishment project between June and August 2011. In March 2013 there was a fire from the gas pipe supplying the gas hob. A subsequent inspection by a Gas Safe registered engineer found that compression joints on the installation were weeping LPG.

The Health and Safety Executive (HSE), which investigated, found Mr Rowe was not a registered gas engineer, had never been a member of the Gas Safe Register, or its predecessor, CORGI.

Truro Magistrates’ Court was told Mr Rowe’s substandard work had posed a serious threat of fire and explosion.

Michael Rowe, of Gilbert Road, Bodmin pleaded guilty to a breach of the Gas Safety (Installation and Use) Regulations 1998 and a breach of the Health and Safety at Work etc Act 1974 and was fined a total of £2,000

and ordered to pay £1,770 in costs. He was also ordered to pay £250 in compensation to the homeowner.

HSE Inspector Simon Jones, speaking after the hearing, said:

“Mr Rowe should not have been carrying out work on gas appliances because he is not qualified or competent to do so. His substandard work put the lives of other people at risk. Anyone who works on gas fittings and is not Gas Safe registered is working illegally.

Russell Kramer, chief executive of Gas Safe Register, said:

“Illegal gas work puts lives and homes at risk, with around one in five jobs investigated by the Register found to be immediately dangerous. The best way for people to stay gas safe is to make sure that they only use a registered engineer to carry out gas work in their home. You can check an engineer is registered by asking to see their Gas Safe ID card; by calling Gas Safe Register on 0800 408 5500 or by visiting the website, [www.gassaferegister.co.uk](http://www.gassaferegister.co.uk) <sup>[[1]]</sup>

**From Health and Safety Executive**

## CALLOUS LETTING AGENT GUILTY OF INTIMIDATING YOUNG FAMILY

A London letting agent who threatened and intimidated a family living in a flat he managed has been given a suspended sentence and told to complete 120 hours of community service after being found guilty of causing an illegal eviction.

Newham Council prosecuted Sajaid Shaukat, from Bow, under the Protection of Eviction Act 1977 after a tenant living in Green St approached the council complaining that he was being illegally evicted.

Mr Shaukat was found guilty at Inner London Crown Court in December and appeared for sentencing on 17 January. He was given a five-month prison sentence suspended for 18 months on condition that he completes 120-hours community service. He was also ordered to pay £1,000 towards prosecution costs.

The court heard how Mr Shaukat started a campaign of intimidation against the tenant, his wife and their 18-month son by first sending threatening texts and then disconnecting the gas meter and electricity. Mr Shaukat

ran the letting agent that managed the tenant’s property forcing the family out despite them having an assured short-hold tenancy and having lived there since August 2009.

In December 2013 the tenant successful sued the agent for £7,000 in damages after Mr Shaukat disposed of his possessions including wedding photographs and other items of sentimental importance.

Newham Council is currently the only UK local authority to have introduced a borough-wide rental property-licensing scheme. Since introducing the licensing scheme in January 2013 the council has commenced 150 prosecutions against landlords and is ensuring all letting agents are operating within fair-trading practices and complying with consumer rights law.

“This was an appalling case which caused great distress to the victims and demonstrates the necessity of our

*(Continued on page 16)*

## CALLOUS LETTING AGENT GUILTY OF INTIMIDATING YOUNG FAMILY

private sector licensing scheme. This couple and their baby were forced from their home by this heartless agent's deliberate actions,' said Councillor Andrew Baikie, executive member for housing and customer service. □ □ 'Our ground-breaking licensing scheme is helping us to tackle poor standards in the private rented

sector and focus our enforcement action on the minority of unscrupulous landlords who refuse to comply with the law. However as this case shows, we also need to look at the practices of some of the letting agents operating in the borough.'

**From Environmental Health News**

## LANDLORD PROSECUTIONS

The unlicensed landlord of a three-storey, six-bedroom house he rented to students was fined £10,000 plus £825 in costs for not ensuring tenants' safety. Landlord pleaded guilty to running a house in multiple occupation (HMO) without a permit and to eight other safety offences.

Liverpool magistrates heard that the front, back, and bedroom doors were fitted with key-operated locks that could have impeded escape in the event of a fire, and neither the gas boiler, nor any electrical equipment, had been safety-checked.

Another landlord running an unlicensed HMO was fined £12,520 after pleading guilty to four offences under the RRO. London Fire Brigade identified several

fire-safety breaches after being called to the three-storey house in Muswell Hill, North London that had been divided into nine separate flats.

The Brigade found poorly maintained and fitted fire doors, no working fire-alarm system or emergency lighting, and no fire-risk assessment -- a legal requirement under the RRO.

In a third landlord prosecution, a Peterborough letting agent had to pay more than £14,000 for running yet another unlicensed HMO, which had a faulty fire-alarm system, broken or covered-over smoke alarms so tenants could have smoked in their rooms, and a fire-escape route blocked with filthy rubbish and bed-bug-infested beds.



# Mould/Condensation problems?

Call KPVS for an instant cure!

Simon George on

07528 523031 or 01209

820458

# LANDLORD PROSECUTIONS

In a more unusual case, a landlord was prosecuted by Mid and West Wales Fire and Rescue Authority under article 27 of the RRO for repeatedly failing, without reasonable excuse, to respond to the service's requests for information on whether he had complied with a 2011 Enforcement Notice.

**Many thanks to Jeff Hick for bringing these prosecutions to our attention**

**PLEASE REMEMBER THAT YOU CAN CONTACT JEFF HICK FOR FREE ADVICE RELATING TO FIRE SAFETY**

**TEL: 01872 277256**

**Mobile: 07815 854691**

**EMAIL: jeffhick@hotmail.com**

## COUNCIL SUCCESSFULLY PROSECUTES LANDLORD OF NEWQUAY PROPERTY

On 17 January 2014 at Truro Magistrates Court, Cornwall Council's Private Sector Housing Team successfully prosecuted landlords Michelle Rachel Bathe and Stacey Darren Bathe of The Old Stable, Barns Hill Court, Cheriton Fitzpaine, Crediton, Devon EX17 4HX for failing to comply with the requirements of the Housing Act 2004 and the duties imposed under the House in Multiple Occupation Management Regulations 2006 in respect of their property at 11 Trebarwith Crescent in Newquay.

An unannounced inspection of the property was carried out on 08 May 2013 following a report from Cornwall Fire and Rescue Service that it appeared that the fire alarm at the building was not working. Numerous breaches of the Management Regulations were identified and Mr and Mrs Bathe were informed of these breaches in writing but failed, over a significant period of time, to carry out the necessary works to safeguard the health, safety and welfare of their tenants.

The works identified as necessary ranged from the submission of a valid gas and electrical safety

certificates to failing to maintain fire precautions. There was also general disrepair of the property and of the communal areas and garden.

The defendants did not attend the hearing and the case was heard and proved in their absence.

The Court fined the defendants a total of £6000 (£3000 each) and a victim surcharge of £120.

Costs of £1,873.52 were awarded to Cornwall Council.

The Council wants to help tenants get a better deal in Cornwall. Key to this is improving property standards in the private rented sector, identifying rogue landlords and taking steps to drive them out of Cornwall. The Council's Private Sector Housing Team are focusing now on how to achieve this by putting into place the right mix of advice, assistance and regulation.

Cornwall Council cabinet member for homes and communities Geoff Brown said: "Cornwall Council values the contribution made by well-managed houses in multiple occupation within the local housing market but will continue to intervene in these types of property to ensure minimum standards are maintained. As indicated by this case there are landlords who flout the law by failing to ensure their properties are safe. Other Cornwall landlords who operate in this way can rest assured that in order to protect the health, safety and welfare of tenants in private rented accommodation, the Private Sector Housing Team will not hesitate to take action against irresponsible landlords."

**From Cornwall Council Website**

**Neither of the landlords mentioned in this case are members of the CRLA**

## ESTATE AGENT



IO, IT IS RIGHT. THE WHOLE PROPERTY MARKET'S GOING DOWN THE PAN

---

# CONTACT DETAILS

## Your Directors

Ruth Clarke (**Chairman and Facilitator**)

(01872) 554498  
(Mobile: 07984 250129)  
info@ruthclarke.com

Martin Follett (**Secretary and Solicitor**)

Michelmores LLP

**CALL MARTIN FOR FREE LEGAL ADVICE**

(01392) 687415  
(Mobile: 07816 068 702)  
martin.follett@michelmores.com

Charles Weston-Underwood (**Treasurer**)

**CALL CHARLIE FOR FREE ACCOUNTANCY ADVICE**

(01209) 204 316  
(Mobile: 07795 966 218)  
charles@weston-underwood.co.uk

Colin MacKenzie (**Tenants Reference List queries**)

(01326) 378695  
seamac38@tiscali.co.uk

Tony Kent (**Insurance**)

(01872) 262175  
ajkent@talktalk.net

Rob Bull

(01409) 221403  
febull@tiscali.co.uk

Anne Ball

07971 785092  
Anne@davidballestateagents.co.uk

Alan Odgers

(01872) 271435  
a\_odgers@sky.com

Robert Jones

(01736) 798675  
jones.robert27@sky.com

Dave Eddy

01736 795542  
david.eddy@btconnect.com

Judith Tresidder

01326 312402

Claire Taylor

(01326) 313785  
ctninebar@aol.com

Annett Osborne

01872 865586  
nettles@wandt.eclipse.co.uk

## Consultant

Jeff Hick (**Fire Safety Advisor**)

**CALL JEFF FOR FREE FIRE SAFETY ADVICE**

(01872) 277256  
(Mobile: 07815 854691)  
jeffhick@hotmail.com

**Cornwall Residential Landlords Association**

**Registered Office:**

**Rohirrim**

**Penhallow**

**Truro**

**Cornwall TR4 9NB**

**Company Number: 5363025**

**Website: [www.crla.org.uk](http://www.crla.org.uk)**

**All Enquiries: 01872 554498 or Email: [info@ruthclarke.com](mailto:info@ruthclarke.com)**

# Landlords Insurance

## Substantial discounts for property portfolios

### Benefits to you:

- Competitive premiums
- Online quotes available in minutes
- A dedicated landlord's team with over 20 years' experience
- Access to expert risk management advice
- In-house Claims Team
- A range of Financial Services advice and solutions



**Steve Cox**  
heads up  
our dedicated  
UK-based Property  
Owners Team

## Optional Extras

## Products and services that tick all the boxes and ensure your tenants do too...



Tenant  
Referencing  
Service  
From: £12.50



Rent Guarantee  
and Legal  
Expenses:  
£50.00\*



Property  
Emergency  
Cover:  
£69.96\*



Legal  
Expenses:  
£25.00\*



\*23/08/13 prices per property/flat

## Contact us:

[www.landlordsquote.co.uk/crla](http://www.landlordsquote.co.uk/crla)

[info@landlordsquote.co.uk](mailto:info@landlordsquote.co.uk)

**01603 216399**  @ABGroup



Please quote: Cornwall

# DIARY DATES

Tuesday 4 March 2014	General Meeting, New County Hall, Truro 4:30 for 5pm. Speaker Alan Starr, Financial Consultant and Debbie Henshaw from Cornwall Hospice Care
Thursday 10 April 2014	Directors Meeting, Masonic Hall Chacewater 10am
Tuesday 6 May 2014	General Meeting, New County Hall, Truro 4:30 for 5pm. Speaker Mike Dann from DWP re Universal Credit and Hayley Uren from Community Energy Plus
Thursday 12 June 2014	Directors Meeting, Masonic Hall Chacewater 10am
Tuesday 1 July 2014	General Meeting, New County Hall, Truro 4:30 for 5pm. Speaker TBA
Saturday 12 July 2014	CRLA Birthday BBQ Glen Carne Barkla Shop Mithian— <b>PLEASE BOOK YOUR TICKET ASAP FROM RUTH CLARKE—MEMBERS FREE NON-MEMBERS £5.00</b>
Tuesday 2 September 2014	General Meeting, New County Hall, Truro 4:30 for 5pm. Speaker Steve Cox of Alan Boswell Insurance Brokers
Tuesday 2 September 2014	Annual General Meeting, New County Hall, Truro 6pm
Thursday 9 October 2014	Directors Meeting, Masonic Hall Chacewater 10am
Tuesday 4 November 2014	General Meeting, New County Hall, Truro 4:30 for 5pm. Speaker TBA
Thursday 11 December 2014	Directors Meeting, Masonic Hall Chacewater 10am

**Do you know of a meeting I have missed from this list?**



## BENEFITS OF MEMBERSHIP OF CRLA INCLUDE:



**FREE** legal advice from Martin Follett of Michelmores

**DISCOUNTS** on paint from Leyland Paints, Treliske Industrial Estate Truro



01392 687415 or email martin.follett@michelmores.com

**DISCOUNTED** cost of rent books from CRLA



**FREE** Fire Safety advice from Jeff Hick 01872 277256 or email: jeffhick@hotmail.com

**DISCOUNTS** on online tenant finding from Rented! (www.rentedonline.co.uk )



**FREE** Accountancy advice from Charlie Weston Underwood

**DISCOUNTS** on online tenant finding from Rentify (www.rentify.com)



01209 204 316 or email: charles@weston-underwood.co.uk

Bi-Monthly **meetings** at County Hall



**FREE** Tax Investigation Insurance Cover through Bateman

**PREFERENTIAL RATES** from FireCrest



**FREE** Handbook with guidance on all aspects of letting

Tel: 01209 831417 or website www.extinguisher.com (Please note this is NOT a discount from FireCrest)



**FREE** documents downloadable from the members only area of the website (www.crla.org.uk)

**ADVANTAGEOUS RATES** on insurance through Bateman and Boswell



**HELP** with tenant referencing (contact Ruth Clarke for forms and/or assistance)



**Contact Ruth Clarke for details of any of the above or visit the CRLA website**



**www.crla.org.uk**

