

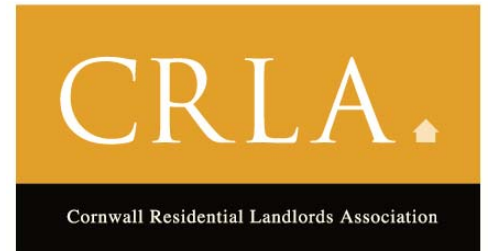
**CORNWALL RESIDENTIAL LANDLORDS ASSOCIATION**

*The CRLA Is A Not For Profit Company*



**Issue: 231**

**March 2014**



**TUESDAY 6 MAY 2014**

**GENERAL MEETING**

**TRELAWNEY ROOM**

**NEW COUNTY HALL, TRURO**

**4:30 FOR 5PM**

**SPEAKERS:**

**MIKE DANN FROM DWP RE UNIVERSAL  
CREDIT**

**AND**

**HAYLEY UREN FROM COMMUNITY  
ENERGY PLUS**

**RAFFLE IN AID OF**

**CORNWALL HOSPICE CARE**

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*All contributions to this publication should be emailed to*

*info@ruthclarke.com*

*BY the 17th of April*

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# CRLA BIRTHDAY

## A Date For Your Diary

### 12 July 2pm CRLA Birthday Barbecue

Glen Carne Supported Housing at Barkla Shop are not only allowing us to use their land and facilities but also providing the young men to prepare and cook the food. Classrooms in the facility are available for stalls so that you can meet service providers. The providers have not yet been contacted as this will really depend on the numbers expected, I can't really expect them to pay for a stall and then only have half a dozen landlords come out.

The event is free for all CRLA members but we will be making a modest charge of £5 for non-members.

Please book your place as soon as possible by contacting Ruth Clarke on 01872 554498 or email [info@ruthclarke.com](mailto:info@ruthclarke.com).

We need to know numbers by the end of June so that Glen Carne can organise the work at their end and order the food.

When booking please let me know of any dietary considerations such as vegetarian, allergies etc.

Many thanks

**Ruth Clarke**

**01872 554498**

**07984 250129**

**[info@ruthclarke.com](mailto:info@ruthclarke.com)**

## NEWS FROM THE COURTS—SECTION 8

I know that serving notices on tenants is always a bit scary. Have I used the right form? Have I filled in the right date? Is that the right tenant? Do I need a saving clause? And of course, you don't know if you have got it right until you get to court and if the judge tells you you haven't, you end up humiliated in public in front of the sniggering tenant. Horrible! And you have to start all over again.

The judges in the Court of Appeal must have seen this happening many times and seem to be trying to help. Last month there was a case where the Court reinterpreted the law so that if you had granted a fixed term tenancy, you did not have to go through the torturous exercise of trying to calculate the date on which the notice expired and instead could serve a Section 21 notice expiring on any day, as long as it was two months long. So, very helpful to landlords.

The Court of Appeal has now gone further, this time in connection with section 8 notices. You will remember that you serve a section 8 notice if your tenant has done something that falls within one of the cases in the Housing Act 1988. The most common one is where the tenant is at least eight weeks in arrears with his rent and

if you can prove that is so at the time you serve the notice and at the time the case comes to court, the judge must make an order for possession. It may be slightly quicker than the section 21 route because you only have to

serve two weeks' notice. The difficulty is that it is quite a lengthy form of notice and you have to explain in the form why you want possession and in particular, you have to copy out the case in the Housing Act on which you are relying, presumably so that the tenant can see what he has done wrong.

In a case called *Masih v Yousaf* the tenant was three months in arrears and the landlord served a section 8 notice. He wanted to rely on ground 8 (eight weeks in arrears at the time of the service of the notice and at the time of the court hearing). The notice correctly said that he was owed three months' rent and that that was 'rent unpaid'. What he did not go on and do is to copy out ground 8 in the notice.

Even though it was clear the landlord should have done this, the Court of Appeal said the notice was valid because the landlord had specified the grounds in substance in the notice which enabled the tenant to decide what to do. That, said the Court, was the purpose of the legislation.

From the landlord's point of view, this is clearly a sensible decision and an attitude to the law which should be welcomed. Having said that it is always easier to get the notice right in the first place!

**Martin Follett**

**Michelmores**

**Solicitor to the CRLA**

**01392 687415**

**[martin.follett@michelmores.com](mailto:martin.follett@michelmores.com)**



**Please contact Martin  
for FREE advice on any  
legal matters relating to your  
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Cornwall Residential Landlords Association

Obtainable from:

Ruth Clarke

Tel: 01872 554498

or Email: [info@ruthclarke.com](mailto:info@ruthclarke.com)

# CRLA WEBSITE

Those of you who use the CRLA Website will have seen that we have a redesigned site.

Those of you who were registered on the old site had your registrations carried across. I apologise for the emails you may have received with rather unsettling messages such as “your status has changed to landlord”. These are automatic messages which you will receive if I ever need to go in and make amendments to your membership details. The messages received recently have been due to a glitch in carrying across membership renewal dates. Hopefully they are now all correct.

A new facility on the website is for payment of membership fees through PayPal. One hopefully helpful facility provided by PayPal is sending out membership renewal reminders. A message will be sent out sixty days before your membership renewal is due, a reminder will be sent out thirty days before the renewal date (if you have not already paid) and then PayPal will block access to the members area website for anyone who is fifteen days overdue with the payment. This will improve our credit control as I tend to be much more lax.

New services for members include a prompt for your password so please do not ask me for your website

details such as user name and password, I will no longer have access to these. You can also change your password and email address through the option to Edit Your Profile which comes up when you are logged in. I am not sure if I will be told about changes to email addresses so please can you still update me via the usual email contact of info@ruthclarke.com.

Over half of CRLA members are not registered on the website. If I have an email address for you I will create access details for you and will email you with your user name and temporary password as I get through the list, I have to ask you to be patient as you will appreciate there are a lot of users to create. If I don't have an email address for you I am unable to do this, so I look forward to hearing from you with your email addresses. Please take time to wander through the website and let me know if there is anything missing that you would like to see included, I've already been given a few ideas which are really appreciated but would like lots more.

**Ruth Clarke**

**01872 554498**

**07984 250129**

**info@ruthclarke.com**

## NOTES OF GENERAL MEETING

### 4 MARCH 2014

This was another well attended meeting. Many thanks to those who bought a raffle ticket, another £41 was raised for Cornwall Hospice Care. Also our thanks to Sarah Newton for the kind donation of a bottle of House of Commons Whisky as a raffle prize.

The first speaker was Adam Starr of Starr Financial Planning based in Truro. Adam Starr is keen to work with the CRLA as a Consultant giving advice on financial matters of interest to members.

Adam explained that he started in the financial consultant business around fourteen years ago and twelve months ago set up his own business with an office in Walsingham Place Truro.

Adam is following the example set by others giving advice to the CRLA in that initial advice is free, whether over the 'phone or via a visit to his Truro office with rates being discussed should a member decide to utilise his services.

Services offered are:

**Mortgages**—these are not tied to any particular company and a check of the current market is made before advice is given. Products include residential, commercial, buy-to-let and equity release.

- Residential mortgages—no guaranteed figure can be given without looking into a client's

circumstances as lenders look at income multiples in conjunction with affordability criteria.

- There are now a very few lenders who are willing to look at providing funding to those with adverse credit history.
- Whilst Self Certification mortgages are no longer available there are a few lenders with a fast track system. The lender only needs to know that the borrower can afford to repay the mortgage although Adam will require proof of this for his files.
- There are still difficulties in obtaining residential mortgages where there is a commercial or potential commercial element but please consult with Adam if requiring help in this respect..
- Buy To Let Mortgages—these dried up for a while following the credit crunch but are now growing quickly. It is possible to get as much as 85% LTV. Most lenders require a minimum personal income, usually in the region of £25,000 p.a. HMO mortgages are available with two or three lenders in the market
- Remortgages need to be dealt with carefully due to

## NOTES OF GENERAL MEETING

### 4 MARCH 2014

arrangement fees which can be added to the loan itself..

- Equity Release is available for those aged 55 or over.
  - The mortgage is on the property with no repayments during the lifetime of the borrower.
  - The greater the borrower's age the higher the percentage capable of being borrowed against the property's value.
  - Interest rolls up as compound interest so can stack up quite quickly although there is protection against negative equity.
  - Repayment is made on the death of the borrower or when the borrower is taken into care. If the partner of the borrower continues to live in the property then sale is on the death of that partner.
  - The borrower has to live in the house for the period of the equity release mortgage so this cannot be used on rented properties.

**Insurance**—working with many companies Adam is able to assist with various aspects including life insurance and mortgage protection

**Development Finance**—this is offered through relationships built up with banks and others.

**Investments**—both advice on investment possibilities and management of investment portfolios with annual reports.

Anyone with wishing to take advice from Adam Starr should contact him on 01872 277318 or email

adam@starrfinancialplanning.com.

The second speaker was Debbie Henshaw of Cornwall Hospice Care who explained the services provided by the Hospices in Cornwall.

The two hospices in the group are Mount Edgcombe in St Austell and St Michaels in Hayle who provide twenty two beds between them. The two joined ten years ago and work together to support patients and their families. Currently a 'phone support service is being put into place to supplement the above support.

£7.5million is needed each year to fund the hospices and this amount is likely to increase. This includes staff salaries. 15% of all funding comes from the health service with the remaining 85% from individuals and companies.

Mount Edgcombe Hospice has recently been completely refurbished as it is thirty years old. The refurbishment was undertaken including recommendations made by the Care Quality Commission.

Training in palliative care is now being given to doctors in hospitals by members of the hospice teams. Consideration is also being given to providing hospice care in the community.

The Cornwall Hospice Care shops rely on donations and anyone with any goods that they can pass on is asked to contact Mark in the warehouse who co-ordinates collection of goods throughout Cornwall. Any electrical goods donated will be PAT tested before being sold to help raise funds.

**Ruth Clarke**

## BIRD CARRYING LIT CIGARETTE TO BED BLAMED FOR LONDON FIRE

A bird flying off with a smouldering cigarette in its beak has been blamed for starting a fire at a building in South London

London fire brigade were initially baffled by the blaze, which saw nine people evacuated from a building in Landor Road, Stockwell. The roof of the building was particularly damaged but no one was hurt.

However upon investigation, fire examination officer Matt Cullen discovered a partially burnt bird's nest, and believed a bird pinching a smoking hot butt was to blame.

He said: "When we got up into the roof, we were baffled as there were no obvious ignition sources – no one had been up to there for a long time and there were no electrics that could have sparked a blaze. We looked everywhere, but the smoking gun was found when we discovered a partially burnt birds nest.

"Neighbours told us they often saw birds flying in and out of a hole in the roof. We believe that one of the birds picked up a cigarette butt that was still

smouldering and dropped it into the nest, causing it to catch fire and set the roof alight."

Richard Scroggs, who runs The Old Post Office Bakery told the BBC: "Smokers. What can you say? I'm glad I gave up."

From [independent.co.uk](http://independent.co.uk)

**Many thanks to Jeff Hick for bringing  
this article to our attention**

**Remember to contact Jeff Hick for  
FREE fire safety advice**

**TEL: 01872 277256**

**Mobile: 07815 854691**

**EMAIL: [jeffhick@hotmail.com](mailto:jeffhick@hotmail.com)**

# UNIVERSAL CREDIT

Lord Freud, I'm not sure you understand the issues as discussed in your article in Inside Housing magazine, 21 Feb. You question the "scaremongering of Landlords" by the media over Universal Credit, here are some of your quotes;

"Under Universal Credit there is no difference between private and public sectors with regard to how housing costs are paid"

- well except that public sector Housing Organisations tend to have well skilled and resourced staff when it comes to rent collection and knowledgeable staff and good links with the Local Authority when it comes to understanding benefits, welfare reform and how to resolve issues with payments and claims. These are not things you always attribute to the private sector Landlord.

"Universal Credit is based on the simple premise that tenants should be responsible for paying their rent and landlords responsible for its collection"

- I don't believe that Landlords have a problem with this "premise" as such, but what they need to hear is that, if there are problems when this theory is implemented practically, from tenants not ready for

it, or sometimes unable to deal with it, that there is someone who can help both landlord and tenant resolve the issues.

"The biggest change for private landlords is that the protection against rent arrears actually increases"

- Umm, well lets not argue the point about whether 'protection' increases or not, proof of that will no doubt be in the pudding. What does appear to increase though are the bureaucratic hurdles for both landlords and tenants should they wish to access this 'protection'. Proving vulnerability and accessing Alternative Payments does not appear to be straight-forward!
- Typically landlords and tenants aren't experts in benefits, and although good help is occasionally available locally, accessing this easily and consistently remains a problem. Are we seriously expected to believe a Landlord is going to help their tenant sit down and work through, say, budgeting issues with an advisor to help resolve arrears - if you do believe this, you clearly haven't been speaking to the same landlords I have.

"(most tenants being responsible for their own housing costs)....was introduced to the private sector in 2008 and despite claims to the contrary there was not a fall in the number of claimants renting in the private sector because landlords had left the market"

- This can only be the statement of someone who has never had to source accommodation for benefit claimants. No matter what your statistics might show, any of us who have had to do this, know that the small % of landlords and agents that will even entertain discussing housing one of our clients, want all sorts of guarantees, increased deposits, support from the Local Authority and so on.....trust us Lord Freud, it has become significantly more difficult to house clients on benefits in the past 6 years. Not all of this is attributable to welfare reform, of course not, but it is a fact and the situation is going to continue to get more difficult.

The fundamental problem (which is either not understood by the Government, or not talked about) is PERCEPTION. Even if I don't argue with all of your statements above, the problem is that landlords already perceive benefit claimants to be more work and higher risk than a tenant not in receipt of benefits.

Some landlords can be persuaded to work with us and our clients through 'direct payments of HB' or rarer still, promises of huge support and

*(Continued on page 8)*



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# UNIVERSAL CREDIT

back up from the Local Authority. However once you factor in Universal Credit and all it brings in terms of responsibility for tenants, and resources needed to manage the situation by landlords, those landlords willing to work with us will become rarer than a legit MP expenses claim.

Don't get me wrong, I'm all for private landlords running their tenancies like businesses and putting appropriate resources into collecting rent and managing issues. The trouble is in reality, most landlords decide that as a business, it's simply not worth the perceived hassle and effort to house tenants who are paid through a system the landlords neither understand or feel is fair to them.

I truly believe that with Universal Credit coming in 2016 now, that by 2020, we'll all agree what a good move it was and how much difference it has made, (I do honestly believe that). Which means, (as I'm sure I'm in the minority), if people like me are saying that you need to do something to alter perceptions, I think you should listen.

However, in the likelihood that LF doesn't listen to me (this would put him in the majority!), then the burden of altering perceptions is once again going to fall on Local Housing Authorities. So please start to think about how you will achieve this, there are a number of

ways to start;

- Position yourselves as the "got o organisation" for welfare reform. Landlords far more likely to work with you if you are open, helpful, communicative on the subject. Yes, you'll need thick skin, but the alternative is to shut up shop and hope.....not a great strategy!
- Think about how you will target those clients most 'at risk' from Uni Credit, and then think about how you will prioritise help for these clients. The beauty of the Governments shifting timetable for Uni Credit is that you still have time to do this. The longer you leave it, the more it will cost you in the long term, with decreased PRS availability, increased use of TA, increased evictions and all the resource that goes into managing housing advice services.

Before you say that I'm just adding to the scaremongering, far from it, I think Universal Credit is deliverable and on balance, will be seen in the future as a very good thing, BUT (and it's a big but..) it is going to have huge issues with perception, local delivery & support. And the medium-term knock on effect for benefit claimants being able to access the PRS could be huge if these issues aren't addressed.

**From Inside Housing Solutions**

# LANDLORDS NEEDED

**GREEN LIGHT, A COMPANY SPECIALISING IN PROVIDING RESIDENTIAL CARE FOR PEOPLE WITH AUTISM, IS APPEALING TO LANDLORDS IN CORNWALL FOR FAMILY HOMES TO RENT**

Green Light PBS Ltd, based in Redruth, was established five years ago and employs more than 100 people providing support to people with intellectual disabilities and autism across five family size homes in Cornwall.

Due to the growing demand for its specialist services the company is seeking new homes for its residents, either to rent or purchase.

The homes would be rented for a minimum of five years, or as long as possible, to give its tenants long-term stability and the landlord security of tenure without the costs of continually having to find new tenants.

The homes are registered, regulated and inspected by the government regulator the Care Quality Commission. Round the clock care is provided by Green Light's fully trained staff who help its customers to lead as normal a lifestyle as possible, attend college, work, and leisure activities.

It provides mandatory and other training in autism, health & safety, first aid, fire safety. Its services are

commissioned and funded by individuals, their families or the statutory health or social care authorities.

The organisation would ensure the homes were fully maintained and kept to a very high standard to ensure a welcoming and homely environment. If there was any damage to the property, which is not normally an issue, it would be restored to its original spec.

"People are often concerned that renting to people with special needs, such as those with autism, will mean that their properties may be damaged," said Sarah Miller, Green Light's compliance manager.

"This is a common misconception. Our team of dedicated staff are fully trained and well equipped to deal with the challenges that caring for people with autism may present. They ensure that our customers enjoy a stable, fulfilling lifestyle in homes that are managed to a very high standard."

The company currently leases property in Holywell Bay, Newquay, Goonhavern near Perranporth, and Portreath and Helston and is happy to supply references from current landlords.

Mrs Miller added: "We consider ourselves to be a good tenant as we not only look after the properties but we are reliable with payment and transparent with our services. The reason we like to have a longer period of



# LANDLORDS NEEDED

lease is it can be quite unsettling to have to move people if they are happily living at the home.”

As well as leasing property Green Light is also interested in purchasing homes that suit its needs, whether they be small units to larger homes or complexes. Any changes to the property, such as fitting fire doors, alarm systems, or other work, would be paid for by the company and carried out with the landlords consent. The property would be returned to its original spec at the end of the lease.

Keen to speak to any prospective landlords or developers, Mrs Miller said: “We would welcome the opportunity to discuss the options with any landlord or

homeowner who may already be renting their property, or who has never considered renting before, but is looking for long term secured tenants. Our rates are extremely competitive and with demand for our services increasing it is a sound investment.”

For further details you can see our website [www.switchedoncare.com](http://www.switchedoncare.com) or visit our Facebook page here <https://www.facebook.com/switchedoncare> where we currently have 12,038 people following our page.

For further details please contact

**Sarah Miller**  
**Compliance Manager**  
**01209 200544**

## 5 MOST DANGEROUS APPLIANCES

An interesting story has come to our attention that highlights the dangers associated with domestic appliances – and since many of these can also be found in the workplace, we thought it worthwhile to highlight it here.

Published online at <http://money.aol.co.uk/>, the article

reports that around 70 people are killed every year, and 350,000 people are injured, as a result of fires caused by an electrical appliance.

These situations can be caused by faulty models or by misuse of the appliance, but in 2012 alone almost 8,000 fires were the result of faults.

In order of danger, ovens and microwaves were regarded as the number one risk, followed by wiring and plugs, washing machines, lighting and dishwashers.

The article says that faulty wiring and plugs were responsible for 3,899 fires in 2012, causing 223 injuries and ten deaths. Particularly highlighted was the dangers caused by overloading sockets.

It says that, with more gadgets than ever in the home, often the minimum number of power outlets that are included as standard are not enough, so we overload each socket with adapters and extension cables.

From Seaward

**Many thanks to Dave Eddy for bringing this article to our attention**

**PAT Testing of electrical appliances is in your best interests as a landlord and your responsibility to keep your tenants safe.**

**Do your tenants have their own electrical appliances PAT tested?**



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# COUNCIL TAX CHARGES 2014/15

Parish	Valuation Band							
	A	B	C	D	E	F	G	H
Advent	£ 962.41	£ 1,122.82	£ 1,283.22	£ 1,443.62	£ 1,764.42	£ 2,085.23	£ 2,406.03	£ 2,887.24
Altarnun	£ 970.90	£ 1,132.72	£ 1,294.53	£ 1,456.35	£ 1,779.98	£ 2,103.62	£ 2,427.25	£ 2,912.70
Antony	£ 978.66	£ 1,141.77	£ 1,304.88	£ 1,467.99	£ 1,794.21	£ 2,120.43	£ 2,446.65	£ 2,935.98
Blisland	£ 997.11	£ 1,163.29	£ 1,329.48	£ 1,495.66	£ 1,828.03	£ 2,160.40	£ 2,492.77	£ 2,991.32
Boconnoc	£ 956.72	£ 1,116.18	£ 1,275.63	£ 1,435.08	£ 1,753.98	£ 2,072.89	£ 2,391.80	£ 2,870.16
Bodmin	£ 1,112.75	£ 1,298.21	£ 1,483.67	£ 1,669.13	£ 2,040.05	£ 2,410.97	£ 2,781.88	£ 3,338.26
Botus Fleming	£ 984.03	£ 1,148.04	£ 1,312.04	£ 1,476.05	£ 1,804.06	£ 2,132.07	£ 2,460.08	£ 2,952.10
Boyton	£ 982.37	£ 1,146.10	£ 1,309.83	£ 1,473.56	£ 1,801.02	£ 2,128.48	£ 2,455.93	£ 2,947.12
Breage	£ 984.89	£ 1,149.03	£ 1,313.18	£ 1,477.33	£ 1,805.63	£ 2,133.92	£ 2,462.22	£ 2,954.66
Broadoak	£ 956.72	£ 1,116.18	£ 1,275.63	£ 1,435.08	£ 1,753.98	£ 2,072.89	£ 2,391.80	£ 2,870.16
Bude-Stratton	£ 1,093.07	£ 1,275.25	£ 1,457.43	£ 1,639.61	£ 2,003.97	£ 2,368.33	£ 2,732.68	£ 3,279.22
Budock	£ 977.73	£ 1,140.68	£ 1,303.64	£ 1,466.59	£ 1,792.50	£ 2,118.41	£ 2,444.32	£ 2,933.18
Callington	£ 1,071.31	£ 1,249.86	£ 1,428.41	£ 1,606.96	£ 1,964.06	£ 2,321.16	£ 2,678.27	£ 3,213.92
Calstock	£ 989.43	£ 1,154.33	£ 1,319.24	£ 1,484.14	£ 1,813.95	£ 2,143.76	£ 2,473.57	£ 2,968.28
Camborne	£ 997.67	£ 1,163.94	£ 1,330.22	£ 1,496.50	£ 1,829.06	£ 2,161.61	£ 2,494.17	£ 2,993.00
Camelford	£ 1,043.26	£ 1,217.14	£ 1,391.01	£ 1,564.89	£ 1,912.64	£ 2,260.40	£ 2,608.15	£ 3,129.78
Cardinham	£ 983.44	£ 1,147.35	£ 1,311.25	£ 1,475.16	£ 1,802.97	£ 2,130.79	£ 2,458.60	£ 2,950.32
Carharrack	£ 970.95	£ 1,132.77	£ 1,294.60	£ 1,456.42	£ 1,780.07	£ 2,103.72	£ 2,427.37	£ 2,912.84
Carlyon	£ 974.71	£ 1,137.17	£ 1,299.62	£ 1,462.07	£ 1,786.97	£ 2,111.88	£ 2,436.78	£ 2,924.14
Carn Brea	£ 980.54	£ 1,143.96	£ 1,307.39	£ 1,470.81	£ 1,797.66	£ 2,124.50	£ 2,451.35	£ 2,941.62
Chacewater	£ 977.55	£ 1,140.47	£ 1,303.40	£ 1,466.32	£ 1,792.17	£ 2,118.02	£ 2,443.87	£ 2,932.64
Colan	£ 966.42	£ 1,127.49	£ 1,288.56	£ 1,449.63	£ 1,771.77	£ 2,093.91	£ 2,416.05	£ 2,899.26
Constantine	£ 990.39	£ 1,155.45	£ 1,320.52	£ 1,485.58	£ 1,815.71	£ 2,145.84	£ 2,475.97	£ 2,971.16
Crantock	£ 1,000.04	£ 1,166.71	£ 1,333.39	£ 1,500.06	£ 1,833.41	£ 2,166.75	£ 2,500.10	£ 3,000.12
Crowan	£ 988.29	£ 1,153.01	£ 1,317.72	£ 1,482.44	£ 1,811.87	£ 2,141.30	£ 2,470.73	£ 2,964.88
Cubert	£ 984.07	£ 1,148.08	£ 1,312.09	£ 1,476.10	£ 1,804.12	£ 2,132.14	£ 2,460.17	£ 2,952.20
Cuby	£ 972.63	£ 1,134.74	£ 1,296.84	£ 1,458.95	£ 1,783.16	£ 2,107.37	£ 2,431.58	£ 2,917.90
Cury	£ 990.51	£ 1,155.60	£ 1,320.68	£ 1,485.77	£ 1,815.94	£ 2,146.11	£ 2,476.28	£ 2,971.54
Davidstow	£ 967.65	£ 1,128.93	£ 1,290.20	£ 1,451.48	£ 1,774.03	£ 2,096.58	£ 2,419.13	£ 2,902.96
Devioc	£ 979.51	£ 1,142.77	£ 1,306.02	£ 1,469.27	£ 1,795.77	£ 2,122.28	£ 2,448.78	£ 2,938.54
Dobwalls	£ 968.81	£ 1,130.27	£ 1,291.74	£ 1,453.21	£ 1,776.15	£ 2,099.08	£ 2,422.02	£ 2,906.42
Duloe	£ 980.33	£ 1,143.71	£ 1,307.10	£ 1,470.49	£ 1,797.27	£ 2,124.04	£ 2,450.82	£ 2,940.98
Egloshayle	£ 977.99	£ 1,140.98	£ 1,303.98	£ 1,466.98	£ 1,792.98	£ 2,118.97	£ 2,444.97	£ 2,933.96
Egloskerry	£ 969.26	£ 1,130.80	£ 1,292.35	£ 1,453.89	£ 1,776.98	£ 2,100.06	£ 2,423.15	£ 2,907.78
Falmouth	£ 1,063.84	£ 1,241.15	£ 1,418.45	£ 1,595.76	£ 1,950.37	£ 2,304.99	£ 2,659.60	£ 3,191.52
Feock	£ 991.96	£ 1,157.29	£ 1,322.61	£ 1,487.94	£ 1,818.59	£ 2,149.25	£ 2,479.90	£ 2,975.88
Forrabury-Minster	£ 1,001.48	£ 1,168.39	£ 1,335.31	£ 1,502.22	£ 1,836.05	£ 2,169.87	£ 2,503.70	£ 3,004.44
Fowey	£ 989.77	£ 1,154.73	£ 1,319.69	£ 1,484.65	£ 1,814.57	£ 2,144.49	£ 2,474.42	£ 2,969.30
Germoe	£ 982.10	£ 1,145.78	£ 1,309.47	£ 1,473.15	£ 1,800.52	£ 2,127.88	£ 2,455.25	£ 2,946.30
Gerrans	£ 979.52	£ 1,142.77	£ 1,306.03	£ 1,469.28	£ 1,795.79	£ 2,122.29	£ 2,448.80	£ 2,938.56
Grade-Ruan	£ 980.06	£ 1,143.40	£ 1,306.75	£ 1,470.09	£ 1,796.78	£ 2,123.46	£ 2,450.15	£ 2,940.18
Grampond	£ 993.92	£ 1,159.57	£ 1,325.23	£ 1,490.88	£ 1,822.19	£ 2,153.49	£ 2,484.80	£ 2,981.76
Gunwalloe	£ 987.51	£ 1,152.10	£ 1,316.68	£ 1,481.27	£ 1,810.44	£ 2,139.61	£ 2,468.78	£ 2,962.54
Gweek	£ 982.39	£ 1,146.12	£ 1,309.85	£ 1,473.58	£ 1,801.04	£ 2,128.50	£ 2,455.97	£ 2,947.16
Gwennap	£ 986.53	£ 1,150.95	£ 1,315.37	£ 1,479.79	£ 1,808.63	£ 2,137.47	£ 2,466.32	£ 2,959.58
Gwinear/Gwithian	£ 998.11	£ 1,164.46	£ 1,330.81	£ 1,497.16	£ 1,829.86	£ 2,162.56	£ 2,495.27	£ 2,994.32
Hayle	£ 1,029.71	£ 1,201.33	£ 1,372.95	£ 1,544.57	£ 1,887.81	£ 2,231.05	£ 2,574.28	£ 3,089.14
Helland	£ 962.13	£ 1,122.48	£ 1,282.84	£ 1,443.19	£ 1,763.90	£ 2,084.61	£ 2,405.32	£ 2,886.38
Helston	£ 1,012.14	£ 1,180.83	£ 1,349.52	£ 1,518.21	£ 1,855.59	£ 2,192.97	£ 2,530.35	£ 3,036.42
Illogan	£ 1,037.77	£ 1,210.73	£ 1,383.69	£ 1,556.65	£ 1,902.57	£ 2,248.49	£ 2,594.42	£ 3,113.30
Jacobstow	£ 974.91	£ 1,137.39	£ 1,299.88	£ 1,462.36	£ 1,787.33	£ 2,112.30	£ 2,437.27	£ 2,924.72
Kea	£ 987.45	£ 1,152.02	£ 1,316.60	£ 1,481.17	£ 1,810.32	£ 2,139.47	£ 2,468.62	£ 2,962.34
Kenwyn	£ 988.36	£ 1,153.09	£ 1,317.81	£ 1,482.54	£ 1,811.99	£ 2,141.45	£ 2,470.90	£ 2,965.08
Kilhampton	£ 986.01	£ 1,150.34	£ 1,314.68	£ 1,479.01	£ 1,807.68	£ 2,136.35	£ 2,465.02	£ 2,958.02
Ladock	£ 972.63	£ 1,134.74	£ 1,296.84	£ 1,458.95	£ 1,783.16	£ 2,107.37	£ 2,431.58	£ 2,917.90
Landewednack	£ 977.60	£ 1,140.53	£ 1,303.47	£ 1,466.40	£ 1,792.27	£ 2,118.13	£ 2,444.00	£ 2,932.80
Landrake	£ 979.52	£ 1,142.77	£ 1,306.03	£ 1,469.28	£ 1,795.79	£ 2,122.29	£ 2,448.80	£ 2,938.56
Landulph	£ 982.83	£ 1,146.64	£ 1,310.44	£ 1,474.25	£ 1,801.86	£ 2,129.47	£ 2,457.08	£ 2,948.50
Laneast	£ 966.52	£ 1,127.61	£ 1,288.69	£ 1,449.78	£ 1,771.95	£ 2,094.13	£ 2,416.30	£ 2,899.56
Lanhydrock	£ 977.89	£ 1,140.87	£ 1,303.85	£ 1,466.83	£ 1,792.79	£ 2,118.75	£ 2,444.72	£ 2,933.66
Lanivet	£ 984.99	£ 1,149.16	£ 1,313.32	£ 1,477.49	£ 1,805.82	£ 2,134.15	£ 2,462.48	£ 2,954.98
Lanlivery	£ 981.15	£ 1,144.68	£ 1,308.20	£ 1,471.73	£ 1,798.78	£ 2,125.83	£ 2,452.88	£ 2,943.46
Lanner	£ 1,000.69	£ 1,167.48	£ 1,334.26	£ 1,501.04	£ 1,834.60	£ 2,168.17	£ 2,501.73	£ 3,002.08
Lanreath	£ 985.27	£ 1,149.49	£ 1,313.70	£ 1,477.91	£ 1,806.33	£ 2,134.76	£ 2,463.18	£ 2,955.82
Lanteglos	£ 1,002.11	£ 1,169.13	£ 1,336.15	£ 1,503.17	£ 1,837.21	£ 2,171.25	£ 2,505.28	£ 3,006.34
Launcells	£ 973.31	£ 1,135.52	£ 1,297.74	£ 1,459.96	£ 1,784.40	£ 2,108.83	£ 2,433.27	£ 2,919.92

# COUNCIL TAX CHARGES 2014/15

Launceston	£ 1,047.72	£ 1,222.34	£ 1,396.96	£ 1,571.58	£ 1,920.82	£ 2,270.06	£ 2,619.30	£ 3,143.16
Lawhitton	£ 971.48	£ 1,133.39	£ 1,295.31	£ 1,457.22	£ 1,781.05	£ 2,104.87	£ 2,428.70	£ 2,914.44
Lesnewth	£ 971.97	£ 1,133.96	£ 1,295.96	£ 1,457.95	£ 1,781.94	£ 2,105.93	£ 2,429.92	£ 2,915.90
Lewannick	£ 983.69	£ 1,147.63	£ 1,311.58	£ 1,475.53	£ 1,803.43	£ 2,131.32	£ 2,459.22	£ 2,951.06
Lezant	£ 974.15	£ 1,136.51	£ 1,298.87	£ 1,461.23	£ 1,785.95	£ 2,110.67	£ 2,435.38	£ 2,922.46
Linkinhorne	£ 972.99	£ 1,135.16	£ 1,297.32	£ 1,459.49	£ 1,783.82	£ 2,108.15	£ 2,432.48	£ 2,918.98
Liskeard	£ 1,028.47	£ 1,199.88	£ 1,371.29	£ 1,542.70	£ 1,885.52	£ 2,228.34	£ 2,571.17	£ 3,085.40
Looe	£ 1,055.57	£ 1,231.49	£ 1,407.42	£ 1,583.35	£ 1,935.21	£ 2,287.06	£ 2,638.92	£ 3,166.70
Lostwithiel	£ 1,040.17	£ 1,213.54	£ 1,386.90	£ 1,560.26	£ 1,906.98	£ 2,253.71	£ 2,600.43	£ 3,120.52
Ludgvan	£ 972.68	£ 1,134.79	£ 1,296.91	£ 1,459.02	£ 1,783.25	£ 2,107.47	£ 2,431.70	£ 2,918.04
Luxulyan	£ 984.55	£ 1,148.64	£ 1,312.73	£ 1,476.82	£ 1,805.00	£ 2,133.18	£ 2,461.37	£ 2,953.64
Mabe	£ 973.33	£ 1,135.56	£ 1,297.78	£ 1,460.00	£ 1,784.44	£ 2,108.89	£ 2,433.33	£ 2,920.00
Madron	£ 983.45	£ 1,147.35	£ 1,311.26	£ 1,475.17	£ 1,802.99	£ 2,130.80	£ 2,458.62	£ 2,950.34
Maker with Rame	£ 998.55	£ 1,164.98	£ 1,331.40	£ 1,497.83	£ 1,830.68	£ 2,163.53	£ 2,496.38	£ 2,995.66
Manaccan	£ 987.05	£ 1,151.56	£ 1,316.07	£ 1,480.58	£ 1,809.60	£ 2,138.62	£ 2,467.63	£ 2,961.16
Marazion	£ 974.79	£ 1,137.25	£ 1,299.72	£ 1,462.18	£ 1,787.11	£ 2,112.04	£ 2,436.97	£ 2,924.36
Marhamchurch	£ 980.52	£ 1,143.94	£ 1,307.36	£ 1,470.78	£ 1,797.62	£ 2,124.46	£ 2,451.30	£ 2,941.56
Mawgan in Meneage	£ 1,011.27	£ 1,179.81	£ 1,348.36	£ 1,516.90	£ 1,853.99	£ 2,191.08	£ 2,528.17	£ 3,033.80
Mawnan	£ 992.69	£ 1,158.13	£ 1,323.58	£ 1,489.03	£ 1,819.93	£ 2,150.82	£ 2,481.72	£ 2,978.06
Menheniot	£ 990.43	£ 1,155.50	£ 1,320.57	£ 1,485.64	£ 1,815.78	£ 2,145.92	£ 2,476.07	£ 2,971.28
Mevagissey	£ 971.45	£ 1,133.36	£ 1,295.27	£ 1,457.18	£ 1,781.00	£ 2,104.82	£ 2,428.63	£ 2,914.36
Michaelstow	£ 989.15	£ 1,154.01	£ 1,318.87	£ 1,483.73	£ 1,813.45	£ 2,143.17	£ 2,472.88	£ 2,967.46
Millbrook	£ 1,007.30	£ 1,175.18	£ 1,343.07	£ 1,510.95	£ 1,846.72	£ 2,182.48	£ 2,518.25	£ 3,021.90
Morvah	£ 956.72	£ 1,116.18	£ 1,275.63	£ 1,435.08	£ 1,753.98	£ 2,072.89	£ 2,391.80	£ 2,870.16
Morval	£ 983.08	£ 1,146.93	£ 1,310.77	£ 1,474.62	£ 1,802.31	£ 2,130.01	£ 2,457.70	£ 2,949.24
Morwenstow	£ 985.61	£ 1,149.88	£ 1,314.15	£ 1,478.42	£ 1,806.96	£ 2,135.50	£ 2,464.03	£ 2,956.84
Mullion	£ 984.63	£ 1,148.73	£ 1,312.84	£ 1,476.94	£ 1,805.15	£ 2,133.36	£ 2,461.57	£ 2,953.88
Mylor	£ 969.77	£ 1,131.40	£ 1,293.03	£ 1,454.66	£ 1,777.92	£ 2,101.18	£ 2,424.43	£ 2,909.32
Newquay	£ 1,030.95	£ 1,202.78	£ 1,374.60	£ 1,546.43	£ 1,890.08	£ 2,233.73	£ 2,577.38	£ 3,092.86
North Hill	£ 978.87	£ 1,142.02	£ 1,305.16	£ 1,468.31	£ 1,794.60	£ 2,120.89	£ 2,447.18	£ 2,936.62
North Petherwin	£ 965.53	£ 1,126.45	£ 1,287.37	£ 1,448.29	£ 1,770.13	£ 2,091.97	£ 2,413.82	£ 2,896.58
North Tamerton	£ 968.41	£ 1,129.82	£ 1,291.22	£ 1,452.62	£ 1,775.42	£ 2,098.23	£ 2,421.03	£ 2,905.24
Otterham	£ 971.86	£ 1,133.84	£ 1,295.81	£ 1,457.79	£ 1,781.74	£ 2,105.70	£ 2,429.65	£ 2,915.58
Padstow	£ 956.72	£ 1,116.18	£ 1,275.63	£ 1,435.08	£ 1,753.98	£ 2,072.89	£ 2,391.80	£ 2,870.16
Paul	£ 969.53	£ 1,131.11	£ 1,292.70	£ 1,454.29	£ 1,777.47	£ 2,100.64	£ 2,423.82	£ 2,908.58
Pelynt	£ 1,000.71	£ 1,167.49	£ 1,334.28	£ 1,501.06	£ 1,834.63	£ 2,168.20	£ 2,501.77	£ 3,002.12
Penryn	£ 1,026.63	£ 1,197.74	£ 1,368.84	£ 1,539.95	£ 1,882.16	£ 2,224.37	£ 2,566.58	£ 3,079.90
Pentewan Valley	£ 979.98	£ 1,143.31	£ 1,306.64	£ 1,469.97	£ 1,796.63	£ 2,123.29	£ 2,449.95	£ 2,939.94
Penzance	£ 1,013.60	£ 1,182.53	£ 1,351.47	£ 1,520.40	£ 1,858.27	£ 2,196.13	£ 2,534.00	£ 3,040.80
Perranarworthal	£ 971.32	£ 1,133.21	£ 1,295.09	£ 1,456.98	£ 1,780.75	£ 2,104.53	£ 2,428.30	£ 2,913.96
Perranuthnoe	£ 976.07	£ 1,138.74	£ 1,301.42	£ 1,464.10	£ 1,789.46	£ 2,114.81	£ 2,440.17	£ 2,928.20
Perranzabuloe	£ 1,029.80	£ 1,201.43	£ 1,373.07	£ 1,544.70	£ 1,887.97	£ 2,231.23	£ 2,574.50	£ 3,089.40
Philleigh	£ 962.85	£ 1,123.33	£ 1,283.80	£ 1,444.28	£ 1,765.23	£ 2,086.18	£ 2,407.13	£ 2,888.56
Pillaton	£ 963.23	£ 1,123.76	£ 1,284.30	£ 1,444.84	£ 1,765.92	£ 2,086.99	£ 2,408.07	£ 2,889.68
Polperro	£ 1,003.01	£ 1,170.17	£ 1,337.34	£ 1,504.51	£ 1,838.85	£ 2,173.18	£ 2,507.52	£ 3,009.02
Porthleven	£ 991.57	£ 1,156.83	£ 1,322.09	£ 1,487.35	£ 1,817.87	£ 2,148.39	£ 2,478.92	£ 2,974.70
Portreath	£ 978.33	£ 1,141.38	£ 1,304.44	£ 1,467.49	£ 1,793.60	£ 2,119.71	£ 2,445.82	£ 2,934.98
Poundstock	£ 998.69	£ 1,165.14	£ 1,331.59	£ 1,498.04	£ 1,830.94	£ 2,163.84	£ 2,496.73	£ 2,996.08
Probus	£ 995.11	£ 1,160.96	£ 1,326.81	£ 1,492.66	£ 1,824.36	£ 2,156.06	£ 2,487.77	£ 2,985.32
Quethiock	£ 986.26	£ 1,150.64	£ 1,315.01	£ 1,479.39	£ 1,808.14	£ 2,136.90	£ 2,465.65	£ 2,958.78
Redruth	£ 1,010.79	£ 1,179.25	£ 1,347.72	£ 1,516.18	£ 1,853.11	£ 2,190.04	£ 2,526.97	£ 3,032.36
Roche	£ 994.80	£ 1,160.60	£ 1,326.40	£ 1,492.20	£ 1,823.80	£ 2,155.40	£ 2,487.00	£ 2,984.40
Ruanlanihorne	£ 982.31	£ 1,146.03	£ 1,309.75	£ 1,473.47	£ 1,800.91	£ 2,128.35	£ 2,455.78	£ 2,946.94
Saltash	£ 995.03	£ 1,160.86	£ 1,326.70	£ 1,492.54	£ 1,824.22	£ 2,155.89	£ 2,487.57	£ 2,985.08
Sancreed	£ 972.61	£ 1,134.71	£ 1,296.81	£ 1,458.91	£ 1,783.11	£ 2,107.31	£ 2,431.52	£ 2,917.82
Sennen	£ 974.71	£ 1,137.16	£ 1,299.61	£ 1,462.06	£ 1,786.96	£ 2,111.86	£ 2,436.77	£ 2,924.12
Sheviock	£ 990.77	£ 1,155.89	£ 1,321.02	£ 1,486.15	£ 1,816.41	£ 2,146.66	£ 2,476.92	£ 2,972.30
Sithney	£ 991.46	£ 1,156.70	£ 1,321.95	£ 1,487.19	£ 1,817.68	£ 2,148.16	£ 2,478.65	£ 2,974.38
South Hill	£ 961.91	£ 1,122.22	£ 1,282.54	£ 1,442.86	£ 1,763.50	£ 2,084.13	£ 2,404.77	£ 2,885.72
South Petherwin	£ 966.44	£ 1,127.51	£ 1,288.59	£ 1,449.66	£ 1,771.81	£ 2,093.95	£ 2,416.10	£ 2,899.32
St Agnes	£ 982.67	£ 1,146.45	£ 1,310.23	£ 1,474.01	£ 1,801.57	£ 2,129.13	£ 2,456.68	£ 2,948.02
St Allen	£ 1,008.71	£ 1,176.82	£ 1,344.94	£ 1,513.06	£ 1,849.30	£ 2,185.53	£ 2,521.77	£ 3,026.12
St Anthony	£ 970.15	£ 1,131.84	£ 1,293.53	£ 1,455.22	£ 1,778.60	£ 2,101.98	£ 2,425.37	£ 2,910.44
St Austell Bay	£ 985.76	£ 1,150.05	£ 1,314.35	£ 1,478.64	£ 1,807.23	£ 2,135.81	£ 2,464.40	£ 2,957.28
St Austell Town	£ 982.10	£ 1,145.78	£ 1,309.47	£ 1,473.15	£ 1,800.52	£ 2,127.88	£ 2,455.25	£ 2,946.30
St Blaise	£ 983.81	£ 1,147.78	£ 1,311.75	£ 1,475.72	£ 1,803.66	£ 2,131.60	£ 2,459.53	£ 2,951.44
St Breock	£ 988.02	£ 1,152.69	£ 1,317.36	£ 1,482.03	£ 1,811.37	£ 2,140.71	£ 2,470.05	£ 2,964.06

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# COUNCIL TAX CHARGES 2014/15

St Breward	£ 986.01	£ 1,150.35	£ 1,314.68	£ 1,479.02	£ 1,807.69	£ 2,136.36	£ 2,465.03	£ 2,958.04
St Buryan	£ 969.63	£ 1,131.24	£ 1,292.84	£ 1,454.45	£ 1,777.66	£ 2,100.87	£ 2,424.08	£ 2,908.90
St Cleer	£ 981.42	£ 1,144.99	£ 1,308.56	£ 1,472.13	£ 1,799.27	£ 2,126.41	£ 2,453.55	£ 2,944.26
St Clement	£ 975.32	£ 1,137.87	£ 1,300.43	£ 1,462.98	£ 1,788.09	£ 2,113.19	£ 2,438.30	£ 2,925.96
St Clether	£ 962.23	£ 1,122.61	£ 1,282.98	£ 1,443.35	£ 1,764.09	£ 2,084.84	£ 2,405.58	£ 2,886.70
St Columb Major	£ 1,059.51	£ 1,236.10	£ 1,412.68	£ 1,589.27	£ 1,942.44	£ 2,295.61	£ 2,648.78	£ 3,178.54
St Day	£ 980.82	£ 1,144.29	£ 1,307.76	£ 1,471.23	£ 1,798.17	£ 2,125.11	£ 2,452.05	£ 2,942.46
St Dennis	£ 1,009.54	£ 1,177.80	£ 1,346.05	£ 1,514.31	£ 1,850.82	£ 2,187.34	£ 2,523.85	£ 3,028.62
St Dominic	£ 977.64	£ 1,140.58	£ 1,303.52	£ 1,466.46	£ 1,792.34	£ 2,118.22	£ 2,444.10	£ 2,932.92
St Endellion	£ 980.99	£ 1,144.49	£ 1,307.99	£ 1,471.49	£ 1,798.49	£ 2,125.49	£ 2,452.48	£ 2,942.98
St Enoder	£ 993.79	£ 1,159.42	£ 1,325.05	£ 1,490.68	£ 1,821.94	£ 2,153.20	£ 2,484.47	£ 2,981.36
St Erme	£ 1,005.95	£ 1,173.61	£ 1,341.27	£ 1,508.93	£ 1,844.25	£ 2,179.57	£ 2,514.88	£ 3,017.86
St Erth	£ 1,020.64	£ 1,190.75	£ 1,360.85	£ 1,530.96	£ 1,871.17	£ 2,211.39	£ 2,551.60	£ 3,061.92
St Ervan	£ 971.84	£ 1,133.81	£ 1,295.79	£ 1,457.76	£ 1,781.71	£ 2,105.65	£ 2,429.60	£ 2,915.52
St Eval	£ 980.67	£ 1,144.11	£ 1,307.56	£ 1,471.00	£ 1,797.89	£ 2,124.78	£ 2,451.67	£ 2,942.00
St Ewe	£ 970.73	£ 1,132.51	£ 1,294.30	£ 1,456.09	£ 1,779.67	£ 2,103.24	£ 2,426.82	£ 2,912.18
St Gennys	£ 989.60	£ 1,154.53	£ 1,319.47	£ 1,484.40	£ 1,814.27	£ 2,144.13	£ 2,474.00	£ 2,968.80
St Germans	£ 1,024.28	£ 1,194.99	£ 1,365.71	£ 1,536.42	£ 1,877.85	£ 2,219.27	£ 2,560.70	£ 3,072.84
St Gluvias	£ 987.71	£ 1,152.33	£ 1,316.95	£ 1,481.57	£ 1,810.81	£ 2,140.05	£ 2,469.28	£ 2,963.14
St Goran	£ 973.15	£ 1,135.34	£ 1,297.53	£ 1,459.72	£ 1,784.10	£ 2,108.48	£ 2,432.87	£ 2,919.44
St Hilary	£ 971.15	£ 1,133.00	£ 1,294.86	£ 1,456.72	£ 1,780.44	£ 2,104.15	£ 2,427.87	£ 2,913.44
St Issey	£ 973.73	£ 1,136.02	£ 1,298.31	£ 1,460.60	£ 1,785.18	£ 2,109.76	£ 2,434.33	£ 2,921.20
St Ive	£ 1,004.93	£ 1,172.42	£ 1,339.91	£ 1,507.40	£ 1,842.38	£ 2,177.36	£ 2,512.33	£ 3,014.80
St Ives	£ 991.39	£ 1,156.62	£ 1,321.85	£ 1,487.08	£ 1,817.54	£ 2,148.00	£ 2,478.47	£ 2,974.16
St John	£ 966.61	£ 1,127.71	£ 1,288.81	£ 1,449.91	£ 1,772.11	£ 2,094.31	£ 2,416.52	£ 2,899.82
St Juliot	£ 963.31	£ 1,123.87	£ 1,284.42	£ 1,444.97	£ 1,766.07	£ 2,087.18	£ 2,408.28	£ 2,889.94
St Just	£ 1,013.52	£ 1,182.44	£ 1,351.36	£ 1,520.28	£ 1,858.12	£ 2,195.96	£ 2,533.80	£ 3,040.56
St Just-in-Roseland	£ 970.87	£ 1,132.69	£ 1,294.50	£ 1,456.31	£ 1,779.93	£ 2,103.56	£ 2,427.18	£ 2,912.62
St Keverne	£ 982.74	£ 1,146.53	£ 1,310.32	£ 1,474.11	£ 1,801.69	£ 2,129.27	£ 2,456.85	£ 2,948.22
St Kew	£ 967.59	£ 1,128.86	£ 1,290.12	£ 1,451.39	£ 1,773.92	£ 2,096.45	£ 2,418.98	£ 2,902.78
St Keyne	£ 1,037.13	£ 1,209.99	£ 1,382.84	£ 1,555.70	£ 1,901.41	£ 2,247.12	£ 2,592.83	£ 3,111.40
St Levan	£ 968.30	£ 1,129.68	£ 1,291.07	£ 1,452.45	£ 1,775.22	£ 2,097.98	£ 2,420.75	£ 2,904.90
St Mabyn	£ 1,001.15	£ 1,168.00	£ 1,334.86	£ 1,501.72	£ 1,835.44	£ 2,169.15	£ 2,502.87	£ 3,003.44
St Martin by Looe	£ 994.63	£ 1,160.40	£ 1,326.17	£ 1,491.94	£ 1,823.48	£ 2,155.02	£ 2,486.57	£ 2,983.88
St Martin in Meneage	£ 977.52	£ 1,140.44	£ 1,303.36	£ 1,466.28	£ 1,792.12	£ 2,117.96	£ 2,443.80	£ 2,932.56
St Mawgan in Pdar	£ 990.17	£ 1,155.20	£ 1,320.23	£ 1,485.26	£ 1,815.32	£ 2,145.38	£ 2,475.43	£ 2,970.52
St Mellion	£ 987.98	£ 1,152.64	£ 1,317.31	£ 1,481.97	£ 1,811.30	£ 2,140.62	£ 2,469.95	£ 2,963.94
St Merryn	£ 971.01	£ 1,132.85	£ 1,294.68	£ 1,456.52	£ 1,780.19	£ 2,103.86	£ 2,427.53	£ 2,913.04
St Mewan	£ 974.85	£ 1,137.33	£ 1,299.80	£ 1,462.28	£ 1,787.23	£ 2,112.18	£ 2,437.13	£ 2,924.56
St Michael Caerhays	£ 956.72	£ 1,116.18	£ 1,275.63	£ 1,435.08	£ 1,753.98	£ 2,072.89	£ 2,391.80	£ 2,870.16
St Michael Penkivel	£ 969.35	£ 1,130.91	£ 1,292.47	£ 1,454.03	£ 1,777.15	£ 2,100.27	£ 2,423.38	£ 2,908.06
St Michael's Mount	£ 956.72	£ 1,116.18	£ 1,275.63	£ 1,435.08	£ 1,753.98	£ 2,072.89	£ 2,391.80	£ 2,870.16
St Minver Highlands	£ 975.74	£ 1,138.36	£ 1,300.99	£ 1,463.61	£ 1,788.86	£ 2,114.10	£ 2,439.35	£ 2,927.22
St Minver Lowlands	£ 980.19	£ 1,143.55	£ 1,306.92	£ 1,470.28	£ 1,797.01	£ 2,123.74	£ 2,450.47	£ 2,940.56
St Neot	£ 1,008.93	£ 1,177.09	£ 1,345.24	£ 1,513.40	£ 1,849.71	£ 2,186.02	£ 2,522.33	£ 3,026.80
St Newlyn East	£ 999.46	£ 1,166.04	£ 1,332.61	£ 1,499.19	£ 1,832.34	£ 2,165.50	£ 2,498.65	£ 2,998.38
St Pinnock	£ 977.75	£ 1,140.70	£ 1,303.66	£ 1,466.62	£ 1,792.54	£ 2,118.45	£ 2,444.37	£ 2,933.24
St Sampson	£ 973.11	£ 1,135.30	£ 1,297.48	£ 1,459.67	£ 1,784.04	£ 2,108.41	£ 2,432.78	£ 2,919.34
St Stephen in Brannel	£ 1,015.34	£ 1,184.56	£ 1,353.79	£ 1,523.01	£ 1,861.46	£ 2,199.90	£ 2,538.35	£ 3,046.02
St Stephens by Launceston	£ 980.73	£ 1,144.19	£ 1,307.64	£ 1,471.10	£ 1,798.01	£ 2,124.92	£ 2,451.83	£ 2,942.20
St Teath	£ 1,001.28	£ 1,168.16	£ 1,335.04	£ 1,501.92	£ 1,835.68	£ 2,169.44	£ 2,503.20	£ 3,003.84
St Thomas the Apostle	£ 979.13	£ 1,142.32	£ 1,305.51	£ 1,468.70	£ 1,795.08	£ 2,121.46	£ 2,447.83	£ 2,937.40
St Tudy	£ 969.06	£ 1,130.57	£ 1,292.08	£ 1,453.59	£ 1,776.61	£ 2,099.63	£ 2,422.65	£ 2,907.18
St Veep	£ 984.75	£ 1,148.87	£ 1,313.00	£ 1,477.12	£ 1,805.37	£ 2,133.62	£ 2,461.87	£ 2,954.24
St Wenn	£ 974.53	£ 1,136.95	£ 1,299.37	£ 1,461.79	£ 1,786.63	£ 2,111.47	£ 2,436.32	£ 2,923.58
St Winnow	£ 970.89	£ 1,132.70	£ 1,294.52	£ 1,456.33	£ 1,779.96	£ 2,103.59	£ 2,427.22	£ 2,912.66
Stithians	£ 1,018.12	£ 1,187.81	£ 1,357.49	£ 1,527.18	£ 1,866.55	£ 2,205.93	£ 2,545.30	£ 3,054.36
Stoke Climsland	£ 973.63	£ 1,135.91	£ 1,298.18	£ 1,460.45	£ 1,784.99	£ 2,109.54	£ 2,434.08	£ 2,920.90
Tintagel	£ 1,007.72	£ 1,175.67	£ 1,343.63	£ 1,511.58	£ 1,847.49	£ 2,183.39	£ 2,519.30	£ 3,023.16
Torpoint	£ 1,009.02	£ 1,177.19	£ 1,345.36	£ 1,513.53	£ 1,849.87	£ 2,186.21	£ 2,522.55	£ 3,027.06
Towednack	£ 975.47	£ 1,138.04	£ 1,300.62	£ 1,463.20	£ 1,788.36	£ 2,113.51	£ 2,438.67	£ 2,926.40
Tregony	£ 1,017.44	£ 1,187.01	£ 1,356.59	£ 1,526.16	£ 1,865.31	£ 2,204.45	£ 2,543.60	£ 3,052.32
Tremaine	£ 967.81	£ 1,129.12	£ 1,290.42	£ 1,451.72	£ 1,774.32	£ 2,096.93	£ 2,419.53	£ 2,903.44
Treneglos	£ 956.72	£ 1,116.18	£ 1,275.63	£ 1,435.08	£ 1,753.98	£ 2,072.89	£ 2,391.80	£ 2,870.16
Tresmeer	£ 990.83	£ 1,155.96	£ 1,321.10	£ 1,486.24	£ 1,816.52	£ 2,146.79	£ 2,477.07	£ 2,972.48
Trevalga	£ 968.02	£ 1,129.36	£ 1,290.69	£ 1,452.03	£ 1,774.70	£ 2,097.38	£ 2,420.05	£ 2,904.06
Treverbyn	£ 971.15	£ 1,133.01	£ 1,294.87	£ 1,456.73	£ 1,780.45	£ 2,104.17	£ 2,427.88	£ 2,913.46
Trewen	£ 960.22	£ 1,120.26	£ 1,280.29	£ 1,440.33	£ 1,760.40	£ 2,080.48	£ 2,400.55	£ 2,880.66

# COUNCIL TAX CHARGES 2014/15

Truro .....	£ 1,075.42	£ 1,254.66	£ 1,433.89	£ 1,613.13	£ 1,971.60	£ 2,330.08	£ 2,688.55	£ 3,226.26
Tywardreath & Par .....	£ 974.25	£ 1,136.62	£ 1,299.00	£ 1,461.37	£ 1,786.12	£ 2,110.87	£ 2,435.62	£ 2,922.74
Veryan.....	£ 997.76	£ 1,164.05	£ 1,330.35	£ 1,496.64	£ 1,829.23	£ 2,161.81	£ 2,494.40	£ 2,993.28
Wadebridge.....	£ 1,067.51	£ 1,245.43	£ 1,423.35	£ 1,601.27	£ 1,957.11	£ 2,312.95	£ 2,668.78	£ 3,202.54
Warbstow .....	£ 959.36	£ 1,119.25	£ 1,279.15	£ 1,439.04	£ 1,758.83	£ 2,078.61	£ 2,398.40	£ 2,878.08
Warleggan.....	£ 963.05	£ 1,123.55	£ 1,284.06	£ 1,444.57	£ 1,765.59	£ 2,086.60	£ 2,407.62	£ 2,889.14
Week St Mary .....	£ 995.40	£ 1,161.30	£ 1,327.20	£ 1,493.10	£ 1,824.90	£ 2,156.70	£ 2,488.50	£ 2,986.20
Wendron.....	£ 977.21	£ 1,140.08	£ 1,302.95	£ 1,465.82	£ 1,791.56	£ 2,117.30	£ 2,443.03	£ 2,931.64
Werrington.....	£ 966.00	£ 1,127.00	£ 1,288.00	£ 1,449.00	£ 1,771.00	£ 2,093.00	£ 2,415.00	£ 2,898.00
Whitstone.....	£ 972.93	£ 1,135.09	£ 1,297.24	£ 1,459.40	£ 1,783.71	£ 2,108.02	£ 2,432.33	£ 2,918.80
Withiel .....	£ 980.81	£ 1,144.28	£ 1,307.75	£ 1,471.22	£ 1,798.16	£ 2,125.10	£ 2,452.03	£ 2,942.44
Zennor.....	£ 970.58	£ 1,132.34	£ 1,294.11	£ 1,455.87	£ 1,779.40	£ 2,102.92	£ 2,426.45	£ 2,911.74

From Cornwall Council

## RENTS IN CORNWALL

The National Housing Federation's recent report titled 'Home Truths' argues that the housing shortage in the South West is pushing house prices and private rents out of reach for local workers. It says that private rents have increased by 32% in the South West between 2002 and 2012, with Cornwall and East Devon seeing the greatest rises – up 53% and 52% respectively. On top of this, rents across the region are expected to rise a further 40% by 2020.

On reading this claim I decided to try to investigate what is actually happening..

I do not have information relating to actual rents charged or to Housing Benefit payments prior to 2008 but have looked at the spreadsheet I keep on Local Housing Allowance (LHA) rates (I'm a very sad person!) and thought you might be interested in the following. Assuming that the LHA rate (at least up to 2012) tracked market rents then I can't see where the quoted increase came from unless it was when LHA was introduced which I suspect was a trigger for many landlords to raise rents to match that rate.

In recent years social housing has seen a change in the calculation of rents so that some people now pay an 'affordable' rent of 80% of market value. Has this been included in the quoted figures giving a larger increase than the private rented sector is actually seeing?

BRMAs	1 Bed Shared	1 Bed Self Contained	2 Beds	3 Beds	4 Beds	Average Rents Over all Rent Types
Kernow Apr 08 .....	£64.85	£103.85	£126.92	£150.00	£189.23	£126.97
Kernow Apr 12 .....	£66.00	£103.85	£126.92	£150.00	£183.46	£141.06
Kernow Apr 14 .....	£66.43	£103.85	£131.01	£150.00	£183.46	£126.95
Plymouth Apr 08.....	£60.00	£92.08	£117.69	£138.46	£189.81	£119.61
Plymouth Apr 12.....	£69.50	£92.31	£121.15	£138.46	£178.85	£120.05
Plymouth Apr 14.....	£70.50	£93.23	£121.15	£139.84	£180.64	£121.07
North Cornwall Apr 08 .....	£58.00	£99.23	£126.92	£144.23	£178.85	£121.45
North Cornwall Apr 12 .....	£62.31	£92.31	£115.38	£137.31	£161.54	£113.77
North Cornwall Apr 14 .....	£66.04	£92.31	£118.87	£138.46	£161.54	£115.44

Average rents in Cornwall April 2008.....£368.02

Average rents in Cornwall April 2012.....£374.88

Average rents in Cornwall April 2014.....£363.47

At the last General Meeting members asked for a fresh copy of the Rent Officer form for notification of rents to be circulated. A copy should be included with this newsletter, please let me know if I have missed the inclusion with this copy. The form can also be found on the CRLA Website on the Download Resources for Landlords page and on the Information Sheets for Landlords page, both in the members area.

Ruth Clarke

## LAND REGISTRY LAUNCHES PROPERTY ALERT SERVICE TO HELP FIGHT PROPERTY FRAUD

The Land Registry has launched a new service called Property Alert aimed at anyone who thinks their property could be at risk of fraud.

Property fraud can happen in many ways. For example, fraudsters may attempt to acquire ownership of a property by using forged documents, or by impersonating the registered owner. The fraudsters may then raise money by mortgaging the property without the owner's knowledge before disappearing without making repayments, leaving the owner to deal with the consequences.

Land Registry's award-winning Counter-Fraud Unit works closely with the police and other agencies to reduce the risk of property fraud. Between September 2009 and January 2014 Land Registry stopped fraud on properties worth more than £62 million.

Alasdair Lewis, Director of Legal Services, said: "Following a successful trial of Property Alert, we hope that many homeowners will want to sign up for this new free service to help them protect what is probably their most valuable asset."

People can sign up and register up to three properties to be monitored. Email alerts will be sent when Land Registry receives an application to change the register as well as for official searches. They can then judge whether or not the activity is suspicious and if they should seek further advice. For example, if you receive an alert that a bank has lodged a search on your property but you haven't applied for a mortgage, you may want to seek legal advice, contact Action Fraud, or contact the bank in question to tell them you are the owner and have not applied for a mortgage. Investigations into the authenticity of the mortgage application can then begin much earlier in the process.

You will need to set up an online account with Land Registry which is free - <http://www.landregistry.gov.uk/propertyalert>.

You'll be able to monitor up to three properties. Email alerts are sent when official searches and applications are received against a monitored property.

Benefits of Property Alert:

- It can provide an early warning of suspicious activity
- It allows you to take immediate action if something happens to your property that you are not expecting
- It's free and easy to use

Properties most likely to be at risk from property fraud:

- Empty properties such as where the owner lives abroad or is in a care home
- Where there are family problems. For example, when a relative dies, a family member could try to sell a property without giving someone their proper share or in a relationship break-down someone could try and mortgage a property without their partner knowing

- Tenanted properties – for example where the owner lives elsewhere, a tenant might try to mortgage or sell the property without the owner's knowledge.
- Properties without a mortgage. According to our records nearly half of all registered residential properties are mortgage-free.

Other measures to help protect yourself against property fraud:

- Make sure your property is registered. If you become an innocent victim of fraud and suffer financial loss as a consequence, you may be compensated.
- Once registered, ensure Land Registry has up-to-date contact details so we can reach you easily. You can have up to three addresses in the register including an email address (strongly recommended) and/or an address abroad.
- Owners who do not live at the registered property can make a request to enter a restriction for free using our form RQ. This restriction means we will not register a dealing with your property, such as a transfer or a mortgage, unless a solicitor or other professional conveyancer certifies that they have checked the identity of the person who has signed the deed.

People who are not online can also sign up for Property Alert by calling 0800 678 1678

1. Land Registry operates a Property Fraud line for anyone who thinks they may be the victim of property fraud. 0300 006 7030 (Monday to Friday, 8.30am to 5pm). Since the introduction of the property fraud line in February 2013, we have helped more than 1,000 people who have contacted us
2. Since the introduction of our form RQ restriction for homeowners who don't live in the property in February 2012, we have received 9,723 applications to enter this restriction
3. Land Registry's dedicated counter fraud team work closely with the police and other agencies to help protect properties against property fraud.
4. As a government department established in 1862, executive agency and trading fund responsible to the Secretary of State for Business, Innovation and Skills, Land Registry keeps and maintains the Land Register for England and Wales. The Land Register has been an open document since 1990.
5. With the largest transactional database of its kind detailing over 23 million titles, Land Registry underpins the economy by safeguarding ownership of many billions of pounds worth of property.

More property fraud advice is available from [www.landregistry.gov.uk/propertyfraud](http://www.landregistry.gov.uk/propertyfraud)

**From HM Land Registry Press Release**

## UNREGISTERED BRIXHAM FITTER SENTENCED FOR ILLEGAL GAS WORK

A gas fitter has been given a six month suspended prison sentence for carrying out illegal work on boiler installations in the Brixham area over a two year period.

Stephen Nurse's offences came to light when he was sentenced for further gas safety offences at Exeter Crown Court last February (2013). He was then handed a suspended prison sentence after an investigation by the Health and Safety Executive (HSE) found he had installed domestic boilers without being registered with Gas Safe – a legal requirement for anyone undertaking gas work.

Mr Nurse, 60, of Brixham, claimed that was the only illegal work he had done, but in a further HSE prosecution at Exeter Crown Court today (10 March), a catalogue of similar offences came to light. The court was told HSE had identified 45 probable incidents which were ordered to lie on the file.

It follows publicity of his original conviction when concerned members of the public contacted HSE to say he may also have undertaken work in their home. Extensive HSE enquiries established that Mr Nurse had used the name and Gas Safe Register identification number belonging to a legitimate registered gas engineer when approaching customers.

He worked under false pretences at properties in and around Brixham. That illegal work included fitting three boilers at homes in Harbour View Close, Parkham Towers and Park Court, Brixham, between December 2007 and July 2012.

Stephen Nurse, of Church Street, Brixham, pleaded guilty to breaches of Regulation 3 (3) and Regulation 3

(7) of the Gas Safety (Installation and Use) Regulations 1998. He was sentenced to two six month suspended prison sentences to run concurrently, fined £1,000 and ordered to pay £500 in costs.

Speaking after sentencing, HSE Inspector Simon Jones, said:

“Mr Nurse blatantly lied to the court when he told them that he had not undertaken any other gas work. In total he appears likely to have undertaken gas work on at least 45 occasions, including three complete gas boiler installations, and he did so falsely using a legitimate Gas Safe Register engineer's details to deliberately mislead his customers.

“The law clearly states that only Gas Safe Registered engineers are allowed to do gas work. Stephen Nurse knew this, but he was working well outside the law.”

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

“Every Gas Safe registered engineer carries an ID card that not only confirms that they are who they say they are, but also has information about the kind of work they can carry out.

“We always encourage the public to ask to see the card and to check the details either by calling us on 0800 408 5500 or by visiting [www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)”

At the previous hearing last year, Stephen Nurse was given a two month prison sentenced suspended for 12 months. He was also fined £2,000 and ordered to pay £1,000 compensation after admitting three breaches of gas safety regulations.

**From Health and Safety Executive**

## CAMERON HELPS RICH INTO AFFORDABLE FLOOD INSURANCE BUT LEAVES MILLIONS MORE TO SINK OR SWIM

**The property industry has criticised David Cameron for helping the country's wealthiest home owners to access the government's affordable flood insurance scheme while leaving millions of leasehold and private rented homes to sink or swim on the open market.**

Responding to reports that the Prime Minister had personally ordered homes in council tax Band H – the most expensive in England – to be included in the Flood Re scheme, the British Property Federation repeated its calls for government to operate the scheme in a way that was fair for all home owners.

Flood Re caps the amount that households will have to pay for buildings insurance. While some homeowners are included, millions are not, including 4m properties in the private rented sector, and several million leasehold properties. The BPF estimates that there are over 840,000 leasehold properties in flood risk areas in the UK and an estimated that 70,000 of these are at

high risk.

**Ian Fletcher, Director of Policy at the British Property Federation,** commented: “It seems incredible that the government would make a concession for one group of well-off homeowners, and yet leave out another less well-off group. This is an issue of basic fairness – all home owners should be treated equally in the Flood Re scheme and have access to affordable cover. It should not matter how wealthy they are, or if they live in a house or a flat. So far as flood cover is concerned we do not appear to be ‘all in this together’.”

**From the BPF**

## SHELTER NEED TO END CAMPAIGN AGAINST LANDLORDS

**Statistics published by Shelter on tenant evictions are failing to provide an accurate picture of the situation in the private rented sector according to the country's leading landlord organisation.**

The data, published jointly between Shelter and British Gas suggest that over the last year, 200,000 tenants in the private rented sector have "faced eviction" because they asked their landlord to fix a problem in their home. However Shelter has ignored the inconvenient truths.

Based on Shelter's data, which indicates that there are 9 million tenants in the private rented sector in England, 200,00 is only a little over 2 per cent of all tenants, meaning almost 98 per cent have not faced the problems Shelter and British Gas warn of. It should also be noted that these figures refer only to tenants facing evictions and not actual evictions.

Official figures published by the Ministry of Justice in February show that in 2013, the total for all tenants – in both public and private housing – having their homes repossessed by the courts amounted to 37,739 homes. This combined figure equates to only 0.5 per cent of all rented homes in England. Shelter admit to scaling up the figures from their research.

Shelter also fails to explain how many of the tenants were failing to pay their rent on time and how many of the "evictions" were as a result of tenancies coming to a close. In this instance, many landlords may have sought possession of their properties in order to embark on refurbishments. It is also noticeable that Shelter fails to indicate how many tenant evictions are as a result of anti-social behaviour.

Figures from the English Housing Survey show also

that the proportion of tenants satisfied with their properties are higher in the private rented than the social sector. 83 per cent of tenants in private rented homes are satisfied with their accommodation compared to 81 per cent in the social sector.

Responding to the report, Alan Ward, Chairman of the Residential Landlords' Association said:

*"Shelter are once again needlessly playing to people's fears.*

*"Whilst the RLA accepts that there are landlords who should be rooted out of the sector, the fact that almost 98 per cent of tenants have not faced the problems should be a sober reminder to Shelter that the majority of tenants face no problems whatsoever with their landlord.*

*"The best response to the problems that Shelter identifies is to encourage more good landlords into the sector in order to boost the supply of homes to rent and to provide tenants with genuine choices over where they live. Shelter's continued vilification of landlords will serve only to put the good landlords off further investment in the sector and push tenants into the hands of those operating under the radar."*

In a report on regulation in the sector due to be published shortly, Professor Michael Ball of Reading University finds that:

*"Private landlords felt frustrated that they are always treated as potential devils, while social landlords are always seen in official eyes and political rhetoric as angels. In contrast to such publicly aired views, it was pointed out that surveys of tenant satisfaction actually show better results for the private sector. Nor is the social housing stock consistently in tip-top condition."*

**From RLA Press Release**

## SUPPORT THE ARMY OF SMALL LANDLORDS RLA TELLS CHANCELLOR

**The Residential Landlords' Association is calling on the Chancellor to take action in this year's Budget to support the army of individuals which make up the bulk of the country's landlords to provide more homes for rent.**

With predictions that one in five households will be in the private rented sector by 2016 and 4.1 million British adults have given up on the idea of ever owning their own home due to the difficulties involved in raising sufficient funds for a deposit, the Residential Landlords Association is arguing that



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## SUPPORT THE ARMY OF SMALL LANDLORDS RLA TELLS CHANCELLOR

relying on institutional investment will not be enough to secure the homes the country needs. With nearly 90 per cent of landlords in England being private individuals responsible for 71 per cent of all private rented households, there is a huge potential for them to expand the number of properties available for rent.

To encourage this, the RLA in its Budget submission is calling for measures to enable landlords to more easily develop on small plots of unused public sector landlord that are too small for institutional investors.

It is also proposing reforms to the way the sector is taxed so that renting a property is treated as a trading activity with consequent allowances to promote improved standards and incentives for investment. A specific proposal is for individual landlords to be allowed to pool their developments together to collectively reach the £10 million threshold to qualify for the Government's housing guarantees scheme to enable

To provide certainty, the RLA is calling on all political parties to rule out any suggestions of restricting rents



Following on last month's information about energy saving we have had a large response.

Initial surveys carried out at this stage have resulted in varied results. To explain this, our suggestions are based upon the speed of which a Landlord can obtain savings on the comparatively small investment required to install a VO4H unit.

Although in all cases some savings were possible we feel that a minimum of 10% must be gained because put simply the manufacturers offer a 10% guarantee on VO4H domestic type unit. On the properties surveyed so far that was not always possible and to an extent that is good news for the bill payer as they are not paying for excessive voltage. We can confirm this on our visit or make recommendations accordingly.

Most Landlords have the following type of properties to consider.

A] Commercial which in the majority of cases the energy bills would be the responsibility of the tenant and although a Landlord may feel that he or she need not concern themselves it does raise the question that prospective tenants are considering these cost before entering into tenancies. New tenancy agreements require an Energy report and this is something that Landlords should consider as this a most effective way of improving a property for new tenancies.

B] Domestic properties where energy bills are mainly

through rent controls or index linking rents given the damage that this would do to investment in the private rented sector.

Commenting on the submission, Alan Ward, Chairman of the RLA said:

*"Whilst the private rented sector is the only housing sector to be growing, much more action is needed to boost the supply and quality of homes available to rent and keep rent levels down.*

*"Our recommendations would help unlock the enormous potential for the army of individuals who rent out property to expand and create more homes and through this, they will be feeding more resources back to the Treasury."*

**From RLA Press Release**

## ENERGY SAVING

the tenant's responsibility. Energy reports have to be issued to new tenants. Landlords could consider this a most effective way of improving a property for new tenancies.

C] Properties where the landlord is paying the energy bills [i.e: houses of multiple occupation, guest house's ect]. We have found that the electrical energy cost could be reduced considerably.

The local radio stations have phone-ins on energy regularly and many calls are from tenants who have little control on wasted energy in the homes that they rent. Landlords could show that they do care and we know that many help out by constantly updating and maintaining their properties.

There are various grants that could be utilised that are available to Landlords and we have worked with Landlords and Housing associations to achieve an economic saving on the energy used that could be, in many cases just being wasted.

If you are concerned with the rising cost of energy to your home, business or tenanted properties then please contact us to discuss your particular requirements.

If you would like any advice please contact us.

Or to arrange a free survey please contact us.

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# GAS SAFETY

Incorrectly installed, damaged or unmaintained gas appliances in your home could pose harm to you and your family. If your appliances are leaking gases you could be at risk of carbon monoxide poisoning.

By following some simple tips you can help to ensure your home and family are safe.

## Your Engineers

Check their registration! All gas engineers must be registered with the National Gas Safety Register in order to work on any gas appliances. All engineers should be carrying an identification card which will show their registration number and will list the appliances they are qualified to work on.

## Repairs and Maintenance

Look after your equipment! Ensuring you look after your appliances and keep them regularly maintained will help keep them safe. The majority of appliance manufacturers recommended a service is carried out annually on their products by a registered gas engineer. A service will highlight any areas of extensive wear and tear, damage and any safety concerns. If you have a breakdown on your appliance it is important to get it checked and repaired by a registered engineer. This will ensure your appliance will be working efficiently and most importantly safely.

## New Equipment and Appliances

If you require new equipment or appliances to be installed ensure you are receiving a quality rated product, installed by a registered engineer. It is illegal to work on gas appliances yourself if you are not

registered. By using 'cheap' or incorrect parts and products you could actually do more damage to your system. Always check with your engineer about the quality of products they use!

## CO Alarms

Carbon Monoxide alarms can be picked up for a little as £20.00 and can save lives. The alarm is installed into your home and will sound when carbon monoxide levels reach over a certain point. They are a necessity in any home that has any fuel burning appliances.

## Safety in Rented Properties

As a landlord you are required to ensure your property is safe for the tenants. Landlords are legally required to have all gas appliances in the property checked annually within a landlord safety report (CP12). This must be kept for at least 2 years and issued to tenants at the start of the tenancy period. Carbon monoxide alarms are not required by law but are strongly advised for all properties.

Blue Flame offer a wide range of Gas Service Contracts for both private and rented properties, all of which include an annual boiler service. One off servicing and contracts on other gas appliances are also available. For more information on any of the above information please call Blue Flame on Freephone 0800 074 9132.

**From Blue Flame  
Freephone 0800 074 9132.**

## HOW TO TAKE ADVANTAGE OF MEMBER BENEFITS

A member recently asked me how could they obtain the same benefits advertised on the back page of this newsletter. The answer was that you already have them, they are for every member of the CRLA.

If you are unclear about how to access any of the benefits listed please feel free to contact me at any time unless you want legal, accounting or fire safety advice.

If you want legal advice please contact Martin Follett (01392) 687415 (Mobile: 07816 068 702) or email martin.follett@michelmores.com.

If you want fire safety advice please contact Jeff Hick (01872) 277256, (Mobile: 07815 854691) or email jeffhick@hotmail.com.

If you want access to the website or perhaps a form sent to you, or rent books, or safety log book, or tenant referencing or just general miscellaneous admin type things then call me.

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## LANDLORD IN COURT AFTER OFFICE TENANT FELL THROUGH FIRE ESCAPE

A landlord has been fined after a man suffered fractured vertebrae when he fell through a faulty fire escape to evade intruders.

Jonathon Hoey, 36, of Tamworth, was left with serious back injuries after falling more than three metres while leaving the Tolson Mill building in Fazeley, Tamworth, on 6 November 2012.

He spent a month in hospital following the incident and had to wear a torso brace to support his back while his injuries healed.

The incident was investigated by the Health and Safety Executive (HSE), which today (12 March) prosecuted the mill's owners, Ashfield Land (Birmingham) Ltd, for safety breaches at Stafford Magistrates' Court.

HSE identified the company had failed to maintain the fire escape and, despite being aware of its poor condition for six months, had also failed to ensure it was not accessible until it could be fixed.

The court was told that Mr Hoey rented space for his business on the top floor of the five-storey building.

That evening he was working on his own when he became aware of intruders in the building and decided to use the external fire escape to try to avoid any confrontation.

But as he started to go down the fire escape, the top treads of the cast iron metal staircase collapsed and he fell more than three metres to the flight below.

Mr Hoey was off work for around three months following the fall and had to temporarily close his business. His mobility was seriously limited and he had physiotherapy for six months.

Ashfield Land (Birmingham) Ltd of Berkeley Place, Clifton, Bristol, was fined £13,500 and was told to pay £961 costs after pleading guilty to breaching Regulation 4(2) of the Workplace (Health, Safety and Welfare) Regulations 1992.

Speaking after the hearing, HSE inspector David Brassington said:

"In not maintaining this external fire escape, Ashfield Land (Birmingham) Ltd seriously failed the people using this building as a place of work.

"Duty holders with the responsibility for the maintenance of workplaces must ensure they are maintained, especially areas used for emergency access and exits.

"Where repairs cannot be made immediately, measures should be taken to prevent access to those areas

"A fall from height such as this could easily have resulted in a fatal incident."

**From Health and Safety Executive**

## BPF COMMENTS ON ENGLISH HOUSING SURVEY

**The British Property Federation comments on the English Housing Survey's findings that in 2012-13, the private rented sector overtook the social rented sector to become the second largest tenure in England:**

"The news that the private rented sector has become the second largest tenure in England underlines the importance of this sector in the housing recovery. As economic conditions have taken their toll over the last few years we can see that the needs of a generation have changed, and that the housing market needs to respond to this. Institutional investment in the PRS, and support from the government to make sure this happens, can play its part in ensuring that we are able to provide the homes that are so badly needed in England."

**Ian Fletcher, Director of Policy at the British Property Federation**

There were an estimated 22.0 million households in England. Overall, 65% (14.3

million) were owner occupiers, 18% (4.0 million) were private renters and 17% (3.7 million) were social renters.

**From the BPF**



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## ROGUE LANDLORD RENTED ROOMS IN “SQUALID” HOUSES COURT RULES

A JUDGE has told a rogue landlord he rented rooms in “squalid and dilapidated” houses to desperate tenants.

Recorder Simon Foster, sitting with two magistrates, upheld 18 convictions in an appeal brought by 59-year-old David McCabe. The bench at Plymouth Crown Court upheld his appeal against ten further charges related to the two rented properties.

The findings mean Plymouth City Council can go ahead with its bid to ban McCabe from renting rooms to people on housing benefit.

The authority has launched a pioneering legal application for an Anti-Social Behaviour Order.

It has been put on hold pending McCabe’s appeal but proceedings will now begin again before Plymouth magistrates.

Recorder Foster told McCabe: “Tenants in desperate circumstances were installed in woefully inadequate squalid accommodation. The monies you obtained were almost always from housing benefit.”

Plymouth magistrates fined McCabe £28,000 for failing to clean up two homes and breaching housing regulations in December 2012.

McCabe, of Molesworth Road, Stoke had denied two charges of failing to comply with improvement notices and 26 specific breaches in relation to his homes in Wolsdon Street and Wyndham Street West, both in

Stonehouse. But magistrates found him guilty and fined him £1,000 for each offence.

The judge and magistrates, concluding a much-delayed appeal, ruled that McCabe was to blame for a string of faults including loose carpet at the top of stairs which was a tripping hazard.

Kitchen windows were seized shut and covered in moss and sinks were broken and poorly repaired.

A yard at one of the homes was full of what the judge called “junk” and toilets and bathrooms were filthy.

The court heard that most of the tenants with single men and many had alcohol or mental health problems.

But the bench reduced fines on most of the remaining convictions, so McCabe will have to pay a total of £8,000.

He will also have to pay £4,500 towards the city council’s costs, as well as paying his own undisclosed barrister’s fee for three days in court.

McCabe refused to comment.

**From The Herald**



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## ILLEGAL GAS FITTER IN COURT FOLLOWING UNSAFE GAS WORK

A Suffolk plumber has been given a suspended prison sentence after carrying out illegal and dangerous gas work at a home in Lowestoft.

Barry Goodge, 59, from Oulton Broad, attempted to repair a faulty boiler at a home on London Road South on 28 June 2013, despite not being registered with Gas Safe – a legal requirement in the UK.

He did not complete the work, claiming a necessary replacement part was unobtainable, and left the boiler without a key component.

Lowestoft Magistrates' Court heard that the householder then contacted a registered gas fitter, who discovered a gas pipe had not been capped off. He immediately made this pipe safe, and sourced the correct replacement part to repair the boiler.

The fitter then contacted Gas Safe Register which informed the Health and Safety Executive (HSE).

Barry Goodge, of Gorleston Road in Oulton Broad, was given a 36 week prison sentence, suspended for 18 months, and ordered to pay costs of £599 and £80 victim surcharge after pleading guilty to two breaches of the Gas Safety (Installation and Use) Regulations 1998.

After the case, HSE Inspector Ivan Brooke said:

“Barry Goodge has shown a complete disregard for the law. He carried out gas work whilst unregistered,

leaving a domestic boiler in a dangerous condition and likely to leak gas.

People can die as a result of gas leaks. It is therefore vital that only registered gas engineers, who are trained and competent, work on gas appliances and fittings.

HSE will not hesitate to take action in cases of unsafe and unregistered gas work, and will always hold offenders to account.”

Russell Kramer chief executive of Gas Safe Register, added:

“Every Gas Safe registered engineer carries a Gas Safe ID card, which shows who they are and the type of gas appliances they are qualified to work on.

We always encourage the public to ask for and check the card and if they have any concerns about the safety of work carried out in their home, to speak to us. Every year we investigate thousands of reports of illegal gas work.

**From Health and Safety Executive**

## LANDLORD IN COURT FOLLOWING ILLEGAL GAS WORK

A landlord has been given a suspended prison sentence and ordered to carry out 150 hours of community work for endangering a family with young children after he authorised illegal gas work at a Luton home.

Dinyar Sarkari, from Stanmore, North London, commissioned the installation of a new boiler at an address at Radnor Road, Luton, after the tenants complained to the local council that the central heating system wasn't working.

Mr Sarkari, who owns and rents out the property, agreed to install a new boiler, but he did so using gas fitters who were not registered with Gas Safe Register – as the law requires.

Luton Magistrates' Court heard today (14 February) that following the work, the tenants immediately contacted the National Grid after they suspected that gas was leaking. Visiting technicians immediately turned off the gas supply and informed the Health and Safety Executive (HSE) of their findings.

HSE contacted Mr. Sarkari, but he subsequently supplied false documentation as evidence of his Landlord's Gas Safety Records, which are also a legal requirement.

Dinyar Sarkari, of Uppingham Avenue, Stanmore, London pleaded guilty to three breaches of the Gas Safety (Installation and Use) Regulations 1998, and one breach of the Health and Safety at Work etc Act 1974. He was given a two month prison sentence, suspended for 12 months, and ordered to carry out 150 hours of community work. He was also fined £5,000 and ordered to pay costs of £9,814.

After the case, HSE Inspector Robert Meardon said:

“Dinyar Sarkari has shown a flagrant disregard for his tenants' safety and put their lives at risk.

“People die every year and many more are harmed by gas related incidents. People can be overcome by carbon monoxide, or affected by an explosion. It is vital that only competent people work on gas fittings and appliances. They must be a member of the Gas Safe Register.

“Landlords in particular have a duty of care and must ensure the safety of their tenants by having such appliances fitted and checked annually by someone on this Register.”

**From Health and Safety Executive**

# CONTACT DETAILS

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**Cornwall Residential Landlords Association**  
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**Rohirrim**  
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**Cornwall TR4 9NB**  
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**All Enquiries: 01872 554498 or Email: [info@ruthclarke.com](mailto:info@ruthclarke.com)**

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# DIARY DATES

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 Robin Mills from Green Air South West
Thursday 11 December 2014	Directors Meeting, Masonic Hall Chacewater 10am

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



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