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[rental property forum](#)

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LandlordZONE

RENTAL PROPERTY KNOWLEDGE

Welcome—December 2008

The Credit Crunch has brought home to us important lessons about asset values, how they can be over-inflated and how rapidly these can be destroyed.

With commercial property values likely to decline by 50% peak to trough, and likewise at least 30% for residential - we have not seen the full decline yet.

When you make an investment in an income producing property your risk is not if the value will fall—we should know that values go through market cycles—it's about how soon you will need to sell.

Buy now and be forced to sell in 6 months and your risks are very high, but sell in 10 years and your risks are reduced to virtually zero, with the prospect of very good growth.

What is important is the *intrinsic value* when you buy - the discounted cash flow of a steady future income stream.

Four key provisos to investing now:

- Research, research, research.

December 2008 Newsletter Topic—Motivational Coaching

Fear and Greed are reputedly the chief motivating factors behind the investment psyche.

These emotions are very powerful and following the crowd is a natural instinct, but the contrarian approach—going in when everyone is coming out and vice versa—often proves to be the most successful long-term investment strategy.

To follow such a strategy calls for good research, good judgement—knowing when the odds are in your favour—and strong self-belief.

Markets and people's market

- Rental demand—do tenants want your property?

- Buying value—buying at the right price in relation to rental returns.

- Finance—securing adequate funding and being able to service the debt

In the commercial sector rents are likely to come under pressure as businesses fail and voids increase. Covenant strength is vital.

In the Private Residential Sector demand is patchy. Although it is holding up well, and the rental market is generally buoyant, there's oversupply in some areas, and new build apartments in some large developments can be problematic at any price.

There's value out there if you have the funds. Repossessions are going through auctions at distressed prices. Distressed sellers are accepting below market prices, and Sale-and-Rent Back (now to be FSA regulated) is feasible.

The student and HMOs mar-

sentiment tend to over-react, both on the up-side, the bubble, and on the down-side, despair.

The danger at a time like this, when prices are still falling, is going in too soon.

Catching a falling knife, in the investors' parlance, is where you can get hurt in the process.

Why not join some like-minded individuals and get some inspiration for 2009.

Book yourself on this FREE seminar in January.

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kets are healthy income producers if you are prepared for the extra management involved, but the new Local Housing Allowance rules are putting a cloud over Housing Benefit (HB) tenants—see p8—Landlord News

Good news for investors with mortgages, especially trackers, as interest rates have fallen 2.5 points to 2% since November, with the prospect of further falls. However, the key inter-bank rate (LIBOR) is still 1.25% above base and good finance / mortgages deals are particularly hard to get as supply has declined.

Successful investing and landlording is very much an attitude of mind. There are so many different aspects to it, which is what makes it so interesting. This brings us to Self Motivation & Strategy Development—the topic of this month's LandlordZONE Newsletter. Tom Entwistle

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Self Development Culture

The current culture is to invest in ourselves through personal development.

We attend the seminars, read the books, learn online or through virtual learning CD's – all of these are great, but have we actually put any of this into practice?

Research carried out in the US shows that those who write down their goals are

far more likely to achieve them.

The biggest surprise is that the 3% who wrote down their goals, planned out how they were going to achieve them, and reviewed them regularly were earning in excess of all the other 97% put together.

Are you willing to be in that 3%?

I challenge you in 2009 to

achieve more than the next step in your progress towards financial independence, and to know categorically how you are going to get there - you'll just have to follow these easy steps to success.

The following articles by Yvonne Emery will, we hope, give you some inspiration for the New Year.

Landlord & Buy-to-Let Show

London Olympia 20-21st March 2009

Want your properties to work harder for you? - Aiming to grow your buy-to-let portfolio? - Need to understand the new legislation? - Looking for the best deals from suppliers?

Meet leading industry suppliers, landlord associations and local council representatives in the landlord services exhibition.

Benefit from free seminars in three seminar rooms, with topics covering the latest legislation, current market conditions and more!

See the FREE seminars at www.landlordshow.com



Motivation, Vision and Goal Setting

Goal setting, and writing down what you want to achieve is not enough on its own, which is why we all have enormous to-do lists that grow from week to week instead of shrinking.

One reason for this is that we get straight into the action mode and we forget to ask ourselves why we are doing the actions in the first place.

The other reason is that we are so busy analysing and delving into the detail and research that we forget to take action.

So how do we overcome these prevention tactics?

First of all you need to ask yourself what you are hoping

to achieve.

Write down all the things you want to achieve, reach for the skies and put onto paper all the goals that you are dreaming of, hoping for and would like to have achieved in the future.

Are they work related, property related or fun related?

Whichever category they fall into they are all great for spurring us on to achievement.

When you have your list, put a '£' sign by all the items that will make you money, put a '+' by those which will bring fun and happiness into your life and put a '#' by those

which fall into both these categories.

For each item, starting with those marked with a 'p' write yourself some specific details of WHY you want to achieve these things.

The reason for this is that if you don't know why you want them you are less likely to stretch yourself to achieve them when the going gets tough.

The vision is the 'what' you want, the motivation is the 'why' and the goal setting is just the action plan.

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Successful Strategy Your Way

Who are you comparing yourself to?

When you go to the seminars and see very successful people trading their wares and telling you all their success stories are you inspired or overwhelmed, or both?

There is no way that we are going to achieve what they have in the way they have

achieved it, but what we can do is to use their know-how, their knowledge and their systems.

Work out what it is that you want to achieve and put the action steps into place to achieve it.

That in essence is how we set our strategy. We are not in competition with

anyone, but we are in charge of our own destiny.

That means that only we can take action towards our ultimate goals, but we may as well use other people's success to get us there quicker.

Mind Your Own Business

Are you so elated when you get home from one of the seminars that you are desperate to share it with everyone?

This is a common reaction to anything that fires us up, but have you noticed what happens when you do this?

The other person hasn't been in the same place as you and isn't ready for the information.

They haven't learned HOW to do what you are suggesting so it causes

them stress.

They have no pegs on which to hang the information you are giving them, so they back off.

They start to find all the faults with the system and whilst you know how to counter their arguments, they are really not ready to listen.

The effect is that they end up pouring cold water on your enthusiasm so your motivation and drive starts to dwindle.

So what should you do to counter this dampening effect and maintain your motivation?

You should 'mind your own business'. Keep this to yourself and find suitable times to introduce the ideas slowly.

Remember – other people have not been in the same place, they do not have the same knowledge right now, and that is why you are ready to take action and they aren't.



[Accountz](#) is the fastest personal and business bookkeeping software you will find. It's also the easiest to use. You know the feeling: pile of receipts to enter, all jumbled up, it's the last thing you feel like doing, right? Well, Personal and Business Accountz will change your outlook.

We've been using it for 2 years now and it beats more expensive systems hands down—
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Landlords and letting agents increasingly appreciate the benefits of a fast, reliable **tenant verification service**.

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- **Rent Guarantee and Legal Expenses** - insurance.

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www.TenantVERIFY.co.uk



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Are You Stopping Your Own Success?

When we listen to the experts they make it sound so easy don't they.

They are at the end of their success story looking back, and they have left out the details of the obstacles they faced.

But what really stops us is that they have opened up a way to be really successful and when we step out and start to take action, because some of the potential obstacles have been taken away for us, we end up running before we can walk.

There are so many potential options for creating wealth or reaching our goals that we become frightened of the

potential achievement. How are we going to control all the interest we create by advertising for BMV property?

How are we going to buy all the property that we make offers on?

What happens if.....?

In order to control this fear of success, we need to understand that we don't have to do it all ourselves.

If we are bombarded with deals then we will fix that problem when we get there, but most importantly we need to attach a 'good' feeling to this potential success instead of the 'constriction' we feel

that prevents us moving forward.

Imagine that you have had enormous success and you are coping well with it.

You have put in place measures to deal with it, and you have found some great people to delegate some of the admin to who can help you at very little cost.

Success reaps financial rewards, and when you get there, a small payment for admin help will be nothing in comparison to the income you can generate.

Let yourself go and give yourself permission to achieve your true potential.



[Tax Cafe](#) in association with LandlordZONE - unique plain-English tax advice guides are all written by top experts. See how they can help you pay much less Capital Gains Tax, Inheritance Tax & other taxes.

Is Your World Still Flat?

12 years ago when we wanted to change our first mortgage to a Buy-To-Let they were brand new and most banks weren't offering them, no money down deals were unheard of and as for one-day bridging and re-mortgage, well people would have thought we were mad.

Now we find that some of these mortgage deals have been withdrawn and the idea of rent and buy back and other options stand in their place as the next new idea.

What new deals and strategies will emerge over the next few years that will give us even more evidence that the world is round?

I still have clients who tell me "cash back is a thing of the

past" or "no money down isn't possible" and on the very next call I speak to a client who's doing both regularly.

What is it that you believe can't be done?

What would happen if you borrowed someone else's experience and you believed it was possible?

The answer is that you would soon find a way to do the 'impossible'.

Use a new belief system, use other people's experiences, use whatever it takes to imagine your new world and to make it a reality.

Having a coach to work with you to set great goals and strategy and to challenge any negative beliefs

you may have helps you to leap up the steps of financial progression.

Financial progression is the path we take through stability, security and independence to Financial Freedom. Yvonne will be teaching the secrets of moving through these steps on her 7 Steps to Financial Freedom Seminar.

Wherever you start off there are always new paths to take. The trick is in identifying the route that works for you, your circumstances, your personality and your skill-set.

The best bit is that you can change your mindset to boost your confidence and achieve financial progression faster and embrace the round world that we live in.



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We offer the following services:

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Crimson deal with all of the day-to-day issues involved in purchasing your property, so you truly are an armchair investor.



The Mount Everest Effect

If you have set yourself a goal that is significant and is going to stretch your abilities and your intellect then you will at some point come across the Mount Everest Effect.

You start by looking at the goal and realising it is too big for you to tackle.

The action you need to take is prevented by the height of the mountain you will have to climb to get there.

So how do you overcome this?

First of all you need to break the journey down.

Have you got all the tools and information you need?

What would be the first step?

Where is base camp?

How many camps do you need to aim for on the way up the mountain?

What you will find is that over the last few years you have been doing the preparation and you may even have passed the first few steps along the way.

In which case, make sure you look back down the

mountain and see how far you have come.

Wow! – this can be really empowering when you realise that you are not in fact at the bottom of the slope, but you are already part way towards your ultimate goal.

When you are part way up, the summit is no longer as far away, and there are not as many camps before the top as you started off with.

Make sure your sights are set on the next camp, and not the summit or you are likely to become overwhelmed again.

One step at a time, a clear route map and the detail of what you need to do to achieve the next steps are the keys to success.

When you write your goals, don't simply write out a to-do list, make sure you know the task, the detail of how you are going to achieve it.

Put a date alongside each detail so that you know what you have to achieve and by when.

If you just stick to the to-do list, then you might eventu-

ally achieve your goals but you will find yourself drifting.

Make sure you have set some deadlines, make yourself accountable to yourself, or someone else and then you will achieve your goals more quickly than you would otherwise.

Make 2009 your most successful year yet by following these steps and you'll be looking back this time next year with such a feeling of achievement.

That's because you took the time to set your goals, understand your motivation and create a vision that is yours to achieve.

This will be your ultimate success strategy.

[7 steps to Financial Freedom – FREE one day Seminar](#)

If you are interested in finding out more about how to manage your financial progression from Stability to Freedom then book onto this FREE one day Seminar in London on Saturday 10th January 2009.



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The policy cost is £131.00 for 12 months cover. With a TenantVERIFY® comprehensive check this cost is discounted to **£116.56**



Review: Property Makeover Price Guide 2nd Ed—published by [BCIS / RICS](#)

Unless you are a professional surveyor and have access to professional price guides it's difficult to find out the amounts you should be paying for building work.

This price guide (now in its second edition) is designed specifically for home owners and amateur developers / landlords.

The guide is published by The Building Cost Information Service (BCIS) providers of cost and price information to chartered surveyors for

over 40 years.

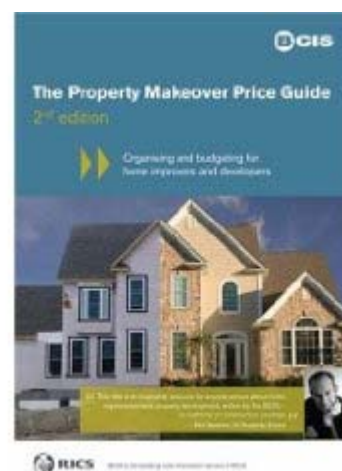
Armed with this information the landlord or small property developer can be sure that what he pays his builder, plumber or electrician etc is in-line with today's reasonable prices.

Any property development, from new-build to refurbishment or extension, needs careful cost control and budgeting—without some form of price guidance you are totally in the dark and likely to run seriously over budget.

Here there's advice about using builders and contractors, legislation and contracts, planning and building regulations, major works and repairs and a really comprehensive price guide.

The pricing information covers all these aspects for the main property types including terraced, Semi and detached houses, with a section on costing and price inflation.

A great resource for Landlords—Tom Entwistle



Forthcoming Reviews

January 2009—The Buy To Let Manual—Book—Tony Booth—3rd Edition—A clear and concise guide for the landlord written by an experienced letting agent—[How to Books](#)

February 2009—Repossessed Property Bargains—All you need to know about buying a repossession by Catherine Dawson—[Law Pack](#) Publishing

March 2009—Investing in Property for Your Children—Planning and Implementing Property Investment Strategies for your Children's Long-term benefit—by Catherine Dawson—[Law Pack](#) Publishing

Money Back Mortgages

In 2006 www.moneybackmortgages.com was set up to give consumers like you an impartial service where you can search for and arrange your next mortgage with the added benefit of receiving 50% of the commission received by us.

The website has proved particularly helpful for **Buy to Let landlords** who generally remortgage on a regular basis to lower their monthly mortgage costs. With interest rates increasing, here is a way of lowering your remortgage costs.

If you arrange your next Buy To Let mortgage through us you can expect to receive on average £337.09 per property**.

** This represents the commission payable to clients who have arranged a Buy to Let mortgage through us. Correct as of October 2007.

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The software requires no accounting knowledge and uses a simple **income/expenditure approach** in a simple familiar windows/

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Modules included are based on the version required and include a Property Centre, Tenant Centre, Tax Centre, Performance Views, Banking, Dairy and Alert Centre and a Project and Work Order Centre.

If you are still using a paper based system or messy spreadsheets you need to take advantage of a software package that won't only **keep track of your fi-**



nances but also help you with your day to day management tasks giving you a total solution for managing your portfolio.

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Forthcoming Issues—LandlordZONE Newsletter...

January 2008—Kate Faulkner of [Designs on Property](#) on **Using Letting Agents** for Belvoir. Landlords can benefit considerably from the professional expertise of agents, but there are many trips and traps to look out for.

February 2008—**Training for Landlords and Letting Agents**—The [Guild of Letting and Management](#) have long been associated with running quality training and

recognized courses and property management qualifications for letting agents and landlords.

March 2009—**Screening Tenants**—If you let to middle or up-market tenants—working and professionals—you can afford to be particular about who you take on. There's a lot you can do to minimize your chances of getting stuck with a problem tenant—by [Tenant-](#)

[VERIFY.co.uk](#)

April 2008—**Housing Benefit Problems**—Since the introduction of Local Housing Allowance (LHA) rent payments are paid to the tenant—not the landlord. Michael Clayton Associates provides consultancy services to landlords and agents on HB matters.



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Discount Letting

Important news for Landlords:

CML –Press Release—1 Dec 08—Local Housing Allowance— Reports that the government does not intend to move towards paying housing benefit directly to social housing tenants will be welcomed by lenders.

According to a recent report in the Financial Times, the minister responsible for housing benefit, Kitty Ussher, gave a firm re-assurance that housing associations (HAs) and other registered social landlords would continue to have a guaranteed stream of income in the form of benefit paid directly to them. Following a meeting with the minister earlier this autumn, we wrote to her expressing “very serious concern” about any measures that could disrupt the income stream and therefore jeopardise the contribution lenders make towards funding social housing.

Housing benefit typically provides 60% to 70% of the income of HAs and most of this is received directly by landlords. This guarantees a strong and reliable cash flow, and is cost-effective for landlords. That income is ultimately a source from which HAs repay the funds they have borrowed to build and improve affordable housing.

However, the possibility of paying housing benefit not to landlords but to tenants – who would then use it pay rent to their landlord – emerged as part of a package of measures intended to **improve financial capability among tenants** and their overall ability to manage money.

The reality is, however, that any decision to pay housing benefit directly to tenants would **expose the funding of the social housing sector to greater risk**. That would have serious implications for HAs, lenders and other investors.

LandlordZONE comment—In effect here the government is admitting that payments paid directly to tenants could jeopardise the funding arrangements for social landlords—so what about jeopardising payments to private landlords? Why should they be any different?

Speaking recently at the National Landlords' Association (NLA) conference in Birmingham Minister Iain Wright MP reaffirmed the governments' support for the Private Rented Sector (PRS) but stated that the Local Housing Allowance (LHA) principle of paying rent to tenants and not landlords was fundamentally correct.

Are we losing touch with reality or is this government committed to this form of doublespeak and hypocrisy when it comes to private landlords? HB Landlords should write to their MPs.



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