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Welcome—February 2009

Despite reports of renewed sales surges and actual rises in property prices, overall prices are still on the decline, rents are coming under pressure and the UK economy is in a pretty dire state.

Way over-optimistic government growth forecasts from last year will need to be revised considerably downwards come budget day—this is a world wide problem with an effective disintegration of the financial system, the likes of which have not been seen since the 1930s.

We constantly read forecasts of when property prices will bottom out and when they will recover—quite frankly, no-one really knows at this stage!

Just as the boom fed on a positive cycle spiralling upwards, the downturn does exactly the opposite.

Considering the seriousness of the situation we must hope that our governments' credit holds

out long enough to see this through.

Inevitably things will improve—already yields are looking tempting—but we'll be in a completely different operating environment—property will still be a good place to invest though.

For those with the resources, there will be some bargain basement prices.

One bright spot in all this gloom is the student lettings market. With university applications set to rise by around 8% in the recession—education always weathers recessions well—there's a virtually guaranteed increased demand for the student landlord over the next three years, and beyond.

As always, location is the key, and a recent survey published by accommodation for students (AFS) (see pages 5 & 6) may be of help.

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In the agency businesses, many of which are going through very difficult times, it's very tempting to save where you can—education and training are often a target for cuts in a recession.

However, if you have the resources, it's obviously an ideal time to get staff trained up to meet the demands of the increasing legislation involved with lettings.

At times like these staff need something to get their minds off the gloom and concentrate on improving customer service and their own professionalism.

This month's Newsletter should give you some ideas in this regard.

Good luck in these difficult times, whatever your business. Tom Entwistle

Newsletter Topic—Can Training make a Difference?

Over the last 12 months there have been 3 different reviews of the private rented sector.

The first, The Carsberg Review, was initiated by ARLA, RICS and the NAEA.

The second was published by the Law Commission and the third was commissioned by the Government.

What do they have in common?

They all mention the role of landlords and letting and managing agents.

Then, in January 2009 Professor Jones' School of the Built Environment, Heriot-Watt University recommended that letting agents and property managers should be regulated and subject to the Consumers

Estate Agents and Redress Act (CEAR Act).

He also proposed that at least the principal professional in a lettings or management agency should have an accredited, advanced qualification.

Unlike many countries in the world, letting agents and managing agents in the UK do not need to be qualified nor indeed are they regulated.

It is estimated that less than 15% of those employed in lettings and management have any sort of vocational qualification.

Unlike Scottish landlords, landlords in England and Wales do not need to be

accredited even though there are accreditation schemes which have been developed by some local authorities.

This month's Newsletter will look into some of the major issues involved.

Content has been provided by Susie Crolla, Chief Executive of the [Guild of Letting and Management](#)

If you as a landlord, letting agent or managing agent, are interested in membership of a professional association involved with lettings, or training and qualifications for yourself or your staff, you can contact Susie Crolla on: **01992 479949**

The Private Landlord and the Lettings Industry

The private rental sector is coming under more and more scrutiny because of its growing importance to tenants, to agents and to government.

The private rented sector is now a major “industry”, no longer the poor relative of estate agency, but a major employer of letting agency staff.

Private landlords provide a crucial service which has become increasingly in demand as the social housing sector shrinks and many households

struggle to obtain mortgages and, unfortunately, as so many owner-occupiers now face repossession.

Job mobility, job insecurity and short-term work contracts have meant that many are wary about becoming locked-in to owning a property, hence the rocketing demand for rentals.

The private landlord no longer strikes the “Rigsby” stereotype that many identify with. Landlords have a vested interest

that their properties and tenants are managed well.

The vast amount of legislation that a landlord must deal with is very off putting, so for those of us who regard our property as the most valuable asset we own, the thought of turning it over to someone else would probably send shivers down our spines.

But more and more property owners are now appreciating the full benefits of using a professional.



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



The Letting Agent and Professionalism

Landlords rely heavily on agents to source suitable tenants and manage their properties; the relationship between landlord and agent is usually long-term and it is up to the managing agent to keep the landlord up to date and informed at all times.

But if the managing agent is not well informed and has no processes and procedures in place, the relationship is doomed to fail with the agent even more likely to end up in court, being sued for negligence.

This situation will most definitely become more common place as more agencies open up with little or no knowledge

of how an agency should be run, and what the obligations and requirements of the landlord are.

Just based on the facts that a landlord is a “supplier” and the tenant is a “consumer” indicates that consumer protection comes into play and, that alone can cause the landlord no end of headaches, should he fail to comply.

The letting and managing agent’s role is varied. It may include management of the physical property, maintenance and inspections; human resource management; financial management – budgeting, accounting and reporting;

marketing, advertising and carrying out viewings; plus legislation.

An agent should also be able to cultivate strong working relationships with the landlord.

Once an agent enters into a contract with a landlord many agents fail to understand that they undertake a huge amount of responsibility.

Even a one-day training course can provide the basics an agent must know about the legalities and the fundamental processes and procedures needed to stay out of trouble.



Qualifications & Training Make a Difference

So how can a qualifications and training improve the current situation?

The term training refers to the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies.

Clearly, with such a low percentage of practitioners having any sort of training or qualifications, and

with many traditional estate agents entering letting for the first time, there's a vital need in the sector.

As a vibrant sector offering an important service to private individuals and companies, increasingly under scrutiny, there's an essential need for letting agents and property managers to be seen as thoroughly professional at all times.

The purpose of qualifications is to certify, in a consistent and reliable way, the skills and competencies that an individual has gained through their training. A vocational qualification is structured to help enhance and broaden the learner's existing knowledge of the letting industry, drawing on, wherever possible, reference to the learner's own experience and practice.

Training Methods and Modes of Study

The Lettings & Management sector is extremely busy and in developing this course, the **Guild of Letting & Management** have been very aware of the need to offer flexible delivery.

If you are undertaking the commitment of any training course regardless of the level then you may need to think about the way in which you will be studying it.

Open Tutorial classes: These are held at venues throughout the UK and cover 16 of the core units delivered by a tutor. Classes, are kept small and friendly to instil confidence and provide you with individual support, run by experienced

trainers in Letting and Management. Each session will give candidates a chance to ask questions, take part in discussions and to participate in workshop activities. Tutorials also provide an ideal opportunity to network with other agents and discuss matters that arise in a very practical and vocational manner.

In house tutorial classes: where a group of students from an agency are undertaking the course together. A personal tutor will run workshops in your own agency environment or suitable venue. This allows for the group to work closer together, encourages mutual collaboration to tackle the units, and can give the sessions a more corporate feel. This in turn can

create a more unified approach that can have distinct benefits for the agency.

Home Study & Distance Learning Programmes: Students receive a course pack featuring comprehensive workbooks, guidance manual, test papers, assignments and other resources. Completed assignments are submitted by post or email to your allocated Personal Tutor.

Students are able to seek assistance from their personal tutor throughout the course by email or telephone. Units can be tackled at your own pace. You can start the course at any time of the year and if you feel you need to switch to the tutorial sessions, you can do so.



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 years now and it beats more expensive systems hands down—
LandlordZONE

TenantVERIFY® — New Improved Service

Landlords and letting agents increasingly appreciate the benefits of a fast, reliable **tenant verification service**.

The **TenantVERIFY®** service has recently undergone considerable service improvements, making the system faster, more reliable and easier to use.

- Secure on-line **Account System**.
- Accurately **tracks** progress
- Full **telephone support**.
- **Secure** on-line payments.
- **Basic Checks** processed in 2 hours if submitted within business hours.

- **Comprehensive Checks** and Referencing - the target is 2 working days, maximum.
- **Accelerated (Fast) Comprehensive Checks** - these can be done as a same day service.
- **International Checks** - one of the best and most comprehensive checking systems you will find on people living abroad.
- **Limited Company** and Business Tenant Checks.
- **Tenant applied-for Pre-Checks** - tenants process their own checks, saving them time and the worry of disclosing

personal details to others.

- **Deposit Guarantee** - Tenancy Deposit alternative - insurance.
- **Rent Guarantee and Legal Expenses** - insurance.
- **Tenant Tracing** - offered on a no find, no fee basis.
- **Debt Collection** - a professional debt recovery service.

If you have not already done so register for a **FREE account** We continually strive to improve, so please help by completing our 60 second survey when you use the service.

www.TenantVERIFY.co.uk



Rent Guarantee (£10,000) and **Legal Protection** (£25,000) - 12 months for £116.56 with a TenantVERIFY comprehensive check.



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Creating a Learning Culture

Creating a **learning culture** in your company will take you one step beyond acquiring the skills your business needs to deliver its products and services.

It will empower your organisation to achieve dramatically improved results, compared to more traditional organisations, as it enables your business to:

- easily adapt to change
- actually anticipate change
- be more responsive to the market place
- generate more energetic, loyal and goal oriented employees
- grow through innovation

To become a **learning organisation** is to accept a set of attitudes, values and practices that support the process of continuous learning within the organisation. Training is a key element in the business strategy of an organisation dedicated to continuous learning.

Through learning, individuals can re-interpret their world and their relationship to it. A true learning culture continuously challenges its own methods and ways of doing things. This ensures continuous improvement and the capacity to change.

People are motivated in different ways. While one person will feel rewarded by a pay rise, another will value praise and recognition above all else. Another will measure their success through a promotion. Training can be a strong motivating factor for your staff, as

it helps them grow and gain new skills. This will help their performance at work and make them more marketable or employable.

To be effective, training needs the full participation and commitment of your staff. While these things cannot be enforced, they can be encouraged and developed through:

Commitment—To encourage commitment from another, you must be committed.

Honesty—Integrity and honesty are fundamental to gaining the trust, respect and truth of others. Don't inflate benefits, underestimate problems, or promise promotions you can't make.

Choices—Find out what training your staff want and whether it is aligned with your business objectives. If your staff really need skills that they are not interested in, recognise their thoughts and feelings and ask for their support.

Success for a commercial organisation is usually defined by increase in revenue and profit. Yet the cost cutting, downsizing and other rationalisation measures that can be used to reach this goal are finite.

For a business to remain productive and competitive in local and global markets, training and lifelong learning should be encouraged across all levels of

operation.

The benefits of implementing a learning culture include:

- superior performance
- better quality of product and services
- better customer satisfaction
- committed and result-focused workforce
- greater ability to deal with change.

In today's competitive and ever changing markets, people need to continue to acquire new skills to ensure their employability.

Benefits of lifelong learning for employees include:

- **career flexibility** – adopting a lifelong learning culture promotes development of new competencies and skills
- **increasing skill requirements** – as technologies change, jobs such as nursing, teaching and computer programming, etc require further training

- **personal satisfaction** – individuals who can develop their skills report high motivation, morale and job satisfaction

- **better wages** – by becoming more competent and skilled through training, employees can progress through wage levels more easily.

The commitment you show to the wellbeing of your staff by creating a learning culture will make them more marketable – and increase their loyalty and commitment to your company.



TenantGuarantee.com

Landlords... no more worries about Tenant Deposits with this unique

TENANT GUARANTEE

the unique insurance guarantee that should cost you nothing, but secures you against:

- RENT (shortfalls)
- DAMAGE (caused by Tenants)
- LEGAL FEES (to remove a problem Tenant)

With the Tenant Guarantee in place, you don't have to take a Deposit, so you can avoid the pitfalls and complexities of the Deposit Protection Scheme.

What's more it's incredibly easy to set up your Tenant Guarantee, and it shouldn't cost you a penny!

How Tenant Guarantee works...

Simply vet your Tenant(s) via TenantVERIFY® and, once they have been approved, go on-line here to www.tenantguarantee.com and complete the simple Tenant Guarantee set-up form.

Your Tenant Guarantee insurance policy will automatically be e-mailed to you, by return, along with our invoice. There are no up-front fees.

Your Tenant Guarantee insures you for a value equal to 3-months' rent covering Rent Shortfall and Damage, plus Legal Costs.



[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.

Overcoming Fear and Resistance

Life long learning is a term that is widely used in a variety of contexts; the term recognises that learning is not confined to childhood or the classroom, but takes place throughout life and in a range of situations.

Embarking on a training course is always a little daunting – it is fear of the unknown, especially if the last visit to the classroom was 15 years ago.

Teaching, training, lecturing has changed a great deal and the focus tends to be on the learner and making learning fun and interesting.

Learning about Residential Letting need not be tedious and boring.

The Guild of Letting & Management has a very modern approach to learning – it is not just tutor lead, it asks that the

learner explores what they do in their everyday professional life and through this further enhances their skills and abilities.

Course content for qualifications, which deal specifically with Residential Letting, focuses on the specific processes and procedures which relate to the day to day running of an agency, the legislative aspects and personal & professional development.



Crimson Investments Property Investment – the easy way !

We offer the following services:

- *Discounts of 15%-20% of Below Market Value property.
- *Re-sale and Refurbished properties available across the UK.
- *Tenanted and empty properties - ideal investments.
- *Low deposit down deals.
- *Specialist Mortgage Brokers & Solicitors.
- *Our 'Ready to Let Service' – furnishing packages.
- *Appointing the letting agents.
- *Continuing support with your property after purchase.

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



Latest Research from AFS

AccommodationForStudents.com - latest research from their re-vamped website shows that northern towns and cities lead the way as the best places to be a student based on over 38,000 student reviews from 66 university towns around the UK.

Towns from the north, including Scotland, do best, occupying seven of the top nine places (see the full table on page 6).

Sheffield, Newcastle, Manchester, Glasgow, Edinburgh, Dundee and Aberdeen share the top score of 62%, along with Exeter and Brighton, the only top towns from the southern half of the country.

In their reviews, students rated (out of 10) their university location across five criteria: going out (restaurants, pubs, clubs), shops (supermarkets, corner shops, book shops, video shops), transport links (buses, trams, train, underground), community (safety, student population, surroundings) and facilities (gyms, libraries, parks).

Equal second with a score of 60% are a host of university towns in England, Wales and Northern Ireland: Swansea, Southampton, Preston, Portsmouth, Plymouth, Oxford, Liverpool, Leicester, Leeds, Cardiff, Bristol, Belfast, Bangor and Aberystwyth.

Surprises in the table include London and Cambridge with scores of just 56%. Pontypridd and Salford would appear to be the least desirable locations with scores of just 44%.

The UK's No1 student accommodation website has just undergone a major revamp which includes attractive new graphics and improved functionality. Simon Thompson, co-founder and director of accommodationforstudents.com, said:

"We have recently conducted focus groups with both students and landlords so that we can be sure that we are giving them exactly what they want. The website now has a fresh new look and is packed full of new functionality that reflects landlords' and students' needs. For instance students can now search for a property from any page on the site and can contact landlords with one touch of a button.

However, our most exciting feature is just about to be introduced. Students are inherently lazy and so we have devised a 'reply back' service so students can deposit their requirements and receive daily updates on properties. How much easier can it get!

Finally, our website gives students real added value in terms of useful information. Not only does it have the biggest database of properties and landlords, making it the easiest option for finding new accommodation, but it is packed with other useful information and guides, like the student reviews.

Combined with our rental analysis, which provides invaluable data about the average cost and availability of student accommodation in over 80 locations throughout the UK, these are real aids to students making a more informed choice about their university and location."

accommodationforstudents.com has over 1.8 million registered student users, receives over 475,000 unique visitors in peak months, and has students spending an average of over 7 minutes on the site per visit.

Turn to Page 6 for the full table of survey results...



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City	Going Out	Shops	Transport Links	Community	Facilities	Score
Sheffield	6	6	7	6	6	62%
Newcastle upon Tyne	6	6	7	6	6	62%
Manchester	6	6	7	6	6	62%
Glasgow	6	6	7	6	6	62%
Exeter	6	6	7	7	6	62%
Edinburgh	6	6	7	6	6	62%
Dundee	6	6	7	6	6	62%
Brighton	6	6	7	6	6	62%
Aberdeen	6	6	7	6	6	62%
Swansea	6	6	6	6	6	60%
Southampton	6	6	6	6	6	60%
Preston	6	6	6	6	6	60%
Portsmouth	6	6	6	6	6	60%
Plymouth	6	6	6	6	6	60%
Oxford	5	6	7	6	6	60%
Liverpool	6	6	7	6	5	60%
Leicester	6	6	6	6	6	60%
Leeds	6	6	7	6	5	60%
Cardiff	6	6	6	6	6	60%
Bristol	6	6	6	6	6	60%
Belfast	6	6	6	6	6	60%
Bangor	6	6	6	6	6	60%
Aberystwyth	6	5	5	8	6	60%
Nottingham	6	6	7	5	5	58%
Norwich	5	6	6	6	6	58%
Lincoln	6	6	5	6	6	58%
Lancaster	6	6	6	6	5	58%
Hull	6	6	6	6	5	58%
Guildford	5	6	6	6	6	58%
Derby	6	6	6	6	5	58%
Chester	6	6	5	6	6	58%
Bournemouth	6	6	6	6	5	58%
St Andrews	5	5	5	7	6	56%
Reading	5	6	6	6	5	56%
York	5	6	6	6	5	56%
London	5	6	7	5	5	56%
Coventry	5	6	6	6	5	56%
Carlisle	5	6	5	6	6	56%
Canterbury	5	6	5	6	6	56%
Cambridge	5	6	5	6	6	56%
Birmingham	5	6	7	5	5	56%
Bath	5	6	6	6	5	56%
Stoke-on-Trent	5	6	6	6	6	54%
Worcester	5	5	5	6	6	54%
Wolverhampton	5	6	6	5	5	54%
Winchester	5	5	6	6	5	54%
Sunderland	5	6	6	5	5	54%
Stirling	4	5	6	6	6	54%
Newport	5	5	5	6	6	54%
Luton	5	6	6	5	5	54%
Loughborough	5	5	5	6	6	54%
Huddersfield	5	5	6	6	5	54%
Gloucester	4	5	6	6	6	54%
Colchester	5	6	6	5	5	54%
Northampton	5	6	5	5	5	52%
Middlesbrough	6	6	5	4	5	52%
Durham	5	5	5	6	5	52%
Stafford	4	5	5	6	5	50%
Barnsley	6	5	5	4	5	50%
Peterborough	5	4	6	4	5	48%
Crewe	4	5	5	5	5	48%
Bradford	4	5	5	5	5	48%
Hatfield	3	5	5	5	5	46%
Bolton	4	5	5	4	5	46%
Salford	3	4	6	5	4	44%
Pontypridd	3	3	6	5	5	44%

Rent Guarantee & Legal Protection

- **Legal Costs Covered up to £25,000 • Free Legal Helpline**
- **Rent Arrears Covered up to £10,000 (£2,500 monthly limit)**
- **Excess—Only 1 Month's Rent Arrears (or sum of deposit if higher)**

The LandlordCare policy underwritten by AXA should start with the commencement of a new Tenancy Agreement which must start no more than 31 days after the Credit Checks & Referencing. Cover can only be granted to landlords who, for each tenant, have obtained a comprehensive credit check and referencing from a licensed credit referencing company showing no outstanding County Court Judgements. (see terms & Conditions)

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



Review: Repossessed Property Bargains—by Catherine Dawson—[Law Pack](#) Publishing

The Complete Guide to Buying **Repossessed Property Bargains**—All you need to know about buying a repossession by Catherine Dawson—[Law Pack](#) Publishing

Given the current climate, this is a timely new publication which should prove extremely useful to those seeking investment opportunities in a distressed market.

We're all aware that the number of repossessions is currently "going through the roof" and that inevitably there

will be some real bargains around for those with the resources to take advantage.

But this is a complex area, to some extent a closed shop, as those in the know want to keep it to themselves, and not without its risks, so where does one start without some inside knowledge?

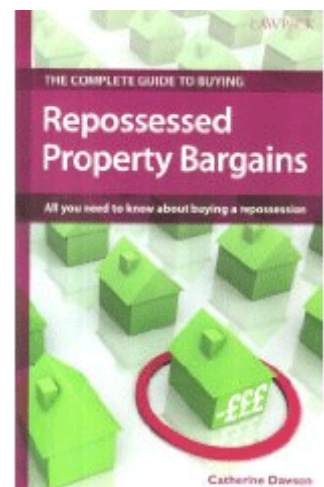
Persistence is the key to breaking into this market, but a book like Catherine's, an experienced property researcher who's had first hand experience of buying repos-

sessed properties, will give you a flying start.

Its 200 or so pages are chock full of useful information and contacts: how to research the market, locating the properties, how to value and buy at below market value, buying at auction, negotiating with agents and lenders etc.

If you intend to invest in repossessions, with no previous experience, I recommend you invest in this book first.

Tom Entwistle



Forthcoming Reviews

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

April 2009—The Property Inventory Self-Help Kit from LawPack. Inventories are increasingly important for Landlords with the introduction of the Tenancy Deposit Scheme—[Law Pack](#)

May 2009—Student Housing and the Law—Martin Davis and Graham Robson—[Shelter](#)

The GLM Range of Qualifications

The focus of the **Guild of Letting & Management** provision is a range of qualifications specifically for residential lettings & management.

The GLM range varies from: The Intermediate Certificate in Residential Letting Level 2 BTEC Award, to the Qualified Teacher Learning and Skills Level 4 BTEC Award—a new award for teachers in the learning and skills sector, and covers both taught and practical skills.

Level 2 BTEC Award Intermediate Certificate in Residential Letting

Level 3 BTEC Award Certificate Preparing to Teach in the Lifelong Learning Sector

Level 3 BTEC Award Advanced Certificate in Residential Letting

Level 3 BTEC Award Advanced Diploma in Inventory Management for Residential Letting & Management

Level 3 BTEC Award Certificate in Law & Legal Work

Level 3 BTEC Award Certificate in Customer Service

Level 4 BTEC Award Professional Diploma in Residential Letting & Management

Level 4 BTEC Award Professional Diploma Preparing to Teach in the Lifelong Learning Sector.

All GLM qualifications are accredited by Edexcel, a Pearson company, and the largest examination board in the UK. Edexcel is part of Pearson, the world's largest education business and the owner of the Financial Times and Penguin.

For further information contact Customer Service **01992**

479949 or log onto www.guild-let.co.uk



Landlord Manager

Whether you are a landlord with a portfolio of 2 or 3 properties or have several hundred properties in any number of portfolios, there is a **Landlord Manager** solution for you.

Available in **Pro and Premium versions** along with a web site add-on to promote your business, **Landlord Manager** will grow with you as your portfolio grows.

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

spreadsheet style interface, making it very easy to navigate around.

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.

[Landlord Manager](#)

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The LandlordZONE Partner Programme offers **EPCs** UK nationwide using the **Connells' approved surveyor panel** at a standard cost of £75 plus VAT.

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Forthcoming Issues—LandlordZONE Newsletter...

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 TenantVERIFY.co.uk

April 2009—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. **Michael Clayton Associates on 01274 629315 or 07786 447858** or e-mail michaelclaytonassociates@live.com



Discount Letting

Discount Letting—a forward thinking team, we've been offering a range of **letting services** to the UK landlords for years—from a **full Management Service** to a **Tenant Find Service**, we offer UK landlords a service to suit your needs.

Over time we have been able to fine tune the processes we've put in place—we offer a smooth, hassle-free system.

- Low cost fixed fee structure for our **Tenant Find Service**.
- **Full Management Service** set at a 6% fee which is an extremely competitive rate for a comprehensive management service covering England and Wales.

Call **020 8 697 0984** to speak to Agent or visit www.discountletting.co.uk



Discount Letting

News for Landlords:

Despite that fact that the **Tenancy Deposit Scheme (TDS)** has now been in operation since 6th April 2007, it's surprising how a lot of landlords are still not aware of the requirements—and the consequences of not complying, i.e., a fine to the tenant of 3 times the deposit amount and the inability to use the s.21 possession process. The landlord must protect the deposit in one of the schemes within 14 days of taking it, and inform the tenant using a prescribed statutory notice. Of the cases coming to court to-date, and there have been several, landlords have not been fined where they have fulfilled the requirements—remedied any breach—*before* the court hearing. However, landlords should not rely on this late compliance, as county court judgments do not set a legal precedent, and judges may not be so lenient in future.

HM Revenue and Customs has launched a free podcast on its web site explaining the new compliance checks regime which will be introduced from April 2009. These new rules, which is a tidying-up exercise following the merger of the Inland Revenue and HM Customs and Excise, will affect tax advisers, individuals and small businesses, so will also affect landlords, large and small. The 8-minute web cast explains what the new compliance and penalty regimes mean, and also about the powers HMRC have in relation to inspections, requirements for record keeping and time limits for assessments—www.hmrc.gov.uk/podcasts



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Can Training Really Make a difference to Landlords and Manag- ing Agents?

Content has been provided
by Susie Crolla, Chief Ex-
ecutive of the [Guild of Let-
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