

www.LandlordZONE.co.uk

Rental Property Knowledge: a website for Landlords, Letting Agents and Tenants. This site hosts the **UK's busiest rental property forum**

Our sponsor for this issue is "Cover4LetProperty.co.uk" one of the leading insurers in the rental property field. Why not ask them for a quote next time?

Inside this issue:

<i>Repairs, Maintenance and Maintenance Contracts</i>	1
<i>Welcome—the Editor</i>	1
<i>Gas Appliances & Safety Checks</i>	2
<i>LettingAgent.com</i>	2
<i>The Electrical System</i>	2
<i>Coverheat—Maintenance & Breakdown Cover</i>	3
<i>What is Maintenance & Breakdown Cover?</i>	3
<i>Accommodation for Students</i>	4
<i>Taxcafe - Review</i>	4
<i>London Landlord's Show—September 07</i>	4
<i>Appliances—Safety & Risk</i>	5
<i>Property Investor Show</i>	5
<i>Landlords—Pay your Tax</i>	5
<i>Insurance advice from our sponsor:</i>	5

Cover4LetProperty.co.uk

LandlordZONE

RENTAL PROPERTY KNOWLEDGE

Repairs, Maintenance & Maintenance Contracts

In this issue of the LandlordZONE Newsletter we look at repairs and maintenance.

Landlords sometimes forget that one of the main reasons tenants rent houses is to escape the worry and responsibility of repairs and maintenance.

When things go wrong therefore they expect the landlord or property manager to act quickly and get things put right without delay or quibbling about who is responsible.

Everyone knows it's difficult to get tradesmen to come quickly and sometimes landlords and property managers struggle in this regard, but if you have regular or retained people this problem should be minimised.

It's more difficult if you have just one or two properties—you just don't use tradesmen enough to develop good valued relationships.

One option is a maintenance contract which gives the landlord and tenant total

Welcome

Welcome to the 19th issue of the LandlordZONE Newsletter—we're building up quite a library of back-issue of this Newsletter, all accessible on-line in our Newsletter Archive and covering some important topics that landlord should know about.

This issue looks at maintenance & repair, a constant source of problems with both landlords and tenants.

Good landlords avoid most

peace of mind. For a monthly fee a landlord can arrange a contract which will cover heating, electrical, plumbing, drains, glazing and locks, and will also include the annual gas and electric checks as well—all for around a fiver per week per property.

Increasingly, the authorities see landlords as providing a consumer service and expect them to act accordingly.

It's certainly in the landlord's interests to keep their properties in good repair and competitive in terms of the amenities provided.

But the law is there to protect those tenants whose landlords don't or won't maintain their properties.

Besides the laws on Health & Safety, tenants are entitled to basic standards and essential services like heating, lighting, hot and cold water and good sanitation.

These come under common law implied terms and statutory law, all of which can be

of the problems by being proactive, providing good accommodation and reacting fast when things go wrong.

Bad landlords on the other hand get everyone a bad name by skimping and penny pinching and quibbling about who is responsible.

It's got to be admitted, there are some bad tenants as well; those that use defects, or invented defects,



enforced by local authority environmental officers if landlords fail in their duties.

The letting agreement is all important as to who is responsible for what and can in some cases override common law, but it cannot override statutory rules.

The Landlord & Tenant Act 1985 sets out the main obligations and other legislation adds to this: Environment Protection Act 1990, Occupiers' Liability Act 1957, Defective Premises Act 1972.

Regardless of all this legislation, good landlords do not penny pinch or quibble when it comes to repairs and maintenance—they give their tenants a good experience and give them every reason to stay.

or even created defects, to drive their landlords mad and avoid paying rent.

The Revenue (HMRC) have been cracking down recently on those landlords who do not declare rental income. Don't be a fool and get caught out on this, having your reputation tarnished in the process—the risks of being caught are very high and the actual amount of tax due is probably low—see the piece on this P4. TE—Editor

Gas Appliances—Maintenance and Safety

The safety and performance of a property's central heating system should always be of paramount importance to any landlord.

Gas, while safe in the hands of an expert, can be lethal. Every year on average 30 people die from carbon monoxide (CO) poisoning caused by gas appliances and flues which have not been properly installed or maintained. Many others also suffer ill health. It is for these reasons that a

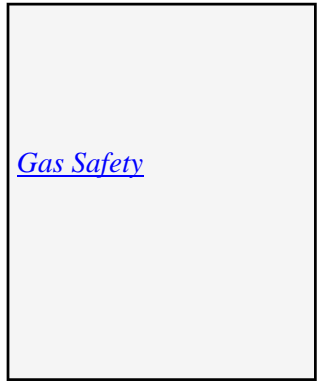
landlord letting any property with a gas installation is duty-bound to ensure it is safe for their tenant.

Every tenant has the legal right to a copy of the Landlord's Gas Safety Certificate (sometimes referred to as a CORGI CP12 or gas safety check), which should have been completed BEFORE the tenant moved into the property.

The Gas Safety (Installation and Use) Regulations 1998

specifically deal with the duties of landlords to ensure that gas appliances, fittings and flues provided for tenants' use are safe.

The gas appliances and/or flues you own must be regularly maintained and a safety check carried out at least once every 12 months by a CORGI registered installer and a Landlord's Gas safety Certificate (CP12) issued.



[Gas Safety](#)



LettingAgent.com

An initiative by Award Winning Landlord Mortgages.

The service is very flexible and provides effective property management at a fraction of the cost of traditional Letting Agents.

Renting out a property can be a lot harder than it looks. Long-term landlords need to treat rentals as a business and run it professionally. You also need to be ready to tackle several challenges in a competitive market – a company such as **LettingAgent.com** can help you overcome each of them.

20,000 Landlords now have access to this highly competitive service.

The Let-Only service is particularly popular (3% of gross rent).

Available throughout the UK.



The Electrical System—Maintenance & Safety

With the inherent fire and safety risks associated with any electrical supply it should be a matter of course for a landlord to have the fixed electrical wiring, consumer unit, fuses and circuit breaker within a property periodically inspected.

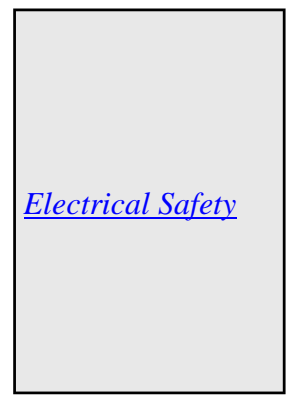
Although there is no current legislation in place to recommend time-scales for such work, most NICEIC accredited contractors suggest a full inspection, safety check and report of fixed electrical systems every two to five years. The fixed electrical system

within a property would typically consist of wiring, fuses and fuse board, consumer unit, circuit breaker, switches, sockets and transformers.

There is no need to take these risks if you have a Maintenance and Breakdown contract in place—landlords have complete peace of mind when fully covered against all these potential problems. Cover of this type gives peace of mind against call out and repair charges to the fixed electrical system. Fitting a replacement fuse

box / consumer unit can cost upwards of £300. Electrical emergency and breakdown cover also guarantees a qualified technician to carry out any work, usually on the same day in an emergency situation.

For just a few pounds a month, this service is highly recommended to residential landlords. Note, electrical cover of this nature is for the electrics integral to the property rather than appliances.



[Electrical Safety](#)



0800 9707 172
 Click Here For Your
 Immediate Online Quote!



Property Protection Plan For Landlords
Including CP12 and Breakdown Cover
Avoid Costly Repair Bills

Cover Heat offer Landlords the very best in service and protection - nationwide.

Our fully inclusive **Property Protection Plan** combines: A full, multi-point boiler inspection with **Annual Landlord's Gas Safety certificate** and **breakdown cover** for the boiler, associated parts and complete **central heating system**. For added peace of mind, **plumbing and drains** and the fixed **electrical system** are also covered by the same **24 hour, 365 day a year call-out service**.

Furthermore, our **periodic electrical inspection** and full report give you, the landlord, the assurance and certification that the fixed electrical wiring within the property is entirely safe.

As part of Cover Heat's fully comprehensive cover, our **Glazing and Locksmithing Protection** ensures emergency access to the property in the event of lost keys and an **emergency make-safe service** should doors or windows be damaged and cause a security risk. Also, up to £100 (including VAT) for **overnight accommodation** and/or transport to such accommodation

This full peace-of-mind policy is available for just £76.95 a quarter or a reduced price of £285 as a one-off annual payment—**£5.48 per week—and tax deductible!** We are also able to offer discounts to landlords with multiple properties: 3% off for 2-5 properties, 5% off for 6-20 properties and a 10% price reduction for 20 or more properties.

Please refer to our website www.coverheat.com for more information or, alternatively, call our Customer Service Helpline on **0845 2578540** to sign up for our fully inclusive



What is Maintenance & Breakdown Cover?

If you're a do-it-yourself landlord, which many of us are, that surprise telephone call late on a Saturday night always makes the heart sink.

If you've not experienced it yet, then you have been lucky, but if you are a landlord long enough, you most certainly will.

I'm locked out, all the fuses have gone, the washing machine has flooded the kitchen etc!

If you are a bit of a DIY nut, which many of us landlords are of necessity, you might be able to help out and stabilise the situation yourself over the week-end, but if you need a tradesman you might as well forget it until the next working week—even then you may struggle.

With a Maintenance and Break-

down contract the chances of breakdown crises are somewhat minimised because the premises are checked on a regularly basis, including the mandatory gas safety certificate checks, and the electrical wiring.

Genuine emergencies and break-downs will be seen to as quickly as you could yourself, giving both you and your tenants some peace of mind.

Several companies now provide national coverage and a comprehensive package such as the one offered by Cover-Heat. www.coverheat.com

Your boiler / heating system is taken care of with a full annual inspection including the CORGI Landlord's Gas Certificate.

The electrical system is

checked out to make sure it's safe for tenants to use. The appliances will not be included in this so you need to ensure that electrical appliances are also checked out.

Other common emergencies such as plumbing problems, blocked drains and water leaks are also covered by a 24 hour, 365 day call out emergency service.

Finally, the common problem of lost keys, jammed locks or broken glass also get the same emergency cover with the addition of an overnight accommodation allowance for the tenants when all else fails.

For around £5 per week for a property this sort of cover is well worth thinking about. It won't cover every eventuality, but it will certainly give you an easier less stressful life.



LandlordMONEY™ is a website for the **property investor landlords**—get some of the best mortgage finances deals available and lots of useful information on property investing.



Cover4LetProperty
Specialist Landlords Insurance

0800 9707 172
Click Here For Your
Immediate Online Quote!

AccommodationforStudents.com

The UK's leading web site for Students and Student Landlords

Landlords:

• Advertise your properties quickly and easily, for just £5 per property per month. (Discounts are available for bulk uploads and long advertising periods).

• Include images, maps, features, pricing, contact details, and more

• We display performance reports and track the enquiries made by students about your properties

• 1000s of emails are sent by our student visitors to landlords on our site everyday.

• Over 5000 student landlords already registered and using our site.



[Click here to create an account now](#)



Tax-Free Property Investments by Nick Braun PhD—Taxcafe

The Revenue (HMRC) may be clamping down on tax evasion by landlords but there's nothing to stop you avoiding paying tax unnecessarily—tax avoidance.

As Lord Clyde said in his famous 1929 judgement: "No man in this country is under the least obligation, moral or otherwise, so as to arrange his legal relations to his business or to his property as to enable the Inland Revenue to put the largest possible shovel into his store"

A new publication from the Taxcafe stable of professional tax publications is always welcome and no more so than founder Nick Braun's recent

(March 2007) edition of this book.

With ever increasing regulation and insidious stealth taxation continually threatening our capital we need all the ammunition we can get to hang on to our hard earned cash, legitimately.

Taxcafe have earned such a reputation with their tax guides that even venerable institutions such as RICS now recommend them and stock them in their book shops.

The tax laws have become so complicated that even the average accountant finds it difficult to keep abreast of all the rules and nuances of property tax law, and new vehicles

that can assist investors to build capital, so a specialist publication like this can be a great help to landlord & professional alike.

Nick has produced here an up-to-date guide to many of the tax saving vehicles which will become part of the savvy property investor's armoury: from ISA and SIPP's to the Real Estate Investment Trust (REIT) which is so new to us all. He covers capital gains, pensions, income tax and overseas property with lots of case study examples.

As well as investing money in property, I suggest you invest a little time in reading this book. Tom Entwistle

London Landlord's Day

LandlordZone.co.uk is supporting **London Landlords' Day**, consequently, LandlordZone.co.uk readers are invited to attend on **Thursday 6th September at Olympia**.

This event, in its eight year, is produced by Accession UK, organisers of the Landlord Show. **London Landlords' Day** is supported by the **London Landlord Partnership**, **London Landlord Accreditation Scheme** and various London universities and councils. London Landlords' Day is the only landlord event dedicated to the capitals' large and diverse landlord community and will boast a comprehensive exhibition and free seminars.

Book your **FREE TICKETS** now on www.londonlandlordsday.co.uk.



Appliances, Safety and Risk

Any appliances provided by a landlord for the use of tenants represents some sort of a risk if things go wrong, so it's important that certain checks and precautions are taken. In this age of consumer litigation—have you had an accident in the last three years?—landlords and property managers must do everything possible to protect themselves.

It's a good idea to cut down the potential risks by minimising the amount of equipment provided in a tenancy—many tenants prefer to bring their own anyway. However, any appliances provided; from cookers, fridges, dishwashers and

dryers, to irons, lawn mowers, sheers and garden implements, should be checked regularly and provided with user safety and operating instructions.

Photocopy instructions for every piece of equipment and include it in your tenant's information pack.

New equipment is not normally a problem as it will meet modern safety standards, you will have proof of purchase and all operating instructions are easily provided.

Used equipment is a different matter. It may not be possible to have it tested properly, particularly with

older gas appliances, and you may not be able to obtain instructions from the manufacturers if it's old. Electrical equipment can be PAT tested, but generally from a risk point of view, old, second hand equipment in rental properties is a no no.

Have a safety check list for appliance inspections between tenancies—check appliance flexes, plugs, sockets and fuses yourself. Don't forget battery operated smoke alarms—a clause in your agreement should put the onus squarely on tenants to test regularly and replace batteries.



The Property Investor Show—GMEX Manchester 1-3 June 07

The Property Investor & Homebuyer Show—the largest dedicated property investment exhibition held in the North West ... and is delighted to return to Manchester Central (formerly G-MEX) for a 4th successive year, **1-3 June 2007**.

Put simply - it is the dedicated property event for serious buyers at every step on the property ladder. So if you are considering buying for investment or residential purposes, in Manchester, The North West, other parts of the UK or abroad ... it will answer all of your questions.

The show will feature property and property-related services from 150 exhibitors - including major house builders, developers, estate agents, lenders, landlord associations and other leading property experts...and its unrivalled programme of information seminars will cover all aspects of buying, financing and managing your property.

Admission is FREE... Register to save time:

<http://www.propertyinvestor.co.uk/manchester/register.asp?pc=LZONE>

**THE PROPERTY INVESTOR
AND HOMEBUYER SHOW**

G•MEX MANCHESTER 1-3 JUNE 2007

Landlord, pay your tax!

HMRC (formerly the Inland Revenue) are having a crack-down on landlords who don't declare rental income—you have a short-time to declare past undeclared income without suffering 100% penalties.

If you own property abroad that the revenue are not aware of, or you have property at home earning you an income, now is the time to come clean whilst the amnesty is on.

Quite frankly, any landlord not declaring income is a fool because the risk of being caught is high and the actual amount of tax you may legitimately be asked to pay is usually small after deducting your allowances.

Being shopped by tenants, neighbours and spouses are common ways the Revenue get to know, and right now they are trawling the classi-

fied ads in newspapers and on the internet to find you.

Press stories about the Deposit Protection Scheme doubling up as a tax gathering tool have perhaps been overdone, but it will certainly be another source of information to the Revenue.

Some of the problem is down to ignorance and inexperience of completing a regular tax return—it's no excuse.

*For more information on the various **Tenancy Deposit Schemes** see Landlordzone.co.uk/FAQ*



Newsletter - April 2007

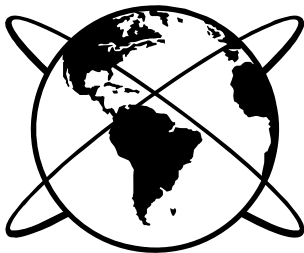
This publication is the Copyright of
Parkmatic Publications Limited,
2007—all rights reserved

Phone: 0845 260 4420
Fax: 0870 199 2697

E-mail: editor(at)landlordzone.co.uk

Rental Property Knowledge

LandlordZONE.co.uk
LandlordLOG.com
TenantVERIFY.co.uk



LandlordZONE®
circles the Globe

Volume 1, Issue 19
May 2007

[Newsletter Archive](#)

Some of the information in
this issue supplied by
Coverheat—Maintenance
and Breakdown specialists.

Tom Entwistle
Editor,
LandlordZONE

LandlordZONE® - Established in 1999 - is a portal website for landlords, tenants & letting agents - a knowledge-base for practitioners, and a marketplace for buyers and suppliers. It gives Free access to all - and with around 400,000 + visitors per month the site is a key focal point for the rental property industry. The site hosts the busiest rental property Question and Answer Forum in the UK.

Got a letting problem—try asking the LandlordZONE® Forum

You have received an e-mail notification of this newsletter because you have subscribed on the web site, you have been subscribed by others or through your dealings with us. We do not pass on your details to anyone—that's a promise.

If you no longer wish to receive these e-mails please click the **UNSUBSCRIBE** link in your e-mail.

Articles in all our publications are general information only. We try to keep information accurate and up-to-date but we cannot guarantee this is always the case. Always seek expert professional advice before making or not making decisions about investments and property management. We do not accept responsibility for any loss suffered.

Cover4LetProperty.co.uk— Quotations On-Line—Just a click away!

Multiple Insurance Quotations are just a click away!



Cover4LetProperty.co.uk specialises in insurance for residential and commercial landlords. By inputting simple details of your property or portfolio just once onto the Cover4LetProperty online quote form, you can access up to five quotes instantly.

Cover4LetProperty.co.uk is a trading style of Alan Blunden & Co. Ltd. Insurance brokers, who arranged over **40,000 insurance policies for landlords in the UK.**

Cover4LetProperty.co.uk uses a panel of insurers, selecting the most appropriate ones for your property.

Or you can call Cover4LetProperty.co.uk on **0800 9 70 71 72** and we will quote you without obligation for your single property or portfolio.

Cover4LetProperty.co.uk is able to offer cover for:

- Residential flats, houses
- Commercial shops, offices
- Industrial units
- Vacant properties
- Blocks of flats
- Bed-sits
- DSS, asylum seekers, students
- Holiday homes, etc.

**Save time and money – use Cover4LetProperty.co.uk,
specialists in landlord property insurance.**