LANDLORDS
NEWSLETTER

This newsletter is to share useful information and articles so that we can work together to improve Southend’s Private Rental Sector and work more closely with all our partners.

Your personal Invitation to the Southend Landlord Forum

Landlords Forum

On Wednesday 6th April at The Darwin Room, The Tickfield Centre, Tickfield Avenue, Southend-on-Sea, SS2 6LL

3.30pm - Registration & Coffee

4.30pm – Welcome

4.35pm - Vision for Southend, Simon Leftley, Corporate Director of Adult & Community Services

4.45pm - Landlord Accreditation update and Selective Licensing, Lorraine Edmondson, Southend-on-Sea Borough Council Private Sector Housing Team Leader

5.05pm - Landlords working with the Council, Peter Davis- ELA

5.20pm - Changes to benefits, Tracey Nicola, Southend-on-Sea Borough Council Housing Benefit

5.40pm Close

RSVP preferably by email to landlordsforum@southend.gov.uk or 01702 215002 ext 5983 ASAP
Selective Licensing… Have you heard you may require a licence for your rented property?

Landlords of certain Houses in Multiple Occupation (HMO) will know all about licensing as mandatory licensing was introduced for HMO under the Housing Act 2004, but are you aware that so was Selective Licensing? Selective Licensing gives power to the Local Authority to introduce further licensing of properties to help tackle the worst problems in the private rented sector where poorly managed and/or maintained properties and anti-social tenants are having a detrimental effect on local communities. Southend-on-Sea Borough Council is currently preparing a consultation document in support of this.

Licensing is about ensuring the Landlord is suitable, that they are aware of their responsibilities and have systems in place to deal with all issues, including anti social behaviour. There will be a fee and an application form but it will not be as complex as mandatory licensing.

We will be consulting with local businesses, landlords, residents and any other interested party before declaring an area for selective licensing so keep an eye out for your letter. Alternatively log onto www.southend.gov.uk/selectivelicensing from the 8th of April and read through the consultation document and please, complete the Landlords questionnaire so your views and ideas on the scheme can be taken into consideration.

Once the consultation period is over a report will be presented by the Corporate Director of Adult and Community services to Cabinet where it will be decided whether Selective Licensing will be approved. It is expected that a decision will be made later on in the year.

PRIVATE SECTOR LANDLORDS – FINANCE:

There are indications in the mortgage market that things are improving for the landlord. Figures recently released show that buy to let lending in 2010 was 22% higher than the previous year, with 102,000 new loans in the year. There are now more than 1.3 million buy to let mortgages. For lenders in this sector, there was also very encouraging news that arrears during the year fell back.

The Council of Mortgage Lenders expects the strong rental demand to remain throughout 2011, mainly due to high deposits needed for first time buyers. The banks and other lenders do not anticipate this to significantly change in the foreseeable future.
Also, last month has seen some lenders increasing the loan to value. Northern Rock, and others are now offering up to 90% residential mortgages, and in the Buy-to-Let market investors can now borrow 85% of the value of the property. This is the highest loan to value for over 18 months, and the second quarter of 2011 looks to be more fruitful for landlords. More lenders are entering, or in some cases re-entering the market, and others are extending their product range.

For investors there are now buy to let mortgages available with a 40% deposit from 3.49%, and several on the market with lower deposits at rates of under 5.0% from a variety of lenders.

The recent results from the English Housing Survey make very interesting reading for those who deride the value to the country of the PRS. It now accounts for 15.6% of households, up from 14.2% in 2008/9. In number terms this is another 300,000 households in a year, and an total of 1.4 million over the last ten years. The sector now has 3.4 million households, and at the current rate of growth could become larger than the Social Housing sector, currently 17%. Owner occupation continues to slide, now accounting for 67.4% of households.

Is your property ready for the Digital Switchover?

Most of the borough of Southend is in the London TV region which switches next year when the analogue television signals from the Crystal Palace Transmitter are replaced by digital signals. However, some properties may be getting their signals from an Anglia TV region transmitter and will be affected when this TV region switches from 30 March 2011.

To find out when your property is affected visit digitaluk.co.uk and put in your postcode. It will show you the transmitter that is most likely to be providing the TV signals to the property.

After switchover, viewers will only be able to continue watching their televisions if they have equipment capable of receiving a digital signal via an aerial, satellite or cable. Depending on the age and quality of the existing aerial it may need to be upgraded to receive a digital signal through a freeview box or TV.

The role of the landlord will vary depending on the type of property. For most communal aerials, for example in a block of flats or house of multiple occupation, the landlord will have the responsibility of ensuring that the aerial is capable of receiving a digital signal. Where the aerial serves only one property the responsibility will depend on the terms of the tenancy agreement. It may be that the landlord is responsible for the aerial and thus will need to ensure that it is capable of receiving a digital signal, however if nothing is specified in the agreement it may be a question of the landlord providing the tenant with permission to upgrade an aerial or install a satellite dish. In all cases landlords must ensure that any planning permission in relation to listed buildings is adhered to. Tenants are usually responsible for providing and paying for the in-house equipment such as a freeview box or TV or a satellite box.

Remember that if your property is not capable of receiving a digital signal this will put off many prospective tenants and may leave your existing tenants feeling somewhat dissatisfied.
Police across the Southend district are currently cracking down on burglary, and want the public’s help!

Detective Inspector Mark Tyler said: “Burglary is the type of crime that can have a lasting impact on its victim’s lives. Not only does your personal space get violated when you are burgled, but your hard earned possessions are stolen and, sometimes, some of these items are sentimental and can never be replaced."

Every day, officers across Southend, Leigh, Westcliff and Shoebury are out on the streets taking action against suspected burglars, but police need the public’s help in the continued war against burglary.

DI Tyler continued: “There are several steps that you can take to reduce your chances of being burgled. We would strongly recommend that landlords communicate this crime prevention advice to their tenants as otherwise they could end up footing the bill if entry is forced to one of their properties.”

5 Ways to keep your property secure

- Make sure all accessible windows and doors are locked at all times
- One of the most common problems we see when attending burglaries is that people think they have locked their door properly, but actually haven’t - if you have a uPVC door, throw the handle upwards, lock it with a key and remove the key and store it somewhere safe and out of sight.
- If you go out and it will be dark on your return home, leave the lights on a timer switch or leave a radio on to make the property appear occupied.
- Avoid having valuable items on view from the street. Store car keys away from the front door in a safe place.
- Consider installing a burglar alarm or security lighting. However, burglary prevention needn’t be expensive – a noisy gravel path or some thorny planting under windows will help deter the opportunistic burglar

If you have any information about who is committing crime in your area, call the Essex Police non-emergency number on 0300 333 4444 or call Crimestoppers in confidence on 0800 555 111.

To contact your local neighbourhood policing team, visit www.essex.police.uk, click on ‘my neighbourhood’ and type in your postcode to get the contact details of your local officers.
Winter 2008/2009 saw the borough record the highest number of cold related deaths in the East of England at 129. Last winter it fell to 95, more in line with similar size towns around the UK, however the total over the last three years is still worryingly high.

The public tend to only think of energy efficiency when a cold snap hits the country but Southend-on-Sea Borough Council is committed to working to ensure that the Energy Efficiency of properties is improved, partly to save the person that pays the bill (be it a Landlord or a Tennant) money but also to ensure that if it is a cold winter then the related deaths do not soar like two years ago.

One of the areas covered by the Housing Health and Safety Rating System is that of Excess Cold and one of the areas that officers from Private Sector Housing are often called by Tenants complaining of the cold.

The most vulnerable age group are those aged over 65 although any age group can suffer through poor thermal comfort.

In the UK there are approximately 40,000 more deaths between December and March than expected from the death rates in other months of the year. This seasonal fluctuation, Excess Winter Deaths, is greater in Britain than in most other countries of continental Europe and Scandinavia.

Cardiovascular conditions (e.g. heart attacks and stroke) account for half the excess winter deaths, and respiratory diseases (e.g. influenza, pneumonia and bronchitis), account for another third. The increase in deaths from heart attacks occurs about 2 days following the onset of a cold spell, the delay is about 5 days for deaths from stroke, and about 12 days for respiratory deaths.

Evidence of Excess Cold can come in many forms but one way of identifying it is by looking at the Energy Performance Certificate for the property.

Since the 1st of October 2008 there has been a legal requirement for a Landlord to have an Energy Performance Certificate for their property where the property is self contained. It is not required when a tenant rents a room and shares facilities, where a tenant has a separate contract with the landlord.

Should the Energy Performance Certificate show that the property falls into F or G bands then there is a strong probability that the property could well have an issue with Excess Cold.
The easiest way to improve the efficiency of the property is to consider insulation and more efficient heating however measures to improve the efficiency will be listed on the reverse of the Energy Performance Certificate and free advice can be obtained from the Energy Saving Trust 0800 512 012.

**Southend Floating Support Service and Southend Access Point**

The service provided by Southend Floating Support is primarily for those with housing related support needs, which can include difficulties with your Landlord, applying for housing that better suits your needs, reporting repairs and managing the home etc. The support is also given to people who have/are young people, families who need support, those with mental health & physical needs.

As well as housing related needs Southend Floating Support can help with money problems such as organising benefits, applying for grants, helping people back into work and health related needs such as emotional or mental health problems, alcohol and drug use etc.

Southend Floating Support is designed to be a gateway to give people clear guidance to the correct services they need, a holistic service which provides flexible, short term focused support to service users to help them develop the skills to achieve independence. We also aim to offer an immediate response service in the event of a crisis such as when people may be at immediate risk of losing their home.

Southend Floating Support is delivered by two providers, Family Mosaic and InTouch who work in partnership.

The Southend Access Point has been established to provide people with a single gateway to a range of supported housing schemes in the Southend area (these include schemes for young people, those with Mental Health issues, and people with support needs who are homeless or at risk of becoming homeless who want to live independently long term.) The idea is to ensure that individuals get the right supported housing to meet their needs and offer choice, to take referrals from professional agencies and individuals in Southend and where necessary to signpost individuals to other services in the borough.

If you would like to write or suggest a future topic for an article, or have some interesting stories or information to share, please email: landlordsforum@southend.gov.uk.