Welcome to Southend Borough Council’s 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.

<table>
<thead>
<tr>
<th>Landlords Forum</th>
<th>4:15 – 4:45 pm</th>
<th>The South Essex Alliance of Landlords and Residents (SEAL)</th>
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<tbody>
<tr>
<td>On Thursday 2nd August 2012 at The Darwin Room, Tickfield Centre, Tickfield Avenue, Southend-on-Sea, SS2 6LL</td>
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<td>Tony Prior, SEAL Chairman</td>
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<td>3:00 – 4:00 pm</td>
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<td>Registration, refreshments and an opportunity to network and visit stands provided by Council teams and partner organisations.</td>
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<td>4:00 pm</td>
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<td>Commencement</td>
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<td>David Colwill, Landlord Forum Coordinator</td>
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<tr>
<td>4:05 – 4:15 pm</td>
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<td>Raising energy efficiency standards in the private-rented sector</td>
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<tr>
<td>Welcome &amp; Introduction</td>
<td></td>
<td>Rebecca Jones, Project Development Coordinator, National Energy Action</td>
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<tr>
<td>Jacqui Lansley, Head of Community Strategy &amp; Development</td>
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<tr>
<td>5:15 – 5:45 pm</td>
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<td>Changes in Benefit Legislation</td>
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<td>Tracey Nicola, Senior Project, Policy &amp; Training Officer</td>
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<td>6:00 pm - Close</td>
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Date – August 2012
Issue - 5

Welcome to Southend Borough Council’s 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.
Many of you will have been watching with interest the outcome of the Council’s Selective Licensing proposal for central parts of the Borough. As a result of the extensive consultation with residents, landlords, managing agents and other partners, the Council’s members agreed in July to defer Selective Licensing at this stage in favour of pursuing an agreement with the newly formed SEAL group (South East Alliance of Landlords & Agents & Residents).

SEAL represents a number of landlords and agents within the Borough with membership expected to increase rapidly over the coming months. Its members will work collaboratively with the Council, residents, Essex Police, SMAART (Southend Multi-Agency Anti Social Behaviour Response Team) and other relevant partners to implement a series of practical measures aimed at improving the standard of accommodation and setting and maintaining a high standard of management for residential rented accommodation in the Borough, for the benefit of local residents, tenants and the wider community.

SEAL’s system of voluntary regulation coupled with ongoing assistance from the Council & other relevant agencies will help SEAL achieve many of the objectives which licensing would have including a reduction in anti-social behaviour (ASB) and improved management standards in the private rental sector within properties managed by SEAL members.

It is important to note that the Selective Licensing proposal would have only addressed a very specific section of the Borough whereas the partnership with SEAL will operate throughout the Borough and should cover many more properties than was proposed under Selective Licensing.
Whilst finalisation of the constitution, documentation and reporting procedures is ongoing, SEAL will be liaising with Council officers to regularly report to the Council’s Community Services & Culture Scrutiny Committee on its progress and it is hoped that working together can achieve significant reductions in ASB within residential properties across the Borough. It must be stressed, however, that should the agreement with SEAL and other agencies fail to achieve its objectives, the Council reserves its right to re-examine Selective Licensing at a later date.

The Council will be represented on the SEAL board by Jacqui Lansley, Head of Community Strategy and Development, Councillor Martin Terry and an as-yet unelected residents’ representative. SEAL’s chairman is Tony Prior, of Priority Management Services, Westcliff-on-Sea.

If you are interested in learning how you could benefit from being a member of SEAL - either as a residents’ representative, landlord or letting agent - and would like to hear how the Council and SEAL will be ‘Working Together for a Better Southend’, you are invited to attend the first public meeting in Committee Room 10 at the Civic Centre, Victoria Avenue, from 5:00 - 7:00 pm on Thursday 9th August, 2012. To RSVP for the public launch of SEAL on the 9th of August, please contact Janice Linden on (01702) 534611 or janicelinden@southend.gov.uk

For further details about SEAL and its proposals, contact them at info@southeastalliance.org
Phone number: 01702 715111.

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**National Landlord Association, Who are we?**

The National Landlords Association (NLA) is pleased to be attending the Southend-on-Sea Landlords Forum. Barbara Carr, the NLA’s Local Representative for Essex, will be hosting a stall at the event so feel free to come along for a chat and learn a little more about the NLA.

The NLA represents over 1.2 million private landlords across the UK. As NLA members, landlords are able to access an invaluable library of landlord information and an advice line waiting to answer all kinds of letting related enquiries.

The National Landlords Association is a national organisation working at a local level to serve local landlords.

The NLA hosts regular meetings and training courses across the UK (available to members and non-members). Regular meetings give landlords the opportunity to network with other landlords in the area, discuss current
landlord and tenant issues in the locality, share best practice and experience and learn about policy and legislative updates. With over 50 Acts of Parliament and more than 70 sets of regulations governing the private-rented sector, regular updates are important for all landlords. Incidentally, the next NLA meeting in Southend-on-Sea will be held in December.

The NLA’s training programme allows landlords to become NLA Accredited landlords. NLA Accreditation is based purely on landlord development and good management practice. This is an effective means for landlords to develop their professional capabilities and offers a mark of quality which is recognised across England and Wales.

Additional benefits of being an NLA member

NLA members receive substantial discounts on services such as landlord insurance, deposit protection fees and NLA training courses. For more information, visit http://www.landlords.org.uk/members-savings and see how much you could save.

Get in touch

To find out more about becoming a member of the NLA, visit http://www.landlords.org.uk/membership

To speak to Barbara Carr, the NLA’s Local Representative for Essex, call 07771 938 275 or email Barbara.Carr@landlords.org.uk

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Installing Energy Efficiency Measures: Financial Assistance Currently Available

There are a number of organisations operating in or near Southend-on-Sea that are willing to undertake works at low or zero cost to the consumer.

With the forthcoming introduction of the Green Deal the existing funding schemes come to an end, this includes CERT (Carbon Emissions Reduction Target) and CESP (Community Energy Saving Programme). There is therefore a drive for organisations to complete works prior to the end of 2012.

As a result, there are a number of organisations offering free installation, subject to criteria, regardless of the financial means of the tenants. Those conditions include the fact that there needs to be less than 2.5 inches of insulation already present, access to the loft space and the reports of a survey carried out prior to installation.

Two companies which have recently contacted the Council in relation to the Scheme are.

- Aran Services on 0800 587 7795
- Castle Point Insulation 0844 888 7010

However other schemes are also available and free impartial advice can be obtained from the Energy Saving Trust on 0800 512 012.

In addition, schemes such as Warm Front www.direct.gov.uk and Warm and Healthy Homes www.healthywarmhome.org.uk are able to assist if your properties do not meet the criteria for free works.

Once the above funds are exhausted there will be no additional funds prior to the introduction of the “Green Deal”.

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Welfare Benefits Update

Changes to the website

Southend Council’s website now has a page dedicated to the forthcoming Welfare Reform Act changes. The shortcut to that page is: http://www.southend.gov.uk/benefit/changes

End of the Library Advisory Service

The advisory service at some of the local Libraries, operated by the Housing Benefit department, will end on the 31st August 2012.

There has been a substantial decline in demand for the service, and officers are now seeing very few members of the public during a day at the library. Meanwhile, we have a much-increased workload, as the economic climate means that more people than ever are claiming. In addition, there are significant changes coming in the way social security benefits are delivered. In order to deliver the most effective service to all our customers, we have decided to concentrate on processing claims and changes of circumstances.

We understand that the few claimants who have continued to use the service will be disadvantaged, and we apologise. However, the change will enable us to deliver the best possible service to all customers.

The calendar opposite shows confirmation of the last dates the service will be available for July and August.

Council Tax Support Scheme

From 1st April 2013 Council Tax Benefit will be abolished and replaced with a localised Council Tax Support Scheme.

Each Local Authority will get a fixed yearly payment (based on last year’s expenditure for Council Tax Benefit but with a 10% cut).

We have to design a scheme around who will have their Council Tax charge reduced and then use that fund to do so.

Our Council Tax Support Scheme policy intention will be put out to public consultation on the 1st August 2012.

Further details will be provided at the forum.

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NOTE: This is an appointment based service.

Monday’s are at Westcliff on Sea Library
Thursday’s are at Kent Elms Library
Fridays are at Thorpedene Library
Articles in the Spring 2011, Autumn 2011 and Spring 2012 editions of the Forum Newsletter covered the importance of Energy Performance Certificates (EPCs) and how they can be used to assist a landlord in improving the energy efficiency of their property.

On the 16th of July 2012, the Private Sector Housing (PSH) Team began to ask to see a copy of the EPC during an initial inspection and, if one is not provided, for copies of the Energy Performance Certificate as part of a Schedule of Works.

It is important to note that since 1st of October 2008, it is a legal requirement for a landlord to have an Energy Performance Certificate for their property where the property is self contained. This means that any landlord seeking to rent out a property which is a self contained flat or house in single occupation must have the EPC available for any potential tenant to view. It is not required when a tenant rents a room and shares facilities, nor where a tenant has a separate contract with the landlord. Southend-on-Sea Borough Council has the power to issue Fixed Penalty Notices of £200 if an EPC is not provided on request for the following:

- To a prospective tenant;
- At the start of the tenancy; or
- To an officer of the Council on request.

The Environmental Health Practitioners and the Private Sector Enforcement Officers within the PSH Team are now authorised to serve such Fixed Penalty Notices should a landlord fail, after 28 days and reminders, to provide the relevant EPC. Consequently, if an EPC is requested from you, please return it to PSH ASAP to avoid any penalty.

The EPC has gained greater significance in recent months with the Energy Act 2011 obtaining Royal Assent on the 5th of October 2011 as:

- From 2016, a landlord cannot reasonably refuse a request from either the tenant or the Local Authority to improve the efficiency of their property; and
- From 2018, a landlord will not be able to rent out a property with an Energy Efficiency Banding less than E (that is Bands F and G).

Reducing the number of properties that fall into bands F and G prior to 2018 and consequently reducing the associated Housing Health and Safety Rating System (HHSRS) Hazards present, by targeting help and assistance to the landlords that require it is beneficial not only to the environment but also to the wider community.

The Energy Bill also contains legislation to bring in “The Green Deal”, due to come into effect in late 2012. The Green Deal will change the structure of funding for energy efficiency measures to include a repayment through utility bills and there will be financial incentives present to those seeking to become some of the first to take advantage of it.

At present schemes such as Warm Front www.direct.gov.uk and Warm and Healthy Homes www.healthywarmhome.org.uk are able to assist but are only available for a short while longer – call now to check what you or your tenants could be eligible for.
Houses in Southend are to be boosted by a £1,300,000 match funded project to improve their energy efficiency and renewable energy. Southend-on-Sea Borough Council (the Council), South Essex Homes (SEH) and partner organisation The Facility Architects, won special funding for the project from the East of England European Regional Development Fund.

The initiative, named the ReallySmartHouse project, will stimulate low carbon economic growth and will be managed by the Council and SEH. It will help 70 small & medium enterprises in building and construction to take advantage of green business opportunities over a two year period.

As part of the project, the Council and SEH will fit 45 Southend properties with innovative, energy saving measures set to cut carbon emissions by 40 per cent. Proposed improvements include: photovoltaic (PV) solar panels, ground source heat pumps, air source heat pumps, advanced window systems and additional insulation.

This will reduce energy bills for tenants; make the properties warmer and more comfortable to live in, whilst greatly increasing the lifespan of the buildings - so they become much more sustainable.

Energy Officers from SEH have started to identify areas for the scheme and will notify selected tenants shortly.

The Council’s Corporate Director for Adult and Community Services, Simon Leftley said: “This is a terrific project which brings far-reaching improvements for many people. “It will help our tenants now and in the future with lower energy bills, and will make the properties more sustainable for generations to come while also offering crucial business support to small and medium-sized enterprises.”

www.reallysmarthouse.co.uk
rsh@the-facility.co.uk
In an article published online on the 6th of July 2012 on the Inside Housing Website, Deputy Editor Tom Lloyd wrote.

“The government will have the ability to make payments of the housing element of universal credit direct to landlords from the start of the scheme, the employment minister has promised.

In response to questions from shadow work and pensions minister Stephen Timms, Chris Grayling this week said the Department for Work and Pensions would have the capability to make payments to landlords or social and private tenants from the start of universal credit in October 2013.

Under universal credit a range of existing benefits – including housing benefit – are to be combined into a single payment. The government has made clear it wants the payment to go to tenants as a default option, rather than allowing the housing element to go to their landlords.

This has raised concerns in the social and private housing sectors. Landlords fear the change could lead to an increase in arrears, and in the case of housing associations damage their credit ratings making it more expensive for them to borrow money to build new homes.

Private landlords have set up a petition urging the government to switch payments of the housing element of universal credit from tenants to landlords if the tenant falls behind on their rent.

Responding to written questions in parliament, Mr Grayling also said the government would use an agreement with Citibank to make universal credit payments to people who do not have bank accounts.

The DWP signed a contract with Citibank last year to provide over-the-counter welfare payments at PayPoint outlets to replace cheques.”

The article can be found online via the following weblink

http://www.insidehousing.co.uk/tenancies/universal-credit-to-support-payments-to-landlords/6522660.article
**Warm Front – Grants still Available for a Limited Time!**

Government funded grants of up to £3,500 (and up to £6,000 in areas where there is no mains gas) are available to homeowners and private tenants receiving certain income-related benefits, to help them keep warm and save money on energy bills.

The Warm Front scheme provides a package of insulation and heating measures tailored to meet individual needs, including loft and cavity-wall insulation, draught-proofing, hot-water-tank jackets and additional heating solutions such as installing a new central heating system, or repairing an existing one.

Keeping warm is important, especially in the colder weather, when some people find themselves spending more time at home. These improvements are designed to help you to keep warmer, healthier and more comfortable in your home.

If you think you or your tenants may be eligible for the Warm Front scheme - **apply now**. An appointment will be made for a technical surveyor to visit the property and discuss what energy efficiency and heating measures are suitable for your home.

You could claim a grant for heating and insulation if you own your home or rent it from a private landlord, and you are on certain benefits.

- **Pension Credit**
- **Income-related Employment and Support Allowance** (that includes a work-related activity or support component.)
- **Income Support Allowance (ISA)** OR
- **Income-based Job Seekers Allowance (JSA)**, with one of the following;
  - A Pensioner Premium
  - A Disability or Severe Disability Premium (DP)
  - Disabled Child Premium (DCP)
  - Child Tax Credit (which includes a disability or severe disability element for a child or young person)
  - A child under the age of five living with you

Warm Front will organise and pay for all work up to the value of the grant. This scheme is funded by the Government and managed by Carillion Energy Services. All you have to do is call **free on 0800 316 2814** or apply online at [www.warmfront.co.uk](http://www.warmfront.co.uk) to find out if you’re eligible.
The Private Sector Housing Team has undergone a number of changes lately, including a restructure. Whilst the majority of the officers that deal with the public on a day to day basis are still in the same roles they performed previously, there have been changes to the management structure.

The first, and largest change, is that the Private Sector Housing Team has moved from the Community Housing Department to join the Strategy & Planning team for Housing & Culture. This move does not change the day to day running of the team and reflects the increasing importance of the private rented sector within the Borough.

Another change is in the structure of the team with the two posts of Senior Private Sector Officer deleted and being replaced with the single post of Private Sector Housing Team Leader. The Private Sector Housing Team Leader will be responsible for the day to day management of the team.

A separate post of Strategy and Planning Manager for Private Sector Housing has been created to subsume many of the roles previously performed by the two Senior Officers including overseeing Disabled Facilities Grants, as well as identify the areas in which the Council can engage with stakeholders and improve the service it delivers.

On a day to day basis, the Private Sector Housing Team will continue to operate in the same manner and recruitment for vacant posts is in progress.

The current senior management above the PSH team:

Jacqui Lansley: Head Community Strategy & Development
Daniel Baker: Group Manager Strategy & Planning for Housing and Culture

Several officers including the previous Team Leader Lorraine Edmondson, Senior Officer Terry Barclay, and District Officer Sarah Scotchmer have now moved on whilst Anita Aggarwal, Grants Support Officer, has transferred to Papworth Trust Home Solutions.

Six districts remain, each covered by a Private Sector Enforcement Officer (District Officer).

The PSH Team currently comprises:

Under recruitment: PSH Team Leader
David Colwill: Strategy & Planning Manager for PSH (Acting Team Leader)
Clare Sheridan: District Officer for Milton Ward
John Brassel: District Officer for Kursaal & Victoria Wards (In post from late August)
Paul Oatt: District Officer for Westborough & Prittlewell Wards
Victoria Routledge: District Officer for Leigh, West Leigh & Chalkwell Wards
Stuart Nixon: District Officer for St Lukes, Southchurch, Thorpe, Shoeburyness and West Shoebury Wards
Stuart Burrell: District Officer for Eastwood Park, Belfairs, Blenheim Park & St Laurence Wards
Susan Coughlin: Projects Officer (In post from late August)
Adebola Aderogba: PSH Support Officer (Part time post commencing 13th August)
The Private Sector Housing (PSH) Team has a difficult role, standing between a concern expressed by the tenant and the concerns of a landlord. Tenants sometimes feel that the PSH Team does not take enough action against a landlord, whilst there are some landlords that express the opinion that the Council is too draconian in its actions.

In the financial year 2011 to 2012, the statistics tell their own story. There were 346 Disrepair Service Requests - requests where the tenant has indicated that they have tried to engage their landlord or managing agent in relation to conducting some form of work at the property.

That equates to four requests for assistance every three working days.

Of the 346 disrepair service requests the officer investigated there were 225 Housing Health and Safety Rating System (HHSRS) Schedules produced.

The PSH Team has a policy to work with landlords and agents wherever possible, to prevent the need for formal action. This is clearly working as of the 225 Schedules, only eleven were taken to the stage where a formal Improvement Notice under the Housing Act 2004 was served. This equates to less than 5% of the total number of informal schedules and less than 1% of the total number of tenant requests for assistance.

Of the eleven formal notices, three were formally prosecuted. These prosecutions resulted in a total of £15,085 in Fines, Court Costs and Victim Surcharges.

As ever, the balance between enforcement and working collaboratively is always being reviewed as is the way in which the PSH Team engages with landlords & agents to help them meet their legal obligations.

Statistics show that around 310,000 homes across the UK are using a loan shark. For landlords, especially those in the private sector, this can be a major problem (18% of loan shark victims from past cases live in private rented accommodation) All too often the victims do not realise that the person lending them money is not their friend until it’s too late and they have become intimidating or violent. The victims live in fear of not being able to pay up.

As such this has a knock on effect. Other important expenses such as bills and rent can be forced by the wayside.
Would you know if one of your tenants was being sharked out of money? An illegal money lender lends without a licence from the office of fair trading as such they don’t abide by the rules and regulations in place. Typically a loan shark may:

- Offer little or no paperwork.
- Refuse to tell the borrower how much they still owe or what their interest rate is.
- Add on extra arbitrary charges or interest - in some cases as high as 131,000% APR
- Take items as security such as passports, bank cards and benefit cards.
- Become intimidating, threatening or violent.

If you have a tenant who you think could be in the grip of a loan shark, The England Illegal Money Lending Team are here to help.

Loans from illegal lenders are not enforceable through law and those borrowing will not be in trouble with the authorities - it is the lender who has committed a crime.

Please call the 24/7 confidential hotline on 0300 555 2222 if you have any concerns. Alternatively send a text starting ‘loan shark’ followed by the details to 60003, Email reportloanshark@stoploansharks.gov.uk or Log-on to www.direct.gov.uk/stoploansharks or www.facebook.com/stoploansharksproject

Nationally, more than 200 prosecutions for illegal money lending and related activity have been secured leading to 128 years worth of custodial sentences. Almost £40 million worth of illegal debt has been written off and over 18,000 victims have been helped.
Fair Finance for All

What is Essex Savers net Credit Union?

Essex Savers net Credit Union is a financial co-operative. It is owned and managed by its members to provide local ethical banking – convenient savings and low cost loans.

How does it work?
Members’ savings accumulate to form a ‘pot of money’ from which loans are offered to members.

Who can join Essex Savers?
Anyone ‘living or working’ in Essex. NEW for 2012: corporate bodies: Companies, partnerships and unincorporated organisations can now join.

How to join
Complete a membership form and return it with ID documents, joining fee, £4, and initial savings to Essex Savers at the address overleaf or to an Essex Savers service point.

Accounts available
- Members Share Account
- Junior Members Account (up to 16 years)
- Holiday/Christmas/Special Savings Accounts save for holidays, Christmas and special occasions
- Budget Account to receive income
- Pre-Paid Debit Card to shop, pay bills and access cash at ATM
- A Budget account together with a Debit Card function as a simple current account, also suitable for those who will receive Universal Credit 2013
- Rent Direct Account to receive your Housing Benefit and pay monthly rent to your landlord.
- Family Funeral Plan can include up to six family members

How to pay into your account
- Cash or cheque at Essex Savers branches/service points
- Cheque by post
- Standing order

Withdrawals
Seven days notice is required for withdrawals

Benefits
- a safe place for savings (FSCS*)
- easy to pay in and withdraw your money
- a dividend is paid annually to members when a profit is made. A dividend is not guaranteed.
*visit [www.fscs.org.uk](http://www.fscs.org.uk)

Loans
Essex Savers offers highly competitive interest on loans made to members. Repayments are tailored to individual circumstances.
Interest charged is 1% - 2% per month on a reducing balance (12.68% – 26.8% APR).

- After saving for 8 weeks, members are eligible to apply for a loan. Interest is charged at varying rates dependent on the member’s savings.
- More immediate loans may be available, with interest charged at the higher rate. Loan decisions are made on a person’s ability to repay.

To be eligible for any loan a person needs to be over 18 years. To apply for a loan, simply complete and send an application form to Essex Savers or submit one at a service point. A decision will normally be made within 7 working days from receipt of application. Once approved the loan will be issued to the member.

Benefits of borrowing

- competitive interest rates charged
- no hidden charges
- no penalty for early repayment
- fixed interest rate to help budgeting
- flexible repayment terms

How to contact Essex Savers
Essex Savers net Credit Union Ltd
53 New Street,
Chelmsford,
Essex,
CM1 1AT

Phone: 01245 496314
info@essexsavers.co.uk
www.essexsavers.co.uk

Southend Branch
The Southend branch of Essex Savers is located at
Southend CAB,
1 Church Road,
Southend-on-Sea,
Essex,
SS1 2AL

Opening hours are
Tuesday, Thursday and Saturday
10:00 am – 1:00 pm,
Wednesday
10:00 am – 12:30 pm
Phone: 01702 611912