



ISLINGTON

Islington Landlords Forum

TUESDAY 24 JUNE 2008

MINUTES OF MEETING

1. Opening by Councillor Terry Stacy (Chair) L.B. Islington

Councillor Stacy welcomed the landlords and guest speakers to the forum. He introduced the agenda, to include an update on the empty property strategy, a briefing on a health & safety issue and presentations about support for tenants.

2. Empty Property Strategy 2007- 2010 Annual Report, Ian Tagg, L.B. Islington

Mr Tagg, Procurement and Development Manager for Islington Council, gave a brief update about the Empty Property Strategy and outlined the Council's projections for next year.

Achievements have been led both by the market as well as by the Council's empty property work, which has included street surveys and a recent sub regional landlord forum. The Council has also set up an empty property enforcement group which ratified the first compulsory purchase order (CPO) this year (see below). Other achievements include a £400 000 grant spend to bring empty properties back into use as affordable accommodation.

Future priorities will focus on improving housing conditions, setting up an empty property database and using enforcement options where necessary. A housing stock condition survey is being undertaken in September 2008.

The Council wants to work in partnership with owners of empty properties but as a last will resort to using its Compulsory Purchase Order powers. Last month a Compulsory Purchase Order was agreed by the Council against a long term empty property. This decision was not taken lightly and was reached because the property was causing a nuisance, little was being done to improve the property and there was a history of non co operation from owner.

Please refer to pack for copy of the presentation.

For further information about empty properties please contact:

Empty Property Officer jane.hilton@islington.gov.uk tel: 020 7527 6080

Grants Support Team grants.residential@islington.gov.uk tel: 020 7527 3104

3. HSE Safety Alert: Hot Water Systems, Ellis Turner, L.B. Islington

Mr Turner, Principal Environmental Health Officer for Islington Council, gave a short briefing following a Health & Safety Executive alert regarding several scalding incidents in the last four years, including two fatalities. They occurred where domestic hot water systems failed, including fixed electric and part electric immersion heaters used in conjunction with plastic cold water tanks. On two occasions boiling water poured onto people sleeping in their bedrooms below.

Such accidents can be avoided by renewing or replacing hot water systems over 10-15 years old and looking out for signs of immersion heaters overheating. Symptoms could include excessive noise, thermostat failure, hot water issuing out of cold taps, bubbling hot water systems and steam in the roof space. Good practice is to have a CORGI annual service carried out and to investigate any complaints from tenants.

In context, such incidents relate to 1 of 29 possible hazards in residential dwellings which landlords are obliged to remedy. If tenants complain then landlords should respond to them as ultimately they are responsible for the health, safety and welfare of their tenants.

A copy of the presentation can be found in the accompanying Landlord pack.

For landlords who want to consider installing a new boiler or are interested in carrying out other energy efficiency works to their properties, grant aid may be available. Please contact grants.residential@islington.gov.uk or tel: 020 7527 3104.

4. Support For Families In The Private Sector, Andrew Varley, EPIC, Circle Anglia HA

The EPIC trust is part of Circle Anglia and they have been providing specialist care and support services for Islington families for the last five to six years. They won a new contract with Islington Council in April and have increased their services to access a broader range of tenures, including young people. A recent recruitment drive especially welcomed people from minority groups with language skills.

The service is voluntary and provides support on housing issues and works in partnership with other services and agencies. Anyone living in or housed by Islington can apply or be referred (providing they are not already subject to a statutory duty).

The support tends to be long term rather than a 'quick fix' and is about vision and quality of life. Officers will visit people in their home as often as needed. The approach is neutral but works, especially if get they get involved early on.

Referrals can include self referrals or can be from any source or person. A referral should include information about the person being referred and whether they know have been referred, plus any safety issues, including dogs in the home.

Please see pack for a copy of the presentation.

For further information on how to make a referral please contact islington.families@circleanglia.org

5. Tenancy Support In The Private Sector, Phillipe Lath & Stella Agoucha, L.B. Islington

The Islington Council Tenancy Support Service is based at the Housing Aid Centre, 38 Devonian Road, N1, and aims to work with private sector tenants and landlords to prevent homelessness.

Officers visit clients to give advice on schemes and provide informed options in order to enable clients to sort out their problems. Clients can include 16-17 year olds who are experiencing problems and the service can offer mediation. The tenancy relation officer can also intervene if clients are facing illegal eviction and will help to sustain a tenancy and resolve disputes. If a client can't afford a rise in rent or has rent arrears, or issues with disrepair or harassment, then the service provides support to help resolve such problems. Other examples of help include:

- incentive schemes aimed at landlords to take families who otherwise would become homeless, incentive payments are going to carry on into the near future
- helping tenants claim discretionary housing payments, these payments are to help tenants meet a shortfall in funds to assist them to source money, they are not about paying landlords if a tenant gets into arrears
- providing advice to tenants who want to stay put but need works adaptations
- attending schools surgeries, children centre other interagency forums to give advice, benefit advisors who can pass on information to clients

If a tenant falls behind in their rent then the eight week rule of direct Housing Benefit payments still applies. The tenancy support team can help and encourage tenants to take some responsibility if they get into difficulties. Payments can only go directly to the landlord where this is requested by the tenant and confirmed by an independent adjudicator.

There are successful schemes to reduce the numbers of 16-17 year olds who require temporary accommodation. Officers will speak to the client and their parents and will try and mediate relations. If the parents really do not want to continue to house them, then they must sign over responsibility. If the tenancy officer suspects any collusion then they will not pick up the case. There are vigorous checks and procedures in place to identify those who are in genuine need. Islington Council has significantly reduced the numbers of 16-17 year olds in temporary accommodation over recent years.

Contact: advice.housing@islington.gov.uk

6. The Mortgage Market, Thomas Hawkins and Olabode Ayanwuyi, Primrose Associates

Primrose Associates are based in the heart of the city and deal with the whole mortgage process, providing active support.

The credit crunch has affected the mortgage sector. Lenders are less confident and so they will 'cherry pick'. There is less money in the system. Some lenders have withdrawn from the market and the number of average mortgage products has fallen. Pre credit crunch, the Buy to Let market was thriving and the cost of borrowing was low. Banks were happy to lend funds. Since the credit crunch, options have

changed and restrictions have arisen and tightened up. Lenders have limited availability of funds. Access to money is an important factor and it has been more and more difficult to close deals, due to increased costs. Money is the biggest resource and biggest cost factor which impacts on profits and business. What should landlords be doing? They can sell their portfolio, but it is a buyers' market (in the speaker's opinion), expand or hold onto their existing portfolio. But whatever a landlord decides to do it is important they review their mortgages.

There are benefits to using a mortgage broker because they have first access to the whole market and can give the best advice as they are regulated (there is legal recourse and compensation if they provide poor advice). Mortgage brokers also deal with exclusive buy to let products and can get the 'best fit' deal at time, all which can save money. The whole administration process is dealt with by the broker and so is hassle free for the client who has a single point of contact. Other benefits include control of the valuations process, possible stamp duty reductions (a complex legal and accountancy process) and a locally based service.

A challenge for the market concerns council flats, the saleability of which are deemed lower compared to other stock. This has resulted in ex local authority properties being considered a higher risk and as a result, only a select few lenders are willing to give money. This misconception remains a challenge for the market.

A special offer was extended to those Landlords in attendance interested in appointing the services of Primrose Associates, where no broker fee charge would be applied if they were appointed.

Contact www.primrose-associates.co.uk.

Please refer to pack for a copy of the presentation. Attendees were invited to contact Ian Tagg ian.tagg@islington.gov.uk if they would like an electronic copy of the PowerPoint presentation.

7. Any Other Business

No other business was raised. The Chair invited attendees to contact Ian Tagg's team with any ideas for the next agenda, or if they would like more information about any issues raised at this meeting.