



**Islington Landlords' Forum
Wednesday 21 March 2007
Islington Town Hall, Committee Room five and six
Upper Street, N1**

Minutes of meeting

1. Introduction

Mayor Jyoti Vaja made introductions and she welcomed speakers to the forum.

2. Maryann Pearce – National Landlords Association, Tenancy Deposit Solutions

Maryann Pearce from the National Landlords Association talked about the new mandatory tenancy deposit protection scheme introduced by the government that ensures tenants deposits are protected and a dispute resolution service is in place to mediate between landlords and tenants over any disputes. This applies to all deposits taken on assured short-hold tenancies in England and Wales beginning after 6 April 2007.

Tenancy Deposit Solutions Ltd is a company jointly owned by the National Landlords Association and Hamilton Fraser Insurance PLC. Tenancy Deposit Solutions limited is one of two organisations that have been awarded a contract by Communities and Local Government to operate an authorised insurance-based tenancy deposit protection scheme. The National Landlords Association will sponsor the scheme and administered by Hamilton Fraser Insurance, a company authorised and regulated by the FSA. The scheme has been specifically designed to enable landlords to hold tenancy deposits throughout tenancies.

Maryann then went on to explain the types of Tenancy Deposit Protection schemes, how the scheme works and protects deposits, and the fees involved.

Fuller details can be obtained on their website: www.mydeposits.co.uk and in the supplied landlord's pack.

Questions and Answers:

Q: A lot of tenants are not assured shorthold tenants, does the scheme cover general tenancies or tenancies where the rent is more than £25,000 a year as well

- A: No, but will check and provide further information.
- Q: If I don't take deposit does it affect anything or if tenants want to leave today how quickly do they get their money back
- A: No, but will affect you if there are disputes.
- Q: I have had tenant for six years and renewed tenancy every year, contract signed in March but starts in May, is deposit protection required
- A: Yes
- Q: How long does it take to get deposit back
- A: You keep the deposit and pay the fee
- Q: If tenant disappears, do we keep money
- A: You need to advise the insurance company, even if they disappear.
- Q: Can we do direct debit
- A: Will double check
- Q: Alternative Dispute Resolution, what legal authority does this have
- A: Chartered Institute of Arbitrators is the national body for resolving disputes of this type, you can also use the courts.
- Q: Why do landlords have to pay tenancy deposit schemes to keep deposits or every year
- A: You do not have to pay the insurance, you can join the custodial scheme instead, where you hand over the full deposit to be looked after by the scheme. You have to be registered but you do not pay. You either do one of the other.

3. Private Accommodation for Single People, Katie Rosengarten, Broadway London

Katie Rosengarten works for a letting agency, Real Lettings, in conjunction with a registered charity - Broadway - that works to support single homeless people. She said they manage properties for landlords on up to five-year leases with considerable advantages for the landlord.

Katie outlined the benefits of their company managing landlord properties, some of which are:

- no admin fee
- up to five years contract
- monthly rent payments
- comprehensive repairs and maintenance service
- comprehensive rent levels
- professional management service
- yearly rent reviews
- transfer arrangements of utilities/meter readings to tenant

- rent collection

A comprehensive landlord pack was provided with additional information of the services they provide. Also see www.reallettings.com or email: landlords@broadwaylondon.org.

Questions and Answers

Q: Do you pay market rents

A: Yes, in most cases, tenants' rents are paid by housing benefit

Q: What about one bed flats

A: Depends on Postcode and area

Q: How far does your interests lie in terms of cover, is it all of London

A: Yes

Q: Do you keep deposits

A: We do.

Q: Do tenants have security of tenure

A: Yes they do, but will get back to you with more information after the presentation.

Q: Can houses be unfurnished

A: Yes as tenants can apply for CCG (Community Care Grants) so they get and keep furniture

4. Islington Grants Policy, Jill Ellenby

Jill Ellenby – Service Manager – gave a presentation on proposed grant changes for 2007 - 2008 and asked for views.

Empty property grants: New grants for first time buyers introduced to try to encourage people to bring empty properties back into use.

- for prospective owner/occupiers a grant of up to a maximum of £25,000 is available to help them towards the work
- for workers who are Islington residents and who earn a maximum (single income) of £ 30,000 or £60,000 (joint income) a grant of up to £50,000 maximum is available

There are grant conditions: Grant recipients to own and occupy the property for five years as a minimum.

Empty properties above shops: A maximum of £15,000 is available for this, however, the owner must retain ownership of the property for five years.

Jill also stated that under the Rent Deposit scheme, the deposit paid by the council would be equivalent to nine weeks' rent as determined by the Rent Officer.

HMO Grants:

Grants under HMOs (Houses in Multiple Occupation) are for amenity provision as required by conditions attached to a HMO licence. A maximum of £20,000 is available for this.

Home repairs assistance:

This grant is for owner-occupiers and certain leaseholders. The applicant must be on benefits. Grant to be increased from £5,000 to £10,000.

Safe and Warm Grants:

This fits in with our climate change agenda. New condition - Owner-occupiers remain in their property for two years after receipt of the grant

Where insulation is provided grant recipients will be offered the option of the installation of solar panels for the provision of hot water.

The council is currently piloting solar grants. More information can be obtained from its website: www.islington.gov.uk/Housing/PrivateHousing

5. Empty Property Strategy Launch, Irna van der Palen

Irna van der Palen – Private Sector Partnerships Manager -introduced the new 2007-2010 empty property strategy for the borough. She said there were over 1600 empty properties within Islington, 70% of which were in the private sector. The aim of the strategy is to bring empty properties back into use with a view to help meet housing needs (over 13,000 people on waiting list), reduce vandalism and anti-social behaviour and enhance the local environment.

A map of Islington showing the locations of possible hot spots of empties was displayed, however as there were no specific hot spots, Islington's approach to tackling empty properties will be borough wide.

Irna went on to explain the three objectives driving the strategy forward which were:

- **develop and improve database** – information gathering on property owner, condition of property, vacant etc
- **have a clear strategic approach** - how empty properties are brought back into use, bulk of empty properties have been empty for over two years. Our main effort is on medium to long term empties
- **providing effective pathways** – partnership working (landlord forums, consulting landlords, landlord-working groups). Advice and assistance, Empty Property Officer, sub-regional working, leaflets, Grants, Rent deposit Scheme, Private Sector leasing Scheme and Enforcement – Compulsory Purchase Order which forces sale of empty properties and Empty Dwelling Management Orders which are a last resort

The strategy also contains a detailed action plan that outlines specific objectives and targets for bringing empty properties back into use. For more information please contact the following:

- **strategy** Ian Tagg, Procurement and Development Manager 0207 527 6078
- **grants** Peter Hall, Empty Property Officer – 0207 527 3045
- **advice and assistance**, Jane Hilton, Empty Property Officer 0207 527 6080.

An Empty Property Awareness DVD was shown to the forum attendees after Irna's talk.

Strategy Endorsement by Desmond Kilroy – Empty Homes Agency

Mr Kilroy commended the Empty Property team and said the current work builds on previous strategies. He then went on to say that the shortage of properties means empty properties play an important role in feeding supply of homes. Few boroughs have attempted what Islington is doing and hence the vote of thanks from the agency.

Questions and Answers

- Q Do you count the total number of squatted properties in Islington
A We do not have specific numbers but we count them as empty, not a huge problem but no precise figures.
- Q Are there moves to allow conversion of commercial properties
A Not generally for large commercial properties, however it is each case on its merits.

6. Private Landlord's Newsletter Launch – Ian Tagg

Ian Tagg, Procurement and Development Manager introduced the Private Landlords' Newsletter. It will be produced on a quarterly basis and sent via email or posted to subscribers. It will be an information sharing document of good practice and what is new legislation.

Contact Ian Tagg on 0207 527 6078 for more information on this.

7. Meeting close

Attendees were advised to fill in evaluation sheets and list future topics for discussion.