

# Private Landlord Forum

## Introduction

Welcome to the fifth edition of the North Lanarkshire Private Landlord newsletter.

In this edition we will provide a summary of the topics discussed at our Landlord Forum Event as well as some other articles we hope will be useful and informative.

We wanted to let you know that due to data protection issues we do not have access to landlord email addresses. Instead, all communication from the Housing Service will be sent to you through our Landlord Registration Team. We will also cease to print the Landlord Newsletter from this edition and instead will ask Landlord Registration to send it out by email. We will also publish all future Newsletters to our website.

We held our third Private Landlord Forum on 7th February 2013 in Coatbridge High School. The event was very successful with around 60 landlords and letting agents attending. Speakers included John Blackwood from the Scottish Association of Landlords (SAL) who also chaired the event as well as David Kendall from the National Landlord Association (NLA) and Neil Guy from Crisis.

We would like to take this opportunity to thank the speakers for their time and contribution in making our Private Landlord Forum a success and we look forward to hearing them speak again at future forums.

We would also like to thank all of the private landlords and letting

agents who attended and we look forward to seeing you again at the next event.

The next Private Landlord Forum is expected to be sometime later in 2013. Landlords and agents who own or manage property in North Lanarkshire are welcome to attend. The Forum provides an excellent opportunity to hear about national and local issues that affect private landlords as well as share experiences with other landlords.

Details of the Forum will be published on the dedicated webpage for Private Landlord newsletters and forums in North Lanarkshire.

<http://www.northlanarkshire.gov.uk/index.aspx?articleid=16630>



# Welfare Reform Update

John Blackwood gave an overview of some policy changes being made by the UK Government under the Welfare Reform agenda.

One element that is already impacting on private landlords is the extension of the shared room rate to include those under-35 years which was implemented on the 1st January 2012. Previously this rate only applied to those under 25 years. These changes now mean that single people under 35 who are living in a one bedroom property have seen a reduction in the level of Local Housing Allowance (LHA) they receive and appears to have resulted in them moving to alternative accommodation or coming to an agreement with their landlord to reduce the monthly rental charge.

John also provided information available at present on what Universal Credit may look like, although it should be noted that this is a very fluid situation with things changing on a weekly if not daily basis. Universal Credit will replace most benefits in place at the present time with some exceptions and will mean that households will have all of their benefits pulled into one lump sum and paid together. This includes their housing costs which are currently paid separately.

At the moment, it would seem that the intention is to set up a series of local call-centres where applications for Universal Credit will be made. These call centres will be manned by Department of Work and Pensions (DWP) staff and the local authority will cease to have any involvement in the process of administering housing benefit. It is expected that the majority of claims will be made online with applicants accessing the website from their own homes or via public libraries, etc. The DWP have confirmed that protection for individuals deemed vulnerable will continue and will safeguard housing costs by paying these direct to the landlord. Any support given to vulnerable people is likely to be temporary on the basis that they will be given the capacity to manage their own financial affairs and quickly move back onto direct payments.

In preparation for Universal Credit, the DWP are working with a number of local authorities across the UK to begin the process of identifying how Universal Credit will work, with local authorities considering what can be done to mitigate some of the impacts on those who are deemed vulnerable such as the sick and disabled who stand to have significantly reduced payments made to them. There are three pilot areas in Scotland and all are looking at it from a different perspective. Dumfries and Galloway Council is focussing on digital inclusion and considering how to increase access for all people through internet resources. West Dunbartonshire Council is considering the needs assessment process, whilst North Lanarkshire Council along with a range of partners is focussing on the financial impact that the cuts will have on local people and the wider community.

By participating in the pilot the Council hopes to prepare and support people to deal with the impacts of the reforms when implementation begins, for example through the provision of budgeting skills courses and employment advice. Additionally, the pilot activity will assist in strengthening local partnerships and aid our understanding of the most effective ways to protect our local people, local services and the economy. There is currently no information available about the likely date of implementation of Universal Credit in North Lanarkshire.

There is a customer contact number available for the pilot in North Lanarkshire and people can call 01698 403170 for advice and information. Alternatively, the Council's website has information and guidance at: <http://www.northlanarkshire.gov.uk/yourmoney>

Overall, the UK Government have stated that around £150 million has to be saved in housing benefit payments alone in Scotland and will therefore result in a significant reduction in income for those claiming benefits across the country.

# Landlord Green Appliance Scheme and Green Homes Cashback Scheme

David Kendall talked about the Green Appliance Scheme and the Green Homes Cashback Scheme.

The Green Appliance Scheme was launched by the Scottish Government in December 2012 for private landlords and offers up to £500 to replace old and inefficient appliances in their rental properties.

Eligible appliances are:

- Fridge freezer
- Fridge
- Freezer
- Washing Machine
- Dishwasher

The available grant is dependent on the new appliance installed and its energy rating which must be A++ or A+++ and delivery and installation costs up to the £500 value can also be claimed. Landlords can apply for multiple appliances up to the £500 limit but must be different appliances within a property and only one voucher can be redeemed per property.

The Scottish Government have set eligibility criteria for access to the scheme and landlords must therefore:

- be registered with the relevant local authority and be the landlord of the property in which the new appliance will be installed;
- be purchasing a brand new appliance to replace an existing working appliance;
- provide evidence from the supplier that the old appliance will be removed by them and disposed of correctly;
- ensure that any recommendations from the property's Energy Performance Certificate have

been completed prior to applying to the scheme e.g. upgrade loft or cavity wall insulation.

- only purchase the appliance after the rebate voucher has been received
- claim the rebate within 12 weeks

Contact the Energy Saving Scotland advice centre on 0800 512 012 to apply. A voucher will be issued and the appliance can then be ordered. Vouchers are valid for 12 weeks. Alternatively, access the Energy Saving Trust website for more details

<http://www.energysavingtrust.org.uk/scotland/Organisations/Innovation/Free-resources-for-housing-professionals/Private-Sector-Landlords/Landlord-Green-Appliance-scheme>

The Green Homes Cashback Scheme was also launched in December 2012 and offers owner occupiers, private landlords and all tenants up to £500 towards energy efficiency measures recommended within the Energy Performance Certificate (EPC). Up to £100 can also be claimed towards the cost of the EPC.

Contact the Energy Saving Scotland advice centre on 0800 512 012 to apply and find out the eligibility criteria. Only one voucher can be applied per property. Alternatively, access the Energy Saving Trust website for more details

<http://www.energysavingtrust.org.uk/scotland/Take-action/Find-a-grant/Green-Homes-Cashback-Scheme>

Both schemes are due to end by 31st March at the latest so apply now to ensure you don't miss out.



# Rent Deposit Guarantee Schemes

Neil Guy, Policy and Practice Manager from Crisis provided an overview of Rent Deposit Guarantee Schemes (RDGS) and their purpose. Crisis has been working with RDG schemes in Scotland since 2006 and supports 30 schemes across the country. RDG Schemes have been operating since the 1990's and are run by both Council's and other not for profit organisations and helped to create 3,000 tenancies in 2011/12.

The aim of RDG schemes is to assist individuals on a low income to gain and sustain a tenancy in the PRS by providing a deposit bond to the landlord instead of an upfront cash deposit. Support and advice is provided to tenants and landlords to help maintain the tenancy and in some cases there are additional benefits. For instance, some schemes complete tenant vetting and matching processes which can help to reduce voids. Some schemes also support tenants with their housing benefit claims and make direct payments to landlords.

In the longer term, RDG schemes help people to sustain tenancies and build long term relationships with landlords. This assists in promoting wider housing options and encourages the PRS to be part of the housing solution.

Audrey McGuinness followed Neil's presentation with an update on the North Lanarkshire RDG scheme which has been in operation since 1999. The scheme was restricted to specific categories of homeless applicants and had become under utilised in recent years. It was therefore reviewed with the purpose of widening access to provide additional housing options to people who approached the Council's Housing Service for advice.

The revised RDG scheme is open to all housing applicants aged 16 years and over who have a level of housing need, are on a low income and are unable to raise the deposit themselves. The rent deposit is equivalent to one month's rent and is linked to Local Housing Allowance (LHA) rates which are reviewed on an annual basis. The RDG will run for 6 months but can be reviewed if all parties agree. The tenant must be able to sustain any rental charge higher than the LHA rate.

Landlords and the property must be registered and the property must meet the repairing standard. Landlords must agree to the conditions within the Landlord Agreement which includes producing an inventory to agree property conditions and have adequate property insurance in place.

Payment on the deposit will only be made for:

- rent in lieu of notice
- damage to the property

up to the limit of the agreed rent deposit level.

Any claims must be made within 24 hours of the tenancy end and a claim form must be submitted with supporting evidence to the local housing team.

The tenant will be offered support to assist them in maintaining their tenancy and encouraged to save for the deposit on their own. They will also be assisted to complete a housing benefit claim which may be paid directly to the landlord if the tenant meets the vulnerability criteria set down by the DWP.



# Forum Event Feedback

Overall feedback from the event was very positive and 85% of you felt the presentations were useful and informative. Votes on what you thought was most interesting were split between the Welfare Reform Update and the Green Appliance and Cashback schemes at 32% each. 90% of you said that you would be interested in attending a future event with the Impact of Universal Credit and Scheme of assistance as the preferred topics for discussion.

73% of you rated the venue as good or very good, however comments received highlighted that some of you found it difficult to hear due to the size of the hall and the acoustics. We would like to take this opportunity to apologise and will endeavour to resolve this issue for the future and would ask you to consider where you sit to ensure you get the most out of your attendance at the event. It was also pointed out that the seating wasn't particularly comfortable and whilst we appreciate this aspect, it is very difficult for us to find a more suitable venue

within the cost constraints required. Unfortunately, austerity measures are continuing and the Council is required to make substantial savings in the next two years which limits our choice of venue and these events are currently provided free of charge to any landlord or letting agent who wishes to attend. However, we will endeavour to review alternative venues.

Only 46% of you felt the meet and greet stalls were good or very good and we will work to review the materials available for the next event. In the meantime, if you feel that there are specific topics of literature you would like to see, then please tell us and we will endeavour to source them for the next event.

All presentations from the Private Landlord Forum are available to download from the Council website at <http://www.northlanarkshire.gov.uk/index.aspx?articleid=16630>

## Other Energy Efficiency Measures

The Scottish Government recently announced the launch of the Green Deal which is an innovative financing mechanism that lets people pay for energy-efficiency improvements through savings on their energy bills.

The Green Deal is open to both the domestic and non-domestic sector. The UK Government has appointed a Green Deal Registration and Oversight Body who will be responsible for registering approved Advisors, Providers and Installers to deliver the Green Deal.

The Green Deal process has four stages with the first being an assessment of the property concerned. Once complete, the assessment is then used to access

funding via Green Deal Providers. The Provider in turns arranges for an installer to complete the work agreed in the assessment and the customer finally pays for improvements via their electricity bill over a period of time.

You can access more information on the Green Deal visiting the Energy Savings Trust website at

<http://www.energysavingtrust.org.uk/scotland/Take-action/Find-a-grant/Green-Deal-and-ECO>

Alternatively you can call the Energy Saving Scotland advice line on 0800 512 012 during office hours if you'd prefer to talk to someone.

# Training Opportunities for Landlords and Letting Agents

Landlord Accreditation Scotland (LAS) in partnership with North Lanarkshire Council offer training opportunities for private landlords & letting agents. The next sessions have been organised for Wednesday 8th May 2013 in Committee Room 1, Municipal Buildings, Kildonan Street, Coatbridge. Courses are suitable for all regardless of length of time within the industry.

Training sessions cover various aspects of tenancy management and good practice and the programme is as follows:

**Course 1: 10am – 1pm**

**'Core Standards Training Level 1 - Tenancy Agreements and Notices'**

This course looks at what information should be included in a short assured tenancy agreement or lease document to ensure that the landlord is providing a

relevant document for the tenant whilst protecting their interests as a landlord. The course also provides guidance on preparing and serving notice documents.

**Course 2: 2pm -4pm**

**'Best Practice Training – Income Tax & VAT for Landlords – The Basics'**

This course is offered by LAS in partnership with HM Revenue & Customs and is designed to give landlords and letting agents an overview of their responsibilities with regards to income tax and VAT and their rental property.

**BOOKINGS MUST BE MADE THROUGH LAS.**

Booking will open approximately 6 weeks prior to the courses. For further information please contact LAS on 0131 553 2211 or email [info@landlordaccreditationscotland.com](mailto:info@landlordaccreditationscotland.com).

## Useful Contact Details

For information and advice about Anti social behaviour, housing emergencies, cleansing or environmental issues you can contact Northline, our Customer Contact Centre on 01698 403200

For information about Local Housing Allowance contact the Private Benefits Section 01236 638615

For information about landlord registration or if you have any queries or problems please contact Landlord Registration on 01236 632377 or email [PHHSupport@northlan.gov.uk](mailto:PHHSupport@northlan.gov.uk)

## Tenant Information Packs

The Scottish Government have recently announced their intention to implement Section 33 of the Private Rented Housing (Scotland) Act 2011 from 1 May 2013. This part of the Act introduces the requirement of landlords to provide all tenants with a Tenant Information Pack with the purpose of enabling the PRS to contribute more fully to meeting housing needs and improving choices for tenants by ensuring rights and responsibilities are more clearly defined. It is also intended to challenge poor practice across the sector.

The contents of the information pack have been set out by the Scottish Government and include information on:

- tenancy types - assured and short assured
- property details including gas and electrical safety certificates, energy performance, repairing standard and inventories
- landlord details such as registration information and details of any relevant HMO
- rights and responsibilities of both landlords and tenants
- key contacts for help and advice

The packs are hosted on the Scottish Government website and are available to complete online and print off

<http://www.scotland.gov.uk/Topics/Built-Environment/Housing/privaterent/tenants/tip>

## Future Newsletters

We are also interested in hearing from you about articles and information you would like us to include in future newsletters. If you have any suggestions please contact Audrey McGuinness, Development Officer Homelessness on 01698 274156 or email [McGuinnessAu@northlan.gov.uk](mailto:McGuinnessAu@northlan.gov.uk).