

Stafford Borough Council

Private Sector Landlords Newsletter

September 2011

Welcome to the fourth edition of this newsletter. Our aim is to provide you with guidance on private sector housing and landlord issues, legislation updates, changes and access to new information that may be of interest to you.

We welcome any feedback that you have about the newsletter, including any ideas for topics you would like to see covered in future editions. Please contact Emma McLuckie, Tenant & Landlord Liaison Officer on 01785 619336 or emcluckie@staffordbc.gov.uk

Landlord Forum

We would like to invite you to the next landlord forum on **Wednesday 5th October 2011** starting at 6pm in the Upper Room at Rising Brook Baptist Church Conference Centre, Burton Square, Stafford.

Officers will be on hand to answer specific queries. The themes for the forum will be:

- Policing and private landlords
- Recycling and waste collection
- Energy efficiency

Future dates for landlord forums are:

- Wednesday 8th February 2012
- Wednesday 6th June 2012
- Wednesday 3rd October 2012

New Tenant & Landlord Liaison Officer

Emma McLuckie joined the council in July as the new Tenant & Landlord Liaison Officer.

As well as being a key contact in the council for landlords Emma will be helping to prevent homelessness and maintain tenancies, overseeing the Deposit Guarantee Scheme and supporting the provision of good quality private sector accommodation.

She would like to hear your new ideas and assist in any way she can.

Contact Emma on 01785 619336 or 07772 223054 or e-mail her at emcluckie@staffordbc.gov.uk



Landlord Accreditation Update

The North Staffordshire Landlord Accreditation Scheme has been improved and re-launched. The scheme is now called **Landlord Accreditation Scheme North & Central Staffordshire**.

Basic half day development events will be introduced covering items like tenancy management and housing standards. Scheme literature has been overhauled and the website has been improved with new features and improved functions including:

- Facility for short films of the property to be loaded to the site
- Google map link to property details
- Space to upload 4 photographs per property
- Forgotten password prompt to member's login
- Facebook and Twitter account with Twitter feed to automatically display new properties added
- Directory page of member names and numbers

The new Landlord Accreditation Co-ordinator is Erica Deaville based at Stoke on Trent City Council

Contact her by ringing 01782 232271 or mail@landlordaccreditation.co.uk www.landlordaccreditation.co.uk



Letters are being sent to all accredited landlords on a quarterly basis over the next 12 months to inform landlords of the re-launch and to invite current members to renew their membership.

A membership fee of £60 for 2 years has been introduced.

Accredited Landlord Grant

There is a small amount of Accredited Landlord Grant aid available to accredited landlords in Stafford Borough.

An Accredited Landlord Grant can provide up to 50% of the cost of the work needed to bring a property up to the decent home standard.

For more information contact:

Stafford Borough Council on 01785 619752 or e-mail ehtechsupport@staffordbc.gov.uk

Grubby Home Habits Help Spark Thousands of Electrical Fires

The kitchen is the heart of the home where families and friends come to meet and eat but dirty and chaotic kitchens are not just a health hazard - they can also be a fire risk. Almost 13,000 fires each year arise from the misuse of, and faults with, electrical cooking appliances.

Leading safety charity, the Electrical Safety Council (ESC) warns that over half of all accidental fires in UK homes - that's more than 20,000 per year - are caused by people's casual attitude to electrical safety and misuse of electrical appliances.

"In our opinion - which is shared by the fire and rescue professionals we consulted - a considerable number of kitchen fires occur through a casual attitude to cleaning and safety in kitchens," explains Martyn Allen, Head of Technical Development at the ESC. "And our research also indicates that over a quarter of Britons suspect at least one of their electrical appliances is faulty."

Housekeeping guru Aggie MacKenzie agrees: "Allowing food and fat deposits to build up on cookers - or trailing leads across them - and using the tops of microwaves as extra storage and forgetting to remove things like tea towels draped over them, can all pose a safety risk. So clean up your act - or you could end up burning a lot more than your toast!"

"We live in an electric world, so it is understandable that people tend to take electricity for granted", adds Martyn. "But that doesn't mean we can forget basic safety precautions. And with an ever increasing number of electric gadgets and cooking tools coming on to the market, we need to be a bit more safety conscious."

Here are the ESC's three top tips for reducing the risk of an electrical fire in your home:

Keep electrical appliances, particularly kitchen items such as cookers and microwaves, clean and free from grease.

If an electrical appliance works erratically, has a flex or cable showing visible wear and tear, or you can smell burning when the appliance is in use, stop using it immediately.

Avoid placing anything flammable too close to electric heaters, cookers or fires.

The Electrical Safety Council has produced guidance for landlords. This can be downloaded from:

<http://109.75.163.57/industry/industry-guidance/other-downloads/guidance-for-landlords>

Home Fire Risk Check

Staffordshire Fire Service offer a free home fire risk check service which involves a Fire Fighter or Service Technician visiting you in your home to give fire safety advice, discuss escape routes and fit free life saving equipment such as smoke alarms and fire guards.

This service is available to landlords too, as long as the landlord or representative is at the property with the tenant at the time of the visit.

If you and your tenant are interested in receiving free fire safety advice or a Home Fire Risk Check you can arrange a visit by calling 0800 0241 999 or visit the website at

www.staffordshirefire.gov.uk/HFRC.asp

Disabled Facilities Grant

Did you know Disabled Facilities Grants are available for a range of work that will help a disabled person live independently in their home?

The grant can help with improving access to dwellings and principal rooms, changing or improving bathroom facilities, changes to kitchen facilities, improving heating, changing lighting controls and making the dwelling safe.

Applications can be made if you are:

- A tenant or owner of a property
- A landlord on behalf of a disabled tenant

If you have a tenant who may need help visit the link for more info:

www.staffordbc.gov.uk/mandatory-disabled-facility-grants

Housing Options Team

Stafford Borough Council's Housing Options Team provides free, responsive and complete housing advice and help to anyone who could be homeless or threatened with homelessness.

Our main aim is to prevent homelessness wherever possible.

What is a Housing Options adviser?

Housing Options advisers are fully trained officers who have a detailed knowledge of housing and the law. They are there to provide information and advice on housing matters and to prevent homelessness occurring wherever possible.

Because of this, they will always try to find a solution that avoids having to make a statutory homeless application. The advisers are able to assist by making referrals for specialist help & support such as debt and financial advice, using a repossession

prevention scheme and making applications for the deposit guarantee scheme.

The Housing Options Team operates a drop in service at the Borough Council offices every weekday morning 9.30 until 11.30. Anybody can call by; just let reception know that you are there.

If you know one of your tenants is having problems and would like some advice please get in touch as soon as possible.

Contact the Housing Options Team on **01785 619000** or e-mail **housingadvice@staffordbc.gov.uk**

Deposit Guarantee Scheme

The Stafford Borough Council Deposit Guarantee Scheme helps those in housing difficulty to secure accommodation in the private rented sector. It offers a guarantee in place of a cash deposit for the duration of the tenancy.

How does the scheme work?

A guarantee is given in place of the usual cash deposit. If you have a guarantee with Stafford Borough Council your bond will not have to be placed within the National Tenancy Deposit Protection Schemes. If the applicant damages the property and a claim is agreed the council will arrange payment to the landlord. The applicant must then pay this money back to the council.

To qualify for the scheme?

The proposed tenant must meet the following criteria:

- Be on a low income or claiming benefits
- Be in need of housing
- Not have any debt to the council
- If under 18 years must have a guarantor such as a relative
- Normally reside within Stafford Borough
- Have no issues of anti-social behaviour

You and your prospective tenant

As a landlord you must confirm that you are happy to accept the tenant under the Deposit Guarantee Scheme. We will send you further information including a copy of the contract which gives all terms and conditions of the scheme. We will need you to provide a copy of the tenancy agreement and an agreed inventory which lists the quality of the fixtures, fittings and furnishings of the property. We can help with the inventory and have standard documents if you would like to use these.

The scheme is administered by the Housing Options Team at Stafford Borough Council. Contact us on **01785 619000** or email **housingadvice@staffordbc.gov.uk**

Housing Benefit Updates

Many changes concerning Local Housing Allowance regulations came into effect from April 2011, and more are expected over the next few years. We will endeavour to keep you updated on the changes that are most relevant to you in a way that is clear and easy to understand.

Further information can be found at www.staffordbc.gov.uk/benefits

Changes for single persons

At present if your tenants are single, under the age of 25 and rent their home from a private landlord, they will normally only be entitled to enough Housing Benefit to cover the average cost of a single room in a shared house in their area. This is the case even if they have a place of their own.

This is known as the shared room rate for those under the Local Housing Allowance rules, the single room rent to those under the rules before Local Housing Allowance, or collectively as the shared accommodation rate.

The Government has announced that from 1 January 2012 it will extend the shared accommodation rate to single people under the age of 35. Full details of this change will not be known until it is agreed in parliament later this year.

The shared accommodation rate will not apply to your tenants if they are:

- a single parent
- living with a husband, wife, civil partner or partner (including a same sex partner)
- renting from a council or housing association
- under the age of 22 and have spent time in care since the age of 16
- severely disabled
- living with another adult in their home as 'non-dependant'
- 35 before the changes affect them
- living in certain supported accommodation

If your tenants are under 25 and currently on the shared accommodation rate this change means that they may stay on this rate for longer, until they reach 35 or their circumstances change.

If they are not currently on the shared accommodation rate, from January 2012 onwards they may move onto the shared accommodation rate at that date, which may be lower. We are not able to tell you the shared accommodation rate that may apply to your tenant as the shared rate changes from month to month. The current shared accommodation rate for those under the Local Housing Allowance rules is £63.50; this will give you an indication of the likely rate next year.

The changes will be applied to:

- Single claimants under the age of 35 making new claims to Housing Benefit on or after 1 January 2012
- Existing claimants at 1 January 2012 who are receiving transitional protection from the April 2011 Local Housing Allowance changes at the same time as their transitional protection ceases
- Existing claimants not receiving transitional protection, ie those whose claims are made on or after 1 April 2011 but before 1 January 2012, on the review date (anniversary date) of their claim
- Existing claimants under the rules before Local Housing Allowance was introduced in April 2008, on the annual review of their claim

It is important to know that if your tenants have a change in their circumstances or move address after January 2012 the date of the change will take affect for them could change. The Housing Benefits Team will write to all claimants affected by these changes before January 2012 explaining the rules and where they will be able to get further advice or assistance.

Anyone can find out more by visiting www.staffordbc.gov.uk/benefits

New Guidance on Direct Payments

The Department for Work and Pensions (DWP) has now published Guidance on the new rule effective from April 2011 under which local housing allowance (LHA) can be paid to the landlords where landlords agree to reduce their rents.

The basic rule under LHA is that payment must be made direct to the tenant; not the landlord. There are certain exceptions to this. This is a new rule.

What does the landlord have to do to obtain direct payment under the new regulation?

From 1 April 2011, local authorities have discretion to make payments direct to the landlord where they consider that it will assist the claimant in securing or retaining a tenancy. For these purposes, for a tenancy to be secured or retained the rent must be affordable for the tenant. This is intended to be a temporary provision.

The rent should be at a level, which is affordable to the tenant. In most cases this will be the LHA rate, which applies to the benefit claimant and on which their rent is based. Even if the tenant pays slightly more than the LHA rate this will qualify so long as they have other resources to pay the rent from.

For existing tenants the local authority will need to see that there is a genuine reduction in the rent charge. In most cases this will need to be a reduction to the relevant LHA rate for the property.

If it is a new tenancy the local authority has to be satisfied that the rent has been reduced and is affordable or, alternatively, the letting would not

have been made without direct payments as well as the rent charge being affordable.

Where a landlord routinely lets to housing benefit claimants already at affordable rents without direct payments, LHA will continue to be paid direct to the tenant.

It is important to note that it is not the government's intention that this new rule will be used to make payments to landlords as a matter of routine. It has to be shown that direct payments are needed to persuade the landlord to reduce the rent so as to obtain a tenancy in the first place or to retain an existing tenant.

Visit www.rla.org.uk/docs/DWP_guidance_direct_hb.pdf

This sets out the rules details. If you look at the five examples in the guidance this explains how the new rule operates.

The existing rules about direct payment are not altered. The new rule simply adds an additional situation where the local authority may pay the landlord direct.

The local authority must make payment direct to the landlord where:

- payments have been made to the landlord from other income related benefit to clear off rent arrears
- the customer is in arrears of up to 8 weeks with the rent (the landlord must request direct payment for this rule to operate).

Local authorities have discretion to make payment to the landlord rather than the tenant where:

- the local authority considers that the claimant is having difficulty managing his/her financial affairs eg due to drug or alcohol dependency or a serious medical condition
- the local authority considers it improbable that the claimant will pay his/her rent eg the tenant is like to run up serious rent arrears
- the claimant has previously had payments made to the landlord because of the operation of the 8 week rule but the arrears have been cleared

Contact Us:

This newsletter is produced by The Housing Group at Stafford Borough Council. Let us know if we can help with further information or free advice and guidance:

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