

Powys Bond Scheme Landlords' Newsletter

Welsh Assembly launches 'Homes for Wales' - a White Paper for Better Lives and Communities



We are funded by The Welsh Assembly Government



The Welsh Assembly Government has recently issued a White Paper which sets out their vision for the future of housing in Wales. The main points to note are:

- Legislation for a national , mandatory, registration and accreditation scheme for private landlords, lettings and management agents based on agreed Codes of Practice, and ensure that every tenant has a written tenancy agreement.
- Use the accreditation scheme to promote the Green Deal and other energy efficiency schemes.
- Work with local authorities to ensure the information generated by the accreditation scheme is used to target their actions and interventions effectively.

- Encourage more joint working between landlords. Agents, local authorities, housing associations and other organisations to make the best possible use of the private rented sector for local people.

- Ensure that people in all areas have access to an effective social lettings scheme delivered, when appropriate, on a regional basis.

- Investigate information sharing between local authorities and other agencies in respect of Houses in Multiple Occupation to identify the need for action.

The points mentioned above are not exhaustive, but are a snap shot of what may be coming!

The White Paper is open for consultation and your comments are welcome. The consultation will close on 17 August 2012. Please take time out of your busy schedules to read this paper and comment on its' content as what is proposed will have a massive impact on private landlords in the borough. Further information can be found at:

<http://cymru.gov.uk/consultations>

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Are you a landlord with a room or property to let?

House Share Wales is an exciting new, **FREE**, initiative for landlords and tenants. It has been set up in response to assist people affected by the Government Welfare Reforms.

From the 1st January 2012 the Local Housing Allowance (LHA) rate will apply to all single tenants under the age of 35 who



rent a property or room from a private landlord. The Local Housing Allowance (formally Housing Benefit) is the maximum rent figure to be used in the calculation and this means that single people under 35 will no longer receive benefits based on one bedroom self contained accommodation - their benefit will only cover the cost of shared accommodation. This will apply to new claimants while existing claimants will have their LHA rate reduced on the anniversary of their claim.

The consequence of the change will result in many tenants finding they have a potential shortfall between the amount of rent charged in their current or preferred property type compared to the amount of LHA assistance available to them.

More than 90% of new LHA claims over the last two years have been made by employed people, as squeezed workers seek help with their living costs.

House Share Wales is a resource to help people find rooms and houses to share, and landlords to find tenants. The national website is free to use to advertise rooms and properties available for rent and access is available 24 hours a day 365 days a year.

Funded by the Department for Work and Pensions, House Share Wales gives access to **free** online information and advice and, if you need it, face-to-face support from a Regional Broker around all aspects of shared accommodation. To find out more visit

www.housesharewales.co.uk

Changes to regulation concerning Energy Per-

As you are all probably aware, Energy Performance Certificates (EPC's) must be commissioned by the landlord or agent before a property is placed on the rental market or put up for sale. Historically, EPC's had to be obtained using reasonable efforts within 28 days of a property being placed on the rental market or the property put up for sale. This time has now been reduced to 7 days. The full copy of the EPC must be provided to any prospective tenant/buyer, not just the rating part of the Energy Performance Certificate. Failure to adhere to the new rules could result in a visit from the Trading Standards Department of your local council, so please be aware!

Firebreak Wales

In the coming months, all bond schemes run by Gwalia Care & Support will be referring their tenants over to Firebreak Wales for an assessment. We feel that this will benefit not only the tenant but the landlord, by reducing the likelihood of damage to the property.

Firebreak Wales' approach is to reduce the number of house fires that could lead to damage to a property or even death. They aim to:

TARGET those most vulnerable/at risk from fire

ENGAGE to raise awareness of fire risk, risky behaviours and attitudes

DELIVER information, support and solutions

Further information can be found on their website at:

<http://www.firebrake.org>

Local Housing Allowance rates frozen

Local Housing Allowance rates have now been frozen from April 2012 to April 2013. After this date they will be adjusted annually against the Consumer Price Index (CPI) or 30th Percentile of the local rent (whichever is the lowest). Presently the rates for **North Powys** are:

£238.33 per month for 1 bedroom accommodation with shared facilities

£280.02 per month for 1 bedroom self contained accommodation

£368.33 per month for 2 bedroom rate

£433.33 per month for 3 bedroom rate

For **Brecon and Radnor** they are:

£195 per month for 1 bedroom

accommodation with shared facilities
£280.02 per month for 1 bedroom self contained accommodation

£385.01 per month for 2 bedroom rate

£450.01 per month for 3 bedroom rate

More information can be found at

www.powys.gov.uk

Discretionary Housing Payments

Some clients on certain benefits may be entitled to 'Discretionary Housing Payments'. Powys County Borough Council have been given an amount of money by the Department of Work & Pensions for them to administer which will assist some clients whose local housing allowance payments have been reduced due to the myriad of changes that have gone through Parliament recently. If you have a client that is behind with rent and feel that this could be due to benefit changes, please ring the Housing Benefit Department at the council on **01597 827276** and ask for a form to be sent to your client. They will have to complete an income and expenditure budgeting form and return it to the council. If successful, the housing benefit department may award extra payments for up to 13 weeks, which in essence should assist clients to reduce rent arrears and look at ways of budgeting more efficiently. If your client is bonded with us and they are behind with their rent, please let us know as soon as possible so that we can look to step in and work with them. We can be contacted on **01597 825007**.

Alternatively, you can call into the office at **Gwynfa, Lant Avenue, Llandrindod Wells, LD1 5LA**.

Tenancy Deposit Schemes—changes!

As from April of this year, there was a change to the time limit for protection of tenancy deposits. It increased from 14 to 30 days from date of receipt of the cash. Prior to this, if a landlord was taken to court for not depositing the cash, providing he/she then deposited it before the court order, there was not normally a penalty. Now with the increase from 14 to 30 days, a penalty will be payable. However, there will now be a penalty payable even if the landlord complies just before the court order. So in essence, please deposit your cash bonds as soon as you receive them and inform the tenant of the details straight away! Don't forget with our bond certificates, these don't need to be deposited anywhere as there has not been any cash that has changed hands.

Nest - Energy Saving Grants

Nest is the Welsh Government's fuel poverty scheme which aims to help people in Wales reduce the impact of their fuel bills. Nest offers a range of advice through expert partners, as well as a full home energy assessment and home improvements for the most energy inefficient homes – at no cost to the householder. Nest offers lots of free, impartial help and advice about benefit entitlement, making sure you're on the right fuel tariff, managing money, and schemes across Wales that offer home improvements at no cost or low cost to you. It really is worth contacting them as there is talk that properties that have

been awarded F or G rating in their EPC, will not be able to be rented out in the future. More information regarding nest Wales can be obtained from their website: www.nestwales.org.uk or alternatively, they can be contacted on **0800 512 012** free from a landline or **0300 456 2655** from a mobile.



Saving with Credit Unions

A lot of work has been carried out recently in Powys with all the different credit unions that operate Powys wide. A launch of a new savings account for bonded clients was held in our Brecon Foyer and was well attended by funders, support agencies and by Brecon & Radnorshire MP, Roger Williams. In essence, as the bonds that we offer are time limited, this new savings account will allow tenants to save for their own bond with the Credit Union. This allows clients to take ownership of their own bond, whilst also making them more financially included and more familiar with saving. More work is currently being carried out within Gwalia Care & Support to arrange for our projects to become additional 'collection points', for the Credit Unions. For more information regarding this, please contact Jane Hill at Gwynfa on **01597 825007**