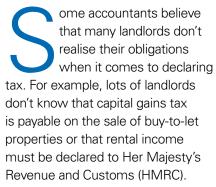
inside lettina

EDINBURGH'S LINK WITH LANDLORDS

ISSUE 12 SUMMER 2007

Anything to declare?



Recent reports in the national press have claimed that up to 80,000 landlords are being targeted by HMRC for unpaid taxes.

HMRC have dismissed the reports and insist that landlords are not being singled out, but that they must investigate any form of fraud.

The issue of landlords' tax obligations has been raised following the introduction of a tenancy deposit scheme in England and Wales, where landlords protect tenant deposits through a Government backed scheme.



This has created a list of landlords and agents, meaning that the HMRC doesn't need to look far to find people operating as landlords.

Currently this scheme doesn't apply in Scotland, but Scottish landlords should still take the opportunity to make sure they're making the most of help available and meeting tax obligations.

The HMRC are working with accountancy industry figures to identify how they can best inform landlords of the obligation to report their property income and how landlords can be helped to make accurate returns. The HMRC said that they are keen to help landlords submit returns, saying "This will benefit taxpayers and us."

So how well do you understand your personal tax situation? HMRC offer lots of advice specific to landlords on their website at www.hmrc.gov.uk/findout/

GETTING HELP

You can also get help at letwise's Finance Matters course. This is delivered by a firm of chartered accountants and is aimed at both new and experienced landlords and letting agents. Booking details can be found at the back of this magazine. If you are worried about your tax situation, you should seek financial advice as soon as possible.

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INTRODUCING ALAN SINCLAIR PAGE 6

LEGISLATION UPDATE

PAGE 8

LETWISE TRAINING COURSES PAGE 9 welcome

to your summer 2007 edition of *Inside Letting*

Our last issue, a climate change special, was very well received by landlords and letting agents alike. We've had lots of positive feedback and many more enquiries about energy efficiency and the introduction of energy performance certificates. Several letting agencies have committed to working with Changeworks in order to improve the efficiency of their properties, well in advance of the new legislation.

Back in February letwise asked Edinburgh's landlords and letting agents to take part in a survey about the services we

Thank you to everyone who took part. This page gives a summary of what you told us and what we have learned about what we need to do better in the future.

> Also in this edition our market report comes from Orchard & Shipman, who manage property leased from private landlords on behalf of the Council. They tell us what they think about the rise in interest rates and how they think it will affect the rental market in Edinburgh.

Remember, if there's an issue you want us to report on, just let us know.

LETWISE GET WISE Customer survey feedback

What you told us

OUR CUSTOMER BASE

- Over 50% of respondents manage just one or two properties.
- 30% of our customers heard about us when applying for registration. However, only a third had a clear understanding about the services we can provide.

WHAT CUSTOMERS THINK ABOUT OUR **SERVICE**

- 86% of customers were satisfied with the quality and accuracy of information received from letwise.
- We received very positive feedback about our Starting a Tenancy guide and the sample lease agreement, with 80% of customers making use of these.
- Landlords would also like to see more information on the web and get help via e-mail.
- 30% of customers do not use any other source of information.

INSIDE LETTING

- 68% of people prefer to receive *Inside* Letting in its current format, a quarterly printed magazine. There was also interest in receiving Inside Letting as an e-mailed document.
- The legislation and news articles are the most popular features, while the interviews are the least popular.
- Some landlords expressed a concern that *Inside Letting* did not represent good value for money.

TRAINING

92% of those that have attended a training session agreed that training was useful.

indsay Souter

- Only 4% of respondents said that they have not changed their practices as a result of the training.
- 96% of landlords have only received training from letwise.

EDINBURGH LANDLORD ACCREDITATION (ELA)

■ 54% agreed that Accreditation ELA would improve standards in the private rented market. ELA members and letting agents were more likely to agree with



What we have learned

We recognise that individual landlords require a different type of service to larger landlords and letting agents, and we will tailor our services accordingly. We are working closely with the Landlord Registration team to make sure we understand landlords' needs better. We need to make sure that Edinburgh Landlord Accreditation appeals to smaller landlords and letting agents and that all members experience the benefits of being accredited and using the logo. We are looking at providing more accessible advice on our website.

many people are confused between Landlord Registration and ELA. Landlord Registration must register with the local properties. There is a charge for this. Edinburgh Landlord Accreditation is a scheme where landlords can volunteer to sign up to a higher code of standards and use this as a marketing tool to attract tenants.

Adding your ideas

Thank you for your suggestions about articles you would like to see in Inside Letting. We're using these in this and future editions of the magazine. Our training programme will also be reviewed to incorporate changes suggested. As a result of feedback we are continuing to seek efficiencies in the production of Inside Letting. Currently this costs 11p per copy to produce.

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NEWS IN BRIEF

SHELTER ADVICE FOR LANDLORDS



CONFERENCE

Shelter is holding a major conference on private renting this summer, helping landlords to get to grips with issues including tax breaks, grants, renting as an investment and changes in legislation.

Held in association with the Scottish Rural Property Business Association (SRPBA) and the Scottish Association of Landlords, the event will take place on Tuesday 28 August at the Dewar's Centre in Perth.

Speakers include representatives of the Scottish Executive, SRPBA and the Council of Mortgage Lenders. There will also be stalls from leading organisations, including letwise, offering services and discounts to landlords and letting agents.

To register your interest in the conference and receive promotional material and a booking form, please e-mail scotlandevents@shelter.org.uk

WEB ADVICE

You can now access web advice for landlords on Shelter's new web pages. The pages contain information about responsible renting, landlord registration, good landlord practice and a quiz to check out your knowledge.

To find out more see the website at www.shelter.org.uk/landlords

CORRECTION

In the last edition of *Inside Letting* we informed you that HMO licensing requires that Portable Appliance Testing be carried out on an annual basis. This is incorrect and appliance testing is only required every three years in order to comply with licensing regulations. We apologise for any confusion this may have caused. If you have any questions regarding HMO licensing regulations please call the HMO helpline on 0800 085 4667.



By the end of May 2007, the City of Edinburgh Council's Landlord Registration team had received applications from over 20,000 landlords to register, covering 27,000 properties. This is more than any other local authority in Scotland.

There have been a number of technical problems with the national online system and this, together with the volume of administration involved, has caused delays in dealing with the applications. This has understandably caused frustration for many landlords and letting agents who have complied with their legal obligation to register.

There are a number of stages that each application has to progress through before the process is fully completed and the application is finally approved. A dedicated team is in place to ensure that application processing is treated with the utmost priority. Over 2,500 applications have now reached final approval stage, and progress is being closely monitored on a month by month basis to ensure that this momentum continues.

If you have any queries about your application, please contact the Landlord Registration team on 0131 469 5293 or e-mail landlordregistration@edinburgh.gov.uk

How can you help?

Are your details correct?

In many cases we have found that the information recorded on the application was incorrect or has changed. This can cause further delays with processing the application. You can check the accuracy of your information by logging on to the national site at www.landlordregistrationscotland.gov.uk and using your username and

Have you paid your registration fee?

password.

There are around 2,000 applications which have not been taken through to payment stage when the landlord has applied to register. These will show on the national site as having a status of "in progress".

If this applies to you, it is imperative that you log in to the site, tick the pay box and click SUBMIT. You will then be given the option to pay online by direct debit or request an invoice.



WHAT RIGHTS DO YOU AS A LANDLORD HAVE IFYOU BELIEVE THAT YOUR TENANT IS NO LONGER LIVING IN A PROPERTY?

Probably the first sign of an absent tenant is that the rent stops. But can you enter the property to check the position and can you change the locks?

Your rights are very restricted under the Housing (Scotland) Act 1988. This legislation does not entitle landlords to enter or repossess the property, change the locks or terminate the agreement without a court order – even if it's clear the tenant no longer lives there.

The tenancy should be formally ended. If you are using an Assured Tenancy or a Short Assured Tenancy that has a number of months to run, you can raise an action to end the tenancy on the basis that the agreement has been breached by the tenant failing to live there (Ground 13).

As the tenant appears to be absent there would be no point serving these documents by recorded delivery. Instead, Sheriff Officers need to serve the notices at the tenancy address.

In these circumstances, a Sheriff would be able to grant an Order for recovery of possession, which would entitle you to enter the property and change the locks.

Caution should be taken when including a specific abandonment clause in an Assured or Short Assured Tenancy Agreement. Although this would allow you to repossess an abandoned property contractually, there may still be elements of criminal and civil liability that should be considered before taking any action.

CASE NOTES: Abandonment and the assured or short assured tenancy agreement



Shirley Evans of TC Young Solicitors talks about Abandonment

For example, if your tenant did re-appear they could argue that they had been unlawfully evicted. Section 36 of the Housing (Scotland) Act 1988 says that a landlord could be liable to pay a tenant damages if they unlawfully repossess the property or harass them. However, a landlord may be able to defend this if there is reasonable cause to believe that the property was abandoned when it was repossessed. It may also be unlawful to enter a property, or change the locks. Section 22 of the Rent (Scotland) Act 1974 says it is a criminal offence to unlawfully evict or harass a tenant to cause them to leave. The offence is punishable with up to two years imprisonment, although this kind of sentence would only be justified in the most extreme cases.

Your rights are very restricted under the Housing (Scotland)
Act 1988.

Caution should always be taken if your tenant has left any belongings in the property. You can report this to the Police, although it is likely that they will not accept the belongings as lost property.

If you know where your former tenant is, you should try to contact the tenant and give them a reasonable period of time to collect their belongings. If you do not know where your former tenant is the Police may advise you to store their belongings for a reasonable period of time. If the value of their belongings is less than the storage costs you can dispose of them. You should always take photographs and an inventory of any belongings left behind and have these witnessed. If you want to sell the belongings to offset against any arrears of rent or damage to the property you will need to get a court order. Always get specific advice if you find belongings in the property.

The only legal way to repossess a property which a tenant has abandoned is detailed in Sections 18 and 19 of the Housing (Scotland) Act 1988, and under Section 33 of the Housing (Scotland) Act 1988 in the case of a Short Assured Tenancy.

If an abandonment clause is used in an agreement there is a risk that landlords could be found liable, both criminally and civilly. It is advised that you always get a Court order under the Housing (Scotland) Act 1988 and consider your tenant's belongings carefully when they have abandoned your property.

Market Report

orchard & shipman



Following the recent mortgage rate increases, Michael Dolan, Senior Acquisitions Negotiator at Orchard & Shipman, explains why he believes the success of Edinburgh's Private Sector Leasing scheme proves that there is nothing for buy-to-let investors to worry about.

PSL scheme

Since September 2005, Orchard & Shipman plc have been managing the City of Edinburgh Council's Private Sector Leasing (PSL) Scheme.

Across the city, landlords and investors are signing their one, two, three and four bedroom properties up to the PSL scheme, with leases of three, four and five years.

Orchard & Shipman are currently adding an average of 40 properties per month to their portfolio. These enable the City of Edinburgh Council to provide accommodation for people with the greatest housing need.

By the end of April 2007 there were 871 properties on the scheme.

Even in the current climate of increasing mortgage rates, Chris Shipman, Chairman of Orchard & Shipman plc, is overwhelmingly positive about the future of PSL.

"Having both the rent and condition of the property guaranteed - as well as the property being professionally managed - is proving highly attractive to investors who will benefit from the likely rise in value of the property, which has been 97% in Edinburgh over the last five years."

Despite the increase in mortgage rates, rising house prices may prove to ensure the buy-to-let market in Edinburgh stays profitable.

Latest ESPC report

The latest report from the Edinburgh Solicitors Property Centre (ESPC) shows the average cost of a property in Edinburgh is now £207,669 – three times the price of ten years ago.

Ron Smith, the Chief Executive of the ESPC, said in The Scotsman that this trend shows no signs of slowing down, "The level of growth in east-central Scotland, particularly in Edinburgh, is remarkable. The city has reported annual growth in excess of 10% in four consecutive quarters".

Tim Crawford, group economist with HBOS, has also allayed any fears that this boom time is coming to an end. In his view, Scotland's house price growth "was the most stable it has ever been", adding that "Scotland has never had a house-price crash and the boom is still catching up with other parts of the UK".

Mortgage rate increases have pushed owners' monthly payments closer to the rental income that can be achieved on the scheme. But Michael Dolan says PSL is still a smart investment, "If property prices in Edinburgh continue to rise as expected, investing in property specifically for the PSL scheme should prove a shrewd investment for some time to come - regardless of any further mortgage rate increases".

In the current climate, buy-tolet investors need to be willing to accept that any income gained above their mortgage payment is an unexpected bonus.

Some may even find they have to top up the rental income by a small amount to cover their mortgage. However, experience has shown that these top ups are insignificant when compared to the rise in property value that most properties achieve.

STOP PRESS

Orchard & Shipman need 600 more properties to meet the Council's demand in Edinburgh. Due to the success of PSL, Orchard & Shipman have received enquiries from local authorities in both Scotland and England who are interested in establishing similar schemes.

ALAN SINCLAIR manages the City of Edinburgh Council's Revenues and Benefits section. He is responsible for the 320 Revenues and Benefits staff who deal with Local Housing Allowance (housing benefit) and council tax across the city.

STUDENTS AND COUNCIL TAX



A property must be wholly occupied by students for it to be exempt from council tax. This doesn't mean that the Council loses out. Council tax exemptions are taken into account when determining grant levels.

Students need to inform the Council's Revenues and Benefits section of their matriculation number, the university they study at and the name of the course they are studying.



Feeling the benefit



How long does it take to process Local Housing Allowance (LHA) claims?

Claim processing times are being reduced due to a new computer system – the average claim now takes 24 days to process. This year we're aiming to bring it down to 20 days. Delays are often caused when claims are missing relevant pieces of information, such as copies of a lease agreement showing the agreed level of rent.

We deal with 50,000 items of mail per month, which we're now scanning on the computer system within 24 hours of receiving them.

What's a reasonable time to wait before getting in touch with Revenues and Benefits if you've not been paid rent from a tenant receiving LHA?

Two thirds of our LHA tenants have their money paid directly into the bank via BACS transfers.

We prefer this as it's the quickest and cheapest way to get the money to them. The regulations state that Housing Benefit is paid monthly in arrears so we can't pay tenants in advance – rent for the month of March will be paid at the end of March.

As some building societies take 10 days to clear a cheque, we would suggest that landlords set rent days mid month. If today is the 13th of July and you haven't received last months rent, get in touch. We can stop and investigate LHA payments from the day we are notified that there is a problem.

How should a landlord go about notifying you that they have not received rent and what would happen next?

Landlords should e-mail, fax, write or phone us. If they phone they should follow this up in writing.

The regulations allow us to pay the landlord directly if it is felt that the tenant receiving LHA is unlikely to pay the rent.

When we consider paying landlords directly, we tell the tenant that their landlord or agent has contacted us to say that they haven't paid the rent.

We give them 14 days to respond. If they ignore us, or come back to us admitting that they didn't hand over the rent, we start paying the LHA to the landlord or agent. It still leaves the landlord with one month's arrears, but that's easier to recover than several months arrears. Once the benefit has been paid out we can't re-pay it.

Landlords need to be aware that a tenant not paying the rent is not fraud, it is rent arrears. Fraud is when somebody claims a benefit that they are not entitled to.
Landlords need to tell us as soon as LHA tenants don't pay so that they get their rent directly.

Revenues and Benefits staff are based at Chesser House and at all of the neighbourhood offices. They can be contacted by calling 0131 200 2000.

It often helps landlords with large portfolios to have an understanding of the council tax system. What exactly is the procedure for collecting arrears?

The initial bill goes out at the beginning of the council tax year which runs from April to January. If householders miss the first month's payment they get a reminder and they're asked to contact us. We send out about 50,000 of these per year. Many people do not contact us and don't pay, in which case we would send out a final notice. People who do contact us are encouraged to pay by direct debit. This year, for the first time we offered people a payment card so they can pay at any Pay Point.

If they still don't contact us and don't pay we issue a summary warrant which adds a 10% penalty to the outstanding amount. The debt is then passed to Scott and Co, the Sheriff Officers, and they recover the money. If the Sheriff Officers have trouble recovering the money they can seek to have wages arrested or bank accounts frozen.

Why is Council Tax collected April to January?

We follow Scottish Executive guidelines. It also allows us February and March to chase arrears within the same payment year. If people are in particular difficulty we will let them pay over 12 months. Of course we don't wait until February and March to chase arrears - we send reminders as soon as money is due.

LEGISLATION UPDATE

he Housing (Scotland) Act 2006 was introduced to improve the condition of privately owned homes and to raise standards in the private rented sector.

The Act affects property owners, landlords and tenants in many ways, and although it became law in January 2006, the different sections of the Act come into force gradually. Already this year, sections of the Act relating to energy efficiency and mobile homes have been enforced.

Over the next few months significant pieces of the Act will come into force, giving tenants the power to do something about repair issues without going to court and having the expense of a lawyer.

The Private Rented Housing Panel and Repairing Standard legislation is listed below – with information on the parts of the Act which have been introduced earlier in 2007.

If you want to know more about how the Housing (Scotland) Act 2006 affects you, or how this changes your responsibilities, get in touch with letwise on 0131 529 7454.

In other legislation we also see the law around council tax exemptions changing. Many owners and tenants may be uncertain of their council tax liabilities, the amendments shown below are just some of the discounts available.



For more information about council tax contact Revenues and Benefits on 0131 200 2000.

Subject	Commencement Date	Act	Statutory Instrument
COUNCILTAX	1.4.07	The Council Tax (Discounts) (Scotland) Amendment Regulations 2007	No. 213 Council Tax
When there is only one person in a h		er earning up to £44 per week, the o	carer is to
COUNCILTAX	1.4.07	The Council Tax (Discounts) (Scotland) Amendment Regulations 2007	No. 214 Council Tax
An apprentice with gross earning of u tax calculation.	p to £195 per week is	to be disregarded for the purposes	of council
MOBILE HOMES	28.5.07	Housing (Scotland) Act 2006	2007 No. 270
Sections 167 to 171 of the Act provide	de tenants of mobile h	omes with protection from harassm	nent.
ENERGY EFFICIENCY	28.5.07	Housing (Scotland) Act 2006	2007 No. 270
Section 179 requires the Scottish Minaccommodation.	isters to prepare and p	ublish an energy efficiency strategy	for all living
PRIVATE RENTED HOUSING PANEL	3.9.07	Housing (Scotland) Act 2006	2007 No. 173
Gives details of how the panel will wo conducted and how the judgements v		o the panel will be made, how heari	ngs will be
REPAIRING STANDARD	3.9.07	Housing (Scotland) Act 2006	2007 No. 270

etwise



help and advice for Edinburgh's private tenants and landlords

letwise offer a programme of training and briefing events for private landlords. These courses are designed to inform landlords about the various aspects of property and tenancy management and to update on any changes which impact on the private rented market.



Landlord Training Programme: October 07 – December 07

TRAINING SESSIONS

Marketing Your Property and Deposits

Tuesday 2 October 2007, 1-5 pm Venue: Holyrood Hotel, 81 Holyrood Road

Course objectives

By the end of the course delegates will:

- understand how to effectively market a property and achieve optimum rents;
- understand the legal implications if they let a property without the tenants actually viewing the property (Distance Selling Regulations);
- know how to seek a tenant reference;
- understand the legalities and implications of requesting a rent guarantor;
- understand the legal requirements around deposits; and
- be aware of how to deal with disputes around deposits.

Is it for you?

This course is beneficial both for newcomers to the private renting business and experienced landlords and letting agents alike.

Gas Safety Awareness

Tuesday 9 October 2007, 1-5 pm Venue: Radisson SAS Hotel, 80 High Street

This course informs participants of their legal duties and responsibilities as a landlord/agent relating to any property which has a gas supply. You will be surprised how much you realise you didn't know. This course is certificated by Corgi Services Ltd.

By the end of the course delegates will:

- be aware of the role of Corgi, and the advice and assistance available;
- be aware of the requirements on Corgi registered fitters;
- be aware of the legal requirements and responsibilities on landlords and agents.
- be able to understand landlord gas safety certificates; and
- be aware of what can go wrong and the consequences.

Is it for you?

This course should be made a requirement for anyone who lets property which has a gas supply whether as a landlord or as an agent.

Resolving Conflicts Postively

Thursday 11 October 2007, 12.45-4 pm Venue: Business Centre, City Chambers

This course will explore techniques for resolving conflicts to everyone's satisfaction. Typical disputes between landlord/tenant and tenant/neighbours will be examined and delegates will learn straight forward practical techniques for helping to ensure conflicts are handled productively.

Course objectives

By the end of the course delegates will:

- · be aware of how conflicts arise;
- have a better understanding of how conflicts escalate;
- be aware of how not to make conflicts worse;
- be familiar with some constructive negotiating techniques;
- be familiar with some practical skills for handling conflict positively; and
- be aware of how mediation can help.

Is it for you?

This course is suitable for all private landlords and letting agents.

All of these courses are free of charge

You can book a place by contacting letwise on 0131 529 7454 or e-mailing letwise@edinburgh.gov.uk

For further information about these courses or future training events, contact our Training & Development Officer, Rachel Fleming on 0131 529 2177 or e-mail rachel.fleming@edinburgh.gov.uk

Due to the high level of non attendance at courses recently, we have changed our policy. Delegates who fail to cancel their place on the course and subsequently do not attend, will be excluded from all remaining courses in the quarter. This is to enable us to maximise capacity and make sessions as cost effective as possible. This does not prevent delegates from booking on courses within the next advertised quarter.

Tenancy Agreements

Thursday 25 October 2007, 5.45-8.30 pm Venue: Holyrood Hotel, 81 Holyrood Road

Course objectives

By the end of this course delegate will:

- be aware of the legal requirements and pitfalls in creating assured and short assured tenancies;
- be aware of unfair contract terms in leases and how to avoid these;
- be aware of the legal rights and obligations of landlords and tenants;
- understand what action can be taken against tenants if things go wrong; and
- be aware of what could be construed as harassment.

Is it for you?

This course is intended for private landlords and letting agents involved in creating tenancy agreements whether let to individuals / families or shared occupancy. It is intended to cover assured and short assured tenancies, and is not intended to address resident landlords or protected tenancies.

Recovery of Possession

Wednesday 31 October 2007, 5.45-8 pm Venue: Holyrood Hotel, 81 Holyrood Road

Course objectives

By the end of the course delegates should be able to:

- understand the mandatory and discretionary grounds for repossession;
- understand the legal requirements to successfully regain possession at the end of a lease;
- be aware of the notices and procedures required in repossession;
- be aware of what can go wrong when seeking possession, and how to avoid these problems; and
- understand court processes.

Is it for you?

This course is intended for both new and experienced landlords and letting agents. It is not designed for resident landlords

The Law of Repairs

Thursday 8 November 2007, 5.45-8 pm Venue: Holyrood Hotel, 81 Holyrood Road

Course objectives

By the end of this session delegates will:

- be aware of statutory and common law repairing obligations;
- understand the remedies available to tenants when landlords fail these duties;
- have an understanding of gas safety, furniture and fire safety regulations, and electrical safety.

Is it for you?

This course is designed for both new and experienced landlords and letting agents.

Finance Matters

Thursday 29 November 2007, 1-5 pm Venue: Holyrood Hotel, 81 Holyrood Road

Course objectives

By the end of the course delegates should be able to:

- understand the implications of current taxation legislation as it affects landlords;
- understand the most effective ways to structure finances to maximise benefits;
- understand the different types of mortgages available and their advantages;
- understand how to maintain effective financial and bookkeeping records; and
- be aware of the insurance market, and the types of insurance covers landlords should consider when renting property.

Is it for you?

This course is aimed at both new and experienced landlords or those considering how to maximise tax benefits from current legislation and those who would like more information on effective bookkeeping.

Keeping the Peace

Thursday 6 December 2007, 1-5 pm Venue: Radisson SAS Hotel, 80 High Street

Antisocial behaviour can mean anything from noisy washing machines to loud parties to crime. As a registered private landlord you now have a legal responsibility to deal with complaints about your tenant's behaviour – even if this behaviour does not appear "antisocial" in the extreme. Failure to deal with your tenant's behaviour can lead to loss of your registered private landlord status which ultimately means you would be unable to let your property.

Course objectives

This course will:

- explain the different types of behaviour that are defined as "antisocial";
- explain how, as a private landlord, you have a legal responsibility to deal with your tenant's behaviour;
- tell you about how the Council can assist and support you in meeting these obligations;
- advise you on ways you can try to avoid antisocial behaviour occurring; and
- advise you on the steps you can take to deal with situations where your tenant's behaviour is causing complaint.

Is it for you?

This course is an essential for all private landlords.

BRIEFING SESSION

Housing Benefit and Council Tax

Tuesday 27 November 2007, 6-8 pm Venue: Bufsss Centre, City Chambers, High Street

The Housing Benefit Pathfinder scheme has been piloted in Edinburgh since February 2004. The most significant changes meant that housing benefit was paid directly to tenants, and the introduction of Local Housing Allowances. It is the intention of government to role this out UK wide. This briefing session aims to identify the underlying principles of Pathfinder, explain the Local Housing Allowance, and identify the results of implementation of Pathfinder in Edinburgh. It will additionally give some input on council tax requirements and liabilities.

Is it for you?

This briefing session is aimed primarily at those who are either currently or considering letting to tenants on Housing Benefits.





TEL: 0131 270 4774 E-MAIL: info@scottishlandlords.com www.scottishlandlords.com



TEL: 0131 529 7454 E-MAIL: letwise@edinburgh.gov.uk www.edinburgh.gov.uk/letwise





TEL: 0131 529 7278 E-MAIL: ela@edinburgh.gov.uk www.edinburgh.gov.uk/ela