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MONEY BOX LIVE

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DUGGLEBY: And we're talking about renting and letting on this afternoon's programme, trying to make sense of a market where some people have got their fingers badly burned and others have become reluctant landlords simply because they've not been able to sell their homes. That said, long-term investors have seen good returns in the last few years; and as long as they've not over borrowed and can be flexible over the rents they charge, they should be able to sit tight until conditions improve. The latest survey by the Association of Residential Letting Agents reports that nine of 10 investment landlords are neither selling nor buying rental properties even though asset values and yields may have fallen. Of course it depends on what type of property you have and what area of the country you're talking about. Although flats are over supplied in some big cities, new building has virtually stopped; and as loans become cheaper and more readily available, the so-called affordability index may convince potential tenants that it's cheaper to buy than rent if - and it is a big if - house prices do not fall as far as some forecasters think they will over the next year or so. It's a difficult call, but hopefully we've seen an end to the notion that capital gain rather than a steady rental income is what matters, and building a good relationship between tenants and landlords is the best way to ensure a fair return for both. The rules and regulations have become much tighter in recent years covering safety aspects, deposits and (from last October) the provision of energy performance certificates, and there's stiff penalties for failure to comply. Different types of property and circumstances have different procedures - multiple occupancy, for example; arrangements for the payment of housing benefit to the

tenant rather than direct to the landlord; and an issue of particular concern - what happens if a property is repossessed without the tenant's knowledge? 03700 100 444 is the Money Box Live number. With me in the studio Vivien Gambling, chair of the Housing Law Practitioners Association, and John Socha, vice chairman of the National Landlords Association. And in our Birmingham studio, Hayley Rowley from Citizens Advice in Birmingham. Now then, Joshua in Nottingham, you've got the first call.

JOSHUA: Hi. Basically I'm a student tenant in an HMO. The contract, our contract started on 1st June last year. We signed it in March. And I'd heard briefly from programmes such as yours about Tenancy Deposit Schemes, and when we were signing the contract I printed out information from the Directgov website on the Tenancy Deposit Scheme and gave it to my landlord, and his response was to say that the government had got too much of his money already and he wanted to earn the interest on it.

DUGGLEBY: Okay, now do you know what the landlord did about it? I mean did he notify you of what happened to the deposit?

JOSHUA: No. He said to us, he said straight to us that he wouldn't be putting it in a Tenancy Deposit Scheme.

DUGGLEBY: Okay, well let's just stop right there. Vivien?

GAMBLING: Well I think your landlord has been rather foolish in this case because the law now requires every landlord who requests a deposit to pay it into one of the recognised schemes and also to provide you with information about which scheme it is being paid into. There have been cases on this subject and there are penalties on the landlord which include the fact that he might face a fine of three times the value of the deposit. So my advice to you would be to make an application to the court and that will require the landlord to place the deposit into one of the schemes and he may well face a fine.

DUGGLEBY: What do you mean by the court? Is that the small claims court?

GAMBLING: It'll be the county court.

DUGGLEBY: County court, okay. Hayley, have you got a comment on that? (*Joshua tries to interject*) Sorry, yes come back in by all means, Joshua.

JOSHUA: My only concern is that with going to... I mean I understand that there is that recourse, but my only concern is that we are living in the house now and you know if he's so reluctant to comply with regulations over that, I could think that perhaps he would turn round to us and find some petty reason to kick us out or... And also I would be unsure about who to go to, how to go about it you know in terms of lawyers and such.

DUGGLEBY: Well you wouldn't have to employ a lawyer, I don't think, in this. Hayley, I mean Citizens Advice would offer advice on this, wouldn't they?

ROWLEY: That's right, we'd be able to help. I'm presuming you've got a fixed term tenancy, so the landlord can't bring it to an end any earlier than its expiry date...

JOSHUA: Right.

ROWLEY: ... and also the Tenancy Deposit Scheme protects you because if he doesn't protect your deposit, he can't serve notice using the assured shorthold ground. So there are two reasons why your landlord can't end your tenancy.

JOSHUA: Okay.

DUGGLEBY: It's rather silly behaviour, I would say John.

SOCHA: Yes. I understand, Joshua, you presumably have... Is it Nottingham University you're at?

JOSHUA: Yes.

SOCHA: Well I think if you go and have a word with the college accommodation office, they'll probably take quite a dim view of that as well because most colleges in the United Kingdom have a list of landlords that are approved that they're using and some of them do have an accreditation scheme, which means that landlords should be accredited. So I think it's a word with your college as well.

JOSHUA: Okay.

DUGGLEBY: Incidentally, just on this general point, we referred there to multiple occupancy. Is there any difference in the multiple occupancy rules as between say an individual tenancy agreement?

SOCHA: On say a group of sharers?

DUGGLEBY: Yes. I mean any general sort of advice you can offer in the case where students might feel that they were disadvantaged by having multiple occupancy as opposed to an individual tenancy?

SOCHA: Well it will be a joint and several tenancy and there would be a lead tenant and that is the person who would deal with the tenants' deposit all the way through from start to end. So the scheme doesn't deal with every tenant. It deals with whoever the lead tenant is, okay? But it must be protected and you can look it up on the websites as well free of charge.

DUGGLEBY: Okay and is there a cost? Is there a fixed fee or anything for doing this, Vivien?

GAMBLING: I believe there would be a fee for applying to the county court. However, depending on your circumstances, the person applying might be eligible for an exemption from paying the fee. It's means tested.

DUGGLEBY: Right. Now on the subject of tenants' deposits, there's an interesting e-mail from Sarah in Halifax and she says that she's an experienced landlord and she has a good tenant and she agreed that the deposit - that's the initial deposit - should be used as payment of the last month of tenancy. Then the tenant left without doing the proper forms of deposit to release, which could then be presented. It all got a bit messy and she's sort of saying, John, have you got any comments on this? It didn't seem to work very well. It was a well intentioned move, but somehow, three months later, she hadn't got anything back.

SOCHA: This sounds like the Deposit Protection Service, which of course is a custodial scheme.

DUGGLEBY: *(over)* It is the Deposit Protection Service, yes.

SOCHA: The other two schemes, by the way, are insurance backed. One that works only through ARLA and RICS agents, and the other one is the My Deposit Scheme where you actually keep the deposit and you pay a fee to protect the deposit, but you as the landlord actually are allowed to keep hold of that deposit.

DUGGLEBY: So had she actually used that system, she'd have probably been okay?

SOCHA: She'd have been okay. The trouble with the DPS system is that she will have to get an affidavit sworn out and then get it down to DPS who will then hopefully release the money back to her.

DUGGLEBY: Yeah. Very messy, she says.

SOCHA: It's not the first time I've heard it - when the other side won't cooperate to give the last month's money back.

DUGGLEBY: I think it's a case ... It's not a question of not cooperating. It's just that the young lady concerned has got better things to do with it.

SOCHA: Yes, probably elsewhere.

DUGGLEBY: Okay, right. Now, Victoria, your call coming from Southampton.

VICTORIA: Hello there. We've just sadly lost my grandmother last week and she leaves behind a house containing four lodgers. We've just discovered that all is not entirely above board. There are no tenancy agreements, no deposits paid, no sort of fire safety or anything. It's just been unofficial and it's been going on for a few years now. The house is the only asset, which obviously will need to be liquidated for, you know, funeral costs and everything else. And we're panicking now - what do we do with the lodgers?

DUGGLEBY: You say there's no known agreement at all?

VICTORIA: No agreement. It's all been verbal.

DUGGLEBY: Can I start with you, Hayley, and see what you can suggest here?

ROWLEY: Well first of all you'd have to find out how long the tenants or lodgers have been there (*coughs*) - excuse me - and I'd need to know - did your mum reside with them?

VICTORIA: Yes, she did.

ROWLEY: So what we'd have had at the time would be excluded occupiers because they've got a resident landlord.

VICTORIA: Right.

ROWLEY: So they've got no ... At the minute, they've got no rights to stay there long-term.

VICTORIA: No.

ROWLEY: So you haven't got to worry that way. But you'd need to give notice. The resident landlord status will stay for a while, for a couple of months at least because that's the provision that's in place after death. But, as with any tenant that finds themselves in that situation, from an advice point of view we'd ask that you give them reasonable notice and keep them informed, but they have no long-term rights to stay.

DUGGLEBY: And Vivien ...

VICTORIA: She died without a will and the whole house is going to be in probate probably for a couple of years now, so it's not urgent on their side of things that we sort of you know ask them to move on quickly. My worry is actually about the rent they're paying. Should that be going to the solicitors into probate fund or is that separate for running the house? You know that's really my question - what do we do with their rent?

DUGGLEBY: Well the point about this is once somebody's died, then it goes into the hands of the executors or the administrators or whatever it is. I mean if you die intestate, then of course that doesn't mean to say the state can't be administered. The fact remains is that this money is going into the estate, I think Vivien, and that's a slightly separate issue from what you have to do legally to make sure that you get these tenants put either on a proper footing - which I take it you can do - or give them notice and start again, which might, just be in your best interests if you want to sell the place. Vivien?

GAMBLING: Yes. Well I think that it's a really complicated situation and that it would be sensible to obtain legal advice. If you're not familiar with how to apply for probate, it would be prudent to get advice on that, although it is possible to do that without...

DUGGLEBY: Not in this instance. I think it would be crazy in this instance.

GAMBLING: Well I think certainly the landlord and tenant aspect is the more complicated. You mentioned that the property has not been well maintained, so it may be best to serve notice on the tenants and start again, I would have thought; and unless there's somebody who's able to manage the property and bring it up to proper standard of repair, it would be I think a risky business taking on this venture.

DUGGLEBY: I would think, John, that you need a specialist to act for you. I mean I'm not sure that a solicitor who's dealing with probate would even be necessarily qualified to do this sort of thing. It's quite a tricky area.

SOCHA: It is because obviously she was a resident landlord, so she did have a lot of rights, more so than the average landlord who's a non-resident landlord. But they do need to bring the tenancies to an end and they may have to be forced to clear the house because obviously although it's not a licensable property by the sounds of it, it would still ... it does need sorting out. If it needs lots of repairs, then there'll be other issues kicking in and of course they don't appear to have cash available to do it.

DUGGLEBY: No, no. Okay, well it is a complicated one, so I think this is one for specific legal advice. And if you'll bear with us, we'll move onto Sarah in Bristol. Thank you.

SARA: Hello. I'm actually Sara, but it doesn't matter. This might sound complicated as well. We've basically got a landlady who's very difficult to get hold of. She appears to screen her calls and the letting agency, who I've now decided to make all my contact through as I want them to have records of everything, they only have a house phone, which rings off the hook until they get an answer phone to talk to. The situation at the moment is that we're coming up for renewal. At the beginning of the month, we were offered six or 12 months and I said, "Ooh, can't we go rolling?" About a week later, the lady comes back going, "Oh I'm not sure I like that, but I'll think about it". And now - this was the very beginning of January, the first week - and now she's said she doesn't want to roll the tenancy and she wants the rent to increase. However, she's actually in breach of contract because we've got a leaky roof and a broken bath, which breaches the Landlords and Tenants Act 1985, and our rent's at...

DUGGLEBY: Okay, well ...

SARA: Sorry, my rent's at market rate already.

DUGGLEBY: Okay, well can I stop you there because this is clearly an unhappy relationship. It's not doing any of you any good, John, and it's exactly what you really don't want to hear, frankly, in terms of a good landlord and tenant relationship will produce these problems.

SOCHA: That's right. It's all down to customer service. If you don't do the repairs, the damage gets worse. The quicker you do the repairs...

DUGGLEBY: But there is a legal obligation to do the repairs.

SOCHA: And there's a legal obligation under the - as the lady quite rightly says - with the '85 Housing Act, to do your repairs. So really the landlady's being somewhat foolish in not doing the repairs because those are the consequences.

DUGGLEBY: So what's the redress?

SOCHA: You've got a couple of options. You can actually get estimates and have the work done yourselves and take that from the rent. That's sort of the ultimate challenge. Obviously have a talk with the letting agents as well because they should be able to get hold of the landlord to actually explain to her the importance of doing repairs promptly because it will be a lot cheaper to do it now than with all the subsequent damage that is going to be caused, especially with a leaky roof, especially in this rainy weather we're having.

DUGGLEBY: But so far as the actual contract is concerned, the six or 12 months or the rolling contract as it were, Hayley - that, I'm afraid, is almost certainly the option of the landlord, isn't it?

ROWLEY: It is. The contract if it's rolling now and if you don't sign a fixed agreement, it will continue to roll. But if your landlord wants to insist upon fixing a further period - if he's not happy that you won't, you run the risk of him being able to serve notice and if you're an assured shorthold tenant, that is notice of two months. You've got repair issues. As well as being able to perhaps ask him to do the repairs by letter or paying for the repairs yourself and then offsetting it against rent by following a proper procedure, you can also go to a solicitor and get help to seek an injunction through the county court that he performs the repairs. So there are options for you, but you must remember that everything you do as an assured shorthold tenant leaves you at risk that notice could be served at any point.

DUGGLEBY: Indeed. But since this relationship has clearly broken down, John, I just don't... one wonders why you carry on with it anyway unless there's a very compelling reason to be in this particular property in this particular area.

SOCHA: Yes because having done some dispute resolution between landlords and tenants, it's almost always you get down to it's actually personalities that have fallen out and it's usually best just to end it and move on.

DUGGLEBY: Okay, we've got another repairs question. This is from David in London and he said that in his case the boiler wasn't working when he moved in, the central heating broke down. Some work was done on the property but it wasn't very effective and in fact it broke down again. This has been going on for eight months I think into this one year tenancy and he said look, I'm not paying the rent any more. Has he got the right not to pay the rent or is he going to lay himself open to you know notice?

GAMBLING: Well he could set himself up or set up a situation where he would be entitled to use the rent in order to pay on repairs and the procedure for doing that would be to get estimates for doing the work himself and serve those on the landlord and give proper notice that he intends to use the... in effect set off the costs of that against the rent.

DUGGLEBY: Right. And he's within his rights to do that?

GAMBLING: He is within his rights to do that provided he gives proper notice. However, it wouldn't be lawful to simply withhold the rent.

DUGGLEBY: Right.

GAMBLING: He may well be entitled to compensation because...

DUGGLEBY: Well he's asking about this - is he entitled to any compensation?

GAMBLING: Almost certainly. Obviously lack of hot water and boiling kettles, etcetera, constitutes a daily inconvenience.

DUGGLEBY: Okay. But perhaps easier said than done, Hayley, to get it? That's the trouble.

ROWLEY: Well again he's going to have to take legal action. He's going to have to make a claim in the county court and he's going to have to ask the landlord to perform the repairs. He's going to have to ask for compensation because of the detriment against the value of the tenancy and the disruption it's caused to his life, as has been said, on a daily basis. So it's devalued the tenancy.

DUGGLEBY: John, you mentioned dispute resolution. Would that help in this, do you think, or is it again too far gone?

SOCHA: It depends if there's an agent involved. If there isn't, it really is down to the relationship between landlord and tenant. And I think the problem I do find sometimes is that some people don't realise the tenant is a customer, a *paying* customer. That person needs to be looked after to get the rental flow. So if you're not doing the repairs, don't be surprised when the other person gets upset.

DUGGLEBY: Okay. Shirley, you've got the call now in Reigate.

SHIRLEY: Yes, I have one of these messy Tenancy Deposit Scheme problems. Eighteen months ago, I used a high street letting agent to do a find only tenant for me and to register my deposit, or my *tenant's* deposit which they dutifully did. Recently my tenant has had a letter telling him that the deposit is not protected anymore. After a saga of events, I have discovered that my original letting agent has in fact gone out of business. A new letting agent has taken over their business and they have in fact moved the money from TDS into DPS. I have no paperwork, nobody has communicated with me - the landlord. Nobody has actually communicated with my tenant either. So we've got no paperwork and on the face of it, it looks as if his £1,200 has disappeared off the face of the earth.

DUGGLEBY: No, I don't think so. I think probably, John, this is probably being unduly alarmist.

SOCHA: Yes. We would need to check as to which scheme it's actually in.

DUGGLEBY: It started with one scheme and then was converted across to another, which I think presumably the letting agent could do as long as notification was given?

SOCHA: Especially if it moved say from an unregulated agent to a regulated agent. As long as that's been done. But she can check it.

DUGGLEBY: It sounds to me as though the second agent actually has probably done the right thing in this case because the first agent's gone out of business, so you've got to move fairly quickly to make sure it's regularised.

SOCHA: But just a word of warning to make sure that it is protected because of course the landlord is always responsible for the deposit. Even if the agent goes out of business, the landlord is ultimately responsible. If it's a regulated agent, it's insured, but the unregulated ones are not.

DUGGLEBY: So it sounded to me, I think, that the second one was regulated and therefore it's probably okay. But double check to make sure it's okay. Okay, our next caller is Simon in Nottingham. Simon?

SIMON: Hello. The problem we've got is actually we're waiting at the minute to be shown round another flat because we've actually just had a notice and told that our current flat that we are renting is actually being repossessed from the landlord on Monday and we just really wanted to know what our rights were.

DUGGLEBY: Oh yes, this is an increasing problem, Simon, you're not alone. And I suspect, Hayley, you've got a pretty good procedure for advising people on this problem?

ROWLEY: Well unfortunately for tenants of borrowers, the first thing we need to know... For all tenants of borrowers, you've only got an overriding interest if your tenancy predates the date of the mortgage, the date that the charge appeared on the register. Now if you're a new... How long have you been in the property? Is it a long time or...?

SIMON: No, not that long. Probably only about four months, to be honest.

ROWLEY: It's unlikely that you have an overriding interest. Unfortunately, you've got no rights. You can't apply to suspend a warrant, you can't stop the action, so you have got to move really quickly.

SIMON: Is there any chance that we'd be able to force them to pay some kind of compensation for the upheaval?

ROWLEY: You can try, but the problem you've got is how are you going to enforce a judgement against someone who's probably already in lots and lots of debt?

SIMON: Could you not take the management agents or the letting agents because

have they not failed in their practice to keep a tight... know how much their current landlords that they're representing are looking after their business?

ROWLEY: That's a good point. There's nothing at the moment that says that you can do that, but that would be something I'd like to see in future - better regulation for agents, looking at the credit status of the landlords they take on, because this is something that we're seeing all the time now. They check tenants' credit.

DUGGLEBY: John?

SOCHA: It's very difficult for the agent to find out. And I've been on the receiving end of this myself in the past when I was an agent and there is no way of finding out because of the Data Protection Act, because the relationship is between the mortgage lender and the landlord and they will not give that third party information out to anybody. The only thing I would ask is that if you've got a possession order there, did you open all letters that came to you saying "the occupier"?

SIMON: We opened the one that said "occupier". Then the agent said that we could open the one that was addressed to "the owner and the occupier and all occupiers".

SOCHA: Okay. It's just that it seems very short notice because obviously the thing has got to go through court to get a court warrant.

SIMON: Well the thing was probably about three months ago, we had another letter very similar and we actually took that to the agent and they said there was nothing to worry about.

DUGGLEBY: Vivien?

GAMBLING: Well I'm aware that this is going to be an ever increasing problem and I've been thinking of how to advise tenants in this situation. And I think for your next tenancy, can I suggest that if any letter comes from the court addressed to "the

landlord”, far from me to advise you to actually open it, but I would contact the landlord and insist that the landlord comes to the property to collect the letter which appears to have come from the court service and quiz the landlord about you know what it’s about, so that you’re actually put in the picture.

SIMON: Okay.

DUGGLEBY: Okay, we must move onto some e-mails now. A few quick answers hopefully. This is Liz in Horsham. She says, “I’d be grateful if the panel could clarify whether work done prior to a let, such as painting, re-carpeting, provision of new curtains is tax deductible? I’m getting confusing advice from lettings agencies”. John?

SOCHA: The answer is no, not on... It does add to your initial capital cost of the property. If it costs £100,000, you spend £5,000, your starting capital cost is £105,000. But then you can have wear and tear allowance from then on. So that’s the way that you’d move forward. But to put the property into a tenantable state, you can’t actually make that. And it’s a one-off, the only time you can’t allow it against tax.

DUGGLEBY: Supposing you have a new boiler system put in after five years. Can you charge for that?

SOCHA: That’s alright.

DUGGLEBY: That is off-settable against the rent once the tenancy’s up and running? Right. Then we’ve got Val in Coventry. He says, “The letting agency I used refused to pay me the final month’s rent, saying it hadn’t received it. But the benefit people, the housing benefit people say that they have handed it out, so please can you advise?” Hayley?

ROWLEY: Well we’d need to clarify who it had been paid to.

DUGGLEBY: Well it looks as though it's been paid to the tenant.

ROWLEY: If it's been paid to the tenant, then unfortunately they've got to chase the tenant for it. It depends what your agreement with your agent is.

DUGGLEBY: So the landlord's got to chase the tenant. They can't chase the letting agency because the letting agency never got it.

ROWLEY: It would depend on their agreement - whether they'd guaranteed the rent.

SOCHA: It's pretty unlikely any sensible letting agent would guarantee benefit payments.

DUGGLEBY: Okay. This is Diana in Clifton and she says, "I've got a flat which I'm letting out. The agents are charging me 17%. I've no quarrel with their work, they seem quite proficient, but this is an awful lot of money". John?

SOCHA: Sadly that's the going rate in London. It's about 15% plus VAT. It's less outside London, but in London that's the going rate.

DUGGLEBY: Okay and we've got now Val in Trowbridge. Val?

VAL: Oh yes, hello. I'm a landlady and at the end of a very bad tenancy, I had to practically refurbish the whole house, which cost about £17,000 and resulted in an overall loss on my tax year of £13,000. But the Revenue say they're not changing my tax code and that it would resolve itself in the coming years. Is that right, do you know, and how would it resolve itself?

DUGGLEBY: John?

SOCHA: It's investment income rent it's categorised as. It's not categorised as revenue earnings. So you will actually get the money back gradually over the next...

You can roll the loss continually forward.

VAL: I see.

SOCHA: That's what the Revenue's argument is. So every year you collect the rent, that £17,000 will be allowed against any rent that you collect.

VAL: I see. Oh so that allows me about three or four years then (*laughs*).

SOCHA: Afraid so.

VAL: Okay. Thanks very much.

DUGGLEBY: Right, there's an e-mail here from Robert in Glasgow and he's another one who has to move, can't sell. He's been given a consent to let agreement by his lender, his building society, but in fact the rental income isn't going to cover the mortgage - £900. The rent's about £850 and he wants to know if he can get any form of tax relief on this shortfall.

SOCHA: No.

DUGGLEBY: No?

SOCHA: No. He will actually have... And what's worse, he'll have to declare it. If he doesn't declare it, the Inland Revenue can come after him for any amount that they think he made even if he made a loss. So the best thing is to declare it and show a loss.

DUGGLEBY: Okay. I think it's Jack... Is it Jack in London?

JACK: Jack.

DUGGLEBY: Jack. Yes, your call?

JACK: Hello there. We just moved in about ten days ago and my dishwasher started smoking, black smoke coming out of the back of it. It's a fully fitted kitchen, brand new build. The contractors who built it and the landlord and stuff basically were only contactable between nine and five. Now this happened at eight o'clock at night and basically I want to know whether they should be able to be contactable 24 hours because on New Year's Eve the building next door to us burnt down because of kids and everything else. If the fire had caught through to this building, how would it possibly be that we can contact them because they're only open nine to five office hours?

DUGGLEBY: What at Christmas Eve? Oh dear! Hayley, can you help with that one?

ROWLEY: I'm a little stumped. I don't think anyone has to be on call, a landlord needs to be on call 24 hours.

DUGGLEBY: It just seems terribly unfortunate.

ROWLEY: In that example, if there was a fire, the landlord can't do anything about it the same way the tenant can't. It's the emergency services.

SOCHA: It's all about you know taking responsibility for yourself. If you think the thing's going to catch fire, then get out. Certainly don't hang around for a fire to get you.

DUGGLEBY: Just a brief comment from you, Vivien, on general safety points.

GAMBLING: Well the landlord is possibly at fault in that there's an obligation that or a term that the electrical appliances are fit for their purpose and also ought to have certificates.

DUGGLEBY: There has to be certificates for both gas and electricity, doesn't there John?

SOCHA: Not for electricity. There's no legislation on electricity at all. But a new appliance, you wouldn't expect it to break down, so it will probably be replaced under warranty.

DUGGLEBY: Okay, well I'm afraid that's all the questions we have time for. But thanks to Vivien Gambling, chair of the Housing Law Practitioners Association; Hayley Rowley, who was from Citizens Advice, in our Birmingham studio; and John Socha, vice chairman of the National Landlords Association. As usual there'll be more information and links on the website, bbc.co.uk/moneybox, and you can also ring the information line on 0800 044 044. Paul Lewis will be here with news and comment on next Saturday's Money Box, and for the next few weeks Paul will be taking your calls on Wednesday afternoon's Money Box Live. The subject for next week is credit and debt.