



# NEWSLETTER

June/July 2010

## Welcome

Welcome to the first monthly newsletter covering issues and reports on property and the environment. Including more related topics which may be of interest for professional landlords, we hope you will enjoy our first edition. We would appreciate your comments; simply write to the Editor at [editor@hpass.co.uk](mailto:editor@hpass.co.uk)

## HIPs are History

As from the 21st May 2010 you no longer require a Home Information Pack to market your property. However, you still require an Energy Performance Certificate (EPC), which means for most Landlords you will probably have one commissioned already. For those properties that have an EPC rating of "A" for the energy and environmental rating, hPASS is offering all Residential Landlord Association members FREE estate agent service for either the letting or sale of your property. In addition, we are also offering our Conveyancing service for an incredible price of £149.00, our usual price being £395.00 (this excludes disbursements and VAT) ... Terms and Conditions apply to both offers and are available on application.

There have been countless debates on whether HIPs has been a benefit to the industry or just a hindrance. The facts seem to be inconclusive on both sides of the argument. What we do know is that according to the land registry statistics when HIPs were introduced, transaction volumes did not change on year on year figures. The figures did decline during the period when the recession hit hard. Why not write to the Editor with your views at [editor@hpass.co.uk](mailto:editor@hpass.co.uk)

## Grants for Landlords

Save 50-100% off insulation for your home – every home in Britain is eligible. Everyone can benefit from a free insulation grant towards [cavity wall](#) or [loft insulation](#) for their home, and the benefits can be enormous.

You can receive anything from 50%-100% off the cost of insulating your cavity walls and loft, which means you could insulate your whole house – creating a warmer environment and helping to slash energy bills – absolutely free!

There's nothing to pay back, so what are you waiting for... it's win-win!

Get your application in before funding runs out.

Phone us now for more details on 0845 26 96 106

## Amazing Story

I had the honourable pleasure of meeting Bob a few months ago. During our two hours we spent gregariously chatting about his experiences as a professional Landlord and it slowly dawned on me that this man is just amazing. Why you may ask is this man amazing ... Bob is no ordinary Landlord but a gifted individual who has been blinded from an early age. Not only does Bob own a property portfolio in double figures but he renovates and maintains his properties himself, only requiring occasional help with large projects. Plastering, gardening, carpeting, painting, fitting kitchens/bathrooms and many more tasks are just a walk in park for Bob.

It was on a sunny but slightly cold day when I met Bob early this year. I was asked to drive him to pick up some keys to one of his properties and then to his property where we talked for an hour or so. Being a Northerner myself, I still had no sense of direction of the towns and routes around the area where Bob had most of his properties. I picked him up at his house and only minutes after settling down in the car, I was given a brief but frank overview of the task for the afternoon. I naturally asked Bob for the address of the Key Cutters so I can input this into my Sat Nav but the quietly spoken Bob simply replied by saying "I will give you directions". Whilst sitting in the driver's seat and slowly absorbing his words saying that he will give me directions in a moving motor vehicle was simply unbelievable. At this point I was presented with two choices; either shut up and drive or politely request the directions again. Not wanting to seem the arrogant and self labelling theorists that I am, I very nervously bowed down to his instructions.

As we drove off I was given my first route instruction, which I acknowledged with trepidation and followed with absolute amazement. I soon felt relaxed after given further directions, asking me to look out for a post box on the left followed by a right turn at the top of the hill. The various landmarks were given with great accuracy and graphical detail ... my immediate thought was "is this man really blind!" So after a number of turns and passing of landmarks we approached the Key Cutters, Bob saying that the Key Cutters was on our left hand side and just after the shop turn left where we could park, obviously due to a *short sightedness* of my human reactions ... I missed the turning. Bob simply replied in his softly spoken voice "Don't worry just take the next left turning and then left and left again which will bring you back to the street next to the Key Cutters". After parking up and walking around to the passenger door, I opened the door and a white stick ejected out, the hand holding the stick lightly tapped on the pavement for a confirmation of its short fall distance. Bob slowly climbed out of the red Fiesta and stood clear of the door so I could lock it before walking around to the Key Cutters. Only minutes after entering the shop, Bob was rapturously greeted with a warm welcome. The shop keeper spoke to Bob as if he was a family member.

Approaching the counter and after a short polite conversation, Bob held his hand out whilst the shop keeper placed his left hand under Bob's right hand and with his right hand the shop keeper placed the newly cut keys into Bob's palm. When payment was made with a ten pound note, I can only assume that Bob was accustomed to the size and texture of the currency value and then briefly checking his change with a simple feel of the coins. After exiting the Key Cutters ... we were now on the second part of our journey to one of his rental properties.

To Be Continued

Written by David Cowan  
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#### Next Issue

- Hints on property insulation and increasing your EPC rating
- Concluding story of Bob
- The successful Asian Property Landlord
- More Grants
- Eco-friendly Homes in the UK

For more information on our products and services please visit our Web sites:

[www.enviroestates.co.uk](http://www.enviroestates.co.uk) or phone us on 084 30 30 91 83



[www.hpass.co.uk](http://www.hpass.co.uk) or phone us on 0845 26 96 106



If you have an interesting story related to property and or environmental issues please write to the editor at [editor@hPASS.co.uk](mailto:editor@hPASS.co.uk) or post your letter to

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