



Recent months have seen Ross + Liddell undergo a corporate restructure. Back in April 2005, I relinquished my position as Financial Director and our Company Secretary, Alexander Cassidy, assumed that role.

Then, at the end of August 2005, I decided that, after more than a decade in the role of Managing Director, I would take a step back from overseeing the day-to-day running of the company. Irene Devenny was appointed in my place, while I remain with the company as Chairman of the Board of Directors.

As many clients are aware, Irene has considerable experience in property management, having served with Ross + Liddell for over 30 years, and places great emphasis on customer satisfaction. I am certain that, under her direction, Ross + Liddell will move forward with confidence

in expanding both the range of services we provide and the markets we serve throughout Scotland.

During my spell as Managing Director, I have seen the company grow to twice the size it was in 1995, establish an ever growing base in Edinburgh and manage properties throughout the length and breadth of Scotland.

I would like to take this opportunity to express my thanks to the many clients with whom I have established a productive relationship over this period, and I know that Irene and her team will serve you well in the future.

With best wishes,

**John H. Harris**  
Chairman

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## PRIZE DRAW WINNERS

Congratulations to the winners of our latest prize draw! We are pleased to report the results of our prize draw held in June.

The two lucky £250 winners were Miss A. Y. Scholes and Mrs. Yuk Ying Man.

Meanwhile, our champagne runner-up prizes were won by: Mr S. R. Cain; Miss G. L. Calder and Mr L. R. G. Mickel.

Well done all winners.



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# TENEMENT ACT HELPS PROPERTY MANAGERS HELP PROPERTY OWNERS

Last year saw the City of Edinburgh Council hand residents of a five-storey tenement in the Bruntsfield area of Edinburgh a whopping £680,000 repair bill – representing a staggering £47,000 for each flat owner – after it was discovered that the building was crumbling when the council was called in to settle a dispute between the owners over roof repairs.

It is just this sort of dispute that the Tenements (Scotland) Act now aims to address by compelling flat owners in Scotland to pay for repairs, even if they do not give permission for the work to be carried out.

Under the Act, repair work to communal areas now only requires the agreement of the majority of residents, rather than all of them, and all private owners pay towards the cost of maintaining areas of communal ownership, such as the roof and external walls.

The Act is designed to make sure that basic repair and maintenance work can be carried out – even if a minority in a tenement property does not wish to co-operate or pay for their share of the work.

The Tenement Act seeks too to address the debt problems of those flat owners who are preventing the progress of major repairs due, not because they are unwilling to pay, but because they are unable to pay.

One of the ways in which the Act addresses this issue is by introducing a system whereby if a debt is raised against the purchase as a vendor with the land registry, then the purchaser of the property can be required to settle the debt. Clearly, it is now incumbent upon any prospective purchaser of a flat property to instruct his or her solicitor to ensure that there are no debts registered against the property as failure to do so could leave the purchaser liable for the outstanding sum.

Given that The Bank of England recently revealed that the amount of money owed by consumers has broken through the £1 trillion barrier for the first time, mounting debts is clearly a problem for many owners of flat properties. Property managers can play a useful part in helping to alleviate this problem, for example, by offering property owners facilities that enable them to settle any outstanding repair bills in instalments over a 12 months period by establishing a direct debit, just as they might already have in place for their utility bills.

Paying by instalments enables property owners to budget better for repairs, rather than run the risk of being unable to pay a substantial bill in a short period of time. And the internet is now starting to streamline the whole process so that owners can communicate with property managers by email and settle any bills online.

## HAVE YOU THOUGHT OF SELLING YOUR PROPERTY THROUGH YOUR PROPERTY MANAGER?

Are there any advantages in doing so and can Ross + Liddell provide the same service as major estate agents? The answer to both these questions is **YES**.

Our Estate Agency Departments within our offices at Glasgow, Paisley and Edinburgh are managed by skilled members of staff, with many years of estate agency experience between them. They will use their professional expertise to provide a full marketing service for you, resulting in the best achievable price for your property.

Our marketing includes initial valuation advice on asking and target prices, production of sales schedules, posting details on different websites, circulation of our property enquiry register, a board or posters and newspaper advertising to an agreed budget.

Many prospective purchasers of flats, traditional or modern, are anxious to know the financial liabilities involved, particularly their share of the maintenance costs,

insurance premiums and any other common charges. For a flat in a property we manage, this information is readily available to our sales staff, helping to push forward a sale.

*"How much will your services cost me if I sell my property through you?"*

As a valued client, we are happy to offer a discounted fee of 0.75% of the sale price, plus VAT, just half the normal rate! Of course, at such a low fee, there have to be conditions - but they're all reasonable. To find out more about our estate agency services and details of these terms and conditions please contact one of the following:

**Glasgow managed properties:**  
Maureen Shand: 0141 221 7579  
[m-shand@ross-liddell.com](mailto:m-shand@ross-liddell.com)

### **Paisley managed properties:**

Isabelle Doyle: 0141 889 8146  
[i-doyle@ross-liddell.com](mailto:i-doyle@ross-liddell.com)

### **Edinburgh managed properties:**

Bruce Laidlaw: 0131 346 8989  
[b-laidlaw@ross-liddell.com](mailto:b-laidlaw@ross-liddell.com)

Maureen, Isabelle or Bruce will be only too pleased to answer any questions you might have and can arrange for one of our valuers to call at your property to carry out a market appraisal.





# HOW ASBOS IMPACT ON LANDLORDS, TENANTS AND AGENTS

The introduction of the Antisocial Behaviour etc (Scotland) Act 2004 has significant implications for landlords, tenants and agents. But with a substantial number of landlords and tenants currently unfamiliar with how the legislation affects them, it is vital that they seek professional advice from a property manager as a matter of priority.

The Act gives local authorities powers to use against the landlord, in addition to any action that might be taken directly against the perpetrators of antisocial behaviour. And in the event of a landlord failing to respond to local authority requests to improve management practices, it enables the local authority to serve an 'antisocial behaviour notice' specifying actions that the landlord must take within a given time.

If the landlord does not comply with the notice, he or she will be committing a criminal offence and will be liable on conviction to a fine up to £5,000.

Furthermore, the local authority will be able to charge to the landlord certain costs due to any inactivity and, if necessary, pursue these costs as a debt in the normal way. The local authority can also ask the sheriff court for an order that no rent should be payable, stopping the landlord's flow of income and acting as a cumulative encouragement for the landlord to take the required action.

The Act introduces a registration scheme for local authorities to prepare and maintain a public register of all private landlords in their area and specifies that the landlord must be judged a 'fit and proper' person to let houses.

A landlord who lets a property without being registered will be

committing a criminal offence, the penalty for which will be a fine of up to £5,000. The local authority will also be able to serve a notice that no rent is payable by the occupier and any Housing Benefit would cease as no rent would be payable.

Where tenants are involved in various types of anti-social behaviour, the landlord may be able to bring court proceedings to evict the tenant. The precise grounds for eviction depend on the type of tenancy, but where there has been a criminal conviction for immoral or illegal use of the house, or where the tenant or their family or visitor are causing a regular or continuing nuisance or annoyance by anti-social behaviour, there will generally be grounds for eviction.

Valid grounds for eviction by the courts have already included using a house for prostitution, dealing drugs, fencing stolen property, persistent abuse of the landlord, excessive noise, racial harassment and acts of vandalism.

As most leases will include a clause expressly forbidding anti-social behaviour, the landlord can raise an action for eviction on the basis of the breach of this tenancy condition alone.

As can be seen, the Act has significant implications for both landlords and tenants. It is imperative, therefore, that both parties seek advice from a property agent who will be able to advise them on the details of how the Act affects them.

But what about owners? Don't forget it's not just landlords and tenants that are affected by antisocial behaviour. It can be a difficult problem but there is help available. Contact us for more information.

## EDINBURGH OFFICE AT THE DOUBLE

Much progress has been made in our Edinburgh office over recent years. Indeed, since we moved to our new premises in Clifton Terrace, almost two years ago, we have doubled our number of employees to ten.

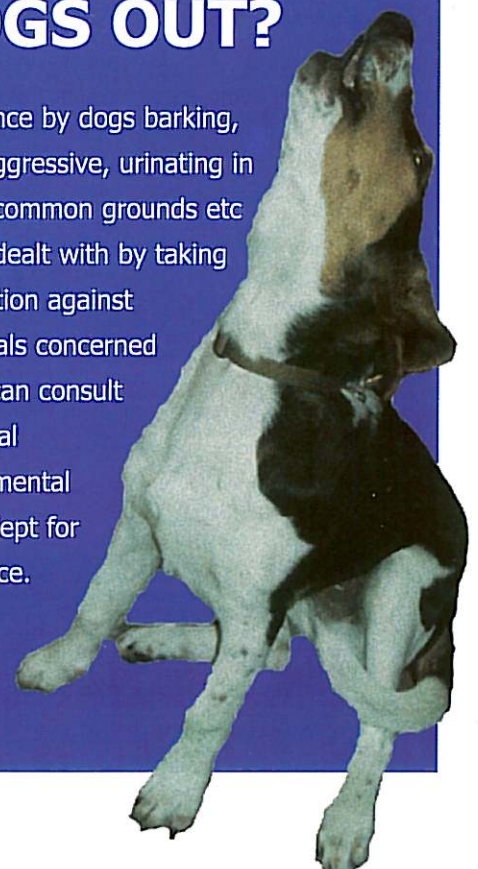
The rate of expansion has been particularly rapid this year, with the appointments last spring of Jennifer Cardwell, Susan Fong and Lesley-Anne Maxwell, who have all joined our management department. And within the last month, a further significant appointment has been made with Nic Mayall.

Joining us from Team Relocations in Edinburgh, Nic will operate as a Property Manager with specific responsibility for our rapidly expanding stock of property in the Dundee area. Our new team in Edinburgh, as well as our existing staff, will be able to assist you with any problems you may have in relation to your property.

The Edinburgh office is led by our Associate Bruce Laidlaw, who has now been in charge of our east coast operations for over three years. It is our firm intention to continue to expand our Edinburgh office to service the needs of all of our clients throughout the East of Scotland.

## WHO LET THE DOGS OUT?

Annoyance by dogs barking, being aggressive, urinating in closes, common grounds etc can be dealt with by taking legal action against individuals concerned or you can consult your local environmental health dept for assistance.





# DOES YOUR PROPERTY COMPLY WITH THE ASBESTOS REGULATIONS?

Despite the fact that the asbestos regulations came into force over a year and a half ago, there remains an alarming number of owner/occupiers and tenants who have yet to comply with the asbestos regulations.

So it is worth emphasising that the regulations impose an obligation upon owners, landlords and tenants to assess buildings for the existence of asbestos containing materials within the workplace, which is deemed to be any area where maintenance or repair is carried out, and that such areas include common parts of residential buildings, such as stairwells, bin stores, roof voids and backcourts.

Introduced as a result of government action to reduce deaths in the workplace caused by asbestos related illnesses, the asbestos regulations place an obligation

upon owners, landlords and tenants to determine if their buildings contain asbestos and, if so, to manage the health risks arising.

What this means is that unless there is good reason to conclude that the building does not contain asbestos, then the duty holder, normally the owner or tenant, is obliged to assume that it might do and so provide a plan for its management.

Failure to comply with the regulations is a criminal offence. Property managers can assist duty holders in this regard by arranging for asbestos surveys to be undertaken on their behalf and, if any asbestos is found to be present, recommend what action, if any, should be taken.

The most likely people to be affected by asbestos are those carrying out repairs and

maintenance, such as plumbers, joiners and electricians and any contractors employed by property managers on behalf of owners must now be informed that no asbestos survey has taken place at the property, in which case any contractor will be at liberty to either decline to carry out any works or insist on a survey being completed before work commences. Clearly, this could seriously impede any emergency works being undertaken, such as the repair of burst pipes.

That's why those owners, landlords and tenants of residential buildings with common parts where maintenance or repair is carried out who have not already undertaken an asbestos survey, should seriously consider approaching us to arrange a survey on their behalf as a matter of priority.

## ONLINE PAYMENT FACILITY

We are now offering clients the opportunity to settle accounts online via a dedicated, secure payment system as part of a significant investment in a total redesign and upgrade of our website with the aim of making it more user-friendly to our expanding client base.

While our web address will remain the same [www.ross-liddell.com](http://www.ross-liddell.com) everything else about the site will change and it will feature more information for clients to help make accessing all the various aspects of the firm's services easier than before.

Keith Bagnall, IT Director, said, 'The overall objective of the investment in our website is to make our client's lives easier. The complete redesign ensures that all the properties currently available for sale or let, whether commercial or residential, are easily accessed on the site. And the online payment facility makes it easier than ever before for clients to settle any outstanding debts.'

## CALL FOR COMMON STAIRWELLS TO BE CLEARED OF CLUTTER

Residents are advised to clear their common stairwells of clutter as a matter of urgency.

John Brolly, director of property management, said, 'We are becoming increasingly concerned by the tendency for residents to place bicycles and small items of furniture on stair landings and would ask all proprietors to consider whether these items represent an obstruction and, if so, arrange to have them removed.'

It is common practice for superfluous furniture to be deposited in a common stairwell with little thought given to the implications for fire safety.

He said, 'Not only do such items create obvious safety problems if set alight by an arsonist, but they can also impede the speed of

evacuation from a fire arising in a neighbouring property. That's why we would urge all proprietors and residents of tenemental properties to heed fire safety advice and clean their stairwells of any clutter. A quick tidy up can save lives.'

## SAFETY TIPS FOR WINTER BURST PIPES

Don't be caught out this winter by burst pipes. By taking a few preventative steps you can have a hassle-free winter.

- Leave a sufficient source of heating on as this will reduce risk of burst pipes.
- Find out where the stopcock is situated as this would enable you to turn water off in the event of a burst pipe.
- All pipe work should be adequately lagged.
- Make sure your overflow pipe is not leaking as this can affect the fabric of the building by causing damage to stonework and, if left unattended, can result in internal dampness.



# WORKING WITH YOU TO MANAGE YOUR PROPERTY

Ross + Liddell prides itself in taking a proactive role in managing your property. We have a team of property managers who look after a wide range of properties across the central belt of Scotland and who are well equipped to deal with any of your concerns.

The firm is a member of the Property Managers Association of Scotland, which has a strict code of practice for its membership.

Our managers welcome the opportunity to meet with residents' committees during the day or early evening. We can also assist in the formation of a resident committee to ensure client requests are met. A resident committee also gives us the opportunity to discuss any repairs/maintenance required to your property.

It is important that we continue to maintain our efficient and reliable service so, should you have any concerns, do not hesitate to call us.

Each of our property managers has an inspections rota, thus ensuring that your property is inspected on a regular basis. A property should not be inspected only when a problem arises. Should you feel the need to meet with your manager on site then this can be arranged.

We can arrange for a building survey to be undertaken, organise a planned maintenance programme, assemble a repair scheme and apply on your behalf for local authority grant assistance.



## TENANCY DEPOSIT SCHEMES - A STORM IN A (CHIPPED) TEA CUP?

The chief source of any disputes arising between landlords and their tenants is the repayment of tenants' deposits.

But though such disputes often arise over what some might regard as trivial matters – a chipped tea cup, a scratched chair leg or a stain on a kitchen table – they have been taken seriously enough by the government to prompt the proposed introduction of tenancy deposit schemes designed to take the heat out of disputes between warring parties through recourse to a dispute resolution service.

The Scottish Parliament is currently considering the introduction of tenancy deposit schemes as part of the proposed regulation of private landlords within the Housing (Scotland) Bill.

Research by the Association of Residential Letting Agents suggests that 40 per cent of landlords know little if anything about the government's proposals for tenancy deposit schemes. Given the often minor sums involved in such disputes, and the rarity of disputes arising – at least on an individual landlord basis – this lack of interest is perhaps understandable. Nevertheless, the implications of the government's proposals are likely to be significant so that both landlords and

tenants would be well advised to seek advice on how the proposals are likely to affect them.

Property managers are well placed to provide such advice to both parties. Indeed, heeding the advice of a property manager when drawing up a rental agreement at the outset can go a long way to removing any causes for disputes arising in the first place.

It is vital, for example, that a full and comprehensive schedule of condition and inventory is prepared and agreed upon by both parties at the outset. Whilst it is all too easy to gloss over any supposed minor details, practice has shown that, in the event of a dispute arising, what had been considered minor can easily escalate into a major bone of contention. Landlords and

tenants, then, cannot be fastidious enough.

But whilst such precision should go some way to removing at source the cause of disputes arising, proposals for the introduction of a dispute resolution service, regardless of the particular form that tenancy deposit schemes take, are to be welcomed. Whether Holyrood opts to follow the Westminster lead remains to be seen.

Whilst some might regard the legislative proposals as little other than a storm in a (chipped) tea cup, it's worth bearing in mind that a simple chipped tea cup to a tenant might have been a priceless family heirloom to a landlord – though it would have to be an unusual and imprudent landlord who furnished his rented accommodation with such valuables in the first place.

### EVERYBODY NEEDS GOOD NEIGHBOURS

Look out for your neighbours. If you are concerned about your neighbour's safety, or feel they need assistance, please contact your local police office.

Be aware of bogus callers and exercise caution when answering the door. Always ask for identification from the person wishing access. If in doubt, keep them out, inform the police and contact your neighbours.



# PROPERTY EMERGENCIES

## IMPORTANT NOTE

You may only use this emergency service if your Property is managed by Ross & Liddell, and you are entitled to our full management service. You may be requested by any contractor who calls for a copy of your last account, or other proof of entitlement. Misuse of this emergency service may involve you in additional charges. Normally only work to remove the immediate source of damage, where this is possible, will be undertaken outside normal tradesmen's working hours. If contacting the Loss Adjuster, please have your insurance details available. After contacting any contractor, please forward to us details of the emergency call-out.

## Insurance Claims

Our 24 hours a day, 365 days a year Ross & Liddell Claims Line, operated in conjunction with our dedicated Loss Adjuster, Cunningham Lindsey UK, will deal promptly and professionally with all claims matters. Just dial **0141-240-2626**

Please have your insurance details available, if at all possible, as this may help speed up the processing of your claim.

## Emergency Contractors

**Please select from the type of trade required and the contractor nearest to you. Please ensure you comply with the conditions detailed in the important note above.**



Trade	Contractor	Town/District	Telephone
All Trades	Caledonian All Trades	Glasgow/Paisley	0141 570 4500
Door Entry Systems	Walker Security	Glasgow/Paisley	0845 225 0600
Electrician	D.B Banner	Edinburgh	0131 665 6716
Electrician	John Girvan	Ayr	0129 226 7243
Electrician	George Rigby	Falkirk	0132 462 3113 or 0771 181 0820
Electrician	G. M. Electrical	Glasgow	0786 021 7586
Electrician	G.F Contracts	Inverclyde	0781 747 2767
Gas Heating	Stewart Services	Glasgow	0141 427 2688 or 0141 883 4184
General Builders	S. R. Bell	Shotts	0150 182 0615 or 0773 496 1040
Glazier	Wm. Drennan	Glasgow/Paisley	0150 596 0328 or 0141 563 0834
Joiner	Alder Joinery	East/West Lothian & Borders	0777 036 2991 or 0790 065 1932
Joiner	R. Gilmour	Glasgow	0141 959 1961 or 0797 334 8098
Joiner	Barr & Maxwell	Paisley	0141 881 1937 or 0770 226 2631
Plumber	T.B Mackay	Edinburgh	0131 552 6103
Plumber	A. M. Reid	Dunfermline	0776 856 6595
Plumber	Power Rod Crann	Glasgow	0141 637 3199
Plumber	Alex. Anderson	Glasgow/Paisley	0777 347 5426 or 0141 334 9354
Plumber	Goudie Plumbers	Paisley	0141 889 2704
Plumber	William Kennedy	Ayr	0129 228 9522
Plumber	Abacus Multi Services	Paisley	0783 188 5842 or 0777 092 7227
Plumber	James Allan	North Ayrshire	0147 567 3383 or 0783 669 1165
Slater	Dunwell Roofing	Edinburgh	0131 661 4727 or 0771 2529703
Slater	A. Shaw & Sons	Paisley	0141 889 3406
Slater	J. Wallace	Paisley	0150 535 9352 or 0774 890 6701
Slater	James Mearchent	Glasgow	0141 634 5731 or 0776 276 0663
Slater	Hugh Scott	Glasgow/Paisley	0141 420 1616
Slater	W.J Straine	Inverclyde/North Ayrshire	0147 552 2545
Slater	W.G Walker	South Ayrshire	0129 226 3122 or 0776 616 3602