

THE UNACCEPTABLE FACE OF CAPLINISM

A FATHER AND SON pose for the camera in Lord Street, Southport.

Rich and respectable, they gaze on the world with confidence.

Abram Maxwell Caplin, MBE, FRSA, FFS, aged 67, is a former chairman of the Scotland Exchange Conservative Party, in his time both a Tory and a Liberal candidate for Parliament, former chairman of the Southport Association of the Arts, founder of Southport Film Society and "chairman of something in NATO."

His son, 24-year-old Anthony Lindsay Caplin, is chairman of Merseyside Young Conservatives, North

West Area Member of the Conservative Party's National Union Executive Committee, and a member of the executive of the Tory Reform Group.

He is also chairman of Contact Merseyside, a charity which takes out old, lonely and disabled people on monthly outings.

Two distinguished citizens.

But what distinguishes Maxwell and Tony Caplin more than anything else is the ruthless and callous way they run their property businesses.

In the pursuit of profit, the Caplin family disregard the law, sell homes that are falling apart, and badger elderly tenants they want to get rid of.

They own property in Bootle, Walton, Kirkdale, Old Swan, Wallasey and elsewhere.

Their companies include Lancastrian Developments, Provincial Towns and Country Estates, Domain Investments, and South East Lancashire Estates.

In addition, Maxwell Caplin and his wife Vera are also directors of the Oak Co-operative Building Society. This enables them to exploit people in a way not usually open to landlords.

The unfortunate people who have had dealings with the Caplin family are both tenants and house-buyers.

But the Caplins, particularly Tony Caplin, treat them all equally — with contempt.

A house full of character

MOTHER-OF-FOUR Mrs Teresa Norgate recently tried to kill herself.

She has since spent two months in Winwick Hospital being treated for severe depression.

Mrs Norgate had suffered an earlier breakdown two years ago. The doctor said it was partly the result of having to live with in-laws.

So when her husband, Sidney, promised her a home of their own she thought all that was behind her.

But Mr and Mrs Norgate made the mistake of buying a house from a company run by Tony Caplin... Lancastrian Developments.

Their new home, 162 Peel Road, Bootle, was one of four in the street converted from shops to houses by Caplin.

The work was done without planning consent from Sefton Council, so the Norgates and the other new owners have recently received rate bills for commercial premises.

But this is the least of their problems. Their new £5,900 home is not fit to live in.

The roof leaks so badly that when it rains they have to put a bucket on the landing. Every room is damp and plaster falls off everywhere.

Soon after moving in, a bedroom door and its frame fell onto Mrs Norgate. The kitchen window frames are old door frames.

A main beam under the living room floor appears to be rotten. The concrete floors in the other downstairs rooms are coming up.

The electricity board refused to pass the wiring, in the kitchen — which was supposed to be all electric — there was no plug.

The house cannot be left empty because it is insecure. The front door moves with its frame. (Finding the door too small, Caplin's workmen filled the space with wooden boards and covered them with plaster board.)

The back door can only be bolted from the inside (there is no other lock). One of the last straws for Mrs Norgate was finding she had to leave the yard door locked and climb in and out over the yard wall each time she went shopping.

The cost of the immediate repairs is estimated at £1,000. And the Norgates are trying to get legal aid to sue Tony Caplin for misrepresentation.

The Norgates' problems began when they saw an advert for a three-bedroom "house of character" in the Liverpool Echo early this year. The estate agents were T.I. Phillips and Sons, of 149 Stanley Road, Bootle.

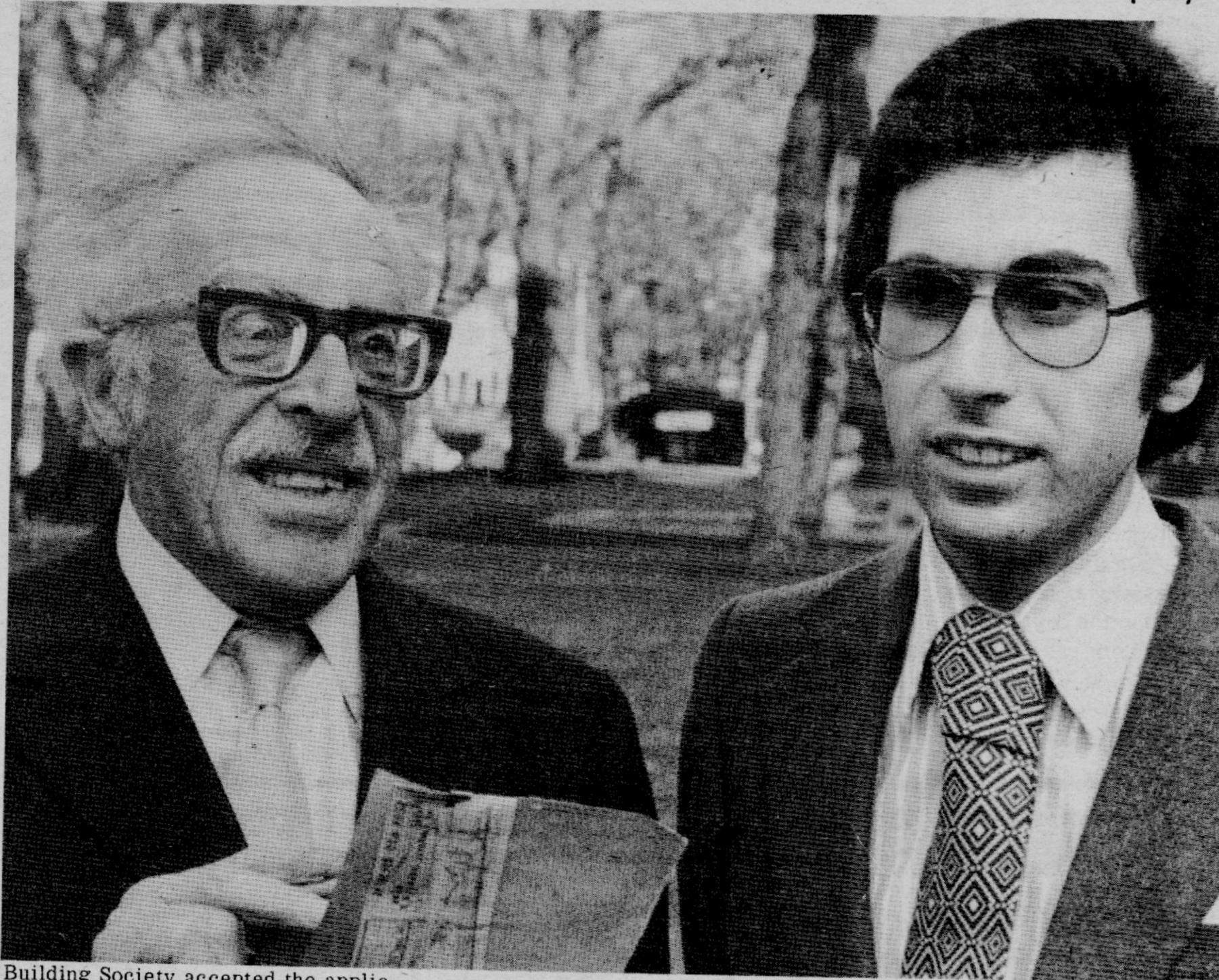
The advert offered an attractively low deposit of £250 and mortgage facilities.

Mr Norgate was shown round briefly by Tony Caplin. "I thought it was just a quick look over and we'd get a key. But we never got the key."

Foolishly, the Norgates did not employ their own surveyor. But they did pay the Oak Co-operative Building Society £14 in surveyors' fees.

(We have not yet been able to find out the name of this surveyor or the contents of his no doubt accurate report to the building society.)

Within a week the Oak Co-operative



Building Society accepted the application for a mortgage. Apparently they didn't even bother to check Mr Norgate's earnings.

"I said then there was some sort of a fiddle. But I thought with having a solicitor everything would be all right," Mr Norgate says now.

The family moved in at the end of May. Since then they have refused to pay their £58.40 monthly repayments.

In fact, they are no longer able to do so. When his wife was in hospital, Mr Norgate lost his £44 a week security job for taking time off to look after their four young children.

The family are now living on £24 a week Social Security. And they have asked Sefton Council to rehouse them as soon as possible.

HOLES IN THE ROOF

THE ROOF at 13 Briar Street, Kirkdale, was leaking for over a year.

The tenant, 66-year-old Miss Mary Daly had three buckets in one bedroom, two in another, two in the bathroom and two on the landing.

Her landlords, Provincial Towns and Country Estates Ltd — a Caplin company — refused to do the repairs.

Miss Daly finally got her work done by the corporation — who sent the bill to Caplin.

The landlords' unwillingness to do the repairs might have something to do with the fact that they want Miss Daly out.

Early in 1972, Provincial Towns and Country Estates offered her £300 for vacant possession. And in June last year they wrote to the corporation reminding them that Miss Daly's doctor had advised that she be re-housed.

It's all sewn up

THE CAPLIN family recently made their tenants in controlled properties an offer they ought to refuse.

It came in a letter from Maxwells Surveyors, yet another firm started by Maxwell Caplin.

The offer was a 100% mortgage to buy their house at below market value. With a second mortgage for those not able to pay legal and other fees.

It is a disgusting attempt to squeeze more money out of elderly people by saddling them with massive debts.

Most of the tenants are far too old to take on a mortgage. And many of the houses they live in are so run down most building societies would not touch them.

But the Caplin family, of course, have their own building society, the Oak Co-operative.

So tenants like Mr and Mrs Hinde, of 5 Boycott Street, Anfield, got the letter from Maxwells Surveyors.

Pensioner Mr James Hinde is 70 and his wife, Emma, 71. According

to a housing official who visited them "only the wallpaper was keeping the house together."

How any surveyor could pass such a house as sufficient security for a building society mortgage is a mystery.

But the Caplin family have a lot to gain.

1. Instead of a low controlled rent, they sell the house to the sitting tenants, and their property firm gets the purchase money. The new owner is left paying off a mortgage at 13% interest — far more than his rent.

2. The property company is no longer liable for the repairs.

3. The Caplin family have other schemes for raising money through mortgages.

They insist any house they sell is insured with the Orion Insurance Company. Presumably they get a commission (the Caplins run an insurance broking firm).

● We would be interested to hear from any tenant who accepted the Caplin offer.

Trying to ease out tenants

THE CRIMINAL offence of harassment is hard to define.

But landlord Tony Caplin has been pushing his luck with two of his tenants in Bootle.

James and Thirza Roberts have lived in 23 June Street, Bootle, for 30 years. About four years ago their house was among half a dozen bought by Lancastrian Developments Ltd., one of Caplin's companies.

The houses are 'controlled properties' and so the rents are low. Mr and Mrs Roberts pay £1.46 a week and just over £1 in rates. But, of course, they have paid the rent for a very long time.

In July 1974, Lancastrian Developments got a £1,000 grant from Sefton Council to improve 23 June Street.

Work started in September last year. Men came and ripped out skirting boards in three ground-floor rooms to put in a damp course. A fortnight later the house was re-wired.

Nothing more was done for nine months. New windows were fitted in June this year. But that was all.

So for over a year Mr and Mrs Roberts have been left with three rooms in a mess and no idea when the work will be finished.

But if they've seen little of Caplin's workmen, Mr and Mrs Roberts have seen quite enough of Tony Caplin and his secretary. In December last year Caplin's secretary visited Mrs Roberts and offered her £600 to go and live with a married son or daughter.

"I said: In other words you want us out. She said: We won't put it like that." Mr and Mrs Roberts refused to leave.

But that wasn't the end of it. The following March, Tony Caplin himself called on Mrs Roberts. "He said: There's nothing getting done in this house for another 12 months. But he said: I'll offer you a flat in Waterloo."

"The wife got very nervous about this," said Mr Roberts. "She was broken hearted — the worry of it all, that we would be put out."

Mrs Roberts was so upset her doctor prescribed Librium for a month. She only recovered when a solicitor assured her that Caplin could not get them out of their home.

But the Roberts have no way of making Lancastrian Developments finish the improvements.

Sefton Council say there is no time limit once the work has started, although the council's legal department have written to the company warning about the offence of harassment.

Caplin appears to have no plans to complete the work. In a letter to a local councillor he complained that the rent was very low and would not even cover the interest on the loan to pay for the improvements.

However, Caplin went on to emphasise that money was available to give Mr and Mrs Roberts a 100% mortgage to buy the house. So why would he need to borrow any money to finish the improvements?

THE CAPLIN family run a number of businesses from their offices at 6 Post Office Avenue, Southport. The Oak Co-operative Building Society also have offices at 71 Dale Street, Liverpool. The directors of Oak Co-operative are: A.M. Caplin, V.D. Caplin, D.K. Malies and E.B. Caplin.

Maxwell Caplin and his wife Vera live at 9 Cambridge Road, Southport. Other companies run by the family include: Provincial Towns and Country Estates, Lancastrian Developments, Domain Investments, Lord Street Investments, Seabank Housing, Cement and Concrete Construction, North Western Building Merchants, Merseyside Garages, Commercial and General Insurance Brokers (London) Ltd, Highway Services, Bankhall Garages, Urban Garages, London and Universal Properties, City and Country Garages, Nilpac, Urban Centre Investments, Kingsway Car Park, Commercial Securities Unit Trust Managers.