

Watch-out for loan sharks

"Loans for house owners - buy that new car, install central heating - up to £5,000 immediately"

Although at first sight such advertisements for second mortgages seem good propositions, the rates of interest quoted may well turn out to be only half what you finally pay.

The lenders or their agents usually quote a 'flat' or monthly rate of interest.

If £100 is borrowed and repaid a year later plus an extra £10 the true rate of interest is 10%.

If on the other hand you undertake to repay that £100 and the interest by monthly instalments the true rate on interest is no longer 10% as you do not owe £100 throughout the year. Month by month you owe successively less.

On average you would owe a little over £50 during that year.

The true rate of interest can be even higher if additional charges such as registration, survey or research fees are made.

If all else fails and a second

mortgage becomes inevitable, the following points ought to be observed:

- 1 Get name and details of the loan from the actual lender - not his agent.
- 2 Find out what extra charges are involved.
- 3 Find out if you have to take out a life insurance policy as well.
- 4 Check whether you have to increase or transfer your present house insurance.
- 5 Get a copy of the legal mortgage documents and show them to a solicitor before signing.
- 6 Check whether the loan can be recalled early even if your payments are up to date.
- 7 Make sure the terms can't be increased at a later date.

The law at present leaves many loopholes for unscrupulous agents and lenders - they are not required to state the true rate of interest. So it's worth having second thoughts about that second mortgage.

He only wanted a bath

A resident of Liverpool Salvation Army Hostel in Norton Street recently needed to see a doctor at the Royal Infirmary, and wanted a bath before doing so. For some reason, which a Salvation Army spokesman refused to divulge, he was unable to have one.

His social worker then took him along to one of Liverpool's public baths, but he was unable to have a wash there because, as the attendant explained, it was Monday.

Slipper baths

So he asked if the next day would be convenient. It wasn't. The baths didn't open on a Tuesday or a Wednesday.

Thinking this was a local problem the two men went to yet another public bath, only to find the same situation.

In fact not one of Liverpool's slipper baths opens on a Monday, Tuesday or Wednesday.

Disgusting and farcical

Mr Miller, the baths manager claims that this is due to "lack of demand and loss of money." It is however doubtful whether such a service has ever made a profit or ever could, and whether in fact it is desirable to view such a service in that way. The situation is both disgusting and farcical. Dr RSE Cutcliffe, Principal Medical Officer was unaware of the situation, but said he did not consider it a health hazard or of significance.

Many swimming baths which once offered both laundry and

by Vincent Johnson

slipper bath facilities no longer do so.

Lister Drive baths now offer two showers instead. A good percentage of those who want to use the slipper baths are senior citizens, many of whom can't get about easily, and for these a hot bath was a source of relief as well as of cleansing. Some no longer go, as they would have to sit on the floor in the showers.

Liverpool is alone in making the cuts. Bootle, Wallasey and Birkenhead still have seven-day service. And Bootle charges 6p less than Liverpool. What's more, all these towns have more baths per household than Liverpool.

It is ironic that Liverpool, a city which once boasted the country's first Medical Officer of Health should take such a backward step.

Scabies has reached near epidemic proportions in parts of Liverpool, and is often a sign of poor personal hygiene. However, it occurs mainly in working class areas - the very ones which lack private bathing facilities.

PROBLEM



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The landlords' playground

by BOB DANIELS

Liverpool 8 with its rows of mock Georgian town houses and solidly built Victorian mansions is a profitable playground for landlords.

Within a mile of the Town Clerk's office in Dale Street, the landlords extract their pound of flesh, inspired by the spirit of Rachman and flouting the legislation passed since his era.

Even Rachman would have been surprised at the part Liverpool corporation have played in allowing the landlords a clear pitch for their extortionate enterprises.

For Liverpool corporation have ignored the powers they have under an array of statutes aimed at controlling the activities of landlords and ensuring decent living conditions for their tenants.

Section 12 of the Housing Act, 1961, is aimed at securing "proper standards of management in a house in multiple occupation."

A Management Order can be made under the terms of the Housing Regulations. They can make a landlord ensure good order, repair and cleanliness of the means of water supply, drainage, lighting, ventilation, heating installations, rooms and services in common use, and the cleanliness of staircases, yards and gardens. There must also be adequate arrangements for the disposal of litter and

refuse and the general safety of the occupants.

Liverpool corporation have never made a management order.

A management order comes into force on the day it is made. A landlord can appeal against it to a magistrates' court on the grounds that it is unnecessary.

If a landlord ignores the order he faces a £20 fine for the first offence and a £100 fine and/or three months in prison for further offences.

And the local authority can do the work itself if the landlord doesn't - and then recover the cost from him.

Sections 73/91 of the Housing Act 1964 and Section 63 of the Housing Act 1969 give the local authority power "to take immediate action to protect the safety, welfare and health of persons living in a house in multiple occupation.

Under these acts the corporation could make a Control Order, which amounts to a temporary confiscation of the landlord's property.

The corporation could then take steps to remedy the conditions in the property and make them fit to live in.

The corporation also have the power to make a compulsory purchase order under the 1957 Housing Act to buy the house concerned. Liverpool corporation have never made a control order.

If Liverpool had acted a decade ago much of the fine large housing in the city could have been saved from the wrack and ruin of landlords out to make a quick buck from investment properties.

Only now is the corporation planning to declare a General Improvement Area around Canning Street, - a belated attempt to salvage some of that fine housing.

And action would have prevented a decade of human misery experienced by all those who are forced by the rules of the housing game to put themselves into the clutches of the private landlords.

Under the 1968 Referral-of-tenancies-to-the-Rent-Tribunal-by-the-local-authority-Act, Liverpool corporation could have stopped some of the extortionate rents that are being charged.

Liverpool corporation have never referred any furnished tenancy to the Rent Tribunal.

About-turn by Bootle Labour party

The Labour party in Bootle have hardly been living up to their election promises.

Recently the Labour-controlled council sanctioned the sale of ten corporation dwellings. This is completely against the Labour party's national policy. Many Bootle Labour councillors had criticised the Conservative plan to sell corporation houses.

One reason for this change may be that two or three Labour councillors are thought to be buying their own corporation houses. So with a majority of only one, Labour quietly, and with no fuss,

follow the Conservative policy.

Also Bootle's Labour party seem hardly concerned with the Conservatives' "Fair Deal for Housing" which may double or treble rents.

Recently the Labour dominated housing committee refused to meet representatives of the Sefton and Netherton Tenants Association to discuss the implications of the white paper.

Possibly the Labour councillors don't realise the effect the proposals will have on tenants. At the recent council meeting only two or three Labour councillors said they had read the white paper.

Books

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