

Layered formats for legal information

Rob Waller

9 April 2014

Simplification
centre

Document as
container

VS

Document as tool



Mobile Homes Act 2013

2013 CHAPTER 14

An Act to amend the law relating to mobile homes. [26th March 2013]

BE IT ENACTED by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

Licensing

1 Fees

- (1) The Caravan Sites and Control of Development Act 1960 is amended in accordance with subsections (2) to (7).
- (2) In section 3 (application for site licence)—
 - (a) after subsection (2) insert—

“(2A) A local authority in England may require a relevant protected site application in respect of land in their area to be accompanied by a fee fixed by the authority.”, and
 - (b) after subsection (6) insert—

“(7) In this Part, “relevant protected site application” means, subject to subsection (8), an application for a site licence authorising the use of land as a caravan site other than an application for a licence—

 - (a) to be expressed to be granted for holiday use only, or
 - (b) to be otherwise so expressed or subject to such conditions that there will be times of the year when no caravan may be stationed on the land for human habitation;

whether or not because the relevant planning permission under Part 3 of the Town and Country Planning Act 1990 is so expressed or subject to such conditions.

Legislation includes

- Acts

2013 No. 981

MOBILE HOMES, ENGLAND

The Mobile Homes (Selling and Gifting) (England) Regulations
2013

<i>Made</i>	- - - -	<i>24th April 2013</i>
<i>Laid before Parliament</i>		<i>30th April 2013</i>
<i>Coming into force</i>	- -	<i>26th May 2013</i>

The Secretary of State, in exercise of the powers conferred by section 2C(3) and (8) of, paragraphs 7A(5) and (7), 7B(5), (7), (8) and (10), 7C(1), 8A(3) and (6), 8B(5), (7) and (9) and 8C(1) of Chapter 2 of Part 1 of Schedule 1 to, and paragraph A1(2), (4) and (7) of Part 3 of Schedule 1 to, the Mobile Homes Act 1983 (a), makes the following Regulations:

Application, citation and commencement

1. These Regulations, which apply in relation to England only, may be cited as the Mobile Homes (Selling and Gifting) (England) Regulations 2013 and come into force on 26th May 2013.

Interpretation

2. In these Regulations—

“agreement” means an agreement to which the 1983 Act applies;

“pitch” has the meaning given to it in paragraph 1(4) of Chapter 1 of Part 1 of Schedule 1 to the 1983 Act;

“pitch fee” has the meaning given in paragraph 29 of Chapter 2 of Part 1 of Schedule 1 to the 1983 Act;

“pre-commencement rules”, in relation to a site, means rules made by the owner before commencement of section 9 of the Mobile Homes Act 2013 which relate to a matter mentioned in section 2C(2) of the 1983 Act;

“proposed occupier” means a person to whom the occupier proposes to sell or give the mobile home and assign the agreement which relates to the mobile home;

“site” means a protected site as defined in section 5(1) of the 1983 Act; and

“the 1983 Act” means the Mobile Homes Act 1983; and

“written statement” means the written statement required under section 1(2) of the 1983 Act.

(a) 1983 c.34. These provisions were inserted into the 1983 Act by sections 9 and 10 of the Mobile Homes Act 2013 (c.14).

Legislation includes

- Acts
- Regulations

*These notes refer to the Mobile Homes Act 2013 (c.14)
which received Royal Assent on 26 March 2013*

MOBILE HOMES ACT 2013

EXPLANATORY NOTES

INTRODUCTION

1. These Explanatory Notes relate to the Mobile Homes Act 2013 which received Royal Assent on 26 March 2013. They have been prepared by the Department for Communities and Local Government, in order to assist the reader of the Act. They do not form part of the Act and have not been endorsed by Parliament.
2. The Notes need to be read in conjunction with the Act. They are not, and are not meant to be, a comprehensive description of the Act. So where a section or part of a section does not seem to require any explanation or comment, none is given.

SUMMARY AND BACKGROUND

3. The Mobile Homes Act 2013 amends the Caravan Sites and Control of Development Act 1960 (“the CSCDA 1960”), the Caravan Sites Act 1968 (“the CSA 1968”) and the Mobile Homes Act 1983 (“the MHA 1983”). It brings the licensing regime that applies to mobile home sites in England under the CSCDA 1960 more closely in line with other local authority licensing regimes and also includes a power to enable the Secretary of State to introduce by way of secondary legislation a “fit and proper” person requirement for managers of sites. The Act amends section 3 of the CSA 1968 by extending the scope of the offences under that section. It amends the MHA 1983 by removing the requirement for site owners to approve a purchaser of a mobile home (or a person to whom a mobile home has been gifted) and makes new provisions instead for sales, gifts and assignments under the MHA 1983. It also introduces new requirements about site rules and provides a framework for greater transparency on pitch fee reviews. Details of these provisions are contained in the commentary to the sections below.

4. The policy rationale for the new provisions is that the law relating to mobile homes is ineffective and outdated. The problems were highlighted in the Communities and Local Government select committee report published in June 2012 following an inquiry into the industry. The committee found that “malpractice is widespread across the park home¹ sector” and the current law is inadequate because it “neither deters the unscrupulous park home site owner from exploiting residents nor provides local authorities with effective powers to

¹ “Mobile Home” is the term used in the MHA 1983 to describe what are commonly called park homes. The CSCDA 1960 and the CSA 1968 both use the term “caravan” but the definitions of “caravan” and “mobile home” are the same. See section 29 of the CSCDA 1960. These notes use the term “mobile home”.

Legislation includes

- Acts
- Regulations
- Explanatory notes

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which received Royal Assent on 26 March 2013*

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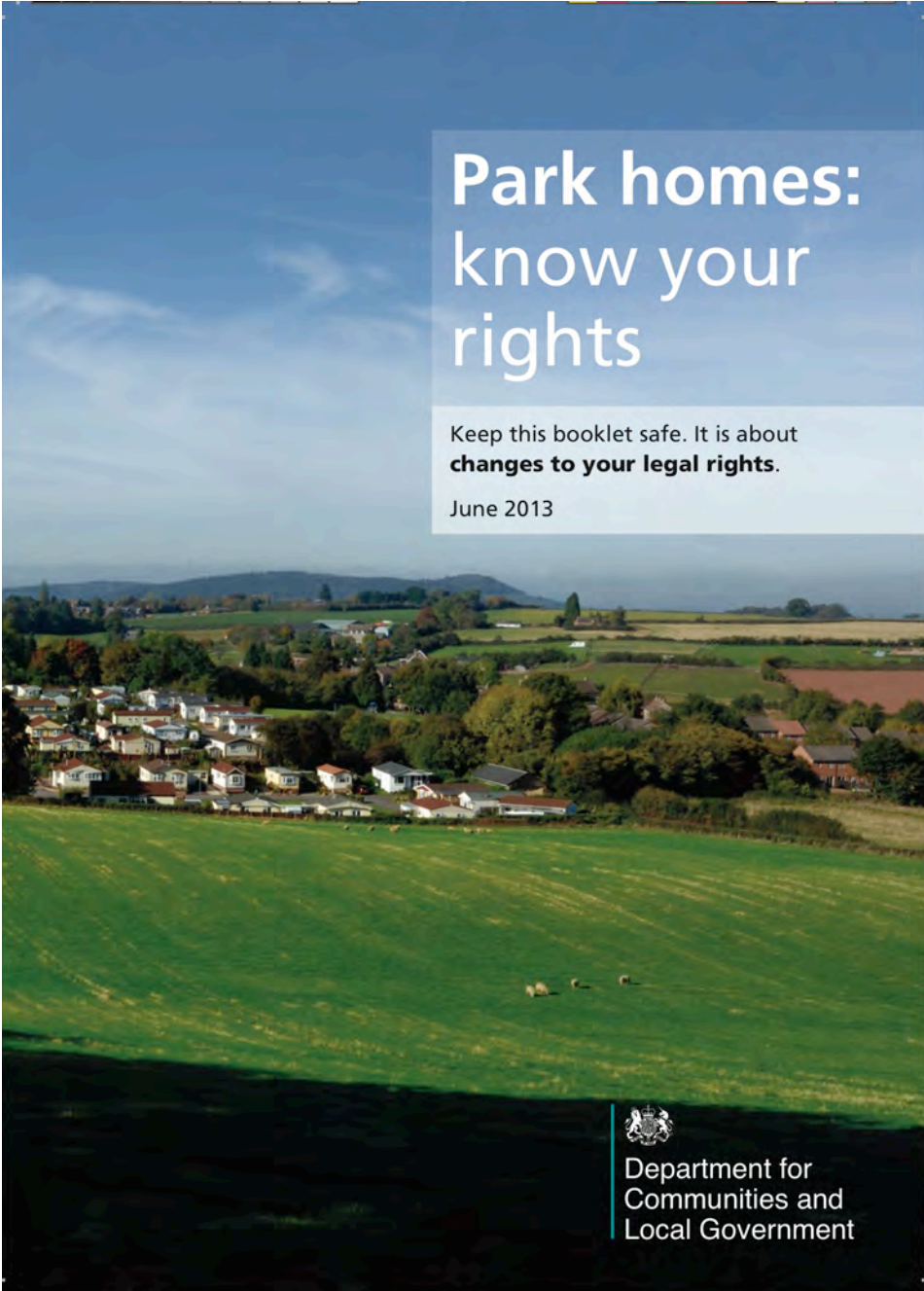
Explanatory notes have a different level of authority

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... and their explanations are still very technical.



Park homes: know your rights

Keep this booklet safe. It is about
changes to your legal rights.

June 2013



Department for
Communities and
Local Government

So government
commissions easy to
read leaflets.



The Mobile Homes Act 2013

This new law gives more rights to people who live in their own home on a protected site. The most important changes make it easier for you to sell your home on the open market, without interference from the owner of the park where you live.

The changes came into effect on 26 May 2013. This leaflet summarises the main ones.

If you have questions, or want more information, you can call the Leasehold Advisory Service – LEASE. They provide free and unbiased advice.

020 7383 9800

LEASE also have information on their website: www.lease-advice.org

Please remember that LEASE can only give you initial advice. They cannot act as your representative or deal with your paperwork. If you want to sell or gift your home, we strongly recommend that you get help from an independent professional adviser, such as a solicitor. You can ask for help from LEASE or go to www.lawsociety.org.uk/findasolicitor



How the law has changed

Pitch fees

There are new rules about how site owners review pitch fees and what can be included in the review. Site owners will have to use a special form to tell you about this. Before they can raise pitch fees, they have to get your agreement or go to a tribunal.

See page 4 for more on pitch fees.

Selling or gifting your home

In the past, site owners have had a say in who you can sell or give your home to, and some have made it difficult for residents to sell their home for its real value.

See page 5 for more on selling or gifting your home.

The new law means you do not need to seek the site owner's approval of the buyer – but if you bought or were gifted your home before 26 May 2013, you will need to tell them who your buyer is.

The rules for your site

From 26 May 2013, any site rules that interfere with the sale or gift of a home are banned. Other changes about site rules will be announced later in the year.

Local authority licensing

From 1 April 2014, local authorities will be better able to make sure that site owners are complying with the terms of their site licence (which must be displayed by the site owner). Local authorities will be able to charge for licensing, require site owners to carry out necessary works and prosecute those who fail to comply. The courts will be able to impose unlimited fines on those found guilty of non-compliance.



Mobile Homes Act 2013

2013 CHAPTER 14

An Act to amend the law relating to mobile homes

ENACTED

amended in

licence)–

subsection (2) insert–

“(2A) A local authority in England may require a relevant protected site application in respect of land in their area to be accompanied by a fee fixed by the authority.”, and

(b) after subsection (6) insert–

“(7) In this Part, “relevant protected site application” means, subject to subsection (8), an application for a site licence authorising the use of land as a caravan site other than an application for a licence–

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whether or not because the relevant planning permission under Part 3 of the Town and Country Planning Act 1990 is so expressed or subject to such conditions.

In effect they are acknowledging that legislation is primarily designed as a container for ‘truth’, not as a communication tool.

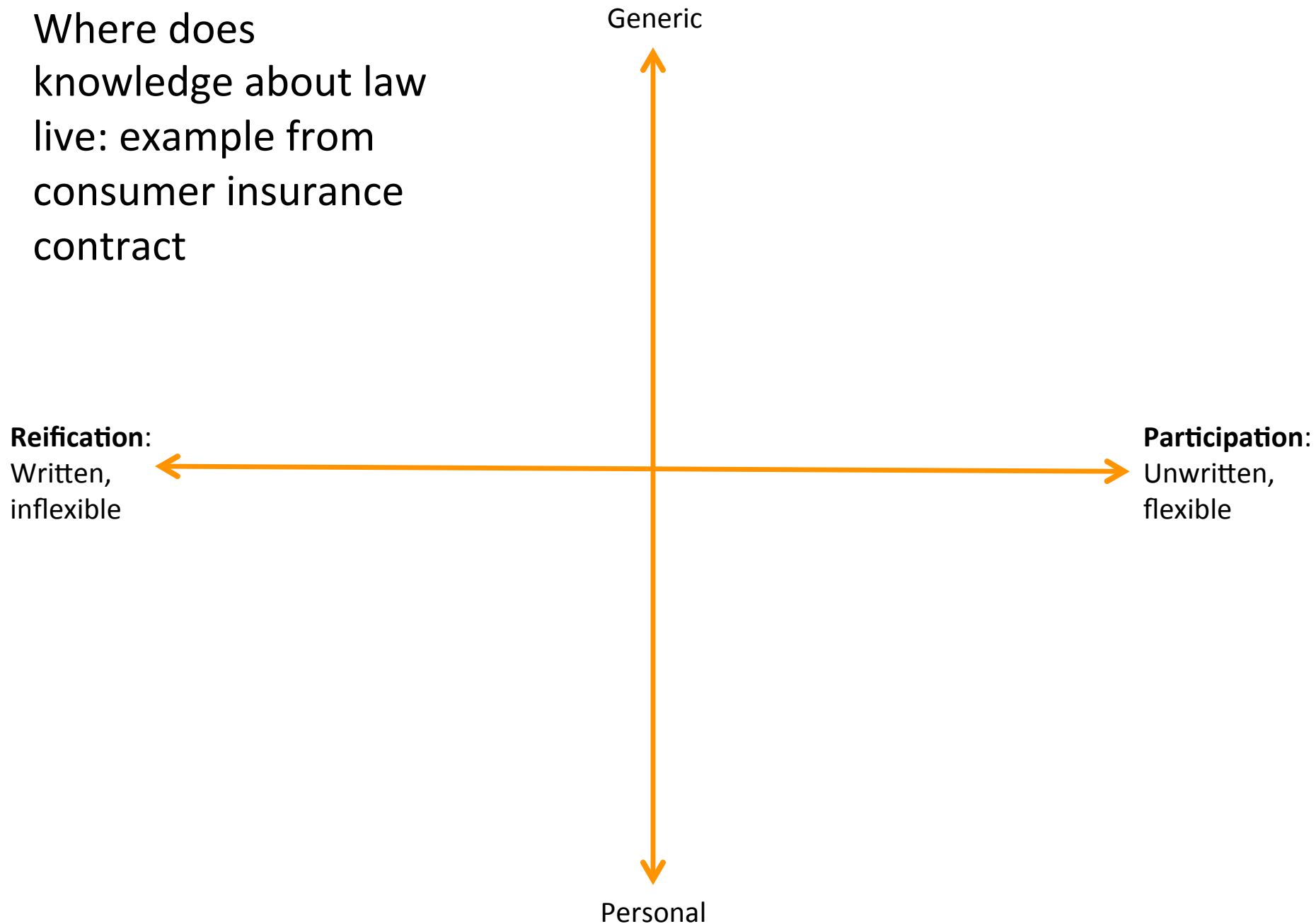


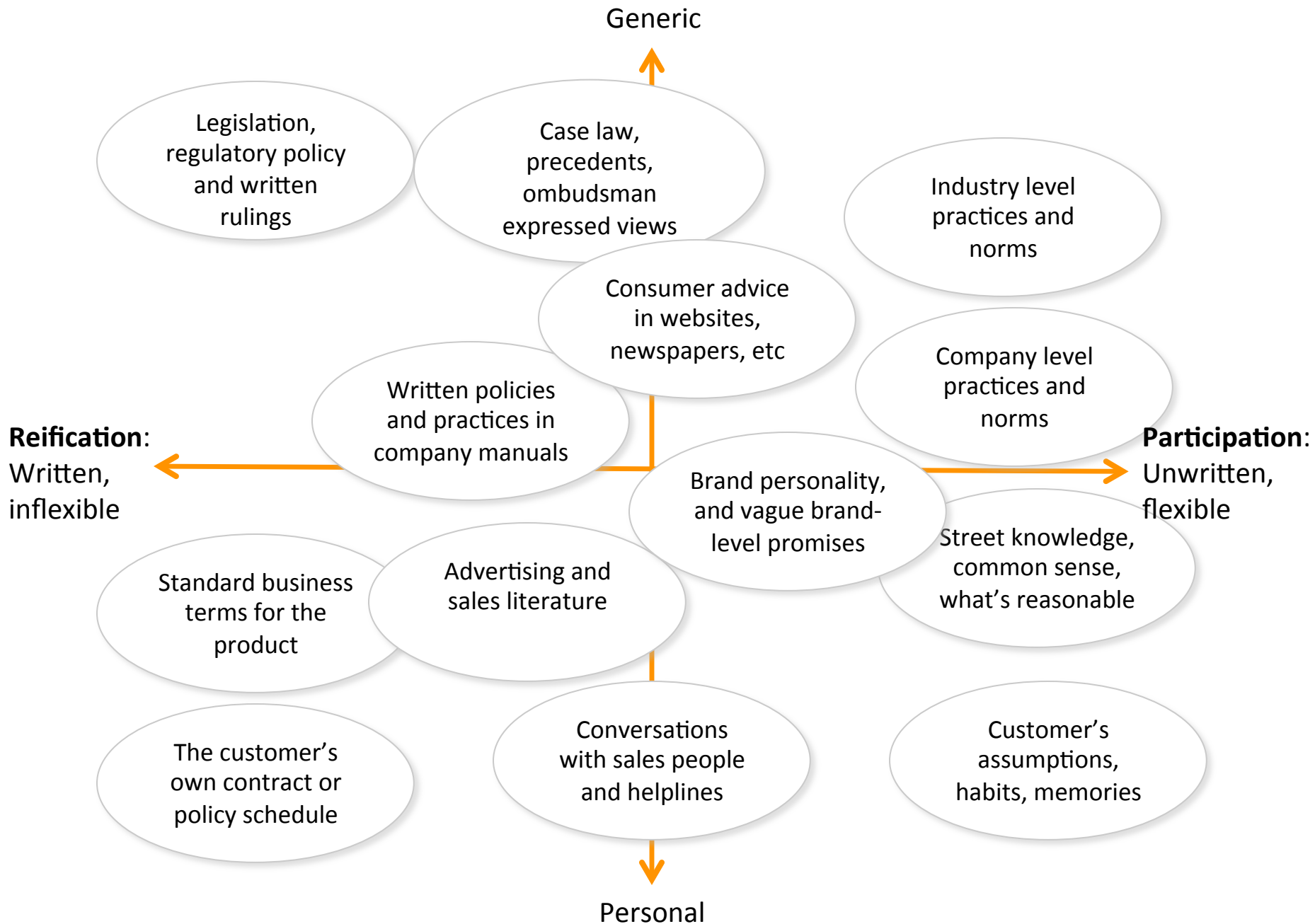
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Communities of practice

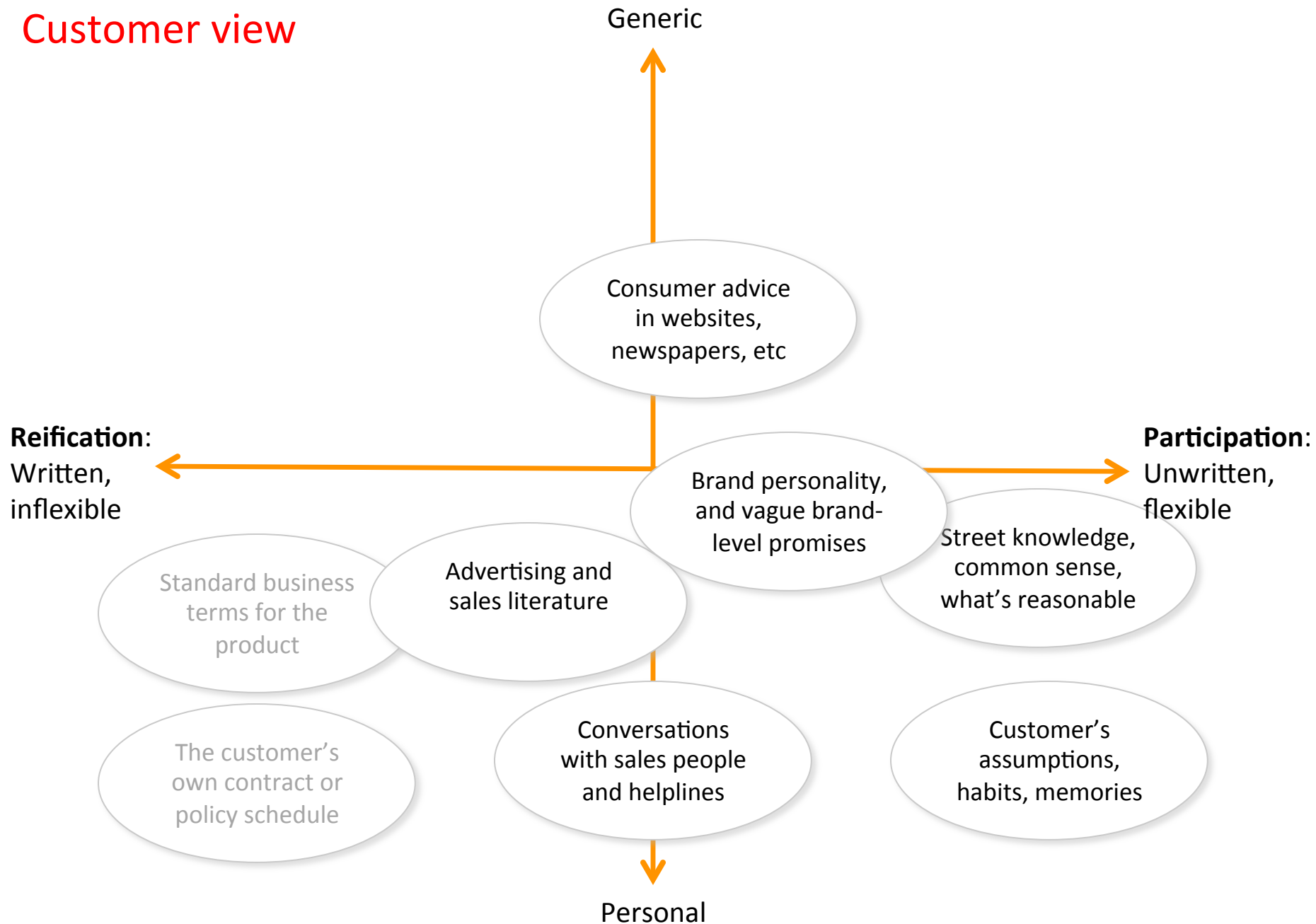
- Étienne Wenger
 - “human knowing is fundamentally a social act”
- Ethnomethodological study of insurance claims office
- **Reification:** knowing what, explicit knowledge
 - rules and procedures fixed as documents, signs, proofs
- **Participation:** knowing how, tacit knowledge
 - What is commonly known and done within a community of practice.

Where does
knowledge about law
live: example from
consumer insurance
contract

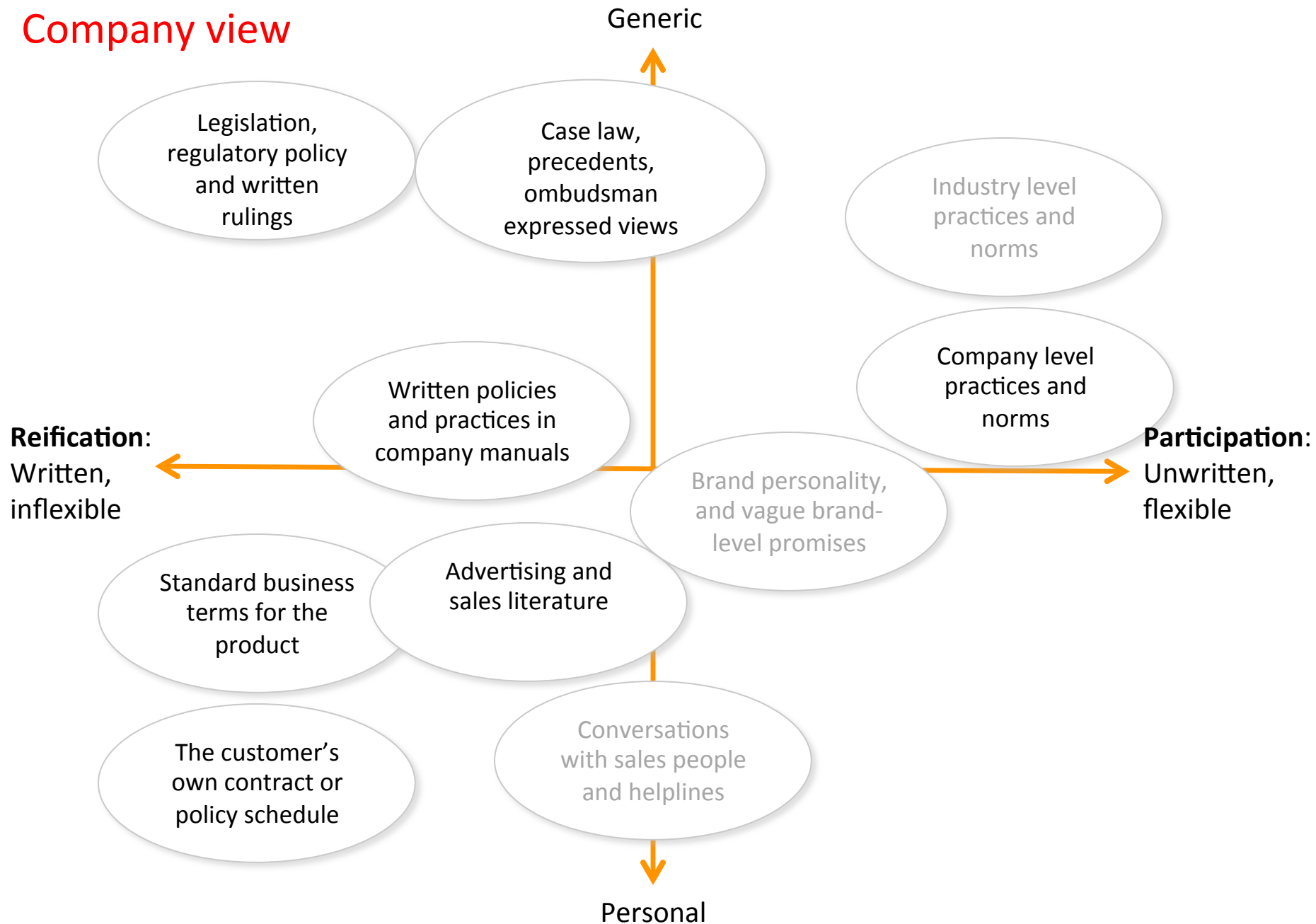




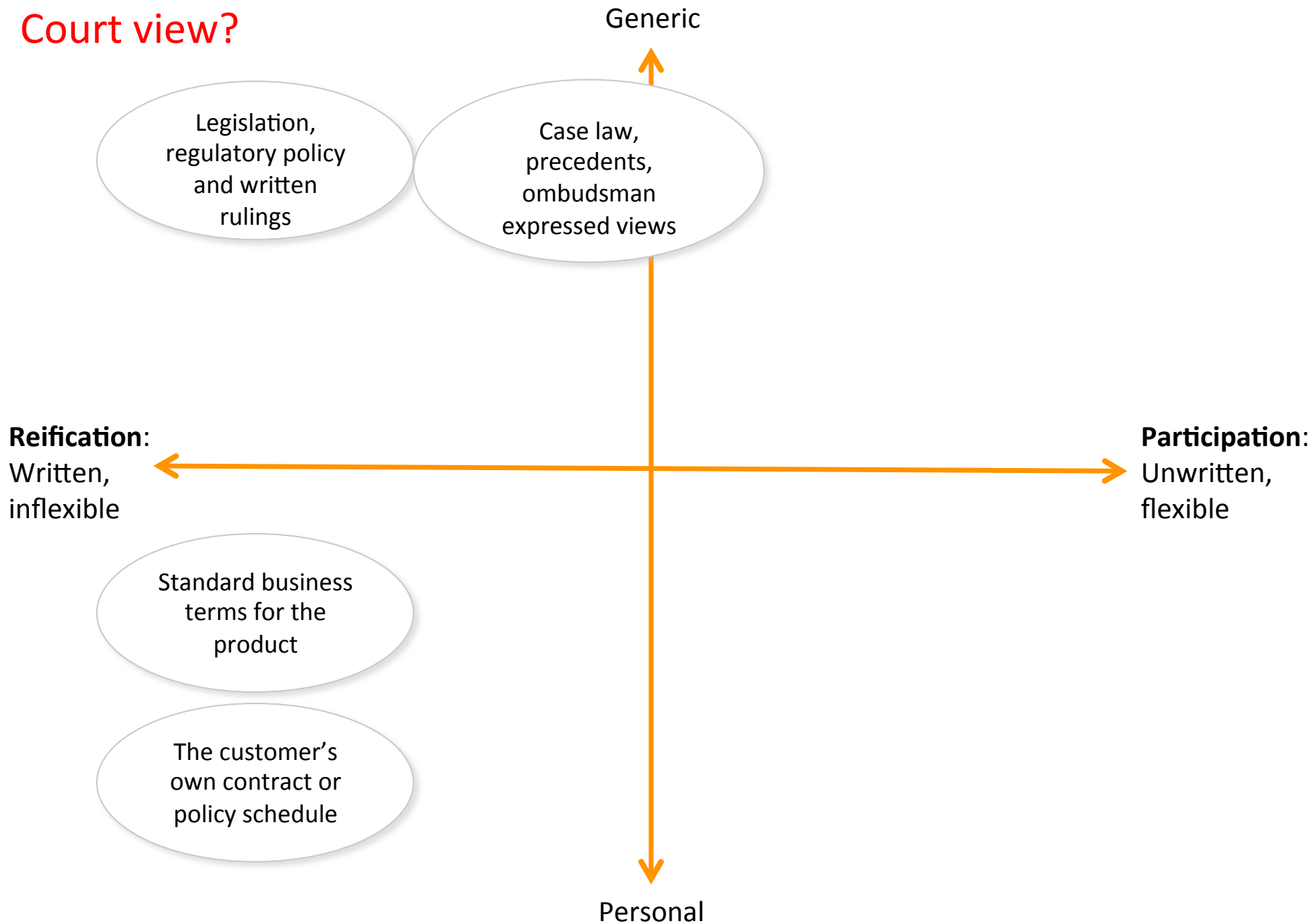
Customer view



Company view



Court view?



Layers of information

Children and Families Bill 2013

A
B I L L

TO

Make provision about children, families, and people with special educational needs; to make provision about the right to request flexible working; and for connected purposes.

B E IT ENACTED by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

PART 1

ADOPTION AND CHILDREN LOOKED AFTER BY LOCAL AUTHORITIES

Adoption

1 Placement of looked after children with prospective adopters

- (1) Section 22C of the Children Act 1989 is amended as follows. 5
- (2) In subsection (7), after “subject to” insert “subsection (9A) and”.
- (3) After subsection (9) insert—
“(9A) Where the local authority are a local authority in England and are considering adoption for C—
 - (a) they must consider placing C with a local authority foster parent who has been approved as a prospective adopter, and 10
 - (b) subsections (7) to (9) do not apply to the authority.”

2 Repeal of requirement to give due consideration to ethnicity: England

- (1) Section 1 of the Adoption and Children Act 2002 (considerations applying when making decisions about the adoption of a child) is amended as follows. 15
- (2) In subsection (5) (due consideration to be given to religious persuasion, racial origin and cultural and linguistic background), for “In placing the child for

Legislation has hidden layers.

Which is the relevant authority?
See section 579 of the Education Act 1996

What is a child?

Section 579 of the Education Act 1996 says it is a person not over the compulsory school age

A local authority in England must exercise its functions with a view to securing that it identifies all the children and young people in its area who have or may have special educational needs.

What is the compulsory school age?

See section 8 of the Education Act 1996 and various secondary regulations

What are special educational needs?
etc

19 Local authority functions: supporting and involving children and young people

- 19.1 In exercising a function under this Part in the case of a CHILD OR YOUNG PERSON, a local authority in England must have regard to the following matters in particular—
- a the views, wishes and feelings of the child and his or her parent, or the young person;
 - b the importance of the child and his or her parent, or the young person, participating as fully as possible in decisions relating to the exercise of the function concerned;
 - c the importance of the child and his or her parent, or the young person, being provided with the information and support necessary to enable participation in those decisions;
 - d the need to support the child and his or her parent, or the young person, in order to facilitate the development of the child or young person and to help him or her achieve the best possible educational and other outcomes.

Child. A child is a person who is not over compulsory school age (see section 579 of the Education Act 1996, applicable because of section 73(6) of this Act).

Young person. A person over compulsory school age but under 25 (see section 73(2)).

Education, educational. See section 73(3).

Compulsory school age. This is approximately from age 5 to 16. For the precise definition see sections 8 and 579 of the Education Act 1996, paragraph 2 of the Education (Start of Compulsory School Age) Order 1998 (SI 1998/1607) and paragraph 2 of the Education (School Leaving Date) Order 1997 (SI 1997/1970).

Layered layout: legislation + signposts
to where terms are defined

*These notes refer to the Children and Families Bill
as brought from the House of Commons on 12th June 2013 [HL Bill 32]*

CHILDREN AND FAMILIES BILL

EXPLANATORY NOTES

INTRODUCTION

1. These explanatory notes relate to the Children and Families Bill as brought from the House of Commons on 12th June 2013. They have been prepared by the Department for Education, Ministry of Justice and Department for Business, Innovation and Skills in conjunction with the Department for Work and Pensions. Their purpose is to assist the reader in understanding the Bill. They do not form part of the Bill and have not been endorsed by Parliament.
2. The notes need to be read in conjunction with the Bill. They are not, and are not meant to be, a comprehensive description of the Bill. So where a clause or part of a clause does not seem to require any explanation or comment, none is given.

BACKGROUND AND SUMMARY

3. The Bill takes forward a range of Government commitments which are intended to improve services for key groups of vulnerable children (children in the adoption and care systems, those affected by decisions of the family courts and those with special educational needs) and to support families in balancing home and work life, particularly when children are very young. It takes forward legislation that has been announced in a range of Government documents over the past year, including:
 - An Action Plan for Adoption: Tackling Delay (March 2012)
 - Further Action on Adoption: Finding More Loving Homes (January 2013)
 - The Government Response to the Family Justice Review (February 2012)
 - Support and aspiration: A new approach to special educational needs and disability: Progress and next steps (May 2012)
 - More great childcare (January 2013)
 - The Government Response to the Modern Workplaces consultation (November 2012).
4. The Bill contains provisions on a range of policies which span the responsibilities of the Department for Education, the Ministry of Justice, the Department for Business, Innovation and Skills and the Department for Work and Pensions. It contains measures intended to remove barriers to adoption and provide better support to promote the educational achievement of looked after children. It contains measures to reform the

A BILL

TO

provide a provision about children, families, and people with special educational needs to make provision about the right to request flexible working; and for other purposes.

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20 When a child or young person has special educational needs

- 20.1 A CHILD or YOUNG PERSON has special EDUCATIONAL needs if he or she has a learning difficulty or disability which calls for special educational provision to be made for him or her.
- 20.2 A child of COMPULSORY SCHOOL AGE or a young person has a learning difficulty or disability if he or she—
- a has a significantly greater difficulty in learning than the majority of others of the same age, or
 - b has a disability which prevents or hinders him or her from making use of facilities of a kind generally provided for others of the same age in MAINSTREAM SCHOOLS or MAINSTREAM POST-16 INSTITUTIONS.
- 20.3 A child under compulsory school age has a learning difficulty or disability if he or she is likely to be within subsection (2) when of compulsory school age (or would be likely, if no special educational provision were made).
- 20.4 A child or young person does not have a learning difficulty or disability solely because the language (or form of language) in which he or she is or will be taught is different from a language (or form of language) which is or has been spoken at home.
- 20.5 This section applies for the purposes of this Part.

Child. A child is a person who is not over compulsory school age (see section 579 of the Education Act 1996, applicable because of section 73(6) of this Act).

Young person. A person over compulsory school age but under 25 (see section 73(2)).

Education, educational. See section 73(3).

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Mainstream school. See section 73(2).

Maintained school. See section 73(2).

Mainstream post-16 institution. See section 73(2).

Relevant early years education. See section 73(2) which directs you to section 123 of the School Standards and Framework Act 1998, as amended by paragraph 34 of schedule 2 of the Childcare Act 2006. The amended section 123 needs to be read in conjunction with section 20 of the Childcare Act 2006.

Precedents



A Guide to the Layout of a Talmud Page

- [1] Mishnah
- [2] Gemara
- [3] Rashi's Commentary
- [4] Tosefot
- [5] Mesoret haShas
- [6] Ein Mishpat, Ner Mitzvah
- [7] Torah Or
- [8] Glosses
- [9] Other Commentaries

הנהגת פרק שלישי בבא קמא

הנהגת פרק שלישי בבא קמא

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Forms of layering

Progressively
complex layers in
a product
brochure.



**credit
cards**



...the only card you'll ever need...the only card you'll ever need...the only card

- ✓ 0% p.a. for 12 months on purchases
- ✓ typical **15.9% APR** (variable)
- ✓ cashback or Nectar points
- ✓ money off your shopping

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Sainsbury's Bank

the only card you'll ever need...

When you take advantage of this great offer, you'll enjoy a range of benefits, including:

- 0% p.a. for 12 months on purchases, typical **15.9% APR** (variable)
- 5.94% p.a. for the life of balances transferred within the first 6 months, 15.94% p.a. (variable) after that
- choice of cashback or Nectar points
- money off your shopping
- extra protection against fraud with chip & PIN security
- no annual fee
- optional protection against loss or theft of your card, with Card Care
- manage your finances online

We also offer a Platinum credit card. It offers the same great benefits, plus:

- minimum credit limit of £3,500
- emergency medical and legal assistance abroad

so easy to apply

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quoting TB723121A for cashback or
quoting TB743120* for Nectar points

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SUMMARY BOX

The information contained in this table summarises key product features and is not intended to replace any terms and conditions. You are advised to read the full terms and conditions for more information.

APR	typical 15.9% APR (variable)		
Other Rate	Introductory rate	Monthly rate	Annual rate
Purchases	0% p.a. for 12 months from account opening	1.240%	15.94%
Cash Advances	N/A	1.313%	16.95%
Cheques	N/A	1.313%	16.95%
Balance Transfers	5.94% p.a (0.482% each month) for the life of balances transferred in the first 6 months of account opening	1.240%	15.94%
Interest-Free Period	Maximum 50 days for all purchases if you pay off the balance in full and on time. There is no interest free period on cash advances, cheques or balance transfers.		
Interest charging Information	We charge you interest on purchases and cash advances from the date of the transaction and for cheques, balance transfers and all other amounts from the date we first charge the amount to your account. However, if you pay your total balance in full and on time each month, you will not be charged interest on purchases. If you do not pay the total balance shown on your statement each month, we will add the interest charged to your next statement balance.		
Allocation of Payments	If you do not pay off your balance in full we will allocate your payments to balances with a 0% interest rate before balances with a higher interest rate. See section 3.4 of the terms and conditions for full details.		
Minimum repayments	3% or £5 each month whichever is greater		
Amount of Credit	Minimum credit limit for standard credit card is £500, minimum credit limit for platinum credit card is £3,500, maximum credit limit subject to status		
Charges	Cash Advance Fee - 2% (minimum £2) Foreign Exchange Commission - 2.75%		
Default Charges	Late Payment Fee - £25.00 Overlimit Fee - £25.00 Returned Payment Fee - £20.00 Letter Fee - £10.00		

This is a copy of your agreement for you to keep. It includes a notice about your cancellation rights which you should read.



CREDIT CARD AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

Your lender is MBNA Europe Bank Limited, Stansfield House, Chester Business Park, Wrexham Road, Chester CH4 9QQ.



Key financial information

We will choose your credit limit and tell you what it is. We may vary it at any time and write to you to know.
By the payment due date shown on your statement each month, you must pay whichever is east of:
2.25% of the balance shown on the statement (but you must pay at least £5.00); or
the charges for Payment Protection Cover, plus interest charged on the statement, *handling fees and default charges*, plus £5.00; or
the balance on the statement if this is less than £5.00.
Your Annual Percentage Rate is 16.9% APR (variable).

Other financial information

If, for example, you immediately borrow £1,500 and pay it back in 12 equal monthly payments, your total charge for credit under this agreement would be £131.11, not including the 0.00.

The interest we will charge on transactions, including for introductory promotions, will be as set out below. Note that we will not increase any promotional rate during the promotional period, unless you do not keep to the terms and conditions. If you do not keep to the terms and conditions, we may, at any time, totally withdraw any promotional rates which apply to your account from the day after your last statement date and apply the standard rates shown below.

Card purchases: In the first 09 months from the account opening date, we will charge interest at the rate of 16.9% p.a. (a year). After that, we will charge a standard rate of 16.9% p.a. (a year).

Balance transfers: In the first 09 months from the account opening date, we will charge interest at the rate of 0.0% p.a. (a year). After that, we will charge a standard rate of 16.9% p.a. (a year).

Cheque transactions: In the first 09 months from the account opening date, we will charge interest at the rate of 0.0% p.a. (a year). After that, we will charge a standard rate of 16.9% p.a. (a year).

Cash transactions: In the first 09 months from the account opening date, we will charge interest at the rate of 22.9% p.a. (a year). After that, we will charge a standard rate of 22.9% p.a. (a year).

We will charge a *handling fee* for all *balance transfers, cheque transactions and cash transactions*. All *handling fees* will be 2.00% of the amount of each transaction, and will be at most £3.00. For *cheque transactions and balance transfers* the *handling fee* will be no more than £0.00. There will be no maximum *handling fee* for *cash transactions*. We will charge an *annual fee* of £0.00.

We will charge interest on *handling fees*, and on interest you already owe, at the rate which applies to the relevant transaction. We will always charge interest on any *annual fee, service charges and default charges* at the rate which applies to *card purchases*. We will not charge interest on the *card purchases* shown on your statement if you pay off the whole balance shown on that statement, and on the statement before, by the date the payment is due. Otherwise, we will charge interest on all transactions, *handling fees, service charges, default charges* and interest on the transaction date and ending on the date you pay the bill in full. We work out interest each day, so the earlier you make a payment, the less interest you will have to pay.

We will add transactions to your account after the payment system under which we have set up your card lets us know about them. We will add interest to your account on each statement. We will add the *handling fees, any annual fee, service charges and default charges* to your account immediately.

We will use your payments to pay off balances at lower rates of interest before balances at higher rates of interest. This means that if you have made a transaction at a promotional rate after the last statement date but before the date we receive your payment, we may pay that transaction off first.

In working out the APR we have not taken account of any changes in interest rates or *handling fees or any annual fee*. We may change these, and may also introduce new fees, by giving you notice under paragraph 11a.

Key information

If you break this agreement, you must pay the following *default charges*.

£25.00 each time your payment has not reached your account within one day of the date your payment is due.

£25.00 each time a cheque, direct debit, a credit-card cheque or other item for payment is unpaid.

£25.00 each time the account balance goes over your credit limit (after taking into account any items not yet shown on any statement).

Any other losses and costs we suffer as a result of you breaking this agreement.

We will add these directly to your account. We may change the amount of these *default charges* giving you notice under paragraph 11a.

Details of other *service charges* are set out in section 4.

MISSING PAYMENTS

Missing payments could have severe consequences and make obtaining credit more difficult.

IMPORTANT – READ THIS CAREFULLY TO FIND OUT ABOUT YOUR RIGHTS

The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this agreement was made. If they were not, we cannot enforce this agreement without a Court order.

The Act also gives you a number of rights:

- 1) You can settle this agreement at any time by giving notice in writing and paying off the amount you owe under the agreement.
 - 2) If you received unsatisfactory goods or services paid for under this agreement, apart from any bought with a cash loan, you may have a right to sue the supplier, us, or both.
 - 3) If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue us.
- If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.

THEFT, LOSS OR MISUSE OF CREDIT CARD

If your credit card is lost, stolen or misused by someone without your permission, you may have to pay up to £0 of any loss to us. If it is misused with your permission you will probably be liable for ALL losses. You will not be liable to us for losses which take place after you have told us about the theft, etc.

YOUR RIGHT TO CANCEL

Once you have signed, you will have for a short time a right to cancel this agreement. You can do this by sending or taking a WRITTEN notice of cancellation to MBNA Europe Bank Limited, PO Box 1004, Chester Business Park, Wrexham Road, Chester CH4 9WW.

If you cancel this agreement, you will still have to repay any money lent to you. But if you repay all of it before your first payment is due, you will not have to pay interest or other charges.

MBNA customer satisfaction line – 0800 062 062

If you are phoning from overseas, please call – +44 1244 672 111 and reverse the charges.

4 Other charges

4a If you ask us to provide any documents such as copies of statements, vouchers and cheques, or if you ask us to accept payment from you other than by cheque, direct debit or payment over the counter at a bank, you may have to pay our *service charges*. We will tell you about these at the time.

4b If you make a transaction in a currency other than sterling, we will charge the amount into sterling at the wholesale market rate or any rate that a government may set. We will charge a *service charge* (commission) of 2.75% of the value of each foreign-currency transaction rounded up to the nearest penny. Exchange rates may change, and the exchange rate which applies on the date that you make your transaction may not be the same as the exchange rate we use on the date that we convert the transaction charge and add the *service charge* to your account. The exchange rate shown on the statement will include this *service charge*.

5 Keeping your account secure and loss, theft or misuse

5a You must sign your card, and make sure that each *additional cardholder* signs their card as soon as they receive it. You must always make sure that you, and any *additional cardholder*:

- do not allow anyone else to use your card, card number, cheques or PIN, or tell another person the PIN;
- destroy the notice of the PIN after receiving it, do not keep the card and PIN together, and never write the PIN down; and
- only release the card number and security details on your account to make (or try to make) a transaction.

5b If your card or cheque is lost or stolen or someone else finds out your PIN, or if you think your card, card number, cheque or PIN may be misused, you must:

- call us immediately on one of the customer satisfaction numbers shown above section 4 (we have a 24-hour service) so that we can stop the card, card number, cheques and PIN;
- if we ask, write to us within seven days to confirm the loss, theft or possible misuse (the address is MBNA Europe Bank Limited, PO Box 1004, Chester Business Park, Wrexham Road, Chester CH4 9WW); and
- stop using your PIN, card, card number and cheques immediately.

5c If you find your card after you have reported it lost, stolen or misused, you must cut it up and tell us as soon as you can.

5d You will not be liable for any use of the card, card number, cheque or PIN by another person who does not have your permission to use it unless:

- you, or your *additional cardholder*, agreed to that person having your card; or
 - you, or your *additional cardholder*, have acted dishonestly or very negligently.
- 5e** You must make sure that you, or your *additional cardholder*, report the matter to the police and, if we ask, you and your *additional cardholder* must give us all the information we need to help us investigate and recover our property.

5f We may tell the police any information which we reasonably believe may be relevant.

6 Using your account

6a You must make sure that any *additional cardholder* keeps to the conditions of this agreement. We may release any information relating to the account to any *additional cardholder*. You or an *additional cardholder* may, at any time, have that *additional cardholder* removed from your account.

6b You must not use the card, card number, cheques and PIN after this agreement ends after the expiry date on your card, or in a way that would mean your balance goes over your credit limit.

6c We may refuse to authorise a transaction if the relevant phone or computer link is broken.

We may also refuse to authorise a transaction or return a cheque unpaid if:

- the amount might result in your balance going over your credit limit (in deciding this we will take into account the value of your transactions, interest, *handling fees, any annual fee, default charges and service charges* as well as authorised transactions we have agreed to add to your account); or
- we reasonably believe that we need to do so to keep to the rules of the payment system under which we issue your card, or of any law or good practice.

6d You cannot stop a *card purchase, cash transaction or balance transfer* after it has been made.

6e You can only draw cheques in pounds sterling and you cannot use this account to pay us.

6f We may renew your card when it expires (runs out). If you ask, we may also replace a damaged card, provide further cheques, change the card or account number, or change the PIN.

6g We may also issue a different type of card from the one you have applied for, or replace it with a different type of card (including a card which operates under a different payment system), if:

- you ask for (or are eligible for) a different type of card; or
- you are not eligible for the type of card you have applied for, or which we have issued;
- there is an organisation that backs your card, and our arrangement with that organisation has ended or is about to end; or
- we have any other valid reason, in which case we will give you that reason.

6h Cards and cheques are our property.

6i We will refund a transaction only when we are satisfied that a refund is due.

7 Statements

7a We will choose your first statement date. We will then produce your statements about one month apart. If you ask, we may change the statement date.

7b We will send you a statement showing the payments you have made to us and all amounts we have charged to your account since your last statement. We will do this every month, unless there have been no transactions during that period and you do not owe anything. We will normally send the statement within three working days of the statement date.

7c You must check your statements. If any item in a statement seems wrong, you must let us know as soon as you can.

8 Paying your balance

8a The minimum payment you must make will be shown on your monthly statement. Refunds and credits will not count towards your minimum payment unless they pay off your balance in full. We may write to you allowing you to make a reduced monthly payment or we may give you a payment holiday. If we do this, we will continue to charge interest as normal. We will also not extend the period within which you need to pay if you want to avoid interest on any *card purchases* you made in the previous month.

8b You must pay us the amount of all the transactions on your account, interest and other charges, even if:

- your balance goes over your credit limit;
- your card, card number, cheque or PIN, or that of an *additional cardholder*, is used by you or an *additional cardholder*, or by a person who used it with the permission of you or an *additional cardholder*, in a way that is not allowed; or
- there is a delay in us producing, sending or delivering your statement.

Your liability if your card is lost, stolen or misused by someone who got it without your permission or the permission of an *additional cardholder* is set out in the theft, loss or misuse of credit card statement above.

8c We will add your payments to your account when they have cleared. Details of how you should allow for your payments to reach your account are on the back of your monthly statement.

8d Unless you have a legal right to do so, you must not hold back a payment or refuse to pay anything you owe us because of a dispute between you (or your *additional cardholder*) and another person.

8e You must pay us immediately:

- any amount by which your balance goes over your credit limit;
- the value of any transaction which you have made which breaks this agreement; and
- the amount of any missed payments under this agreement.

8f You, or your legal representatives, must pay your whole balance if:

- this agreement ends;
- you fail to make a payment in full when it is due;
- you break an important part of this agreement or repeatedly break this agreement or fail to sort the matter out;
- a bankruptcy order is made against you, or you make a voluntary arrangement with creditors; or
- you die.

8g If we demand any payment under paragraph 8f, we will immediately let you know and you must make all payments to us in pounds sterling.

9 Stopping the card

9a If we have a valid reason (which we will tell you about), we may at any time stop, suspend or restrict any card, card number, cheque or PIN.

9b If we stop or suspend a card, we may keep the card or (if we ask) you must cut it up.

9c You must not use the card, card number, cheques and PIN after we have stopped it while they are suspended, or if we restrict them.

Forms of layering in text

- Progressive disclosure

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Park (mobile) homes

- 1. [Your rights and obligations](#)
- 2. [Renting a park home](#)
- 3. [Charges](#)
- 4. [Selling or giving away a park home](#)
- 5. [Park repairs and improvements](#)
- 6. [Residents' associations](#)
- 7. [Settling disputes](#)

Housing and local services

[Residential Property Tribunal](#)

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1. Your rights and obligations

Your rights and obligations are listed in a written agreement with the park (or site) owner. This sets out:

- your minimum legal rights and obligations, like your right to keep your park home on its pitch
- the rules, charges and services

You have 28 days to review it before signing.

Even if you don't have a written agreement, you still have all the rights set out in the [Mobile Homes Act of 1983](#).

Keeping your home in good condition

You must:

- repair your home when necessary
- keep the outside of your home and pitch clean and tidy, including

Forms of layering in text

- Progressive disclosure
- Different audiences



RUPERT HEEDS A WARNING



He's told, "Be careful not to fall,
That scent will spill—you'll lose it all."



"I think a thief is hiding here,"
Warns P.-c. Growler. "Don't go near."



The wood is risky, Rupert knows,
And so another way he goes.



"Just look what I have," Rupert cries,
And Mr. Bear turns in surprise.

In his excitement over the phial of essence Rupert forgets all about his bunch of flowers as he starts for home. "Mind you keep that thing tightly corked," laughs the Professor, "or you won't be able to see where you are going because of butterflies!" Running quickly, the little bear starts to take a short cut through a wood when he is startled by Constable Growler who appears from behind a tree. "Don't go through there," warns the policeman. "There has been a big robbery

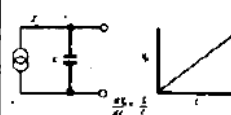
and I suspect that the thief is hiding in the wood. Go home another way!" Thanking the constable for his warning, Rupert avoids the wood. He reaches his own cottage and finds his daddy busy with the spade. "Well, did you see that butterfly?" says Mr. Bear. "Yes, I had tremendous luck," cries Rupert. "I found it and it sat on a flower and I carried it all the way to the Professor's house. And just look at this. It will bring us as many rare butterflies as ever we want!"

Forms of layering in text

- Progressive disclosure
- Different audiences
- To reveal text structure

Capacitor charging and discharging

Linear Ramp: Constant Current



Ramp, sawtooth and triangular wave generators, stabilisers, monostables and pulse generators all depend on one simple fact: when a capacitor accumulates charge from some source of current its voltage changes. Further, the rate at which the voltage changes is directly proportional to the magnitude of the current. The variety of these circuits and their applications tends to obscure this common property. It is very helpful to return to the behaviour of a single capacitor connected to a current source, a resistor, or both. In this way both the ideal behaviour and the departures from the ideal can be identified before considering the many variants that have been proposed for the above functions. A perfect current generator sustains a defined current into any load including that of a capacitor regardless of the terminal voltage. (Because most practical generators approximate to voltage sources, the behaviour of current sources may appear less obvious, and a formal restatement of this basic property helps to avoid confusion.) The capacitor has the property that charge and voltage are proportional: $Q = CV$, provided that the capacitance C remains constant. Observing that current is the rate of flow of charge then the relationship between current and rate-of-change of voltage follows:

THEORY

The voltage built up across a capacitor when charged from a constant current source follows from the basic relations

$$Q = CV$$

$$I = dQ/dt$$

$$\frac{dV}{dt} = \frac{1}{C} \frac{dQ}{dt} = \frac{I}{C}$$

For I constant, and V_0 the initial value of V

$$V = \frac{I}{C}(t - t_0) + V_0$$

In many practical circuits the initial voltage across the capacitor is zero giving

$$V = It$$

The discharge cycle would be similar, with a constant current discharge; in most cases the discharge is through a resistor. Let the initial voltage be V_0 , with the current flowing into the capacitor still

$$\frac{dV}{dt} = -\frac{V}{CR}$$

For convenience write $CR = \tau$ the time constant of the CR network

$$\frac{dV}{dt} = -\frac{V}{\tau}$$

Hence $V = V_0 \exp(-t/\tau)$
 with $V = V_0$ for $t = 0$
 and $V = 0$ for $t = \infty$

There are two conditions of interest in which both resistive and constant current terms are present. In the first, the resistor switched into the circuit to discharge the capacitor is normally so low that the constant current has a negligible effect on the duration of the discharge. It leaves the absolute lowest output to IR.

The second condition considers the effect of stray leakage or load resistances that disturb the linearity of the charging cycle

$$\frac{dV}{dt} = \frac{V}{C} \left[\frac{1}{R} - \frac{1}{C} \right]$$

The slope departs from the original value of I/C more and more as V increases, with a fractional error of $(V/IR)/I$ corresponding to V/V_{max} where V_{max} is the theoretical maximum voltage output if all the current were flowing in the leakage resistance R . The analysis can also be carried out by converting into the corresponding voltage generator form and treating it as a standard RC timing circuit with a corresponding large drive voltage IR , with the output as only a small portion at the bottom of the experimental charging cycle

The information can be applied to the op amp sawtooth generator shown. To a first order for high gain op amps, the capacitor current depends on V/R and the input bias current. The latter is independent of the output voltage to a first order; it modifies the output slope to be proportional to $(V/R - I_{bias})$ without disturbing the linearity

EXAMPLES

1. An operational amplifier has a compensating capacitor of 30pF into which its first stage can deliver a maximum current of 1.20μA. Calculate the slew rate, i.e. the maximum rate of change of voltage across the capacitor:

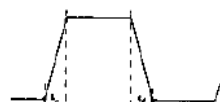
$$\frac{dV_c}{dt} = \frac{d(Q/C)}{dt} = \frac{1}{C} \frac{dQ}{dt}$$

$$\frac{dV_c}{dt} = \frac{I_{max}}{C} = \frac{1.20 \times 10^{-6}}{30 \times 10^{-12}} \text{ V/s}$$

$$= 0.67 \times 10^6 \text{ V/s}$$

$$= 0.67 \text{ V/}\mu\text{s}$$

2. An amplifier is loaded by a stray capacitance of 10pF and is to reproduce 10V peak-peak square-waves at 10MHz clock rate. What should the peak current capability of the amplifier be, if the rising and falling edges are to occupy less than 10% of the total time?



100ns
 10V
 5ns
 10pF

$$I_{max} = \frac{10 \times 10^{-6}}{5 \times 10^{-9}} = 20 \times 10^{-3} \text{ A}$$

Hence the amplifier output current must be at least 20mA

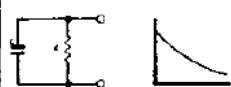
3. A 1μF capacitor in a full-wave rectifier power supply is charged to a peak voltage of 18V. If the voltage is to decay by 1V between successive peaks, estimate the minimum value of load resistance that can be used (i) using the exponential decay equations; (ii) by the approximate method of assuming the discharge current is constant at its peak value. Assume mains frequency 50Hz



(i) $V = 18 \exp(-t/\tau) = 17 \text{ V}$
 $\ln \left(\frac{17}{18} \right) = -\frac{t}{\tau}$
 $R = 1750 \Omega$

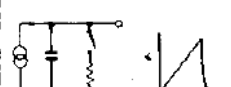
(ii) For linear decay $I = 18/R$
 $\Delta V = 1 \text{ V}$
 $\Delta t = 10 \text{ ms}$
 $\frac{\Delta V}{\Delta t} = \frac{I}{C}$
 $\frac{1}{10^{-2}} = \frac{18}{R \times 10^{-6}}$
 $R = 1800 \Omega$

Capacitor Discharge



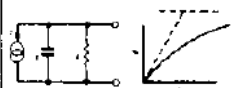
If a capacitor is charged to a given voltage and then has a resistor placed in parallel with it, the charge is dissipated. The higher the terminal voltage the greater the initial current flow and hence the rate at which the charge is lost. Hence the slope of the voltage waveform is steep at first, progressively diminishing as the voltage falls. The voltage is asymptotic to zero and the point at which the capacitor is said to be 'discharged' is thus arbitrary — for practical purposes, a final voltage of 1/10th of the initial value might be used. (In some cases the presence of a constant-current term in the model of the active devices used results in the capacitor voltage generally passing through zero.) The property that the rate-of-change of voltage is proportional to the voltage itself leads to an exponential relationship between voltage and time. In the resistor and capacitor always appear in the relationship as a product and it is convenient to write $\tau = CR$ where τ is referred to as the time constant of that portion of the circuit. A complex circuit has many time constants but it is often possible to evaluate the effects of each separately.

Sawtooth Generation



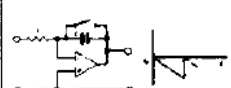
The two previous voltage waveforms can now be joined together to provide a pattern that is repeated continuously as described as a saw tooth waveform. It consists of a linear slope or ramp followed by a rapid, but not necessarily linear, return to zero or some very low value. A single cycle of the waveform can be obtained by switching the capacitor from the current generator to the resistor. This would leave the current generator open-circuit for part of the time and by analogy with a short-circuited voltage generator this state of affairs can be seen as undesirable. As the discharge is required to be very rapid the current flow in the resistor is much greater than that from the device and it is more usual to leave the current generator connected. This raises the minimum value of the final output to IR , but provided $IR \ll V_{max}$, this is no great disadvantage. The switching is simple in the form, consisting only of a single-pole switch. If the switch is operated at pre-determined intervals the generator is said to be triggered and such a ramp-generator is the basis of oscilloscope time-bases. Alternatively, a level-sensing circuit can be used to activate the switch when the ramp reaches some particular voltage (free-running mode).

Ramp Non-Linearity



No perfect current generator exists, and the imperfection is most often that of a constant parallel resistance. This includes any leakage resistance of the capacitor and the input resistance of the following stage, as well as the finite output resistance of the generator. The current in the resistor is still much less than that from the generator if the circuit is to have any pretence of being a ramp generator, but the gap progressively closes as the output voltage increases. Hence the output departs from the ideal linear ramp. The error can be calculated when in terms of the difference between the actual and ideal voltages at any instant or in terms of the difference in the slopes. As the purpose of such a calculation is often to compare the relative merits of different arrangements, it matters little which is used; the slope error is easier to calculate and is used in the following section. The actual error is usually obtained by expanding the exponential equation and taking account of the low-order terms in the expansion. In circuits involving active devices, the effect of finite voltage and current gains are shown to be equivalent to additional resistive losses.

Op Amp Sawtooth Generator



A practical and widely used form of sawtooth generator uses an operational amplifier. The configuration is that of an inverting integrator, and with a constant input voltage, the current in R is constant, assuming a true virtual earth corresponding to infinite voltage gain. Departures from this assumed condition are discussed later. The input current of an operational amplifier is finite, small and almost independent of the signal condition. It may be either positive or negative depending on whether sign or phase transposes from the input stages. This current either increases or decreases the capacitor current by a small but constant fraction, leaving the ramp linear but with a slightly modified slope. Any voltage offset of the input devices modifies the voltage across R , providing a similar slope error. The inverting nature of the stage results in a negative-going output ramp for a positive input voltage. It is the virtual earth behaviour, resulting from the very large voltage gain that allows the constant input voltage to produce a proportional and unchanging current. It also allows the output voltage to be nearly equal to the capacitor voltage while the output can be loaded without any significant change in the capacitor current.

Double-dip recession?

Britain is falling behind as the global economy picks up, says **Larry Elliott**. And that's before the cuts bite



The snow has gone. But the economy is still in deep freeze

It must have seemed a good idea to George Osborne last year when he agreed to accept the invitation of the CBI to address the annual lunch given by the employers' organisation in Devon this Friday.

Glossary



Stagflation

A term popularised in the 1970s when the British economy was hit by the worst of all worlds - slow growth, high unemployment and high inflation. It is a tricky problem because policies to boost growth will usually make inflation worse, and vice versa. A huge rise in oil prices caused the problem then and a similar rise in the cost of energy and other commodities threatens to do the same again. There's a long way to go though. Inflation hit 26.9% in 1975. Today it is 3.7% (4.8% RPI).

Double-dip recession

Although the economy is now back in the red, we are not officially back in the dip until the next recession has been confirmed for two consecutive quarters. Even so, it's getting too close for comfort. Many experts believe that the last time Britain suffered a double-dip was the early 1930s.

Sterling crisis

Another 50k throwback. The pound spent much of that decade under pressure as investors lost confidence in UK public and social jobs of sterling. Triggered a crisis. However, it is probably good news that the pound fell on the GBP news. The recent fall in sterling, on the expectations of rate rises, has made life harder for exporters. And they are the only firms growing at the moment.

Philip Inman

high-street spending would be artificially boosted by consumers trying to beat the new year increase in VAT. All this suggests that Osborne's backstop excuse - that this was a mere blip of the sort that recurs from time to time during economic recovery - is also highly questionable. Strong growth in the global economy coupled with a 2% depreciation of sterling since 2007 means that manufacturing is putting its bits back on the floor, but the rest of the economy is struggling.

Inflation is running at almost 4% on the government's preferred measure, while earnings are going up by just over 2%. That means real incomes are being squeezed. The housing market is not doing well. Taxes have just gone up. Small and medium-sized businesses are finding it nigh-on impossible to secure credit from the banks. Creditworthy prices are soaring worldwide and Europe, which accounts for more than half UK exports, is in crisis. And, of course, the biggest 10-year programme of spending cuts since the Gordon Brown era of the early 1990s is just around the corner.

Little wonder, then, that Jonathan Levens at Capital Economics says the GDP data raised serious doubts about the ability of the UK to withstand the fiscal tightening the Conservatives are planning. Many supporters of the Labour Democrats, have a hunch that Howard's Global Insight, should describe the news as a "stunningly bad outcome" which was "extremely disappointing and worrying". Ministers are trying on business investment replacing consumer spending as the engine of growth, but it's hard to see why they would at a time when demand is weak.

In truth, the apparent strength of the economy last year was a bit of a mirage. Companies had run down their stocks during the deep recession of 2008-09 and were rebuilding them. The construction sector had plenty of work courtesy of public investment in schemes such as Building Schools for the Future, now scrapped. And the housing market had a spasm of activity driven by ultra-low interest rates. These fell to activity have now all disappeared, as the backstop man Ed Balls, was eager to point out yesterday.

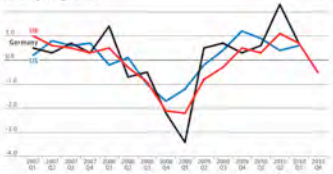


How firms are faring

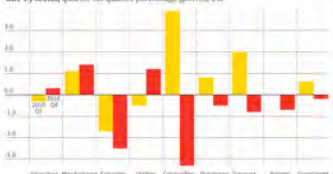
'We used to build 10 homes a year. We've built two over the last two years'

Brittle Britain

Quarterly GDP growth, %



GDP by sector, quarter-on-quarter percentage growth, UK



Source: Jenkins, page 21 | Leader comment, page 2 | Stagflation five definitions, G2 page 1-9

Construction Payments delayed and VAT problem

Julian Weightman, who runs a small building company, is at the sharp end of Britain's economic woes. His company, Hertham-based Braden Craft Homes, prospered in the boom of the early 2000s. It has now lost 15 employees since the downturn kicked in two years ago. "It's one of the nicest things in the world, giving someone a job, and one of the worst, finding them they haven't got one any more," says Weightman, who runs the company with his father, Bill. The firm, which employs 14 people, specialises in house building. It is still doing smaller jobs, such as kitchens, bathrooms and repair and maintenance work, but the new-build houses have dropped off almost completely. Weightman says: "We used to build 10 to 12 new houses a year. We've built just two over the last two years."

The ONS figures for construction cover a range of building or civil engineering projects, schools, hospitals and other retail projects, as well as house building. Weightman says December was as slow as the figures suggest. "At the back end of last year, the number of inquir-

Hotels Bookings down, insolvency looms

Jarvis Hotels is among a host of firms in the hand-hit hospitality sector sailing perilously close to insolvency. Accounts filed last week show the business, which runs 40 Jarvis sites and a further six Ramada hotels under franchise, saw operating losses widen more than tenfold to £1.3m for the year to last March despite economy measures that cut one in five full-time jobs. Room occupancy slipped to just 62% despite the price of a bed being cut by 10%. Corporate bookings, in particular, were down. With people thinking hard about how they spend their money the company worries. "The economic outlook creates uncertainty, with the impact of reduced government spending, likely to exert downward pressure on hotel demand."

Jarvis is currently surviving only because banks are paying back by taxpayer-backed Royal Bank of Scotland have delayed calling in loans. The company is in protracted discussions about a radical restructuring that would see lenders

Manufacturing Weak pound aids exports

Philip Kennedy, managing director of healthcare manufacturer Eschmann, is proof that not all parts of the economy are faltering. "This week he is at a trade fair in Dubai called Arab Health and it is demand from regions such as the Middle East for his company's hospital and dental equipment that makes him upbeat. Eschmann makes about half of its revenue overseas but Kennedy expects that these sales will generate the majority within three years. "The weak pound has helped our ability to export. There is booming demand particularly in the

Middle East and far east for modern healthcare equipment. There is still a great emphasis overseas on British manufacturing quality." There is more uncertainty on the domestic front. The firm has benefited from the huge investment under Labour in hospitals and requirements for dentists to upgrade equipment, but Kennedy says sales to the NHS could be hit by public spending cuts. His big worry is rising inflation which the firm could drive up wage costs that he cannot pass on in a global market. "It's an ever-present danger. I'm concerned that inflation is not kept in the bay quickly it would start to affect our business moving forward. Interest rates were to go up soon to keep inflation under control."

Kennedy adds that the political rhetoric about rebalancing the economy away from financial services and towards manufacturing has not been translated into action. "I can understand the frustration that there was a great deal of noise made at the general election that we have to grow our way out of recession and get back to manufacturing. But post-election, has anything changed? Probably not. We still don't give sufficient emphasis to manufacturing. But there are still specialist manufacturing companies like us doing very well, even often under the radar."

Analysis

Coalition faces stern test on issue that will decide its fate

Patrick Wintour

It is far too early to talk about a split inside the cabinet on whether the coalition will be seen or lost on whether the coalition made the right call on the scale of the spending cuts, so everyone will now watch with bated breath for the first quarter growth for this year, due in April, after the budget.

The cabinet is nervously content to blame the feckish weather, or possibly the inaccurate statisticians, but a minority want some contingency plans in place. In particular they want to see a willingness to re-evaluate the public spending cuts, so everyone will now watch with bated breath for the first quarter growth for this year, due in April, after the budget. The cabinet is nervously content to blame the feckish weather, or possibly the inaccurate statisticians, but a minority want some contingency plans in place. In particular they want to see a willingness to re-evaluate the public spending cuts, so everyone will now watch with bated breath for the first quarter growth for this year, due in April, after the budget.



Ed Balls, the new shadow chancellor, will see blood as the VAT rise and the spending cuts begin to bite for the coalition

That's where yesterday's insisting there was no alternative to deficit reduction, and in one interview blaming the weather no less than 20%. By contrast Vince Cable, the business secretary, has been more gloomy, saying the figures were bad, more than any independent forecaster had predicted. Cable set out a long defence of the cuts programme in the New Statesman last week, but his claims already look dated. He insisted yesterday there is no Plan B, but will be privately asking his advisers to look for one if the next figures show no serious revival. Chris Huhne, the energy secretary, has already warned the government not to lash out at the start of the storm clouds gather. He is not calling for a change of course yet. Equally Sir Gus O'Donnell, the chief of staff, has been alleged to urge the cabinet in a private paper to look for a Plan B, but what about it if the recovery stalls. It cannot be an enticing prospect.

WHAT DOES YOUR CREDIT REPORT SAY ABOUT YOU?

CreditExpert.co.uk

FREE 30 DAY TRIAL

You can check your credit report in a few days. Our first principle used to check a credit report, regardless of your previous credit history. A big benefit of our service is that you can get a better view of the things that matter.

Visit creditexpert.co.uk

Forms of layering in text

- Progressive disclosure
- Different audiences
- To reveal text structure
- For strategic reading

■ **Man who bred 17 babies by 5 women to milk benefits system is guilty of killing 6 of them**

■ **Revealed: His past of attempted murder, schoolgirl sex and rape claim**

■ **Social workers did nothing despite his boasts of sordid lifestyle on TV**

VILE PRODUCT OF WELFARE UK



The family wiped out: Mick Philpott with the six children he killed in blaze

HE treated his 17 sons and daughters like cash cows – generating a staggering benefits income of £60,000 a year.

Yesterday, Mick Philpott remained shameless to the last. The drug-taking layabout, who embodies everything that is wrong with the welfare state, was still smiling even after being convicted of killing six

By **Andy Dolan** and **Paul Bentley**

of his children. Together with his wife Mairead and friend Paul Mosley, he plotted to set fire to the family home to an appalling attempt to frame Philpott's former live-in lover Lisa Willis.

The deadly gamble was to save the six youngsters, blame Miss Willis, and win back custody of five children who had recently moved out of the cramped three-bedroom semi with her. A bigger

council house was also on the agenda. As the cynical trio were found guilty at Nottingham Crown Court of manslaughter, Philpott's sister-in-law, Bernadette Duffy, screamed: "You murdering b*****, I knew it from day one."

Incredibly, the tragic Philpott children were not being regularly monitored by social workers despite dangerous living conditions and their father's notorious appearances on national television where he boasted of his sex-obsessed and benefits-funded

lifestyle. As an inquiry was launched into the case, it also emerged that:

■ 'Shameless Mick' faces a fresh police investigation for allegedly raping a woman who went on to bear one of his children.

■ He was jailed for trying to kill a schoolgirl lover, stabbing her 27 times after she ended their relationship.

■ Philpott plotted to 'get rich quick' – turning funeral funds donated by the local community into Argos vouchers.

Turn to Page 4

How do I get a mortgage?

Buying or moving home is a big financial commitment but that doesn't mean it has to be a headache. So relax and let us guide you through the process step by step. We offer a range of award winning products so speaking to the Woolwich team is a good place to start.

Here's how the process works

- 1 Make an appointment with a Woolwich Mortgage Advisor within your local branch, or call us on 0845 677 9993* to discuss your borrowing needs.
- 2 We'll establish how much you could borrow based on your financial circumstances.
- 3 Now for the fun part: house hunting. Create a wish list, remember your budget and register with estate agents. Try to see as many properties as possible.
- 4 When you find your dream property, make an offer. If it is accepted, make a request for the seller to take the property off the market.
- 5 Arrange to meet your Woolwich Mortgage Advisor or call us to complete your application. All applications are subject to status. Remember you'll need your proof of identity documents to prevent any delay.
- 6 Instruct a solicitor to start contract negotiations with the seller's solicitor and organise appropriate searches.
- 7 We'll discuss the survey options available to you and get the property valued.
- 8 The surveyor will send you their report.
- 9 Once we've accepted the valuation, we'll send you an offer letter. If your circumstances have changed since your application, please be sure to let us know.
- 10 Your solicitor will agree with you a suitable date for exchanging contracts with the seller.
- 11 The solicitor will finalise and organise the exchange of contracts and you pay the deposit.
- 12 Sort out your utilities and phone contracts, redirect your mail and book a removals firm if you need one.
- 13 Your solicitor will transfer the money for the property to the seller's solicitor, and you pick up the keys.
- 14 Congratulations, you're in.

First-time buyer? Woolwich Mortgage Advisors are trained to help you find a mortgage and take the first step on the property ladder. Just call 0845 677 9993* to speak to a Mortgage Specialist or ask to make an appointment with a Mortgage Advisor in your local branch or visit www.barclays.co.uk/ourmortgages to view our products

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

How much can I borrow?

Everything from the size of your deposit to your earnings and monthly outgoings has an effect on the amount you could borrow. But it isn't complicated.

Deposit

Generally, it's best to put down as big a deposit as you can afford. However, you may be able to borrow up to 85% of the property's value depending on the mortgage you choose and subject to product availability. So for a £200,000 property you'll need a £30,000 deposit.

Annual earnings

Overstating your income can have serious implications on your ability to afford your mortgage repayments and will be subject to investigation. The biggest factor in determining how much you can afford to borrow is usually how much you earn – and whether or not you are the sole earner. There are various calculations that determine how much you can borrow. We may lend you up to a maximum of five times your income subject to strict affordability and appropriate credit score.

Monthly repayments

There are plenty of fun things we'd rather spend our money on than a mortgage. But whereas expensive holidays and shoe habits can be trimmed, food bills can't. This is where a Woolwich Mortgage Advisor can really help by looking at

your outgoings and helping you work out how much is left at the end of the month for mortgage payments. They will also factor in things like the effect of possible rises in interest rates. Above all, we want you to have a mortgage you can comfortably afford.

Plus a few other expenses

There are always extra expenses involved with buying a new home. Your Woolwich Mortgage Advisor will make you aware of them so you don't have any nasty surprises.

- Fees for solicitors, surveyors and estate agents
- Mortgage application fees (to allow you to secure a particular interest rate; we usually offer fee and no-fee options on our full range of products)
- Valuation fees
- An Early Repayment Charge (applicable to some of our mortgages, if you pay off all or some of your mortgage, or change mortgages, during a specified period) and a Final Repayment Charge (sometimes called an 'Exit Fee'; this charge is applied when the mortgage is repaid in full)
- Stamp Duty

Did you know? You can go to www.barclaysmicrosites.co.uk/mortgage_calculator to see how much you could borrow.

A Woolwich Mortgage Advisor could help you find a mortgage you can afford. Just call 0845 677 9993* to make an appointment or visit www.barclays.co.uk/ourmortgages

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

which will, in some rather obvious and simple sense, account for the outward properties, for the pattern of events of the thing which I am studying.

What then, is the fundamental "structure" of a building or a town?

In the crudest sense, we know from the last chapter roughly what the structure of a town or building is.

It is made up of certain concrete elements, with every element associated with a certain pattern of events.

On the geometric level, we see certain physical elements repeating endlessly, combined in an almost endless variety of combinations.

A town is made of houses, gardens, streets, sidewalks, shopping centers, shops, workplaces, factories, perhaps a river, sportgrounds, parking . . .

A building is made up of walls, windows, doors, rooms, ceilings, nooks, stairs, staircase treads, doorhandles, terraces, counter tops, flowerpots . . . repeated over and again.

A gothic cathedral is made of a nave, aisles, west door, transept, choir, apse, ambulatory, columns, windows, buttresses, vaults, ribs, window tracery.

A modern metropolitan region in the United States is made of industrial areas, freeways, central business districts, supermarkets, parks, single-family houses, gardens, high-rise housing, streets, arteries, traffic lights, sidewalks.

And each of these elements has a specific pattern of events associated with it.

Families living in the houses, cars and buses driving in the streets, flowers growing in the flower pots, people walking through the doors, opening and closing them, traffic lights changing, people gathering for mass on Sundays in the nave of the cathedral, forces acting on the vaults, when the wind sways the building, light coming through the windows, people sitting at the windows in their living rooms and looking at the view

But this picture of space does not explain how—or why—these elements associate themselves with definite and quite specific patterns of events.

What is the relation between a church, say, taken as an element—and the pattern of events which happens in the church? It is all very well to say that they are connected. But unless we can see some kind of common sense in the connection, it explains nothing.

It is certainly not enough merely to say glibly that every pattern of events resides in space. That is obvious, and not very interesting. What we want to know is just how the structure of the space supports the patterns of events it does, in such a way that if we change the structure of the space, we shall be able to predict what kinds of changes in the patterns of events this change will generate.

In short, we want a theory which presents the interaction

Forms of layering in text

- Progressive disclosure
- Different audiences
- To reveal text structure
- For strategic reading
- For responsive design

ADVERTISEMENT

LATEST: China and Brazil sign \$30bn (£20bn) currency swap deal as safeguard against any future global financial crisis



US justices to hear second gay case



The US Supreme Court is to review whether to strike down a law denying federal benefits to same-sex couples, a day after weighing a gay marriage ban.

[Culture war rages outside court](#)

[Q&A: Same-sex marriage in the US](#)

[Gay marriage's day in court](#)

[Gay airman who fought US military](#)

[Gay marriage around the world](#)

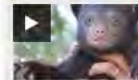
[Obama: Court must back gay marriage](#)

Magazine



Snitch culture

The trouble with using police informants in the US



Claws for thought

Why are Colorado's black bears getting bolder?

ADVERTISEMENT



Somalia refugees 'abused and raped'

Refugees fleeing famine and conflict within Somalia suffer sexual violence and other abuse in camps in the capital, says Human Rights Watch.

[Somalia profile](#)



Burma riots prompt more curfews

Curfews are imposed on three more Burmese towns as attacks on Muslim communities spread closer to Rangoon.

[Violence in pictures](#)

[Scenes of devastation](#)

Features



Capital plan?

Why Cyprus has brought in capital controls



Post haste

The astonishing speed of China's online censors



Burkas and bikinis

Are Tunisia's women gaining or losing their freedoms?



Undercover patrols

Bid to make Calcutta Metro safer for women



Brain drain or gain?

Interactive guide to professional global migration - and who wins



Cultivating talent

Fresh breeze ripples through Jeddah art scene



New era

Venezuela set for first election without Hugo Chavez



Serial rebel

Top Video Stories

Italy reopens Kercher murder case	DR Congo's Ntaganda appears at ICC	N Korea in 'combat posture' - State TV	Snow turns Ukraine street into piste

Other Top Stories

Rio 2016 stadium indefinitely closed

A stadium in Rio de Janeiro, due to be used for the 2016 Olympics, is closed indefinitely because of problems with its roof.

Italy minister quits over India row

Cyprus straining to reopen banks

Knox to fight 'wrongful' allegations

Qantas and Emirates deal approved

TOP STORIES WORLD UK SPORT



Page last updated at 06:19 GMT+05:00, Thursday, 7 March 2013

UK sends armoured vehicles to Syria

The UK is to provide armoured vehicles and body armour to opposition forces in Syria "to help save lives", Foreign Secretary William Hague has said.

It will offer millions of pounds in "non-lethal" equipment, including search and rescue, communications, and disease-prevention materials.

Mr Hague said it was a "necessary, proportionate and lawful" response to "extreme human suffering".



But some MPs said they feared being drawn into a military intervention.

Up to 70,000 people have been killed and a million refugees have fled since the crisis began two years ago.

The latest UN figures show that two million have been internally displaced, while 400,000 have fled abroad since the start of the year, with the largest number seeking shelter in Jordan, Lebanon, Turkey, Iraq and Egypt.



Iraq fear

UN High Commissioner for Refugees Antonio Guterres has warned that Syria

LATEST: Qantas Airways gets final approval from Australia...

TOP STORIES Updated: 04/03/2013



WORLD



UK



Forms of layering in text

- Progressive disclosure
- Different audiences
- To reveal text structure
- For strategic reading
- For responsive design
- To combine different voices

ii) For persons not having a pre-disability normal occupation the maximum benefit payable will be the amount shown in the insurance schedule.

iii) Rehabilitation

In the event that you are unable due to partial disability to carry on your normal occupation but you are carrying out part of your normal occupation or another occupation or profession for gain or reward for which your current earnings are less than your earnings at the date of commencement of total disability or partial disability;

a) we will pay benefit at a reduced rate determined by the ratio of your current earnings to your earnings at the date of commencement of total disability or partial disability;

b) in calculating the amount due in these circumstances your monthly income from all sources may exceed the limits described in "Benefit Payable". We will not pay more than the maximum shown in the insurance schedule.

Timing of Payments

Benefit shall be paid at monthly intervals in arrears until it ceases being payable under "Time Limits on Payment of Benefit" below.

continues

It is important that you tell us of any significant change in your salary or other income.

This explains how we make allowance for any salary you might earn from a less demanding job when you are unable to do your own job. It is structured so that you are not penalised for trying a new, possibly lower paid, job.

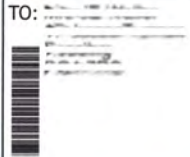
We will pay the claim as a regular monthly income.



PENALTY CHARGE NOTICE

Bus Lane Contraventions (Penalty Charges, Adjudication and Enforcement) (England) Regulations 2005

Date of Detection: 24/11/2008



Vehicle Registration Number: ~~LDJ095EX~~

Penalty Charge Notice: RG80506710

Date of this Notice: 03 Dec 2008

DO NOT IGNORE THIS NOTICE

Manton Borough Council believes that a Penalty Charge is payable with respect to the above vehicle, for the following alleged contravention:

Being in a Bus Lane (as defined in S.144(5) Transport Act 2000).

The vehicle was seen in (Place) STATION APPROACH (WEST TO EAST)

at 11:19:22 on 24/11/2008 The alleged contravention was noted at the time by Camera Operator RG175 who was observing real time pictures from the roadside camera at the time stated above. This alleged contravention is supported by video evidence.

You must either pay the Penalty Charge Notice or make representations to the Council by 07/01/2009

Pay the Penalty Charge of £60 by 07/01/2009. IF PAYMENT OF THE PENALTY CHARGE IS RECEIVED BY THE COUNCIL WITHIN 14 DAYS OF THE SERVICE OF THIS NOTICE A REDUCED AMOUNT OF £30 IS PAYABLE.

Or,

If you believe you have valid reasons, you can make representations against paying the Penalty Charge. The Grounds on which you can make representations are set out overleaf. Any representations made outside this 28 day period may be disregarded by the Council.

IF YOU DO NEITHER OF THESE THINGS WITHIN 28 DAYS FROM THE DATE OF SERVICE OF THIS NOTICE, THE COUNCIL WILL SERVE A CHARGE CERTIFICATE INCREASING THE PENALTY BY 50% TO £90. AT THAT STAGE IT WOULD BE TOO LATE TO MAKE REPRESENTATIONS.



PAYMENT SLIP

PENALTY CHARGE
NOTICE NUMBER:

RG80506710

DATE OF NOTICE:

03 Dec 2008

VEHICLE
REGISTRATION NUMBER:

~~LDJ095EX~~

RETURN ADDRESS

TO: Manton Borough Council BL
PO Box 4649
Worthing
BN11 9FB

Please debit my MasterCard/Visa/Switch/Delta Card (Delete as appropriate)

Card Number

Amount £

Issue Date Expiry Date

Issue Number Name of Cardholder

Cardholders Address

Postcode

Signature of Cardholder

If payment is made by post please detach this slip, complete the details above and return it with your payment to the address shown.
 If you require a receipt please tick the box. A stamped SAE must be enclosed.



Bus Lane Penalty Charge Notice

This is an important notice. Do not ignore it.
You must either pay the penalty charge or challenge it by 05 September 2013.

This Penalty Charge Notice is issued under the Bus Lane Contraventions (Penalty Charges, Adjudication & Enforcement) (England) Regulations 2005

Notice date: **06 August 2013**
Reference: **MN1234567**

Your car was photographed in a bus lane

Date of photo **03 August 2013**
Time **12.33**
Vehicle **AB51HTY**
Place **Station Approach**
Evidence **Video (operator MN175)**

You are entitled to view this. Write to us at the address below or phone us on 01234 000 0000.



The penalty

£30

if you pay by
22 Aug 2013

£60

if you pay by
05 Sept 2013

£90

if you pay later.

How to challenge

If you wish to challenge, see the back of this form for instructions.

You must contact us by 17.30 (5.30pm) on **05 September 2013**.

You will not have to pay the penalty while we consider your appeal.

If we refuse your challenge we will give you a new date by which you will need to pay the penalty.

How to pay

Notice date **06 August 2013**
Reference **MN1234567**

By phone

Call 0845 1234567
with your credit or
debit card details.

In person

You can pay by cash,
cheque or card at the
Civic Offices, Mon-Fri
9.30-5.30, Sat 9.30-1.00.

Online

<https://secure.manton.gov.uk/parking/>

Manton Borough Council
PO Box 2323
Worthing
BN11 9XY

By post

Send this slip with
a cheque paid to
Manton Borough
Council, or enter your
card details here. Send
a stamped address
envelope if you need
a receipt.

Name on card

Card number

Start date

Expiry date

Issue number

Address

Signature of cardholder



Graphic editing

- From legal reasoning

Pay the Penalty Charge of £60 by 07/01/2009 . IF PAYMENT OF THE PENALTY CHARGE IS RECEIVED BY THE COUNCIL WITHIN 14 DAYS OF THE SERVICE OF THIS NOTICE A REDUCED AMOUNT OF £30 IS PAYABLE.

Or,
If you believe you have valid reasons, you can make representations against paying the Penalty Charge. The Grounds on which you can make representations are set out overleaf. Any representations made outside this 28 day period may be disregarded by the Council.

IF YOU DO NEITHER OF THESE THINGS WITHIN 28 DAYS FROM THE DATE OF SERVICE OF THIS NOTICE, THE COUNCIL WILL SERVE A CHARGE CERTIFICATE INCREASING THE PENALTY BY 50% TO £90. AT THAT STAGE IT WOULD BE TOO LATE TO MAKE REPRESENTATIONS.

- to a consumer choice

<hr/>			
The penalty	£30	£60	£90
	if you pay by 17 Dec 2011	if you pay by 07 Jan 2012	if you pay later.

The Bus Lane Penalty Charge Notice: technical notes

This Penalty Charge Notice has been written in plain English, with clear design, to make it easier for you to understand the situation, and your choice of actions.

The technical notes on this page are to help you or your adviser understand how our plain English notice conforms to what the law requires, and how it follows the recommendations of the Department for Transport.

The notice is issued under the Bus Lane Contraventions (Penalty Charges, Adjudication and Enforcement) (England) Regulations 2005.

1 The regulations state that you have 28 days from the date of service of this notice, either to pay the penalty charge or to challenge it ('make representations'). Date of service is taken to be the second working day from date of posting (excluding bank holidays). We have calculated this for you and printed it here so you know which date we will regard as the deadline (05 September 2012).


2 The alleged contravention is 'Being in a bus lane as defined in S.144(5) Transport Act 2000'. This explains the reason why we believe this alleged contravention occurred, and gives the evidence on which we base this, including the date of detection.

3 £60 is the Penalty Charge. This date (05 September 2012) represents the period of 28 days from the date of service of this notice.

4 £30 represents the 50% discount allowed by the regulations if the Penalty Charge is paid within 14 days of the service of the notice (shown by the date printed here: 22 August 2012).

5 £90 represents the 50% increase in the penalty charge that may be made if at the end of the 28 day period no representations have been made, and the penalty charge has not been paid. After this date, we may take steps to enforce payment of the charge.

6 This date (05 September 2012) represents 28 days from the service of this notice. During this time representations may be made, on any of the statutory grounds of appeal against the imposition of the penalty charge. Representations made outside this 28 day period may be disregarded.



Bus Lane Penalty Charge Notice

This is an important notice. Do not ignore it. You must either pay the penalty charge or challenge it by 05 September 2013.

The Penalty Charge Notice is issued under the Bus Lane Contraventions (Penalty Charges, Adjudication & Enforcement) (England) Regulations 2005.


Notice date: **06 August 2013**
Reference: **MN1234567**

Mr Andrew Sample
12 Acacia Avenue
Manton MN3 6XY

1 This is an important notice. Do not ignore it. You must either pay the penalty charge or challenge it by 05 September 2013.

2 Your car was photographed in a bus lane

Date of photo: **03 August 2013**
Time: **12.33**
Vehicle: **AB51HTY**
Place: **Station Approach**
Evidence: **Video (operator MN175)**
You are invited to view this. Write to us at the address below or phone us on 01234 600 0800.



The penalty

4 £30 if you pay by **22 Aug 2013**

5 £60 if you pay by **05 Sept 2013**

6 £90 if you pay later.

How to challenge

(If you want to challenge, see the back of this form for instructions. You must contact us by 17.30 (5.30pm) on **05 September 2013**. You will not have to pay the penalty while we consider your appeal. If we refuse your challenge we will give you a new date by which you will need to pay the penalty.)

How to pay

Notice date: **06 August 2013**
Reference: **MN1234567**

Manton Borough Council
PO Box 2323
Worthing
BN11 9XY


By phone
Call 0845 1234567 with your credit or debit card details.

In person
You can pay by cash, cheque or card at the Civic Office, Moor Tr, 9.30-5.30, Sat 9.30-1.00.

Online
<https://secure.manton.gov.uk/parking/>

By post
Send this slip with a cheque paid to Manton Borough Council, or enter your card details here. Send a stamped address envelope if you need a receipt.

Name on card	
Card number	
Start date	Expiry date
Issue number	
Address	
Signature of cardholder	



7 The recipient may, by notice in writing to the authority, request them to make available at an office of theirs specified by him, free of charge and at a time during normal office hours so specified, for viewing by him and by his representative (if any), the record of the contravention

produced by the approved device pursuant to which the penalty charge was imposed; or to provide him, free of charge, with such still images from that record as, in the authority's opinion, establish the contravention.

The penalty

4 **£30**
if you pay by
22 Aug 2013

3 **£60**
if you pay by
05 Sept 2013

5 **£90**
if you pay later.

3 £60 is the Penalty Charge. This date (05 September 2012) represents the period of 28 days from the date of service of this notice.

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Forms of layering in text

- Progressive disclosure
- Different audiences
- To reveal text structure
- For strategic reading
- For responsive design
- To combine different voices
- For different contexts

Tenancy agreement

- Multiple functions
 - Ceremonial function
 - User guide (what if...)
 - Rules (do this, don't do this)
 - Calendar: time periods
 - Amounts: tariff of fees and rent.

Assured Shorthold Tenancy Agreement

THIS TENANCY AGREEMENT (the "Agreement") dated this ____ day of _____, _____

BETWEEN:

J Soap and M Soap
Address: 12 Madeup Road
Telephone: 01234 123 123
(collectively and individually the "Landlord")
OF THE FIRST PART

- AND -
Joe Bloggs
Address: 12 Example Street, Sampletown AB1 2CD
Telephone: _____
(the "Tenant")
OF THE SECOND PART

IN CONSIDERATION OF the Landlord letting certain premises to the Tenant, the Tenant letting those premises from the Landlord and the mutual benefits and obligations provided in this Agreement, the receipt and sufficiency of which consideration is hereby acknowledged, the parties to this Agreement agree as follows:

BACKGROUND:

A. This is an agreement to create an Assured Shorthold Tenancy as defined in Section 19A of the Housing Act 1988 or any successor legislation (the "Act").

B. The Landlord is the owner of residential property available for rent and is legally entitled to grant this tenancy.

Let Property

1. The Landlord agrees to let to the Tenant the house municipally described as 15 Another Road, Sometome, AB1 2DE, (the 'Property') for use as residential premises only. Neither the Property nor any part of the Property will be used at any time during the term of this Agreement by Tenant for the purpose of carrying on any business, profession, or trade of any kind, or for the purpose other than as a private single-family residence.
2. No pets or animals are allowed to be kept in or about the Property.
3. The Landlord has supplied and the Tenant agrees to use and maintain in reasonable condition, normal wear and tear excepted, the furnishings noted in the inspection report completed before the Tenant took possession of the Property.
4. The Tenant agrees and acknowledges that the Property has been designated as a smoke-free living environment. The Tenant and members of Tenant's household will not smoke anywhere on the Property nor permit any guests or visitors to smoke on the Property.

Term

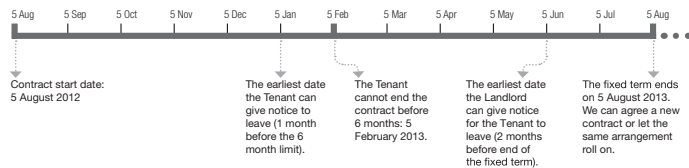
5. The term of the Agreement is for 6 months to commence at 12:00 noon on 29 March 2012.
6. Any notice to terminate this tenancy must comply with the Act.
7. Should the Tenant remain in possession of the Property with the consent of the Landlord after the natural expiration of this Agreement, a new tenancy from

2 Stonehouse Terrace, London N11 5TY

Assured Shorthold Tenancy Agreement

within the meaning of the Housing Act 1988 as amended by the Housing Act 1996

The property	2 Stonehouse Terrace, London N11 5TY together with the contents specified in the inventory dated 5 August 2012.
The Landlord	Robert Warren and Jennifer Warren 17 Station Road, Havant POS 7RS
The Tenants	Richard Jones Amanda Morris Martin Samuels Matt Wheatcroft who shall be collectively referred to in this Agreement as 'The Tenant'. All Tenants will be jointly and severally liable for the Tenant's obligations contained in this Agreement. This means in the event of non-payment of rent or any other amount owing, any individual or group of individuals could be held responsible.
Rent	£1200 per month, payable in advance on the 1 st of each month
Deposit	£1200 to be paid to the Landlord, who will hold it under the Deposit Protection Scheme.
Period	This is a Fixed Term Tenancy for 12 months, starting on 5 August 2012 and ending on 5 August 2013.
Notice period by Tenant	1 month's notice, but the minimum period is 6 months.
Notice period by Landlord	2 month's notice to leave on the last day of the Fixed Term.



We agree	that the Tenants will live at 2 Stonehouse Terrace, keeping to their responsibilities as defined in the Tenant's Responsibilities document. That the Landlords will keep to their responsibilities as defined in the Landlord's Service Level Agreement .
Robert Warren (Landlord) X	Witnessed by X Witness's name and address
Jennifer Warren (Landlord) X	Witnessed by X Witness's name and address
Richard Jones (Tenant) X	Witnessed by X Witness's name and address
Amanda Morris (Tenant) X	Witnessed by X Witness's name and address
Martin Samuels (Tenant) X	Witnessed by X Witness's name and address



2 Stonehouse Terrace, London N11 5TY

Landlord's Service Level Agreement



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- 2 Contact information 2
- 3 Safety and maintenance 3
- 4 The Deposit 4
- 5 Legal notes 5







2 Stonehouse Terrace, London N11 5TY

Tenant's Responsibilities



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- 6 Access and keys 7
- 7 Money matters 8
- 8 When you leave 9

1 Who pays the bills?

Service	Supplier	Contact information	Who pays?
Water		www.thameswater.co.uk 0845 920 0888	Tenant
Electricity		www.edfenergy.com 0800 056 7777 You can change supplier, but tell the Landlord first.	Tenant
Television licence		www.tvlicensing.co.uk	Tenant
Council Tax	 Camden Borough Council	www.camden.gov.uk	Tenant
Telephone	To be arranged by the Tenant		Tenant
Broadband	To be arranged by the Tenant		Tenant
Service charge		www.camden.gov.uk	Landlord
Insurance	 (Landlord's contents only)		Landlord

5 Looking after the property

5.1	Do not block the drains	Do not block the drains, pipes or gutters in or around the property. Tenants are responsible for keeping drains unblocked.
5.2	Keep the windows and curtains clean	You must keep the windows clean and the exterior of the property tidy. Wash or clean any curtains, but only as agreed with the Landlord.
5.3	Tell the Landlord about any defects	You must tell the Landlord as soon as reasonably possible about any defect in the property which comes to your attention.
5.4	Replace bulbs, fuses and batteries	You are responsible for replacing light bulbs, fuses and batteries (eg, in smoke alarms).
5.5	Waste and refuse	You are responsible for placing refuse in designated containers, and keeping the exterior clean. Comply with local authority policy for recycling.
5.6	Take precautions against frost	You must take reasonable precautions against frost damage. If you are absent from the house in winter, you must keep the heating on or drain the system.
5.7	Take precautions against condensation	You must take reasonable precautions against condensation by keeping the property ventilated and heated.
5.8	Do not leave the property empty	You must give the Landlord notice if you intend to be absent for more than 14 days. If you are absent for more than 28 days, you agree that the Landlord may have access during that period to take precautions against damage.

Living here

Topic	What your tenancy agreement says
Neighbours	You cannot do anything that may reasonably be considered a nuisance or annoyance to neighbours.
Noise	You cannot make loud noise, or play entertainment equipment or musical instruments so as to cause a nuisance to neighbours or people in the area.
Drains	Do not block the drains, pipes or gutters in or around the property. Tenants are responsible for keeping drains unblocked.
Windows and curtains	You must keep the windows clean and the exterior of the property tidy. Wash or clean any curtains, but only as agreed with the Landlord.
Bulbs, fuses and batteries	You are responsible for replacing light bulbs, fuses and batteries (eg, in smoke alarms).
Waste and refuse	You are responsible for placing refuse in designated containers, and keeping the exterior clean. Comply with local authority policy for recycling.
Frost	You must take reasonable precautions against frost damage. If you are absent from the house in winter, you must keep the heating on or drain the system.
Condensation	You must take reasonable precautions against condensation by keeping the property ventilated and heated.
Leaving the property empty	You must give the Landlord notice if you intend to be absent for more than 14 days. If you are absent for more than 28 days, you agree that the Landlord may have access during that period to take precautions against damage.
Safety of furniture or equipment	You cannot bring in any furniture, that does not meet current safety standards. All furniture, including that supplied by the Landlord, must comply with the Furniture and Furnishings (Fire) (Safety) Regulations 1988 as amended in 1993.
Safety of electrical equipment	Your electrical equipment must conform to UK regulations, and be kept in a safe condition.
Any problems: tell the Landlord 01234 567890	You must tell the Landlord as soon as reasonably possible about any defect in the property which comes to your attention.

Forms of layering in text

- Progressive disclosure
- Different audiences
- To reveal text structure
- For strategic reading
- For responsive design
- To combine different voices
- For different contexts

Thank you

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