

THE AGENT

ZULFIQAR Hussain began Charles Lawson Lettings in 2005 but started siphoning off clients' money in 2007.

Also known as Zogey, the 44-year-old has an extensive property portfolio in Oxford, including houses in Bartlemas Road and Havelock Road.

A keen cricketer at East Oxford CC, he has five children and, according to his barrister, currently lives at home with four of them and his parents.

He has two previous convictions, including one for handling stolen goods in the late 1980s.

Hussain is currently making ends meet as a taxi driver.

His barrister Ecky Tiwana said: "There's no doubt that Charles Lawson Lettings was established in 2005 by the defendant and it was for a period of time well run."

"Landlords were treated properly and so were the tenants, and for two to three years the business was running well."

"It was run by him and the real problem is that he made some very bad business decisions. One of those was to grow the business rapidly, he started to buy premises and hire more staff."

"He then made the fatal mistake to combine his business with that of his brother, an estate agent."

THE COMPANIES

● **Charles Lawson/Charles Lawson Lettings:** Lettings agent in Cowley Road in 2005 but became Charles Lawson Lettings in 2009 with Zulfiqar Hussain as director. It was wound up in January 2010.

● **James C Penny:** The residential sales and lettings business in Walton Street, Jericho, was set up in December 2003 with James Penny as manager but went into liquidation in February 2009 with debts of more than £400,000 following the resignation of Israr and Zulfiqar Hussain as director and company secretary respectively.

● **James C Penny (Lettings):** Established in January 2009 in the same premises with Zulfiqar Hussain as director. He was succeeded by Israr Hussain in January 2010.

● **James C Penny (Estate Agents):** Set up in January 2009 and operating from the same premises with Zulfiqar Hussain as director. He was succeeded by Israr Hussain in January 2010.

● **Penny & Sinclair:** Set up by James Penny and Wendy Sinclair in March 2009 in Summertown. The business, which recently opened a new office on The Plain, Oxford, has no connection with James C Penny, its offshoots or Charles Lawson.

'There's little to stop them'

■ Liam Sloan

LETTING agents, student representatives and council officers last night warned they fear there is little to stop more rogue agents preying on tenants just like Zulfiqar Hussain.

Oxford Brookes Student Union advice services manager Wendy Dant said: "It is a big issue, and the problem is that we only see the tip of the iceberg."

"We see the students who are not willing to lie down and take it. But far more do not do anything about it or just accept money will be taken from their deposit."

"We see a lot of students affected by letting agents who either try to not give their deposit back, or do not protect it."

She added: "Students are signing legally binding contracts and are paying thousands of pounds months in advance, and getting out of it is a big deal."

"We are trying to educate students not to do this, but the rumour mill is always against us."

"The trouble is landlords feel they can do what they like because there are so many students scrambling for housing."

"In this case, the letting agent went under and the money went with them."

Since 2007, tenants renting property on an assured shorthold tenancy agreements must have their deposits protected by landlords through one of three Government-approved schemes.

In theory, courts can order landlords who do not protect deposits to pay three times as much as a fine, but Mrs Dant said courts regularly failed to impose the stiffest sentences.

Frank Webster, director of Summertown-based Finders Keepers property rental business, warned rogue agents would continue to emerge unless the Government regulated the industry. Unlike employment agencies, people without licences, qualifications or



■ **WARNING:** Frank Webster of letting agents Finders Keepers; inset, Wendy Dant of Oxford Brookes Student Union

Picture: OX50329 Rio Melis

professional examinations can enter the lettings industry, and all accreditation schemes are voluntary.

Mr Webster said: "The rental market is becoming busier and there will be more Zulfiqar Hussains unless something is done about it."

"There is nothing to stop people setting up tomorrow and calling themselves a letting agent, even though there are 250 pieces of

legislation we deal with on a daily basis. It's maddening for us and other legitimate agents to see people not trading properly and setting a bad example."

Ian Wright, the city council's health development service manager, said: "Hopefully, this prosecution will send out a strong message that the authorities will not tolerate rogue landlords and agents, and we are trying to clean up the situation in Oxford."

"The city does have a reputation for this, simply because demand is so high for rented property."

"It is almost too easy for the rogues to get away with it."

"There are lot of letting agents who move and disappear, which is why potential tenants should always go for established agents with a good reputation."

The city council's Landlord Accreditation Scheme has six letting agents and 14 landlords signed up to it, providing protection for tenants who rent through them.

TIPS FOR TENANTS

OXFORD City Council gave five tips to determine whether your landlord and letting agent is treating you properly:

- Properties should comply with minimum housing standards, with the correct certification for gas and electrical safety
- Calls from tenants, neighbours and the council should be responded to promptly and effectively

- Outdoor areas should be well maintained and kept free from rubbish and waste items
- Money should be handled properly, with receipts given and an official deposit scheme in place
- A contract and tenancy agreement should be in place from the start of tenancy, and the landlord and agent should have a good knowledge of relevant legislation.

as court case highlights problems



Rogue agent is told to pay back £310k

■ SCAMS: The properties involved, from top left, 61 Ridgfield Road, Oxford; 142 Hurst Street, Oxford; 23 St Thomas Street, Oxford; 1 Jasmine Way, Carterton; 32 Quakers Court, Abingdon; 49 East Avenue, Oxford. Above, Zulfiqar Hussain; below, Charles Lawson Lettings and James C Penny. Pictures: Marc West and Damian Halliwell



■ Thom Airs
COURT REPORTER

ROGUE letting agent Zulfiqar Hussain walked free from court yesterday but faces a £310,000 bill after swindling thousands out of tenants and landlords.

The 44-year-old, who operated the company Charles Lawson Lettings, swindled clients between 2007 and 2009 from his offices in Cowley Road, East Oxford.

He was given a nine-month jail term, suspended for two years, at Oxford Crown Court. He must also complete 40 hours' unpaid work and fully reimburse those who lost out.

In all, he was ordered to pay £8,167 in compensation and £51,136.40 costs, plus £250,000 under the Proceeds of Crime Act.

The money, which Hussain must repay within six months or face three years in jail, is likely to be taken from the sale of part of his £1.2m property portfolio.

Prosecutor Robert Courts, acting for Oxfordshire Trading Standards, said Hussain failed to ringfence tenants'



ers and failed to pass on rent he collected to the landlords.

He also illegally took money out of the business for his own use. The initial charge put this amount at £157,000, but this figure was reduced to "not less than £33,000" on the agreement of both the prosecution and defence.

Hussain, of Kenilworth Avenue, East Oxford, earlier admitted seven counts of engaging in an unfair commercial practice and one charge of money laundering.

Mr Courts said the majority of victims were students, most of whom put down large deposits and paid administration fees only to find Charles Lawson Lettings had ceased trading before their move-in

Hussain to let the houses. In one instance given as an example of his scam, a group of students agreed to move into 49 East Avenue, East Oxford, for 12 months starting in August 2009.

The group paid £1,837.50 in deposits in the March but, as they came to check on the situation three months later, found Charles Lawson Lettings had closed.

The property's owner had also written to Hussain in September 2008 telling him not to let the property.

The students and landlord lost a combined £3,292.

Ecky Tiwana, defending, said his client had tried to expand his business too quickly and got into financial

He said he was remorseful and was very willing to make amends by refunding all the money.

Mr Tiwana said it was agreed that Hussain had benefited by £250,000 through illegal practices.

Recorder Peter Lodder said: "You chose to use other people's money."

"In my judgement that means these series of offences merit a custodial sentence."

"That is a sentence of imprisonment."

"However, I accept in your case you did not set out to behave in a fraudulent fashion and I think it's significant that all who have lost out through what you did will be reimbursed."

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