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HEADLINE: Tenants' horror at housing repair loans .

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BODY:

Horrified tenants have contacted the police and Bradford Council after receiving credit agreements saying they owe GBP 1,500 following visits from a company's salesmen about their house repairs.

The alarm has been sounded as Morecambe-based firm Tenants Rights LTD has sent its company representatives to Bradford council estates asking people if they have outstanding house repairs.

The company works with Manchester-based solicitors Lopian Wagner and passes on details of work needed to them after arranging for inspections of the properties.

The solicitors then examine the cases and serve notices on the council to do the work under the 1985 housing act in a specified time.

The solicitors, acting on a "no win, no fee" basis, aim to get compensation from the council for the tenants. Arrangements are then made by the companies for the work to be done.

But today West Yorkshire Trading Standards officer Bruce McKay said he was concerned about loans being set up for tenants using a finance company to cover and insure legal fees.

"People should treat this with extreme caution," he said.

And Bradford Council City Housing officer Geraldine Howley has written to Tenants Rights saying some tenants believe its staff are council officers, and warning that people should not be misled.

Solicitors Lopian Wagner have told the tenants that if the case is won they will only pay the interest on loan.

A letter to families states: "Should you lose your case the insurance policy pays the other side's costs, together with any monies paid by ourselves funding your case. Therefore, if you lose your case you do not pay anything whatsoever."

Solicitor Chris Gibbons, of Lopian Wagner, told the Telegraph & Argus that it was a "brilliant deal" for tenants who paid nothing apart from interest if they won compensation.

And Mike Brown, a director of Tenants Rights, said the deal was meant as a service to tenants and the company's concern was to get their houses repaired for them.

He said staff were told that tenants must fully understand what they were doing and everything must be clearly explained to them.

But today shocked tenants Diane Rawlings, of Wrose Avenue, Swain House, Bradford, and Graham Waite, 45, of Swain House Crescent, Swain House, cancelled the credit agreements which arrived from Imperial Consolidated Financiers.

The pair, who are both disabled, said they did not realise what they were signing and did not want to be involved.

Mr Waite said the Tenants Rights representative had suggested he should claim for "the works" - including a carpet which had not been damaged and the lack of repairs to doors and windows.

Mrs Rawlings said she was told all her windows wanted replacing and she could also claim new curtains.

Mrs Howley urged people who needed repairs to go to housing offices and use the right channels.

Mike Stocks, chairman of the community association for the regeneration of estates, said large numbers of tenants throughout the Wyke area had written to the council saying they did not realise what they had signed and that they did not want to take action against it.

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