Welcome to the London Borough of Croydon Private Landlords Forum. Run by Croydon's Private Sector Housing Team

Monday March 7th 2022

Delivering for Croydon



Housekeeping

No test fire alarm is planned. Toilets are in on the first floor foyer. No refreshments, sorry. CPD – 2 hours awarded a certificate is at front desk. No Council photography today in presentations. 45 landlords invited to each forum – Forum full.

The forum

Today we have a large number of speakers. A small number of questions are allowed after each presentation. For personal questions or other please use the advice desks or feedback forms.

Nick Gracie-Langrick



SAFETY

Your safety is important. Please be careful during the forum.

We request your help in keeping us all safe. Cleaning of the hall - before the event; in between forums. Wear a mask when moving around the hall. One person at a time at the advice desks. Keep your distance to 2m where possible. A sanitising station will be available just inside the hall.



Thank you for your interest and taking the time to attend

Today's presentations up to 90 minutes, (including questions).

- 1. Before and after please meet with officers advice tables.
- 2. Three repeat sessions. No evening forum.
- 3. Presentations start at 9.30am, 12pm and 2.45pm.
- 4. The presentations are given in good faith and the information is felt correct at the date of the forum.

The next meeting June / July 2022. With permissions, presentations will go on Croydon website.

Nick Gracie-Langrick



Agenda

Introductions- Nick Gracie-Langrick - Croydon Council

- Karen Gregory National Residential Landlords Association a
- Department of Work and Pensions
 ^a
- Annette Lewis Valuation Office Agency
- Yus Nordin Capital Letters.
- Susan O'Neil -partnership working and managing tenancies.
- Malcolm Bell and Shakiru Pedro Croydon Healthy Homes (rescheduled for Monday 14th March 2022) α

Forum timings 9.30am – 11.00am / 12.00pm – 1.30pm / 2.45pm – 4.15pm

Nick Gracie-Langrick



Advice tables

- 1. Housing Initiatives Team Jackie Rennie and Jackie Walsh.
- 2. Capital Letters Yus Nordin, Paul Nally and Shan Forbs Housing Negotiators
- 3. Private Sector Housing Team. Nick Gracie-Langrick, Corinne Masters, Sharon Ryan, Sam Ofosuhene, Donna Hamilton and Ali Mohamed.
- 4. National Residential Landlords Association Karen Gregory.
- 5. Croydon Homelessness and Assessments partnership working Susan O'Neil.
- 6. Valuation Office Agency Richard Burrows, Ana DaSilva, Nazneed Ahmed and Annette Lewis.
- 7. Department of Work and Pensions -



Presentations.





Legislative update

Karen Gregory London South Regional Representative National Residential Landlords Association







Legislative update March 2022 Karen Gregory NRLA London South Representative





Forthcoming smoke and CO alarm regs

- UK Govt published consultation response setting out plans for new legislation and guidance – no clear timeline yet
- Legislation will require carbon monoxide (CO) alarms in all rooms with a combustible fuel appliance (excluding gas cookers)
- Will also make it the landlord's responsibility to repair smoke and CO alarms once informed of a fault by tenant. Tenants will still be responsible for testing alarms during the tenancy if required by the tenancy agreement
- Guidance on smoke and CO alarms will also be updated likely to recommend mains-wired smoke alarms are fitted in line with building regs. This will bring guidance in line with local authority HHSRS inspections.
- See: <u>nrla.org.uk/news/government-response-to-consultation-on-proposals-</u> <u>to-extend-smoke-and-carbon-monoxide-alarm-requirements</u>



Rental reform white paper

- Government has committed to:
 - Abolishing Section 21
 - Publishing a White Paper in spring 2022 detailing the reform package, including mandatory redress and exploring a landlord register
 - Developing plans to better tackle rogue landlords
- Levelling up white paper reiterated these commitments and also said the PRS will be required to meet the Decent Homes Standard.
- See our response: <u>nrla.org.uk/news/white-</u> <u>paper-on-rental-reform-expected-in-spring</u>





A New Deal for the Private Rented Sector

We have published our own shadow white paper outlining our proposals for the sector



- 1. Clear and comprehensive grounds for possession
- 2. Improved access to dispute resolution and the development of a new landlord/tenant conciliation service
- 3. A redress scheme for the sector which can improve compliance by linking to the Unique Property Reference Number (UPRN)
- 4. A review of enforcement and better funding from central government for local authorities to tackle bad practice
- 5. Lifetime deposits vital that the new system in no way discourages landlords from making valid claims for damage to properties

Download the proposals and give your feedback at <u>nrla.org.uk/campaigns/rental-reform</u>



What else have we been doing?

- Launching a redress pilot with Property Redress Scheme and TDS ahead of the Government's planned requirement for all landlords to be part of a redress scheme
- Mediation pilot with TDS directing landlords to mediation services through our Advice Line to find solutions before starting court process
- Detailed discussions with DLUHC officials and have facilitated focus groups and surveys with landlords for the department
- Proposing an approach to the Decent Homes Standard which works for the private rented sector
- Attending roundtable discussions on rental reform with the Minister for Rough Sleeping and Housing



Right to Rent adjustments and changes

- The Government has extended temporary adjustments to Right to Rent checks introduced due to Covid until **30 September 2022**.
- In addition, from 6 April 2022 digital checks using certified service providers will be possible where tenants are not eligible for Home Office online services (including British and Irish citizens)
- The requirement to conduct a retrospective check on those who had an adjusted check has now been removed.
- Full details: <u>nrla.org.uk/news/right-to-rent-new-</u> <u>extension-to-emergency-measures</u>



Right to Rent – tenants from EEA

- From 1st July 2021, EEA and Swiss nationals (except Irish nationals) will be expected to provide their current residence card or evidence of their settled status (EU only) to prove their permanent right to rent.
- EEA and Swiss Nationals can demonstrate temporary right to rent status by showing a passport and proof of entry to the UK within the last 6 months. This entitles them to up to 12 months without requiring a further right to rent check.
- Existing tenants before 1st July will **not** need to be rechecked.
- Full details: <u>https://www.nrla.org.uk/resources/pre-</u> <u>tenancy/right-to-rent#brexit</u>







Reminders



Proposed new MEES requirements



- Govt consultation has closed they proposed:
 - minimum EPC rating to a C for new tenancies from 2025 and for all tenancies from 2028
 - cost cap of £10,000 per property
 - 'fabric first' approach to energy performance improvements ie improve properties before introducing low-carbon heating
- NRLA has called for financial support for landlords to meet new targets: <u>https://www.nrla.org.uk/news-rental-homes-</u> <u>lost-without-energy-efficiency-cash</u>

NRLA proposals for funding and financing

- Commissioned 'Lagging Behind' report from think-tank Localis which found that cost of retrofit in Kensington 1.8% of median property values vs 25% in Burnley
- Called for local authorities to take strategic lead with localised funding mechanisms, 'one-stop shops' to assist property owners with retrofit and development of local skills and supply chain

- Policy paper to Govt proposes:
 - A tapered cost cap, linked to average rents in an area
 - Zero-rated VAT on energy efficiency measures
 - A new decarbonisation tax allowance for landlords
 - A rebate on the SDLT levy where properties are upgraded
 - Targeted LAD and HUG funding for the private rented sector
 - Council tax exemptions whilst works are undertaken

For more see: nrla.org.uk/campaigns/energy-efficiency





What funding is already available?

- Local authority grants for low income households with mains gas (Green Homes Grants Local Authority Delivery (LAD) scheme phase 3)
- Home Upgrade Grants low income off-gas grid properties
- Contact your local council to see if you and your tenants are eligible for both of these. Will need both landlord and tenant consent

- Coming in March grants for landlords to install electrical vehicle charging points – join our webinar with the Office for Zero Emission Vehicles on 24 March
- To be announced Boiler Upgrade Scheme for heat pumps – grants up to £5,000 planned from April
- For more about retrofit see the Trustmark guide: <u>trustmark.org.uk/homeowners/wh</u> <u>ole-house-retrofit</u>



Afghan refugee resettlement scheme

- Properties needed to help resettle Afghan refugees in longer term homes.
- Particularly looking for family homes with three or more bedrooms.
- Check with your local authority to see what schemes they have in place.
- You can register housing which could be used on the relaunched UK Govt central portal: <u>gov.uk/government/publications/afghanistan-housing-portal-offers-of-support</u>
- For more info: nrla.org.uk/news/afghan-housing-portal-relaunch
- We are hosting a webinar with the International Organization for Migration on housing issues and cultural awareness for the resettlement scheme at 1pm on Wednesday 13th April – sign up: <u>nrla.org.uk/events/meetings/4898</u>
- NB no announcement yet on housing Ukrainian refugees, we have called for clarity: <u>nrla.org.uk/news/Clarity-needed-on-housing-Ukrainian-refugees</u> and are liaising with Strategic Migration Partnerships across England and Wales

Adaptations: Good practice guidance

- Aimed at demystifying adaptations for private landlords – the first of its kind
- Developed in partnership with 12 expert organisations, covering:
 - What are adaptations
 - Minor and major adaptations
 - How adaptations are funded
 - Who carries out the works
 - What kind of disruption there will be
 - Intention to let for five years for Disabled Facilities Grants (DFGs)
 - How to work with an agent
- Download the guidance from: nrla.org.uk/campaigns/adaptations





Call for landlord case studies

We're looking for landlords' stories to support our campaigning and media work

- Those who have adapted their homes or are looking to
- Landlords who were impacted by the pandemic and mounting arrears
- Landlords who can discuss how the proposed energy efficiency changes will affect you
- Have experienced issues with Section 21 and the process of regaining possession

Speak to your rep or contact Rhianna at press@nrla.org.uk



Become a member today



Member benefits

- Landlord advice online and telephone (6 days a week) including COVID-19 related support and advice.
- Regular <u>webinars</u> for our members sharing the latest advice, updates and answering your questions, plus our brand new <u>podcast</u>.
- **<u>Regional representatives</u>** in your area as well as local events.
- **Online forum** for member discussions.
- A vast library of <u>documents and guides</u> including tenancy agreements, template forms and notices.
- Up to date <u>research and campaigns</u> regarding the latest guidance on the property market.
- Access to read **<u>Property</u>** magazine online.



Join the National Residential Landlords Association

USE DISCOUNT CODE: 136 =Annual membership £65

karen.gregory@nrla.org.uk

<u>WWW.NRLA.ORG.UK</u>

Partnership working

Department for Work and Pensions





An introduction from the local rent officer team

Valuation Office Agency

Richard Burrows, Ana DaSilva, Nazneen Ahmed and Annette Lewis.





VOA Rent Officers

CROYDON LANDLORD FORUM 7th March 2022

An Introduction to the local RENT OFFICER TEAM

Richard Burrows (Team Manager) Nazneen Ahmed (Hub Manager) Annette Lewis & Ana Kolodynski (Rent Officers)

The importance of private landlord rents

- Local Housing Allowance (LHA) LHA rates for entitlement based on number of bedrooms for each of 152 Broad Rental Market Areas (BRMAs), based on approx **480k** achieved rents
- Housing Benefit (HB) individual property & occupier specific Rent Officer determinations for LHA exempt tenancies, or tenants holding over since before LHA
- Universal Credit (UC) effectively LHA is the housing element incorporated into UC
 - VOA Rent Officers play a role in benefits which support almost two million PRS households in England through HB, LHA and UC (Source: Stat-Xplore, Dept for Work & Pensions)

Fair Rents – maintain a rent register of regulated tenancies; a form of rent control for pre-1989 tenancies. Balanced market assumption (no scarcity).

Current ONS Rental Statistics



Private Rental Market Statistics

 Table 2.4: Summary of 'Two Bedrooms' monthly rents recorded between 1 October 2020 to 30

 September 2021 by administrative area for England

 Table notes and footnotes
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	Two Bedrooms				
Area	Count of	Mean	Lower	Median	Upper
	rents	-	quartile 👻	-	quartile 👻
Outer London	12,520	1,362	\ 1,200	1,300	1,475
Barking and Dagenham	410	1,211	% ,150	1,200	1,300
Barnet	1,110	1,406	1,300	1,400	1,500
Bexley	360	1,166	1,075	1,150	1,250
Brent	580	1,426	1,300	1,400	1,517
Bromley	990	1,300	1,175	1,300	1,400
Croydon	650	1,249	1,150	1,250	1,350
Ealing	780	1,512	1,350	1,495	1,603
Enfield	410	1,329	1,243	1,300	1,400
Greenwich	970	1,452	1,250	1,400	1,600

• Private rental prices grew by 2.0% in England in the 12 months to January 2022.

• The East Midlands saw the highest annual growth in private rental prices (3.6%), while London saw the lowest (0.1%).

Index of Private Housing Rental Prices percentage change over the 12

months to January 2022, by English region



Developing rental statistics

<u>New</u> ONS rental statistics from 2024 will provide:

- monthly publication covering the UK, Wales, Scotland, Northern Ireland, the English regions, and local authorities;
- an index of private rental price growth over time;
- annual percentage change in price over time;
- the average private rental price over time; and
- a breakdown of private rental price by geography and bedroom category (studio, one, two, and three bedrooms, and four or more bedrooms).

Options include:

- Complete a simple form today & hand it back to one of us
- Complete it online and return it to us via email
- Take a form away with you and send it back by post if you prefer
- Or, simply send us an email to our central mailbox

<u>roli@voa.gov.uk</u>

Please talk to us if you'd like to help in another way

Important information:

- 1. Full address & postcode
- 2. Identify if it is a new letting or renewal/rent change during periodic
- 3. Agreed rent and rental period
- 4. Tenancy start date / or date of rent increase
- 5. Number of bedrooms and living rooms

HOW YOU CAN CONTRIBUTE

> WHATEVER IS EASIEST FOR YOU



Working with landlords and councils across London to find affordable homes for families

We work with two-thirds of the councils in London, so we can find tenants across the capital

We need affordable family properties in most boroughs





Free tenant-finding service with tenants ready to move in

A substantial incentive payment when the property is let

Who are the families?

Living in temporary accommodation or about to be made homeless

Most work and claim universal credit

The council checks they can afford the rent



Free tenancy support

- ✓ Benefits claims
- ✓ Rent payments
- ✓ Utility setup

Our tenancy support advisors can help tenants and landlords avoid arrears





We are a non-profit company owned by councils and backed by the government

TOT T T TOTAL

Finding tenants for hundreds of landlords and agents since 2019

CIAIP

How our free service works

- We inspect your property to confirm it meets our standards
- ✓ The council finds a suitable family and checks the rent is affordable
- The landlord meets the tenants before agreeing the tenancy

- Landlord and tenant sign a tenancy agreement (AST)
- Fast payment of the incentive after the property is let
- Free landlord and tenant support available during the tenancy



Let us find your next tenant and pay you an incentive.

CapitalLetters.org.uk/landlords

Croydon Council Partnership working

Susan O'Neill

Operations Manager

Homelessness and Assessments

Housing Department





We can match your property to a suitable tenant. You choose.

We offer:

- Affordability and Right to Rent checks
- Direct payment to landlord
- Rent guarantor insurance



Thank you

Susan O'Neill

Operations manager

Homelessness and Assessments

Housing Department



THANKYOU. NOW TIME FOR THE ADVICE TABLES

Contact us: hsg-privatesector@croydon.gov.uk 020 8760 5476

> CROYDON www.croydon.gov.uk

Delivering for Croydon