

Welcome to the London Borough of Croydon Private Landlords Forum.

Run by **Croydon's Private Sector Housing Team**

Monday November 14th 2022

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.

75 landlords invited to each of the two forum.

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.

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. Two repeat sessions. Presentations 10.30am and 1.30pm.
3. The presentations are given in good faith and the information is felt correct at the date of the forum.
4. Accreditation events 2023 - 16th January @ 21st February

The next meeting will be in March 2023.

With permissions, presentations will go on Croydon website.

Agenda

Introductions—Welcome Nick Gracie-Langrick.

- Karen Gregory - National Residential Landlords Association- (25)
- Malcolm Bell and Shakiru Pedro – Croydon Healthy Homes (25)
- Faisal Mir and Izaak Thomas from Capital Letters (10)
- Annette Lewis – Valuation Office Agency. (10)
- Susan O’Neill – London Borough of Croydon (10)
- Jason D’Silva-Williams – Homes for Ukraine (5)

(approximate number of minutes)

Advice tables

1. Housing Initiatives Team - Jackie Rennie, Jackie Walsh, HI Officers.
2. Capital Letters - Faisal Mir and Izaak Thomas, Housing Negotiators
3. Private Sector Housing Team. Nick Gracie-Langrick, Sharon Ryan, Sam Ofosuhene, Vincent Murray and Ali Mohamed.
4. National Residential Landlords Association – Karen Gregory.
5. Valuation Office Agency. Annette Lewis
6. Croydon Homelessness and Assessments Team – Chevon Jones, Bukola Ademola and Susan O’Neill.
7. Homes for Ukraine – Jason D’Silva-Williams
8. Healthy Homes Croydon – Malcolm Bell and Shakiru Pedro

Presentations.

Delivering for Croydon

CROYDON
www.croydon.gov.uk



Croydon Landlords Forum

Karen Gregory

London South Regional Representative



To cover today

- Rental Reform White Paper
- Right to Rent (Oct Legislative Changes)
- Smoke & CO Alarm (Oct Legislative Changes)
- Energy Bills Support Scheme
- Cladding Remediation
- MEES Changes



Renters Reform Bill – Key Points

- Abolition of Section 21 (but strengthening of Section 8)
- Abolition of the assured and assured short hold tenancy regime. Replaced by periodic tenancies (2 months notice)
- Reformed possession grounds including new and stronger grounds for repeated rent arrears and shorter notice for ASB
- Reform of the courts to make them more accessible and efficient
- Applying Decent Homes Standard to the PRS
- New private renters' ombudsman for dispute resolution
- New 'property portal' to help landlords understand obligations and to demonstrate compliance with their legal requirements / help tenants and support local authority enforcement
- Landlords to give 2 months notice for rent increases (limited to once a year)

Renters Reform Bill – Key Asks

- End the anti-landlord rhetoric and back the landlords providing good quality homes to rent
- Address issues that will arise in the student market as a result of plans to introduce indefinite tenancies
- Establish firm principles as to how councils and police can support landlords to tackle anti-social tenants quickly and effectively
- Reform the courts BEFORE Section 21 powers are removed to tackle lengthy waits for possession
- Abolish local licensing once the new property portal is introduced



Right To Rent

- From 1 October, landlords will no longer be able to perform a covid-adjusted right to rent check.
 - Landlords will not be able to verify a tenant over video call by looking at scanned copies of their identification.
- Instead landlords will have to perform checks by either:
 - Meeting the prospective tenant in person and checking an original version of their document(s)
 - Inputting the prospective tenants share code and date of birth into the online right to rent check www.gov.uk/view-right-to-rent
 - Using a certified provider of Identity Document Validation Technology (IDVT) to perform a digital check.

www.gov.uk/government/publications/landlords-guide-to-right-to-rent-checks



Smoke & Carbon Monoxide Regulations (England)

- The Smoke and Carbon Monoxide Alarm (Amendment) Regulations 2022 came into force on 1 October 2022.
- CO detector in every room with combustible fuel appliance (except gas cookers)
- New requirement for landlords to repair alarms if informed by tenant – but tenant responsible for testing
- There is no set requirement on the type of smoke alarm within the regulations.
- However, landlords should be aware this is not the only enforcement option available to LA's. Can serve remedial notice requiring LL to fit smoke or CO detectors or face penalty
- NRLA recommend fitting mains-wired and interlinked alarms rather than just battery powered wherever possible
- HMO licences will include a condition in line with these requirements

<https://www.nrla.org.uk/news/what-you-need-to-know-smoke-and-co-alarms-in-properties>



Energy Bills Support Scheme – Cost of Living

- The govt has introduced a new price cap that will be in place until October 2024.
- The govt has now set out further details of the Energy Bills Support Scheme (EBSS).
- Households to start receiving £400 off their energy bills from October, with discount made in 6 instalments
- The govt plans to legislate to ensure landlords pass on the Energy Bills Support Scheme discount to tenants paying all-inclusive rents.
- <https://www.gov.uk/government/publications/energy-bills-support/energy-bills-support-factsheet-8-september-2022>.



Cladding Remediation

- 11-18m high buildings will now receive cladding remediation
- Owner of up to three properties included (more than 3 excluded)
- You are included if property is primary residence
- Cap for non cladding remediation (over 10 years)
 - Responsibility of developer, building owner, landlord (not leaseholder)
 - £15k cap for properties £325k-£1m (within London)
 - £10k cap for properties £175k-£1m (outside London)
- No protection for buildings under 11m high
- Building Safety Fund covers buildings over 18m high



Proposed MEES changes

- The Government has proposed a minimum EPC rating of a C for new tenancies from 2025 and for all tenancies from 2028.
- In their consultation on MEES they also proposed:
 - cost cap of £10,000 per property
 - ‘fabric first’ approach to energy performance improvements
- Timing unknown
 - Legislation is still in 2nd reading in Parliament
 - Unlikely to be passed into law soon
- The NRLA is calling for better targeted financial support for landlords to meet new targets
 - Recognising diff property & rental values north v south etc.
 - Asking for measures taken to be considered revenue expenditure
 - Change EPCs to a Building Renovation Passport that provides better info to inform decision making on retro fitting measures



Economic Uncertainty

- Inflation 10.1%
- Mortgage market – UK lenders pause new mortgages amid market turmoil
- £ performing poorly
- Cost of living crisis
- Supply chain issues
- Interest rate rises, BBR currently 3%, could be at 4.9% in early 2023?
- Looming recession by end 2022 – worst performing economy in G7
- House price cycle – started 2008 – now 14 years in.... (10.7% annual)
 - Capital Economics predicts 3% fall next year, Pantheon 2% fall this year



Impact On Lettings Business

- Increased Demand For Lettings
 - 62% increased demand, 73% say rents are rising
- Construction costs
 - Timber +69%, Steel +58%, Paint +30%, Bricks +10% (12mths to Dec 21)
 - Builder merchant sales grew by 30% in 2021
 - 80% builders delayed jobs lack of materials, 60% lack of labour (FMB)
- Steep rise in Mortgage costs (examples are 65% LTV, £1995 fee)
 - 2/5 years fixes: TMW 3.24%/3.39% (2yr fix was 1.44% 1 year ago)
 - 2 year trackers: TMW 1.89%
- WHAT NEXT??



Call for landlord case studies

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

- 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
- Landlords who are currently experiencing rising costs due to inflation.
- Those who can talk confidently about the impact of the reforms outlined in the Rental Reform White Paper.
- Speak to your rep or contact either Rhianna at



Join the NRLA

1 MAIN ACCOUNT
1 ASSOCIATE



Landlord membership

From £85 a year

Share the benefits of an NRLA membership

with 1 associate

1 MAIN ACCOUNT
4 ASSOCIATES



Business membership

From £175 a year

Share the benefits of an NRLA membership

with 4 associates

USE DISCOUNT CODE: 136 for £15 off!

Membership Benefits

- Landlord advice online and telephone (6 days a week)
- Regular webinars for our members sharing the latest advice, updates and answering your questions
- Regional representatives in your local area
- Online forum for member discussions
- A vast library of documents and guides – tenancy agreements, template forms and notices.
- Up to date research and campaigns
- Access to read Property magazine online.



Services

- 15% discount at [Carpetright](#) for NRLA Members on carpet and vinyl flooring, as well as bed and mattress ranges
- Reduced [mortgage broker fee](#) for NRLA Members (from £495 to £295)
- Access to [Quicklister, an online lettings](#) agent who can utilise Rightmove portal for a reasonable fee.
- Free Tax Investigation Insurance (RRP £100/annum).
- 10% discount card at [B&Q TradePoint](#), on top of TradePoint deals
- 10% discount on furniture at [Loft Interiors](#)
- 5% discount [on compliance checks with Safe2](#) with national coverage.
- Members have free access to the [HMO Licensing Support](#) tool, with free monitoring of up to 16 properties.
- Business members get free access to [HR Support Services](#) with Croner

Become a member today

Discount Code: 136

Save £15

ANY QUESTIONS?

karen.gregory@nrla.org.uk





**Croydon
Healthy
Homes**

Helping residents heat their homes and reduce their fuel bills

Malcolm Bell – Energy Projects Manager
Shakiru Pedro – Healthy Homes Coordinator

Energy Price Rises



Croydon
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Homes

UK households to be hit by 80% rise in energy bills

A typical gas and electricity bill will rise to £3,549 a year from October



A household electricity monitor. The Conservative leadership candidates, Liz Truss and Rishi Sunak, have been warned the energy crisis could last for years as Russia restricts gas supplies to Europe © True Images/Alamy



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What can I do to reduce the impact of the price increases?

Managing my energy account and accessing support from my energy company





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~~Household can save
average of £££ per
year by switching energy
tariffs.....~~



Energy Debt



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Homes



Speak to your supplier as soon as you start struggling with your energy bills



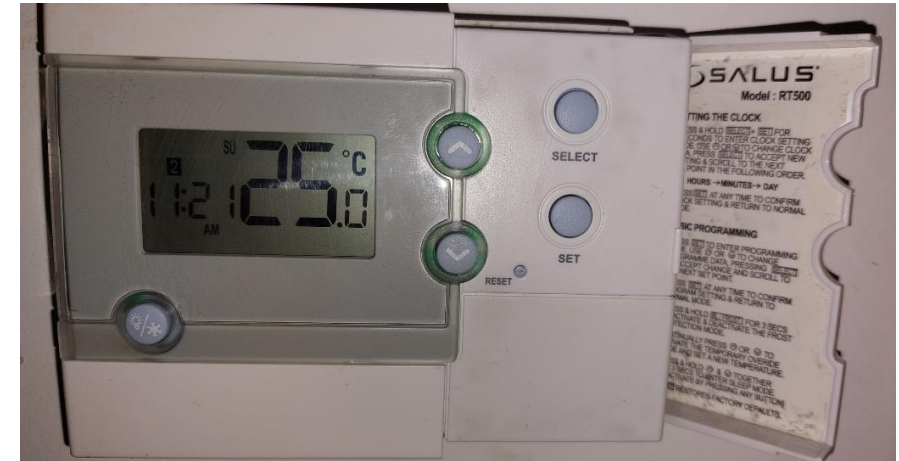
Croydon
Healthy
Homes

What can I do to reduce the impact of the price increases?

Manage energy use in my home



Heating Controls





Croydon
Healthy
Homes



The capacity of air to hold water molecules reduces as temperatures fall, and water in the air condenses on cold surfaces, such as windows, and cold corners

Grant funding for energy improvements – home owners & private landlords



Domestic Energy Measures which could be grant funded

- Solid Wall Insulation (External and Internal)
- Cavity Wall Insulation
- Underfloor Insulation
- Loft Insulation
- Room in Roof Insulation
- Air Source Heat Pumps
- High Heat Retention Storage Heaters (off gas properties only)
- Solar PV Panels
- Heating Controls



Eligibility for grants



Croydon
Healthy
Homes

Property eligibility - must be EPC D or below

Resident eligibility - Different schemes have different eligibility criteria:

Usually one of:

1. Gross annual household income under £30k
2. Receipt of Means tested benefit
3. Other eligibilities through LA Flex from Autumn 2022

Eligibilities based upon incomes/benefits – household savings are not considered

For a private rental property – eligibility is only assessed on the income of the tenant – not the landlord

Croydon Healthy Homes



Croydon Healthy Homes



Croydon
Healthy
Homes

1. help residents access grant funding for home energy improvements (low income home owners & private tenants only)
2. advice about using heating controls, and appliances in home efficiently. Also advice about meters and condensation (home owners & private tenants only)
3. energy tariff, bill & debt advice

Advice is initially through a telephone consultation



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Healthy
Homes

How to apply for one to one advice

1. www.croydon.gov.uk/healthyhomes
2. 0800 292 2529 (Freephone) - usually a Voicemail -
Please leave a message
3. Paper Application Form
(can be scanned and emailed to HealthyHomes@Croydon.gov.uk or sent by post)

Residents can be apply themselves or be referred to the service





Croydon
Healthy
Homes

Thank you for listening

Any Questions?



Partnership working

Faisal Mir and Izaak Thomas
Capital Letters



CAPITAL LETTERS

Finding tenants for hundreds of landlords and
agents since 2019

Agenda

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About us

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Our services

03

Contact us



About us

Who are we?

We're a non-profit company established in 2018 to help tackle the Capital's homelessness crisis.

We're backed by the Government and owned by London councils of whom 21 are members.

We exist to increase the supply of new PRS and PSL properties across London and provide tenancy sustainment service to avoid repeat homelessness.



About us

Our mission and vision

Vision

Working in partnership to solve the homelessness crisis across the Capital creatively, innovatively, collaboratively and relentlessly.

Mission

The first-choice partner for the Capital, leading the way to develop long-term sustainable solutions, providing local homes and supporting homeless Londoners to be successful.



Our services

For landlords

- ✓ Help landlords find suitable tenants (no fees)
- ✓ Cash incentive when a property is let
- ✓ Family support throughout the tenancy to help avoid arrears
- ✓ Insurance including Rent Guarantee and Legal Fees and damage and emergency call outs



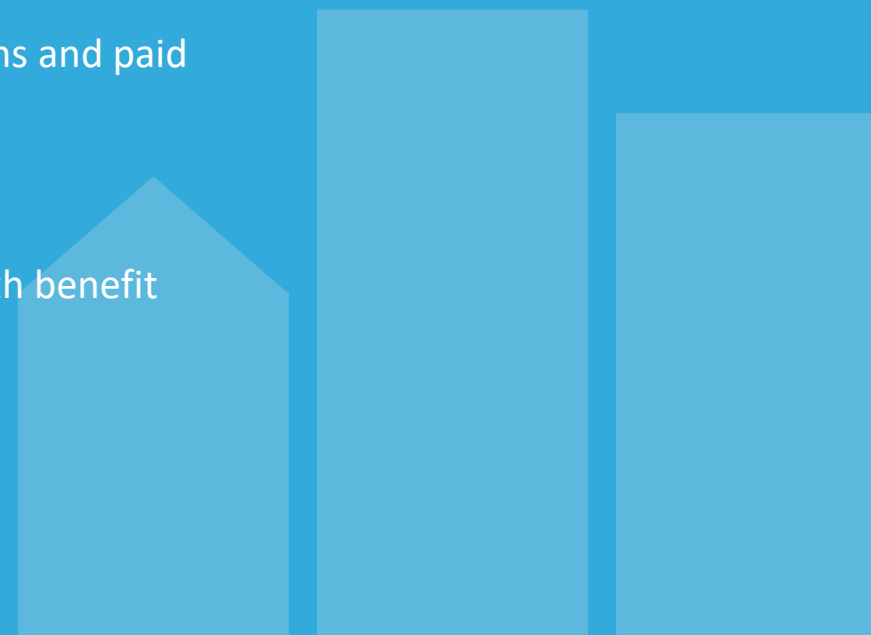
Our Service

Rent Protection Scheme

We will find you a tenant, set up the tenancy and collect the rent.

Your rent will be protected from arrears for six months and paid monthly in advance.

We offer free tenancy sustainment including help with benefit claims.



Our services

Helping landlords find suitable tenants

- ✓ We inspect your property to confirm it meets our standards
- ✓ The council finds a suitable family and checks they can afford the rent
- ✓ You meet the tenants before agreeing the tenancy
- ✓ A standard AST is signed by you and the tenant
- ✓ Once the property is let, we pay your non-returnable incentive
- ✓ Free landlord and family support during the tenancy

Our services

Insurance & rent guarantee with Rentsurance



Rent Guarantee Insurance and Legal Cover

Designed and created for landlords, agents and temporary accommodation providers who provide housing to tenants on Universal Credit.

If the tenants do not or cannot pay some or all of your rent, Rentsurance will make up the difference. If eviction proceedings become necessary, Rentsurance will cover your legal expenses.



Home Emergency

Designed to provide landlords, agents and councils an immediate emergency call-out solution, 24 hours a day, 7 days a week, to keep the property (and tenant) safe in the event of an unexpected breakdown or emergency. This will cover the cost of calls out and any reasonable repairs / remedial action, with no policy excess.



Our services

Our tenants



Typically working families on Universal Credit



Living in temporary accommodation or about to be made homeless.



I have let 6 of my rental portfolio with Capital Letters. The process was made to seem effortless. All 6 properties were let quickly and I have some lovely appreciative tenants. I will be going back to Capital Letters when I have a vacant property.

Tina K

I had a fantastic experience with Capital Letters, especially as I bought my property during lockdown. Great product, works well!

Amit K

Our negotiator ensured a quick and smooth-running tenancy once the tenant was chosen.

Glen A

We have been working with Capital Letters for a year now and the team are faultless.

Toni-Ann



CAPITAL LETTERS

Contact us

0203 874 4460

Capitalletters.org.uk

info@capitalletters.org.uk

An introduction from the local rent officer team

Valuation Office Agency

Annette Lewis.

CROYDON LANDLORD FORUM

14th November 2022

VOA Rent Officers

An Introduction to the local **RENT OFFICER TEAM**

Annette Lewis (Rent Officer)

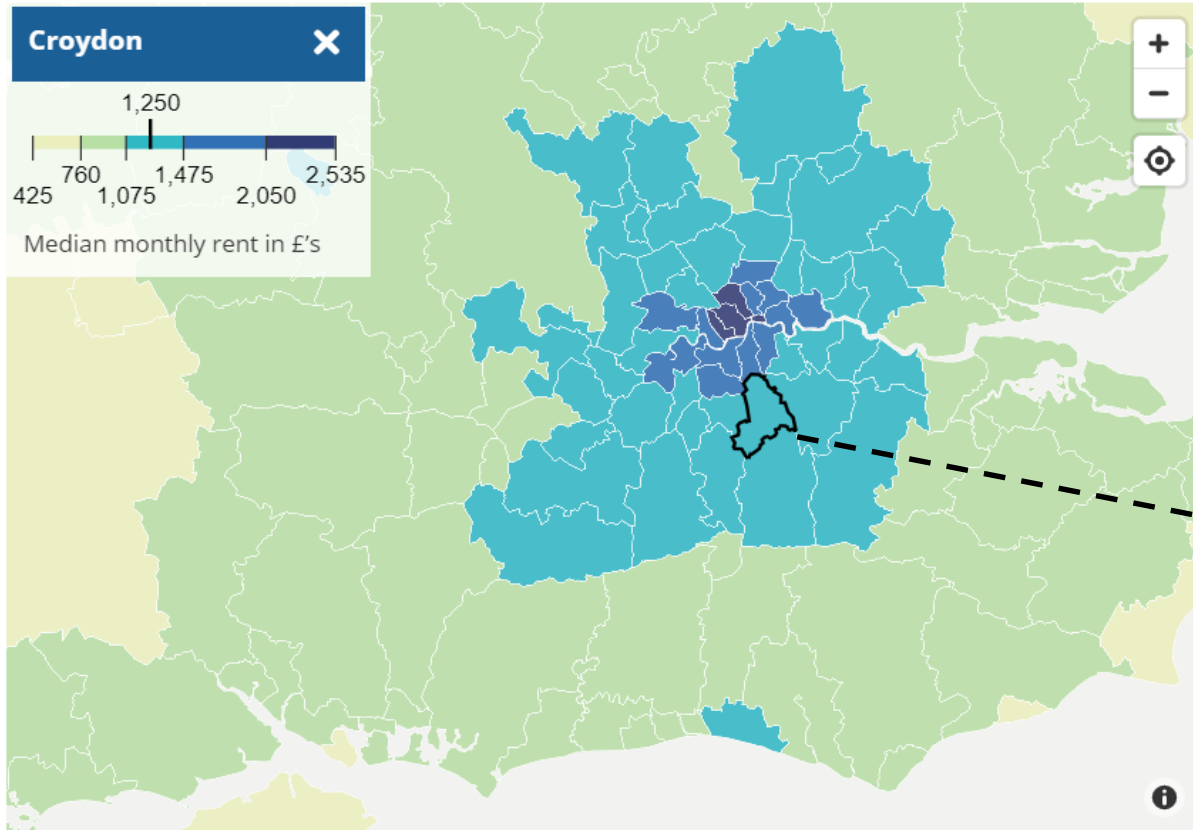
The importance of private landlord rents

- **Local Housing Allowance (LHA)** - LHA rates for entitlement based on number of bedrooms for each of 152 Broad Rental Market Areas (BRMAs), based on over **500k** 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

- Room
- Studio
- One Bedroom
- Two Bedrooms**
- Three Bedrooms
- Four or more Bedrooms
- All categories



Official rental price statistics

- Published every six months in June and December, by local authority
- The map and stats show the median monthly rent for 2 bedroom properties over the 12 months to March 2022
- For illustration Croydon highlighted

Private Rental Market Statistics

Table 2.4: Summary of 'Two Bedrooms' monthly rents recorded between 1 April 2021 to 31 March 2022 by administrative area for England

[Table notes and footnotes](#)

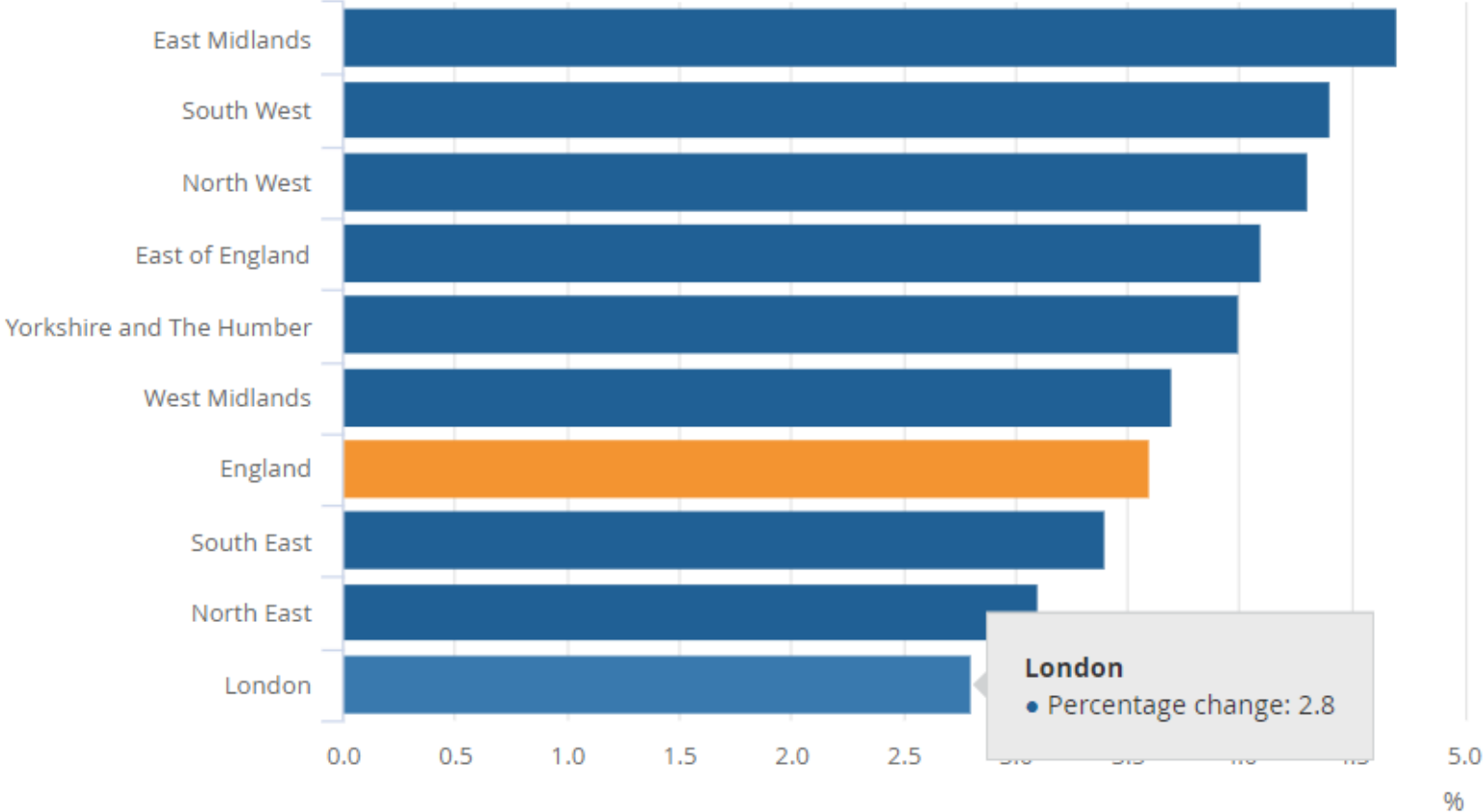
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Area	Two Bedrooms				
	Count of rents	Mean	Lower quartile	Median	Upper quartile
Outer London	12,900	1,388	1,200	1,350	1,500
Barking and Dagenham	520	1,286	1,195	1,250	1,440
Barnet	1,350	1,413	1,300	1,400	1,517
Bexley	380	1,182	1,100	1,200	1,275
Brent	600	1,440	1,300	1,400	1,550
Bromley	1,050	1,323	1,200	1,300	1,400
Croydon	940	1,248	1,150	1,250	1,350
Ealing	800	1,530	1,350	1,475	1,625
Enfield	370	1,349	1,250	1,328	1,450
Greenwich	640	1,445	1,250	1,400	1,600
Harrow	660	1,339	1,250	1,300	1,400
Havering	480	1,169	1,075	1,150	1,250
Hillingdon	490	1,246	1,155	1,250	1,350
Hounslow	660	1,442	1,250	1,350	1,587
Kingston upon Thames	360	1,406	1,250	1,350	1,525
Merton	520	1,546	1,350	1,475	1,700
Redbridge	600	1,303	1,200	1,300	1,400

Current ONS Rental Statistics

Figure 5: Weakest annual rental price growth is in London

Index of Private Housing Rental Prices percentage change over the 12 months to September 2022, by English region



- Rental price change index

- Published monthly by region
- Private rental prices grew by 3.6% in England in the 12 months to September 2022
- Largest price growth in East Midlands 4.7%
- Lowest in London 2.8% (highlighted)

Developing rental statistics

New 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).

HOW YOU CAN CONTRIBUTE



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 roli@voa.gov.uk

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

**WHATEVER IS
EASIEST FOR
YOU**

Croydon Council Partnership working

Susan O'Neill

Operations Manager

Homelessness and Assessments

Housing Department

Homelessness Prevention Manager



SUSAN O'NEILL

EARLY WARNING!

- ▶ ***If you are concerned that your tenant has fallen into arrears or is struggling with their rent, please let us know as soon as possible. There are a number of measures we may be able to take to assist with this, so please email details of your tenant and their situation to Chevon Jones, chevon.jones@creoydon.gov.uk***

Tenancy Sustainment

- ▶ Chevon.jones@croydon.gov.uk
- ▶ Assist new tenancy to claim benefits
- ▶ Intervention when tenant falls into arrears
- ▶ Visit tenants
- ▶ Liaise with landlords

Property Negotiator

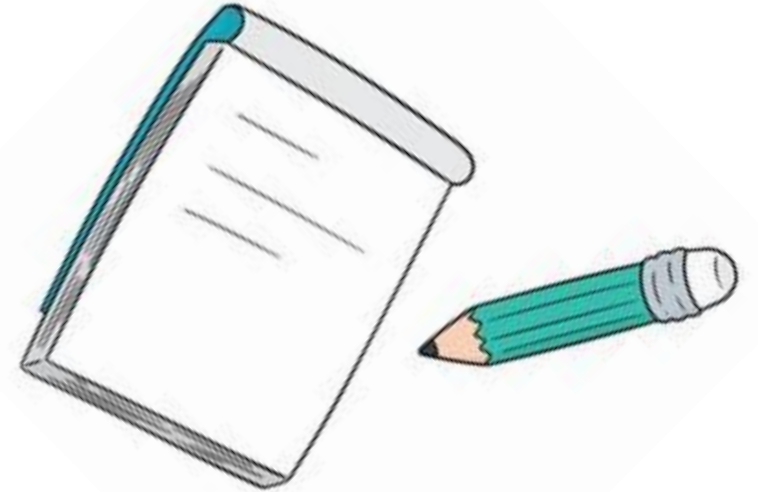
- ▶ Bukola.Ademola@croydon.gov.uk
- ▶ Budget check
- ▶ Agree rental
- ▶ Negotiate rent top up/incentive

Croydon Council Partnership working

Jason D'Silva-Williams – Homes for Ukraine

Feedback: how can Croydon Council help you?:

Please use the feedback forms to provide feedback on;



The presentations today.

What the Council could do as next steps with PRS issues .

How we can support to help you better rent?

THANKYOU.
**To you, the speakers
& organising team.**
**NOW TIME FOR THE
ADVICE TABLES**

