

Welcome to the London Borough of Croydon Private Landlords Forum.

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

Wednesday 18th October 2023

Housekeeping

No test fire alarm is planned.

Toilets are in on the first floor foyer. Refreshments back!!.

CPD – 1.5 hours awarded a certificate is at front desk.

No Council photography today in presentations.

60-70 landlords invited to each of the two forums.

The forum

We have a good mix of speakers today.

A small number of questions are allowed after each presentation. For personal questions or other please use the advice desks or feedback forms.

Landlords

Letting schemes, the London Landlords Accreditation Scheme, HMOs, Croydon private rented property licence, empty properties and the housing health and safety rating system.

> [Croydon private rented property licence](#) > [Houses In multiple occupation \(HMO\)](#)

The Housing Act 2004 has given councils the power to introduce the licensing of privately rented properties to improve conditions for tenants and the local community. This includes the licensing of family properties and smaller houses in multiple occupation (HMO) through a selective licensing or additional HMO licensing scheme.

Licensing for Houses in Multiple Occupation (HMO).

> [Energy Performance Certificates and Minimum Energy Efficiency Standards](#) > [Letting Schemes for Landlords](#)

Find out about MEES and EPCs, as well as grants for energy efficiency improvements.

Schemes and incentives that we can offer you if you let your property to the council. Advice for landlords on letting property.

> [Empty properties](#) > [Housing health and safety rating system](#)

The housing health and safety rating system is a risk assessment tool used to assess potential risks to the health and safety of occupants in residential properties.

> [London Landlords Accreditation Scheme \(LLAS\)](#) > [Landlord newsletters and Landlord Forum](#)

Want to make sure you're a good landlord? Then sign up to the London Landlord Accreditation Scheme (LLAS). Find out what it is and how you can take part.

Download previous newsletters for landlords and minutes from the Landlord Forum.

> [Landlord Information pack](#)

Guidance for landlords on safety and standards, as well as contact details for further support.

WEBSITE for more information:
<https://www.croydon.gov.uk/housing/landlords>

Thank you for your interest and taking the time to attend

Today's presentations up to 75 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 – 31st October 2023.
Number of accredited landlords –1367
 5. The next meeting will be in March 2024.
 6. To go on the mailing list: propertylicensing@croydon.gov.uk
- With permissions, presentations will go on Croydon website.

Agenda

Introductions—Welcome Nick Gracie-Langrick.

- Karen Gregory - National Residential Landlords Association (25)
- Nick Gracie-Langrick Houses in Multiple Occupation (10)
- Simon James – Homelessness & Rough Sleeping Strategy (10)
- Phil Conteh - Displaced people including Homes for Ukraine (10)
- Capital Letters - Sally Sharif/John Rockley (10)

(approximate number of minutes)

Advice tables

1. Capital Letters – Sally Sharif, and Izaak Thomas, Housing Negotiators
2. Private Sector Housing Team. Nick Gracie-Langrick, Sharon Ryan, Sarah Anandarajah Sam Ofosuhene, Vincent Murray/
3. National Residential Landlords Association – Karen Gregory.
4. Simon James – Homelessness & Rough Sleeping Strategy
5. Phil Conteh - Displaced people including Homes for Ukraine

Presentations.

Delivering for Croydon

CROYDON
www.croydon.gov.uk

Croydon Council Partnership working

Karen Gregory

NATIONAL RESIDENTIAL LANDLORDS ASSOCIATION

18TH October 2023



MARKET UPDATE & TRENDS IN THE PRS

18 October 2023

Karen Gregory
Regional Representative
London South

AGENDA

- ❖ Trends in the PRS & Market Overview
- ❖ Rental Reform Bill Update
- ❖ How to rent guidance
- ❖ MEES
- ❖ Right to rent
- ❖ Smoke & CO Alarm Regs



Setting the Scene

- 94% of properties in the PRS are owned by individuals
- Less than half of these landlords only have 1 or 2 properties
- HMRC data shows 2.74 million private landlords 20/21

The English Housing Survey shows;

- 19%* of households are in the PRS (4.6 million people)
- Reduction from the highest density of 20% in 2016/17
- Only 6% of Tenancies in the PRS are ended by the landlord
- 39% of properties in the PRS were built before 1945

*17% Social Housing

Bank of England's February 2023 Monetary Policy report indicates growing numbers leaving the PRS

STATE OF THE PRS

In the year to August 2023:

- UK rents rose by 5.5%
- Inflation rose by 6.7%
- Average earnings rose by 7.8%

Macroeconomic Factors

- Inflation and rising interest rates are forcing more landlords to raise rents
- In the last year 60% increased rents although 40% froze or reduced them



For first time since 2010 - Renting is cheaper than buying. First-time buyers will pay on average £122 less per month in rent than they would for a mortgage on the same property.



New tenancy rental growth was 10.5% across the UK over the last year. In Scotland, rents grew the fastest at 12.7% (under a system of rent controls!).

STATE OF THE PRS

- Local Housing Allowance (LHA) remains frozen and aligned to rents as at September 2019.
- 61% of households are facing a shortfall between their rent and benefit because of the LHA rate freeze.



Growing number of landlords - 42% now let to households in receipt of Universal Credit - Up from 21% in 2018.



In 2022/23, spending on LHA is projected to amount to 1.4% of GDP - more than any other OECD country.

STATE OF THE PRS

Simply Business Landlord Report
October 2023 surveyed 1,500
landlords across the UK.

These were some topline results:



63% of LL will have to increase rent if it's easier for tenants to have pets

49% planning to sell a property are doing so because of new legislation



20% said the Renters Reform Bill is the single biggest threat to the rental market

54% think abolishing Section 21 evictions will cause landlords to sell up and leave the buy to let market

LANDLORD CONFIDENCE

VIABILITY,
UNCERTAINTY

INVESTMENT

PROFITABILITY

DIVESTMENT

SUSTAINABILITY

Rental reform, legislation. Changes in tax structure, changes in interest rates, effects of inflation, impact – rent arrears, higher maintenance costs

Proposed acquisition is low at 8%. On average, landlords predict they will stay in the PRS for another 9.5 years.
1 in 10 landlords now say they are making a loss.

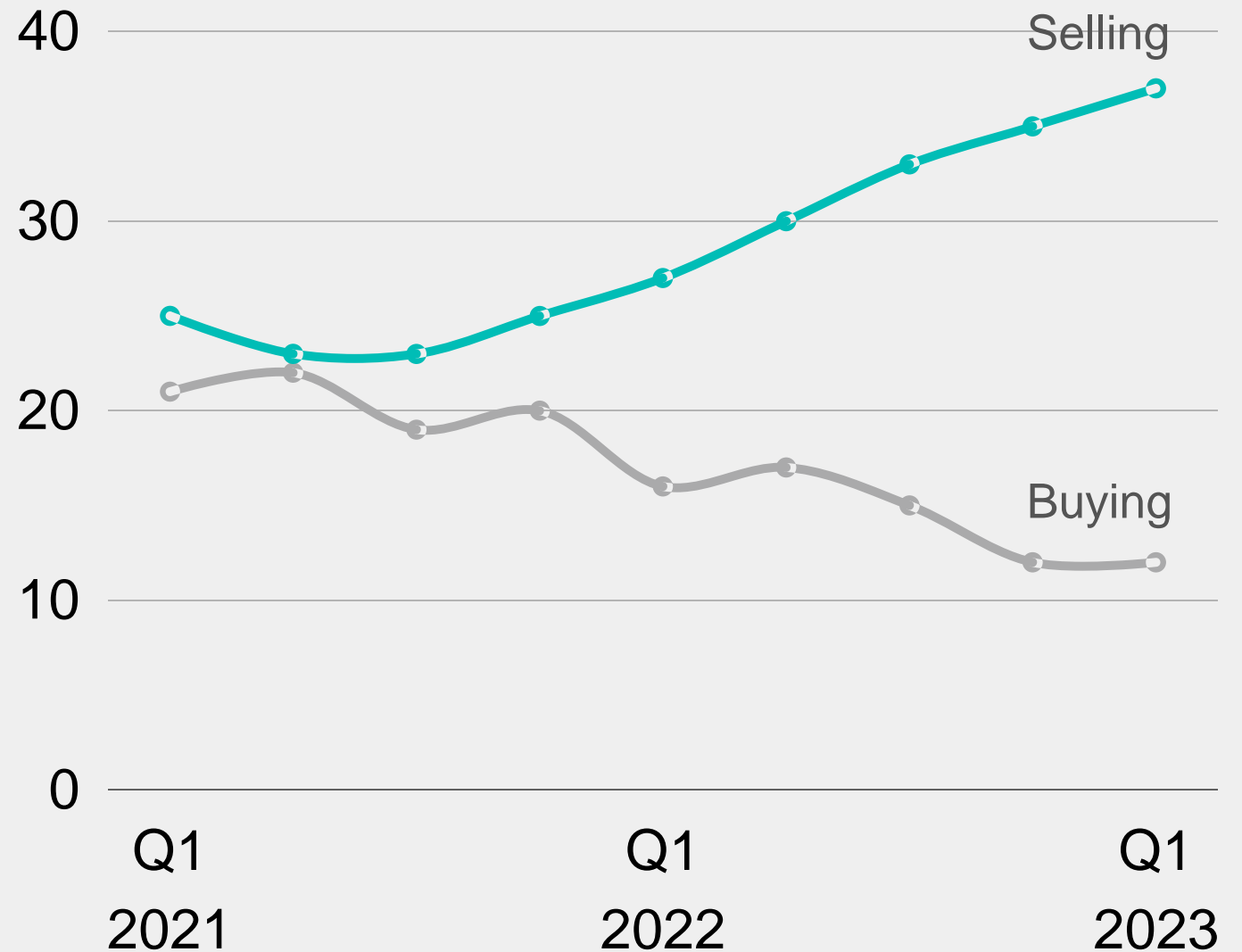
Planned divestment is rising - 37% of landlords plan to sell in the next 12 months.

EPC Changes and perceived costs

INVESTMENT

The proportion of landlords planning to sell reached a record high in Q1 2023.

Despite rising tenant demand, landlord confidence and planned investment is falling.



Impact of an increase in interest rates = increased mortgage costs
Remember that 85% of landlords have interest only mortgages on their properties. They are affected disproportionately compared to those with repayment mortgages.

£250,000 mortgage					
£40,000 deposit					
Interest rate	Interest only mortgage	(Increase from 3%)	Repayment mortgage	(Increase from 3%)	
3%	£ 525	--	£ 995	--	
5%	£ 875	67%	£ 1,227	23.3%	
6%	£ 1,050	100%	£ 1,353	36.0%	
7%	£ 1,225	133%	£ 1,485	49.2%	
9%	£ 1,575	200%	£ 1,762	77.1%	
Source: https://www.moneyhelper.org.uk/en/homes/buying-a-home/use-our-mortgage-calculator					

OUR CAMPAIGNS

Sustaining investment &
boosting supply



Improve access to the PRS

- Unfreeze LHA and realign them with local rents.
- Review UC implementation.
- Introduce a national leasing scheme standard.

Review of the tax regime

- Reduce CGT where one landlord sells to another.
- Reintroduce MIR to offset higher lending costs.
- Offer CT reductions to landlords bringing uninhabitable property into the PRS.

Court reform

- Ensure courts are sufficiently resourced before S21 is abolished.
- Retain the accelerated possession route for certain grounds and prioritise ASB.

Commit to net zero

- Provide clarity, certainty and a long-term plan.

Building safety

- Ensure all buildings with safety defects are fixed, irrespective of ownership or height.
- Fix the broken, three-tier leasehold market.

What's Included?

1. Increased 'Security' & 'More Stability'

- Abolition of S21
- Open ended tenancies
- Two months' notice to end a tenancy (tenants)
- Written statements

2. New Grounds for Possession

- Mandatory grounds for selling, moving in or repeated rent arrears
- Expansion of discretionary ASB ground

3. Improved Dispute Resolution

- Rent Increases and First Tier Tribunal
- PRS Property Ombudsman / Mandatory for Landlords

4. Better Compliance

- PRS Property Portal / Mandatory for Landlords

5. A Positive Renting Experience

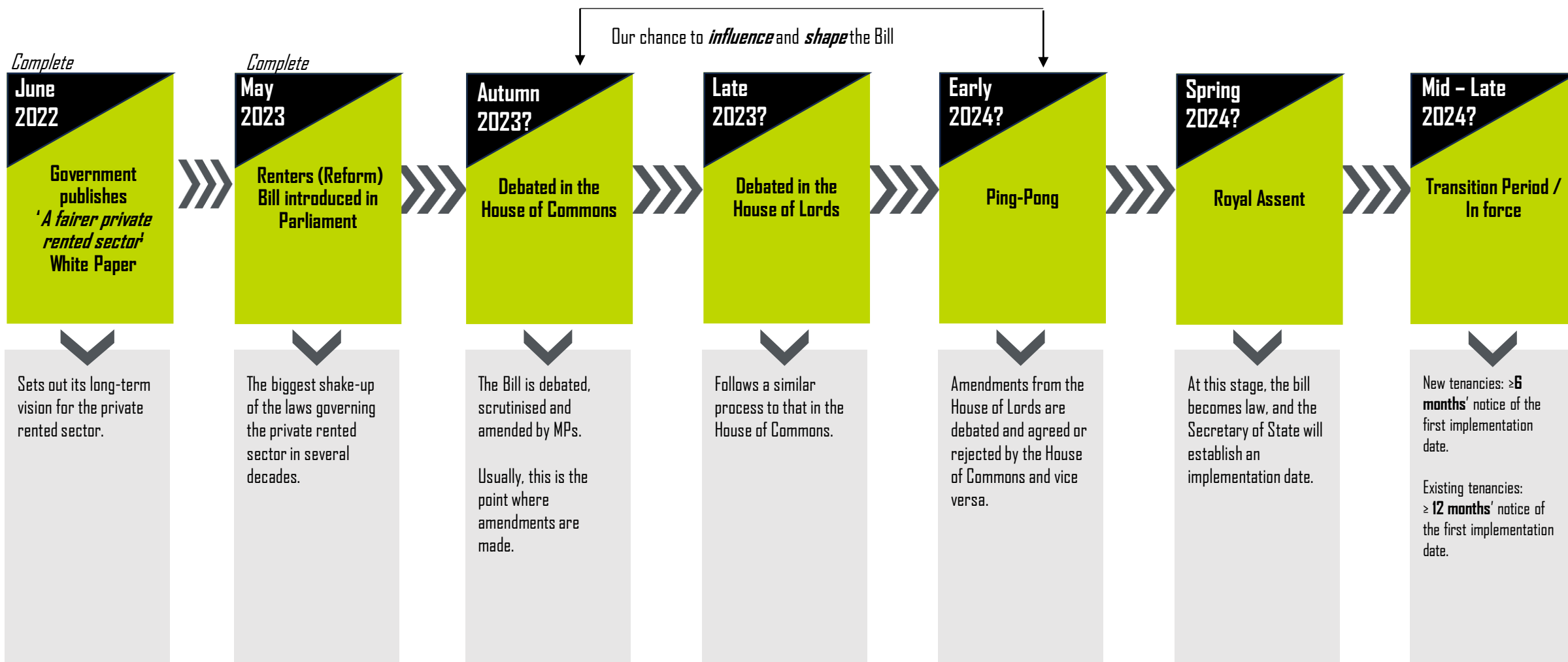
- Legal right to request pets

THE RENTERS (REFORM) BILL

— The biggest shake up for
landlords in over 30 years —

Everything you need to know, every step of the way

Expected Timings



NRLA Renters (Reform) Bill Hub

- Access more information about the Renters (Reform) Bill on the NRLA's rental reform hub. It provides:
 - A summary of the Bill and its key provisions
 - FAQs
 - Updates on the progress of the Bill
 - Information on webinars and events
- Scan the QR code on the slide to access the hub.
- Stay up to date on the progress of the Renters (Reform) Bill and developments relating to it through our e-news, monthly bulletins and social media.

SCAN ME



Updated How to Rent Guidance

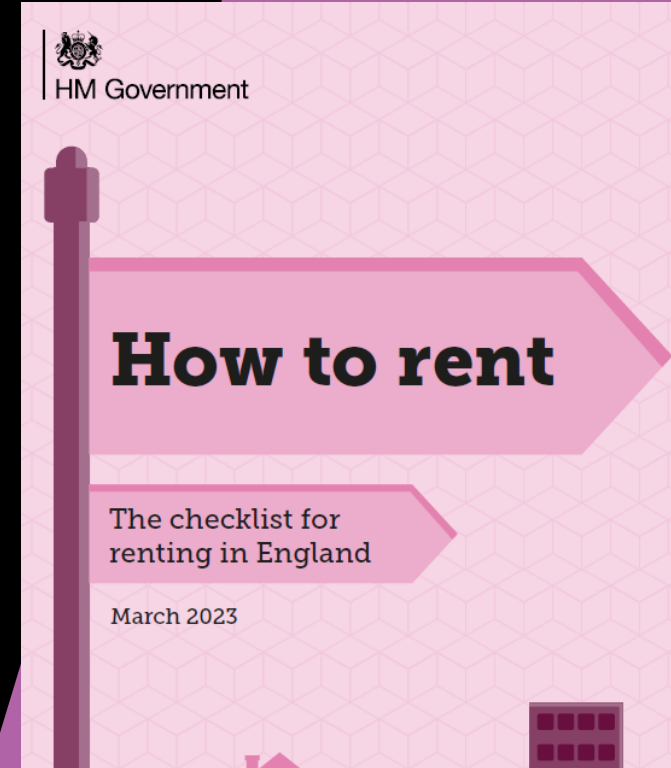
- DLUHC published an update on the 'How to Rent Guidance' on 2nd October 2023

Reminder

- The updated version **must** be served at the start of any new tenancy or on renewal, for tenancies in England.

What's been added?

- The requirement for carbon monoxide alarms to be fitted in every room with a fixed fuel-burning appliance.
- The requirement for Electrical Installation Conditions Reports to be provided to the tenants.
- Information on fitting smart meters and requests for reasonable adjustments for tenants with accessibility needs.



Minimum Energy Efficiency Standards

The Government's Initial Proposals

- Raising the energy performance standard to Energy Performance Certificate (EPC) Band C
- A phased trajectory for achieving the improvements for new tenancies from 2025 and all tenancies from 2028
- Increasing the maximum investment amount, resulting in an average per-property spend of £4,700 under a £10,000 cap
- Introducing a 'fabric first' approach to energy performance improvements.

Prime Minister Scraps Proposals

- The Prime Minister, Rishi Sunak MP, announced the Government will no longer proceed with its requirement that all rental properties must reach a minimum Energy Performance Certificate rating of 'C' by 2028.



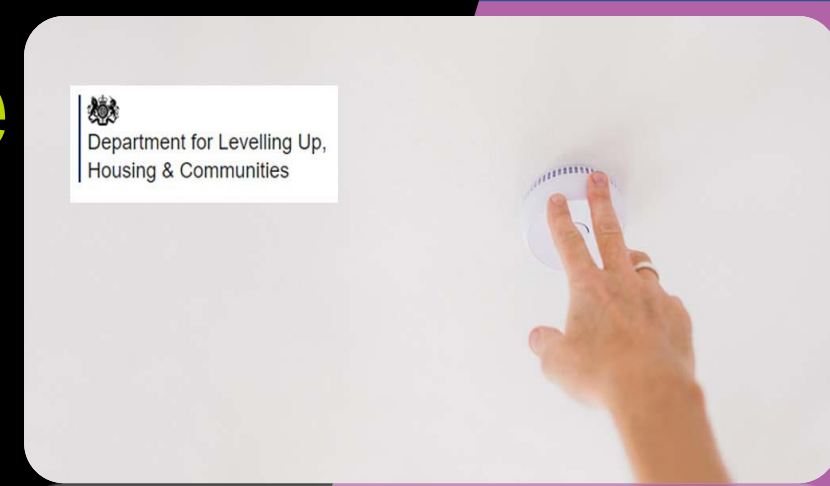
Right to Rent

- As of 1 October 22, landlords can no longer perform a covid-adjusted right to rent check
 - Landlords can no longer verify a tenant over video call by looking at scanned copies of their identification.
- Instead, landlords must 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
 - Using a certified provider of Identity Document Validation Technology (IDVT) to perform a digital check.



Smoke & Carbon Monoxide Regulations (England)

- What are they?
- Who will they affect?
- For more see: <https://www.nrla.org.uk/news/what-you-need-to-know-smoke-and-co-alarms-in-properties>



Joining Options

Landlord membership

From £85 a year

Share the benefits of an NRLA membership
with 1 associate

Business membership

From £175 a year

Share the benefits of an NRLA membership
with 4 associates

1 MAIN ACCOUNT
1 ASSOCIATE



***Discount
Code 136***

***= £15 off
when
signing up
with a DD***

1 MAIN ACCOUNT
4 ASSOCIATES



Member Benefits

- ✓ FREE landlord advice - online & telephone support
- ✓ FREE webinars, podcasts, & networking events
- ✓ FREE unlimited resources, including documents, guides, tenancy agreements, & templates
- ✓ FREE comprehensive licensing support
- ✓ FREE award-winning property magazine
- ✓ Network of regional representatives
- ✓ Active lobbying and representation
- ✓ Discounted training & accreditation

NRLA
NATIONAL RESIDENTIAL
LANDLORDS ASSOCIATION





Join today by visiting:
www.nrla.org.uk/join
karen.gregory@nrla.org.uk
Discount code: 136

Croydon Council Partnership working

Information about Houses in Multiple Occupation

Nick Gracie-Langrick

PRIVATE SECTOR HOUSING TEAM

18th October 2023

What is an HMO?

House in Multiple Occupation

THREE unrelated persons sharing a kitchen and/or bathroom

Two separate lettings - a couple and one other – is this an HMO?

YES



Two single persons sharing - is this an HMO?

NO



Does my HMO need a licence?

- Smaller HMOs (three or four persons) do NOT currently need a licence in **Croydon**
- Properties occupied by FIVE or more persons require a MANDATORY HMO licence. Usually £250 per room - 5 year licence

Unless exempt



WHAT IF I DON'T HAVE A LICENCE?

- Fixed Penalty Notice - £30k or unlimited fine – Magistrates Court
- Rogue Landlord and Agent Database
- Rent Repayment Order = 12 Months Rent
- Unable to evict tenants



PLANNING

What is Article 4?

- January 2020 - Planning Permission is needed to create any new HMO (of any size) **BOROUGH WIDE**
- NO Planning Permission = Visit from Planning Enforcement and ONE YEAR licence

Large HMO Use – for properties occupied by SEVEN or more persons

Adding bathrooms and/or kitchens – making rooms self-contained requires Planning Permission. May affect Council Tax

Implications

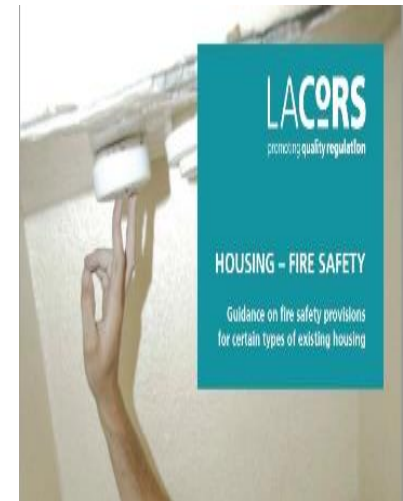
- Do you have:
 - ✓ Correct HMO landlord insurance?
 - ✓ Freeholders Permission
 - ✓ Correct mortgage and mortgage providers permission?

Fire Precautions in HMOs

- ❑ All HMOs require a higher level of fire precautions than single family houses as per **LACoRS**

Detection

- ❑ 1 or 2 storey properties - **mains fed interlinked smoke detection** in all rooms plus hallways (heat detectors in kitchens)
- ❑ 3 storey houses require a **full fire alarm system** with a control panel BS 5839
- ❑ Understair cupboards need to be 'pink' plasterboarded
- ❑ Compartmentalisation (each room should be able to contain a fire for ½ hour.



FIRE DOORS

- All internal doors (excluding bathrooms and wcs) should be **HALF HOUR FIRE DOORS** BS 476 (glazed fanlights need to be Georgian wire ½ hr fire resistant)
- combined intumescent strips/cold smoke seals - top and both sides and fitted to door or frame (NOT the stop) – glued and pinned into place
- Hung on three steel hinges
- Overhead closers
- Stops to be screwed to frame (not nailed)
- Snib/thumb turn locks - NOT key operated deadlocks (including front and rear external doors) You must be able to leave your room/house without looking for a key in the event of an emergency.

Fire Fighting Equipment

- **Fire blanket** next to cookers in shared kitchens
- Extinguishers (if provided) - regularly serviced and residents properly trained
- LFB general advice is to **EVACUATE**



Management



- **Fire doors should not be propped open**
- **Fire Risk Assessments** - yearly
- **Gas Safety Certificates** - yearly
- **Carbon Monoxide detectors** next to each boiler
(+ gas fires/solid fuel burners)
- **Electrical Installation Condition Reports** – five years
- Utility Bills in landlords name – No key meters
- Council Tax arrears = May result in 1 year licence
- Anti-social behaviour

Cleaning/Rubbish

- Means of Escape (Hallway and stairs) – free of obstructions – no wardrobes, bicycles, shoes, washing etc
- Landlord responsible for **cleaning** of common parts – kitchen/bathroom/hallways/stairs/garden
- Landlord is responsible for storage/disposal of **rubbish**



June 2023



Minimum Room Sizes/Ratios

- Single Room
10m²
- Double Room
15m²
- 1 kitchen and bathroom for every **FIVE** persons
- Babies and Children count!



GENERAL

- Important that regular inspections are carried out to ensure no sub-letting etc.
- Landlords need to keep abreast of new legislation

Thank you and any Questions?

HMO@croydon.gov.uk

On our webpages www.croydon.gov.uk – type HMO into the searchbox
Environmental Health, Trading Standards and Licencing
Sustainable Communities
HMO Team
3rd Floor Zone B
Bernard Weatherill House
8 Mint Walk
Croydon CR0 1EA

18th October 2023

Croydon Council Partnership working

Updating you on the Homelessness Strategy 2023-28

Simon James

Croydon Council

18th October 2023

Contents

- The Homelessness Strategy process
- Local demographic
- National Challenges and local impact
- Our five themes
- Next Steps

The Homelessness and Rough Sleeping Review

- Statutory requirement- Duty to carry out a homelessness/rough sleeping review, consult on its findings and publish a finalised Strategy
- How will the Local Authority work to prevent homelessness and rough sleeping?
- How will the Council ensure that sufficient accommodation is available?
- Ensuring satisfactory services for those who are homeless?

Future projections in terms of local Demographics

- Highest number of 0–19-year-olds in London with demand for more family accommodation likely to rise in the next 5 to 10 years.
- The second highest population of those who are 65 or over-increasing demand for extra care and supported accommodation and for disabled facilities grant support those who wish to stay in their homes.
- 19.6% of Croydon's population against 18.5% of London's population are classified as disabled under the Equalities Act
- Only 55.1% of adults with learning disabilities and 32% of adults in contact with mental health services live in stable and appropriate accommodation, in comparison to the London averages of 77.5% and 61.0%.

Key Challenges

NATIONAL

Rising homelessness-20% average rise in London between March 2022/23

Supply of affordable housing not meeting demand and evidence of reductions in availability of private rented stock

Cost of Living crisis- rising prices in the private sector

Quality of housing in Social Housing Sector

Private Rented Sector

Rises in Rough Sleeping

LOCAL IMPACT

Impact on local supply of temporary accommodation with increase in leasing of Croydon properties by other Local Authorities

7,000 residents on the housing register with an average 6 year wait for housing

284 evictions from Private rented stock in 2022/23

Future maintenance of 40 LPN blocks and Regina Road combined with need for increased intervention in the Private Sector

Increased intervention on 24% of Landlords with at least 1 Category 1 hazard

Coping with the highest numbers of rough sleeping in

Theme one-- Maintaining and managing housing supply

- *Key Finding 1.* –Take action to promote housing supply and intervene to maintaining existing tenures

Proposed action

- Deliver the Regina Road programme by 2026/7, facilitate new build opportunities for housing associations and the Council in Croydon.
- Work in the Private Rented Sector from supporting landlords to improving conditions where standards are not being met.
- Sustain tenures more effectively and improve upon our void reservicing performance.

Theme two-Prevent homelessness by earlier intervention

- *Key Finding 1* – Despite London wide increases in homelessness applications, in 2022/23 Croydon owed a relief duty (ie rehousing) to 65% of applicants as opposed to an average of 52% in London Boroughs meaning that homelessness could have been avoided in a significant number of cases.
- *Proposed Action*-To fully implement a new Housing Needs structure that is tailored towards earlier intervention as required in the Homelessness Reduction Act 2017 and target meeting the London average in terms of avoiding homelessness

Theme three-Minimise the use of temporary accommodation

- *Key Finding 3* – Since 2018/19 there have been around 2,000 families in Temporary Accommodations in Croydon. The use of Bed and Breakfast has declined although it is still high in comparison to many Boroughs.

Proposed Action

- To Set up a procurement arrangement with Local Landlords to ensure the supply of temporary accommodation in the Private Sector.
- Work with boroughs through ‘London Councils’ to develop a united approach to the procurement of temporary accommodation
- To carry out an audit of those housed in temporary housing.

Theme four- Tackle Rough Sleeping

- Key Finding 4- Croydon has the largest numbers of those rough sleeping of all London Boroughs in an environment where rough sleeping is on the rise .
Despite achieving good results in terms of ensuring that those sleeping rough do not spend a second night out, around 15% return to the streets

Proposed action

- Re-procure the street outreach services and bed in the new service
- Maintain performance on the “No Second Night Out ”objective.
- Where necessary take enforcement action against rough sleepers who refuse offers of assistance and engage in anti-social activities

Theme five-Targeted services and working with Partners

- Key findings 5-Croydon reflects a national situation in which there have been sharp rises in those presenting with mental health (27% up) , domestic violence (30%) up or drugs and alcohol dependency (20%) since 2018

Proposed actions

- Extend local preventative work in combating homelessness by developing upon established relationships
- Deliver the Joint Protocol for Care Experienced Young people
- Development a local partnership through the Statutory and Voluntary Sector with the aim of setting up a Boroughwide Homelessness Forum
- Review the collation of information relating to homelessness and care needs to ensure accurate reporting.

NEXT STEPS-The Consultation

- All Member session-19th July
- Online consultation begins-
- Resident Engagement session-
- Partners and Voluntary sector session
- Cabinet agreement- March 2024

Thank you

Croydon Council Partnership working

Working with landlords - Homes for Ukraine

Philip Conteh

ASYLUM SEEKERS AND DISPLACED PEOPLE

18th October 2023

Landlord's Forum

Homes for Ukraine Scheme

18 October 2023 – Braithwaite Hall



Homes for Ukraine
Croydon

CROYDON
www.croydon.gov.uk

SUMMARY

BACKGROUND

The scheme launched on 14 March 2022 and has enabled over 153,300 Ukrainians to arrive in the UK, as of 21 February 2023.

The Homes for Ukraine scheme allows individuals in the UK to sponsor a named Ukrainian national or family to come to live in the UK with them, providing they have suitable accommodation to offer.

As of October 2023 in Croydon we have approximately 600 guests and 350 sponsors and that number is growing by the week.

Ukrainians who come to the UK under the Homes for Ukraine scheme have recourse to public funds, they can work, they can rent and basically have all of the rights of other Croydon residents including access to schools, colleges, nurseries and universities.

CURRENT SITUATION

Many sponsorships last for the minimum 6 months and when the arrangement comes to an end, the Ukrainian guest(s) needs new accommodation.

New accommodation can be via:

- A new sponsor
- Private rented accommodation
- Emergency accommodation.

Although many sponsors are extending their period of hosting, just as many decline to extend or take another family. This means that if a Ukrainian guest cannot afford to rent privately or find a good match in a new sponsor, the likelihood is that they will be placed in emergency accommodation by the council.

Where possible, we would like to avoid this situation and that is where you come in



LANDLORDS

Landlords are in a unique position to be able to support Ukrainian refugees into accommodation and today, we would like to start the conversation about how the council can incentivise you to rethink how you look at renting to refugees.

Following many collaborative meetings, we are now able to look at each property case by case and working together with YOU, come up with the best solution that avoids you being out of pocket, provides a degree of security and for our Ukrainian residents, means they have a choice about where they live and they have stability which is essential.

Let's work together to prevent a homelessness crisis in our borough.

Please come and talk to us today ...



No slides for this presentations.

Contact email: Philip.Conteh@croydon.gov.uk

Thank you

Croydon Council Partnership working

CAPITAL LETTERS SUPPORTING CROYDON

18th October 2023



CAPITAL LETTERS

Finding tenants for hundreds of landlords and
agents since 2019

Agenda

01

About us

02

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.

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



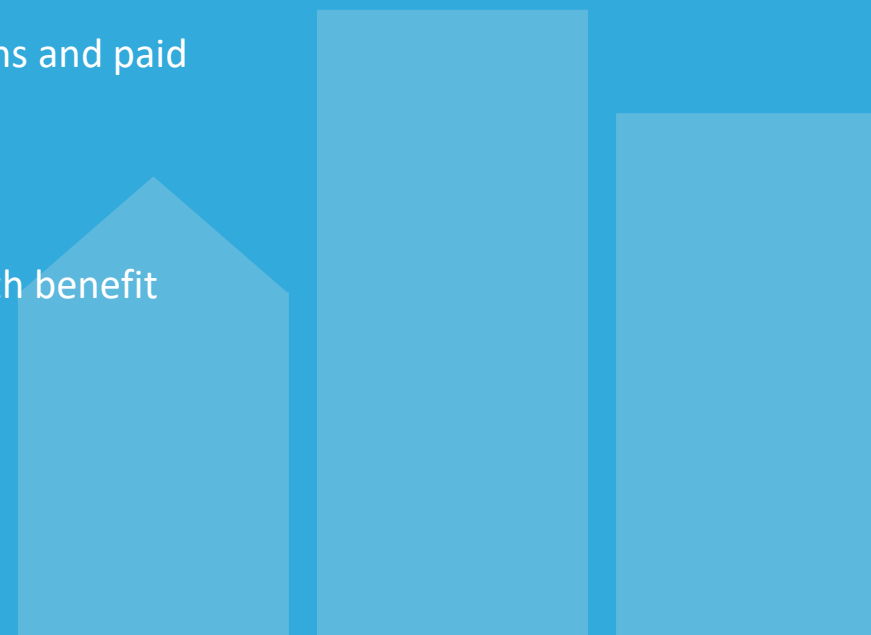
Our Service

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

The logo for Capital Letters features the word "CAPITAL" in a white, bold, sans-serif font, with each letter contained within a white rectangular block of varying heights. Above the letters are stylized white shapes representing buildings or a skyline. Below "CAPITAL" is the word "LETTERS" in a larger, white, bold, sans-serif font.

CAPITAL LETTERS

Contact us

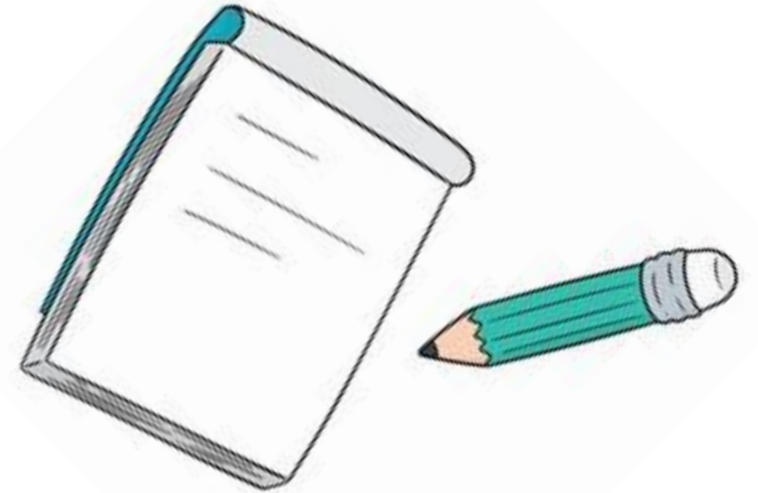
0203 874 4460

Capitalletters.org.uk

info@capitalletters.org.uk

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
& the organising team.
NOW TIME FOR THE
ADVICE TABLES



CROYDON
www.croydon.gov.uk

Contact us: hsg-privatesector@croydon.gov.uk

Public telephone: 020 8760 5476 (direct dial with answerphone)