

Welcome to the London Borough of Croydon Private Landlords Forum.

Run by **Croydon Lettings and Private Sector Team**

June 18th 2019

Housekeeping

No test fire alarm is planned.

Toilets are in on the first floor foyer

CPD – 2 hours awarded and is available at front desk.

There is no Council photography today in presentations.

The forum

As we have a large number of speakers – sorry no questions but please use the advice desks or feedback forms.

Welcome from the PLACE Department

Thank you for your interest and taking the time to attend

Today's presentations last up to 75 minutes.

1. After, time to talk with officers – advice tables.
2. Four sets of presentations.
3. Presentations start at 10am, 12pm, 3.00pm and 6.00pm.

The next meeting is October 2019.

The January 2019 forum slides and June 2019 newsletter are both on the Council website.

Agenda

Chair – Nick Gracie-Langrick – Selective Licensing Housing Manager

- Karen Gregory - NLA Local Representative – London
- Malcolm Bell and “HEAT London” Fiona Bain.
- Susan O’Neill - Options Team Leader, Housing Assessment & Solutions
- Antony Botting - Modern Slavery Project Lead
- Annette Lewis – Rent Officer. Regional Valuation Unit South.
- Caroline Beech - Discretionary Support Manager
- Faith Rose – 3pm – Vacant properties

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1. Croydon Lettings
2. Selective Licensing Administration
3. Croydon Digital Service
4. HMO Team
5. Healthy Homes
6. HEAT London
7. Housing Preventions
8. National Landlords Association
9. Empty property – Faith Rose
10. Immigration team - Home Office until 14.00pm
11. Modern Day Slavery Prevention team
12. Government Valuation Office

Advice tables

Forum feedback

We are interested in feedback on the forum,
please use the forms and hand in .

Minutes and newsletters


The screenshot shows the Croydon Council website's page for private rented property licensing. The page has a purple header with 'Welcome to Croydon' and a green navigation bar with links like 'Home', 'Housing', and 'Landlord schemes and help for house owners'. The main heading is 'Croydon private rented property licence'. Below this is a grid of links: 'Croydon private rented property licence' (highlighted in purple), 'Landlord information pack', 'Information for tenants', 'Public notice selective licensing', 'Selective landlord licensing consultation', and 'Newsletters and Landlord Forum information'. A blue arrow points from the 'Newsletters and Landlord Forum information' link to a callout box. The callout box contains a purple speech bubble icon with an exclamation mark, the text 'Private rented property licence register', and a link to 'Check the register to see if your property is licensed. You can also report unlicensed properties.' To the right of the grid, there are three sections: 'Apply for it' with a document icon and 'Croydon private rented property licence', 'Find it' with a magnifying glass icon and 'Search the private rented property licence register', and 'Have your say' with a speech bubble icon and 'Check out our latest polls'. At the bottom right, there is a purple button that says 'Can't find what you're looking' and a speaker icon. The Windows taskbar is visible at the bottom of the screen.

Welcome to Croydon Why not login, or register if you don't already have an account. Login | Register >

Home » Housing » Landlord schemes and help for house owners » Croydon private rented property licence » Croydon private rented property licence


Croydon private rented property licence

Croydon private rented property licence	Landlord information pack
Information for tenants	Public notice selective licensing
Selective landlord licensing consultation	Newsletters and Landlord Forum information


 **Private rented property licence register**

[Check the register](#) to see if your property is licensed. You can also report unlicensed properties.


Apply for it


 Croydon private rented property licence

Find it

 Search the private rented property licence register

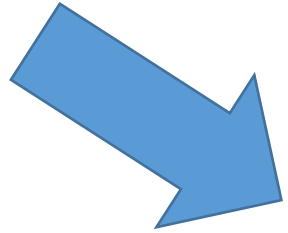
Have your say

 Check out our latest polls

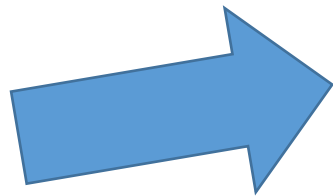
Can't find what you're looking 

As part of its drive to make Croydon a better place to rent,

Forum feedback



Feedback is welcomed



Some comments from the feedback forms from January 2019.

- Good presentations and content.
- Microphone is needed.
- Summary information of slide show needed
- No questions – positive and negative.
- Talks felt to be rushed – 10 minute slot.
- Stands very busy, difficult to get to front.
- Need a session on evicting tenants.
- Room entrance door disturbance.
- More advice on the changes to law.
- Need more time at event.

Croydon Private Rented Selective Licensing Scheme: An Update

*Presented by Nick Gracie-Langrick
May 2018*

Some statistics on the SL scheme – to end March 2019

- Original estimate; number of licensable addresses – 32,000
- Property applications submitted and paid – 35,014
- Number of landlords who have applied – c 17,000
- Number of new licence applications – 2019 – 300 / month
- Number of licensing inspections (since scheme) – 12,029
- Enforcement notices served (since April 2018) - 232. (960)
- Prohibition Orders (since April 2018) - 21. (42)
- FP notices served (since April 2018) – 16. (21)

Presentations.

News & Legislative Update June 2019

Karen Gregory.
London Representative



Government to end 'unfair' evictions (I)

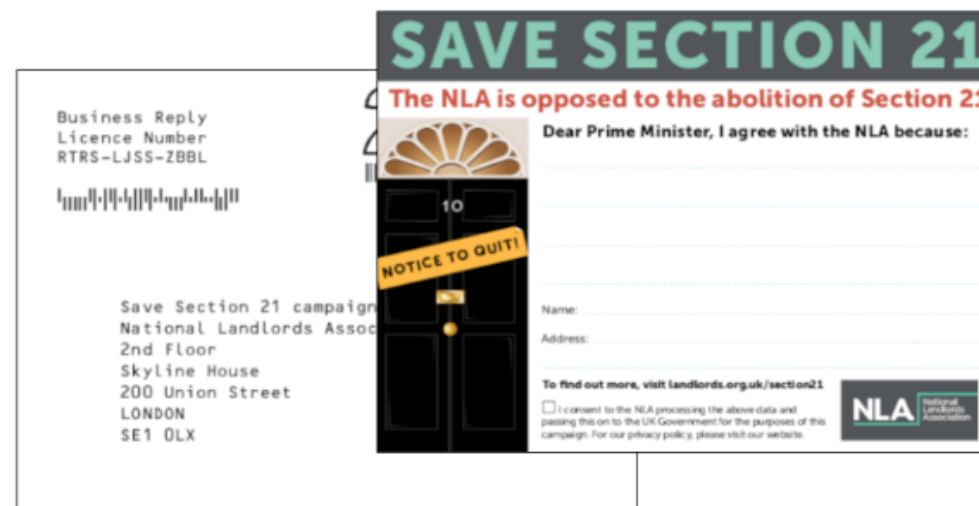
- New Government proposals to abolish Section 21.
- Section 8 grounds and court system to be reformed – landlords will need specific grounds to evict.
- NLA warn of chaos if changes are rushed and badly thought through
- The Govt will consult on the changes shortly (was expected in May but no date yet)
- Impt to remember it's a consultation and S21's remain in place for now

Government to end 'unfair' evictions (II)

- Abolition of S21 will not apply retrospectively i.e. will only apply to new tenancies signed when the legislation is in force
- Proposed changes to S8 to allow new grounds of selling or landlord moving into the property and speed up the court process
- Similar proposals in Wales
- Vital we speak with a single voice to Govt and have strong evidence of the impact – send case studies to contact@landlords.org.uk

How you can stop Section 21

- Join our campaign to [#SaveSection21](https://www.landlords.org.uk/section21)
- Fill in our postcard or online form at [landlords.org.uk/section21](https://www.landlords.org.uk/section21)
- We'll deliver the postcards to No. 10



- Remember to share details of this campaign with as many people as possible
- Follow the hashtag to receive social media updates

New How-to Guides Published

- **How to Rent**

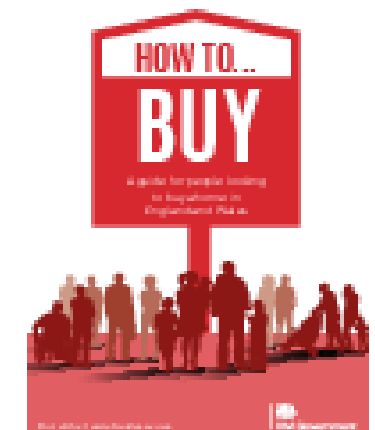
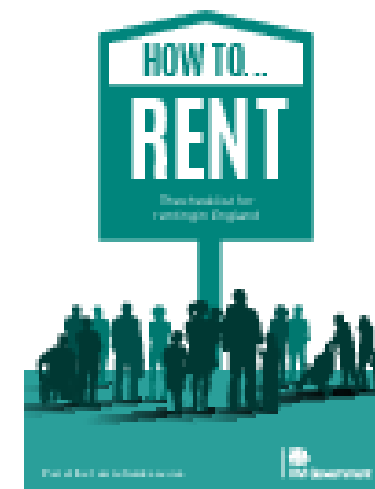
New edition released 31 May

- **How to Buy a Home**

Information and guidance on buying a home

- **How to Sell a Home**

Information and guidance on selling a home



Right to Rent High Court Ruling

- The High Court scheme contravenes the European Convention on Human Rights' prohibition of discrimination.
- Judge rules it causes Landlords to discriminate
- Case brought by the Joint Council for the Welfare of Immigrants (JCWI)
- Right-to-Rent **remains in force** unless and until Parliament changes the law.

Tenant Fees Act

- Bans **all fees** from letting agents *and* landlords to tenants. Became law on 1st June 2019

Can only charge for:

- A change or early termination of a tenancy when requested by the tenant
- Utilities, communication services and Council Tax
- Payments arising from a default by the tenant such as replacing lost key

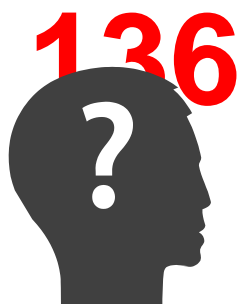
Will impose a cap on security deposits of 5 weeks' rent and a cap on holding deposits of 1 weeks' rent



- GET THE NLA
FREE GUIDE
BY GIVING US
YOUR EMAIL
ADDRESS ON
OUR STAND

Why join the NLA?

**Join now and get £14 off
using my rep code**



- ✓ Advice line
- ✓ Online library
- ✓ Online members register
- ✓ NLA Forms
- ✓ UK Landlord Magazine
- ✓ NLA Licensing 365
- ✓ Free tax investigation insurance
- ✓ NLA Accreditation and CPD
- ✓ NLA Membership card

✓ NLA Membership logo

✓ Discounts on commercial services:

- NLA Property Insurance
- NLA Property Repossession
- NLA Rent Recovery
- NLA Tenant Check
- NLA Rent Protect
- NLA Inventories
- NLA Landlord Vision
- NLA Rent on Time
- NLA Mortgages
- myDeposits
- NLA e-newsletter



Thank You

Any questions?

karen.gregory@landlords.org.uk

National Landlords Association

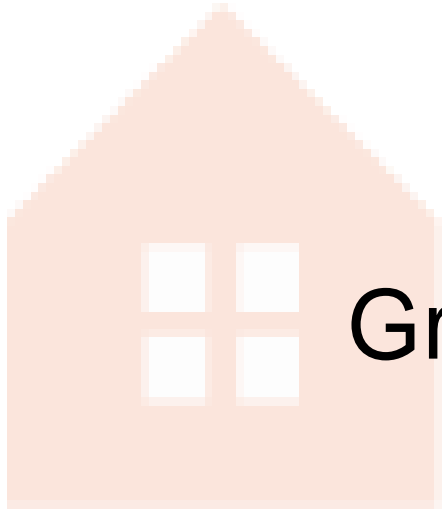
2nd Floor, 200 Union Street
London SE1 0LX

020 7840 8900



HEAT London

Making Homes Warmer
Grants for Private Rented Sector



Fiona Bain
HEAT Project

MEEES Amendments

- Existing 'no cost' exemptions will end April 2020
- Exemption where a tenant has withheld consent to a Green Deal finance plan removed
- Amended regulations will apply upon the granting of:
 - a new tenancy to a new tenant
 - a new tenancy to an existing tenant
- From 01/04/2020, the amended regulations will apply to all privately rented properties
- All properties to be Band C by 2030. Change likely to be stepped, requiring Band D at some point before 2030

ECO Grants for Private Rented Sector

- ECO grants driven by EPC Rating of property
- A to E = Insulation (loft, cavity or solid) and /or First Time Central Heating (gas, LPG or renewables)
- F and G = Solid Wall Insulation and / or Renewable Heating only
- Renewable heating for F and G Rated properties can include a broken boiler to renewable upgrade, first time heating or district heating with renewables
- Renewable Heating – Ground Source Heat Pump (GSHP) or Air Source Heat Pumps (ASHP)
- Renewable heat incentive only available for GSHP with ECO Grant
- FTCH for all PRS properties, anticipated later in the year

Eligibility for ECO

- Eligibility based on tenants via the following routes:

1) Benefits:

- Means tested: UC / IS / IBJSA / IBESA / GPC / WTC / CTC
- Disability Benefits: PIP / DLA / AA / IIB / SDA / WP (dis. supplements) / CA
- Child Benefit (income thresholds – based on family size - £18.5K - £39K)

2) Local Authority Flexible Eligibility:

- Low income thresholds: 1 person £19,250, 2 people £28,750, 3 people £38,250, 4 people £47,750 (add £9,500 for each additional person)

PLUS a or b:

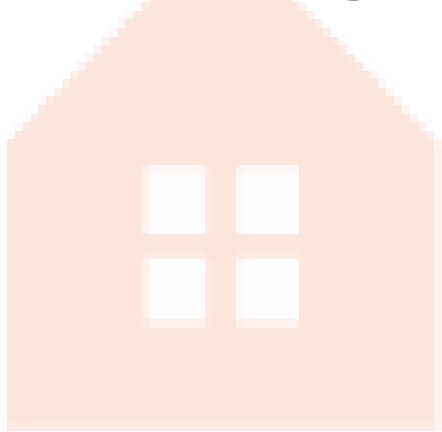
- a) Fuel poverty: EPC D or below / pre-payment meter / off gas grid / householder at home most of day / over £988 pa to heat home
- b) Vulnerable to cold: aged over 60 / child under 5 / respiratory / cardiovascular / mental illness / substance misusers / dementia / neurobiological / cancer / mobility / severe learning disabilities / autoimmune

Fuel Poor Gas Networks (FPNES)

- Mains Gas Connection Funding for Fuel Poor Households
- Usually for connections within 23m of a gas main
- Up to c£2.7k per connection
- Available for all ECO eligible households, based on tenants eligibility
- Apply via SGN (Southern Gas Network) – HEAT London can process this on your behalf

More Information

- MEES legislation: <https://bit.ly/2RI7as4>
- www.heat.London/
- 020 8037 6050
- info@heat.london
- Fiona.Bain@heatproject.co.uk



Croydon Healthy Homes

Malcolm Bell - Energy Officer

Delivering for Croydon

CROYDON
www.croydon.gov.uk



**Croydon
Healthy
Homes**

**Helping residents heat their
homes and reduce their fuel bills**



Free Home Visits



1. Advice using heating controls, meters and appliances
2. Fitting Free Energy Efficiency Measures
3. Energy Bill/Tariff Advice



How to Apply

1. www.croydon.gov.uk/healthyhomes

2. **0800 292 2529** (Freephone)

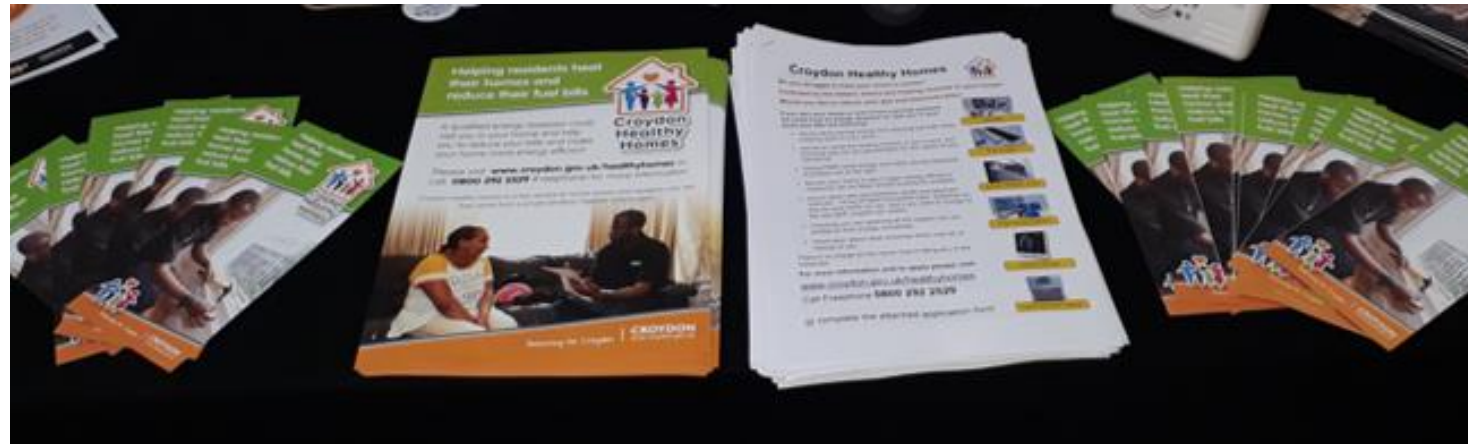
(9.00am to 5.00pm Monday to Friday)

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 for a Home Visit

Please help us make Croydon residents aware aware of the support available



Leaflets and Posters are available



Thank You

To discuss opportunities to promote Croydon
Healthy Homes:

Please contact Malcolm Bell

healthyhomes@croydon.gov.uk

020 87266000 ext 61432

Homelessness Prevention Manager



SUSAN O'NEILL

Homelessness Reduction Act 2017

- DUTY ON LOCAL AUTHORITY TO PREVENT HOMELESSNESS BY ASSISTING TENANTS TO REMAIN IN THEIR HOME OR TO MOVE INTO FURTHER ACCOMMODATION.



Homelessness
Reduction Act 2017

S21 Notice

- ▶ On 1st October 2018, all Assured Shorthold Tenancies (ASTs), regardless of their start date, will need to comply with guidelines as to when and how a landlord can serve a Section 21 Notice.
- ▶ All notices have to be served on Form 6A regardless of tenancy start date
- ▶ FORM 6A Notice seeking possession of a property let on an Assured Shorthold Tenancy
- ▶ Possession proceedings would have to be issued within 6 months of the date of service of a section 21 notice (assuming a weekly or monthly rental period), after which the notice will become invalid.



From June 1st 2019 – new form 6A



Ministry of Housing,
Communities &
Local Government

FORM 6A

Notice seeking possession of a property let on an Assured Shorthold Tenancy

Housing Act 1988 section 21(1) and (4) as amended by section 194 and paragraph 103 of Schedule 11 to the Local Government and Housing Act 1989 and section 90(2) and (3) of the Housing Act 1990

Please write clearly in black ink. Please tick boxes where appropriate.

This form should be used where a no fault possession of accommodation let under an assured shorthold tenancy (AST) is sought under section 21(1) or (4) of the Housing Act 1988.

There are certain circumstances in which the law says that you cannot seek possession against your tenant using section 21 of the Housing Act 1988, in which case you should not use this form. These are:

- (a) during the first four months of the tenancy (but where the tenancy is a replacement tenancy, the four month period is calculated by reference to the start of the original tenancy and not the start of the replacement tenancy – see section 21(4B) of the Housing Act 1988);
- (b) where the landlord is prevented from retaliatory eviction under section 33 of the Deregulation Act 2015;
- (c) where the landlord has not provided the tenant with an energy performance certificate, gas safety certificate or the Ministry of Housing, Communities and Local Government's publication "How to rent: the checklist for renting in England" (see the Assured Shorthold Tenancy Notices and Prescribed Requirements (England) Regulations 2015);
- (d) where the landlord has not complied with the tenancy deposit protection legislation;
- (e) where a property requires a licence but is unlicensed
(NB see section 75 of the Housing Act 2004 which relates to Houses in Multiple Occupation ("HMO"); or
- (f) where the landlord is prevented under section 17 of the Tenant Fees Act 2019. (NB No section 21 notice may be given in relation to a tenancy where a landlord has breached section 1(1) or Schedule 2 of that Act so long as all or part of the prohibited payment or holding deposit has not been repaid to the relevant person or applied to the rent or deposit with the consent of the relevant person.)

Landlords who are unsure about whether they are affected by these provisions should seek specialist advice.

This form must be used for all ASTs created on or after 1 October 2015 except for statutory periodic tenancies which have come into being on or after 1 October 2015 at the end of fixed terms ASTs created before 1 October 2015. There is no obligation to use this form in relation to ASTs created prior to 1 October 2015, however it may nevertheless be used for all AST.

New form 6A — spot the difference

- (f) where the landlord is prevented under section 17 of the Tenant Fees Act 2019. (NB No section 21 notice may be given in relation to a tenancy where a landlord has breached section 1(1) or Schedule 2 of that Act so long as all or part of the prohibited payment or holding deposit has not been repaid to the relevant person or applied to the rent or deposit with the consent of the relevant person.)

Tenant Fees Act- 1 June 2019

- ▶ ***All Payments Are Prohibited Except Rent, Utility Bills, Deposits***
- ▶ This means it is no longer possible to ask tenants to cover the cost of their own referencing. Tenants will not be able to be charged for check-in, inventory or set up fees. These fees will be deemed prohibited by law
- ▶ The amount of security deposit that can be requested is being reduced to 5 weeks for AST's (Assured Shorthold Tenancies)
- ▶ Enforced by Trading Standards



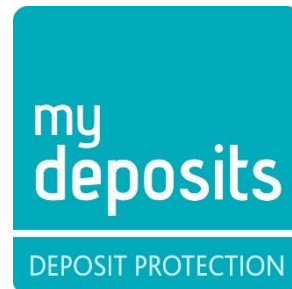
Gas safety certificate

- ▶ Gas safety certificate (*Caridon Properties Ltd v Monty Schooltz*) HHJ Jan Luba
- ▶ Section 36(6)(b) of the Gas Safety Regulations must be complied with at the start of the tenancy and this was a 'once and for all' chance for the landlord to get it right.
- ▶ Any other interpretation of the AST Regulations could potentially allow landlords to let dangerous and unchecked premises which had not complied with regulations that are in place to protect tenants.

The image shows a sample 'LANDLORD/HOMEOWNER GAS SAFETY RECORD' form. The form is divided into several sections with yellow headers. The 'Details of Registered Business' section includes fields for the business name, registration number, and address. The 'Details of the Property' section includes fields for the property address, type, and number of gas appliances. The 'Details of the Landlord/Homeowner' section includes fields for the landlord's name, address, and contact information. There is also a section for 'Gas Safety Checks' with a table for recording checks and a section for 'Gas Safety Advice'.

Deposits

- ▶ Must be held in one of the Governments prescribed schemes (Deposit Protection Service (DPS), My Deposits, Tenancy Deposit Scheme)
- ▶ Send *Prescribed Information* to all interested parties within 30 days
- ▶ Send the deposit certificate
- ▶ Send the leaflet relating to the scheme





Thank you

- ▶ For questions please come and see me at my stand.



International Organization for Migration (IOM)
The UN Migration Agency

STOP THE TRAFFIK.
PEOPLE SHOULDN'T BE BOUGHT & SOLD

Human Trafficking and Modern Slavery Awareness Raising

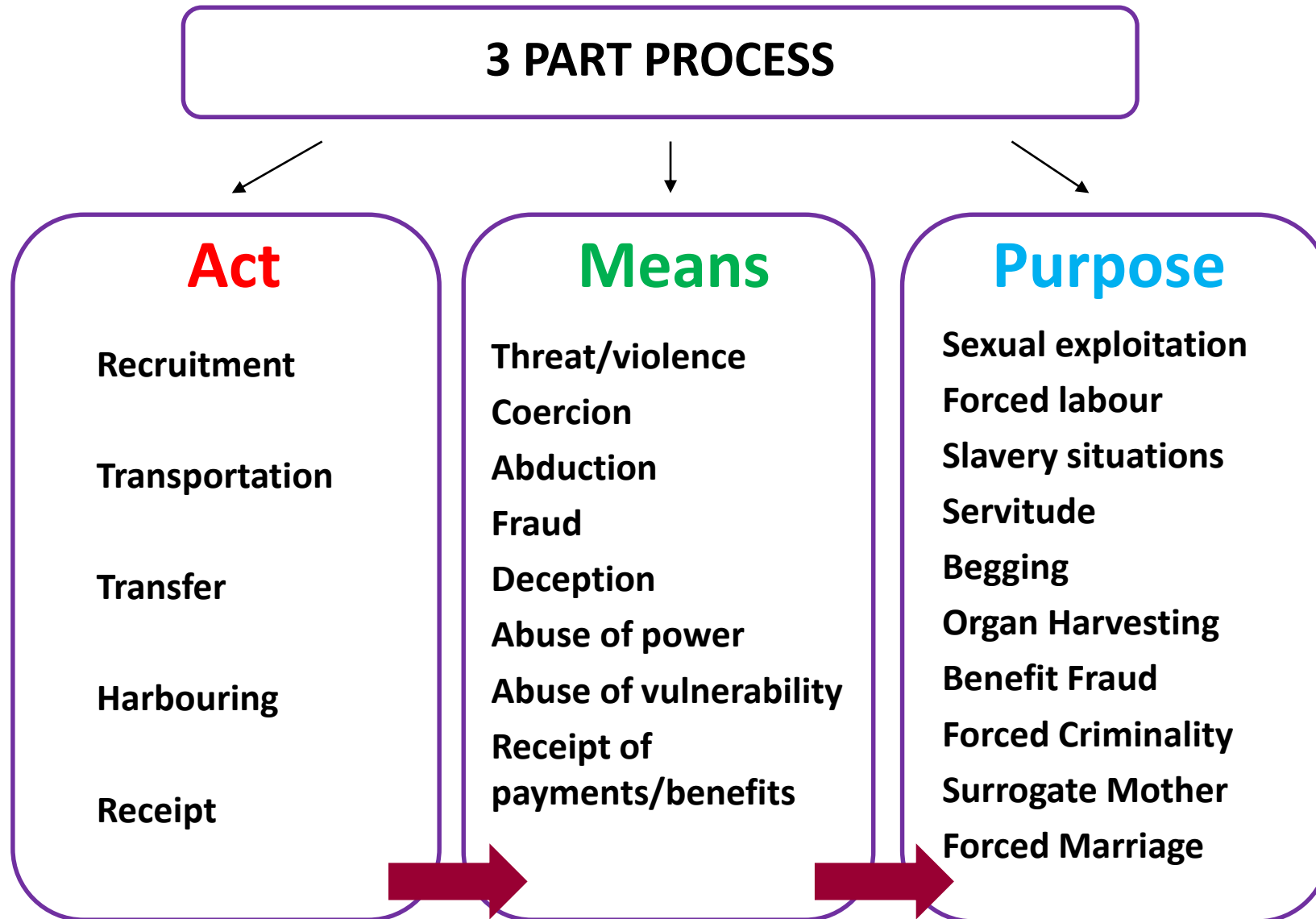
Anthony Botting
Modern Slavery Project Lead

directors of
adass
adult social services
London



NHS
England

The Crime of Human Trafficking



General Indicators



- **Fearful, anxious** or **distrustful**
- Appears **malnourished**
- Shows signs of **trauma** (physical/psychological)
- Suffer **injuries**
- **Unfamiliar** with local language/context
- **Control** - Allow others to speak for them when addressed directly
- **Dependent** on someone else
- Believe they have to pay **debt** off
- Without **appropriate ID documents**
- **Do not know** home or work **address**
- Do not have any **days off**
- **Unable to leave** their work environment
- Have **limited/no social** interaction

Key considerations

- Do you know who is residing in your premises?
- Is the occupant the same person that completed the tenancy agreement?
- Are the premises suitable for the number of occupants
- Is the occupant in possession of their id documents?
- Is the occupant able to communicate on their own behalf?
- Is the occupant responsible for paying for their own tenancy?
- If not, who is responsible for paying for the tenancy?
- Does the occupant have freedom of movement?
- Does the occupant appear withdrawn or frightened?
- Is there evidence of the premises being used for prostitution?
- Are you aware of anti-social complaints?

Landlords and letting agents

Key considerations

- Do you know who is residing in your premises?
 - Is the occupant the same person that completed the tenancy agreement?
 - Are the premises suitable for the number of occupants
 - Is the occupant in possession of their id documents?
 - Is the occupant able to communicate on their own behalf?
 - Is the occupant responsible for paying for their own tenancy?
 - If not, who is responsible for paying for the tenancy?
 - Does the occupant have freedom of movement?
 - Does the occupant appear withdrawn or frightened?
 - Is there evidence of the premises being used for prostitution?
 - Are you aware of anti-social complaints?
-
- Some activity connected to modern slavery – such as cannabis cultivation – can cause significant damage to your property and invalidate your insurance.
 - Landlords can be criminally liable if they are aware illegal activity is taking place and do not report it.

Who to Contact...

- Emergency or in doubt: **Police** 999 or 101
- Help and Advice: **Modern Slavery Helpline** 0800 0121 700
- Adult Victim Referral: **Salvation Army** 0300 303 8151
- Local Authority Children's Services: **Local contact**
- Child Trafficking Advice Centre (CTAC): **NSPCC** 0808 800 5000

Main Point of Contact for London

Metropolitan Police: Modern Slavery and Kidnap Unit

TraffickingReferralTeam@met.pnn.police.uk

Call: 0207 587 3546 (office hours)

Any Questions?



Annette Lewis & Richard Burrows
Rent Officers.
Regional Valuation Office South

Croydon Lettings



Social Letting Agency Approach






“Help people to help themselves, to feel secure and supported, to enable growth”

...Why?

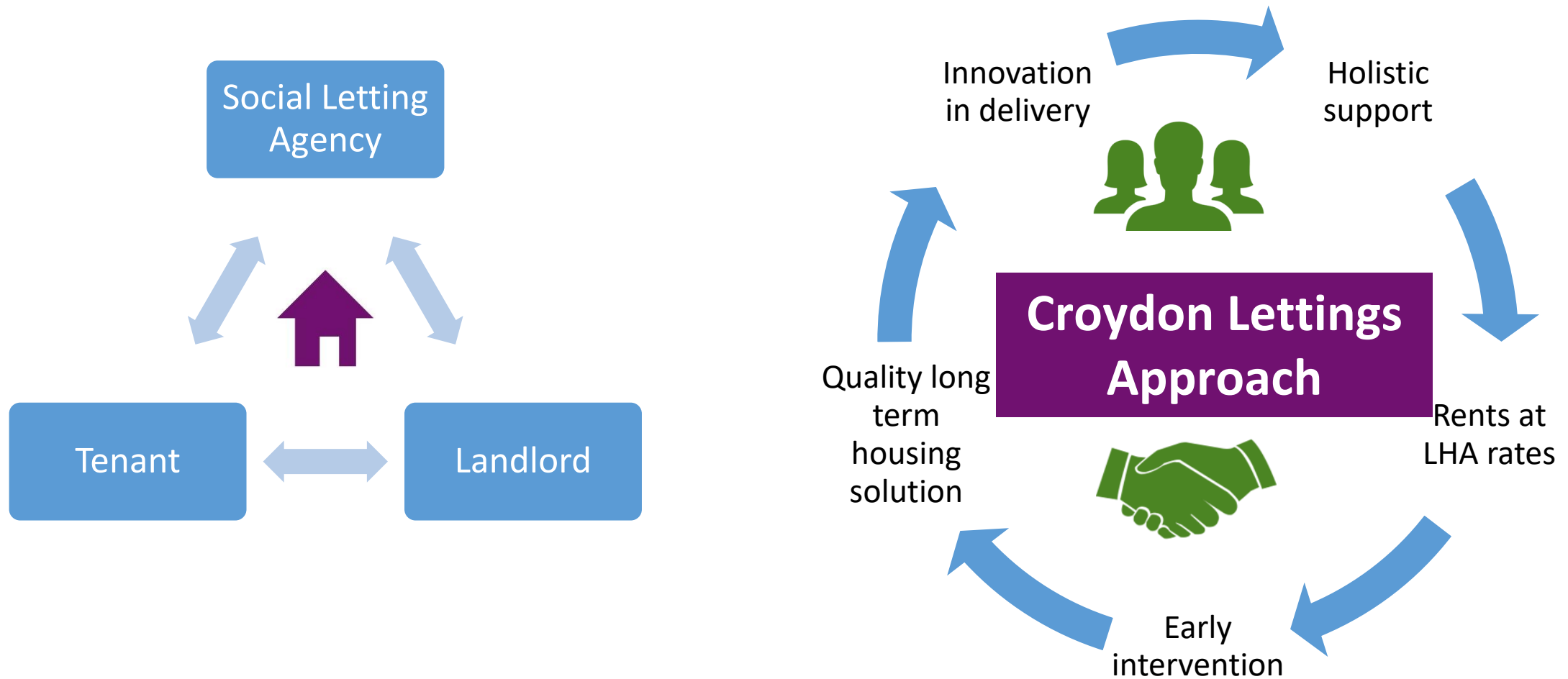
We wanted to create a model that works for both the Landlord and the tenant! As we all have the same goal **sustainable tenancies**.

The 2018 Landlord survey revealed what our growing collective of landlords have already told us. With limited available time Croydon's landlords want rentals that are low maintenance and low risk. So this is what we aim to provide!





Issues revealed in Survey	Solutions	Croydon lettings
<ul style="list-style-type: none">Only 4% of landlords let property as full-time business and most are time poor.For these landlords tenant behaviour and property damage are listed as primary issues.	Free matching	
	Tenant Training	
	Continued Support	

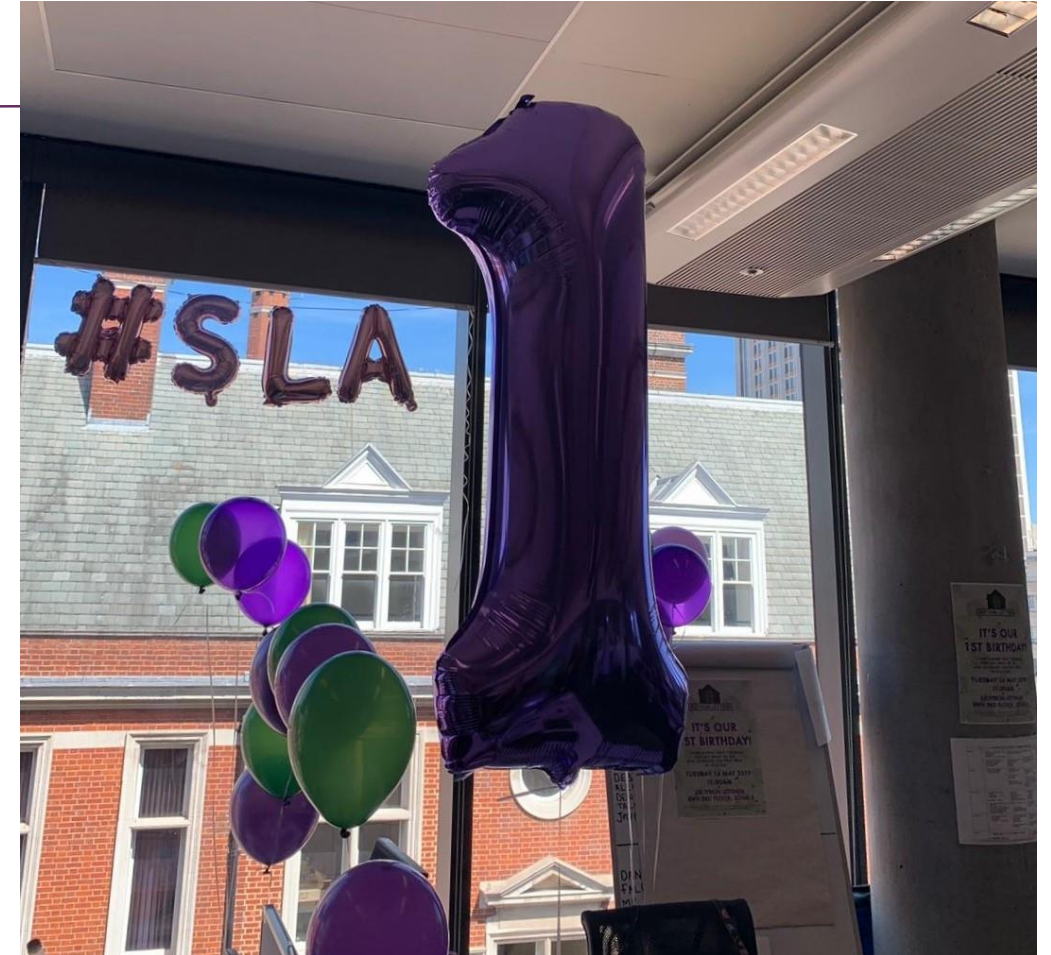
-  **Sustainable Tenancies**
-  **Holistic support**
-  **Affordable renting**

What makes us different? Our Approach



Croydon Lettings - 1 year on

- £ All residents have continued to pay their rent, so zero cases of rent arrears.
-  Working with **86** Landlords with positive feedback
-  Croydon Lettings officers are still in contact with all placements
-  Continue to provide tailored support for the landlords and tenants
-  Budgeting support has ensured bills paid, food for household and debts being addressed



Our Outcomes - 2018/2019

Outcomes

- 50 placements since June 2018
- 9 employment referrals, 3 residents into employment
- All properties sourced at affordable rent

Support

- 86 landlords working with our Social Letting Agency
- Partners such as Evolve and Crisis supported via Croydon lettings

Advice

- Tenancy training provided
- Fully trained officers to do property inspections

Benefits of letting through us

- ✓ **No fees** for our service
- ✓ Rent Guarantee Insurance
- ✓ All tenants trained and rent ready!
- ✓ Fast Turn arounds on rent in advance and deposit payments
- ✓ Help to prevent any legal action against tenants

...In addition to providing me with a well-suited tenant, they demonstrated care and patience in explaining the process to the prospective tenant as well as arranging prompt payment on instruction. I highly recommend their service...

Mr Herbert (Landlord using Croydon Lettings)



...found me a great home and a great landlord the rent is reasonable and affordable, the service I received from you was fantastic...

Terri (Resident using Croydon Lettings)

Landlords, We Want You!

Partner with us

Join other landlords and join us it's **fast** and **hassle free** to let through us. Come and chat to us at our stand.

We are easy to talk to! So take our details if you would like to know more get in touch;



Layla - 07523504519



Sherine - 07523504519



Faye - 07889435502



CroydonLettings@croydon.gov.uk



**LANDLORDS
WANTED**
If you are a landlord with properties to let in Croydon contact us today

CROYDON LETTINGS

croydonlettings@croydon.gov.uk 07784 224 445

LET BY

BETTER LETTINGS FOR CROYDON'S LANDLORDS AND TENANTS

Visit our stand to find out more

Our Partners



Landlord Benefits

- ✓ No Fees
- ✓ Rent Guarantee Insurance
- ✓ Comprehensive Tenant Matching
- ✓ Fast turn around on rent in advance and deposits
- ✓ One point of contact
- ✓ Accompanied viewings
- ✓ Tenancy trained tenants
- ✓ Free expert advice and support regarding benefits
- ✓ Property inspection every 3/6 months to ensure property maintained
- ✓ Managed/supported eviction/move on support
- ✓ Help to prevent costly legal action against tenants
- ✓ Complete aftercare package
- ✓ Gas safety, electrical and fire safety reminders
- ✓ Tenancy renewal support
- ✓ Liaison service and management for arrears

Empty Property Team

Presented by Faith Rose, Empty Property Officer

June 2019

Introduction

- What do we do?
- What does “empty” mean?
- Why do we exist?
- How can we help you?

Expanding your portfolio

- Why buy an empty property?
- Data protection legislation
- Land registry data
- Sealed offer procedure

Reduced VAT rate

- Empty for 2 years or more = 5% VAT
- VAT notice 708 Section 8
- How do I prove it?

Developer List

- Database of over 500 developers
- Auction alerts
- Private individuals wishing to sell
- Have you joined?
- Visit the Empty Property webpage - link in the top right corner

Grants and Loans

- Very successful grant and loan programme, assisting over 100 property owners in the last 3 years
- Grant: £25k, 2bed or larger, 5 year commitment to let to the council
- Loan: £40k, fully repayable after two years, interest rate of 1% over base rate

Contact Us

- Please take a look at our webpage for more information:
- www.croydon.gov.uk/housing/privatehousing/empty-properties
- Hotline: 0208 760 5470
- hsg-emptyproperty@croydon.gov.uk