

Welcome to the London Borough of Croydon Private Landlords Forum.

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

Monday November 8th 2021

Housekeeping

No test fire alarm is planned.

Toilets are in on the first floor foyer

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

No Council photography today in presentations.

35 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.

SAFETY

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

Negative lateral flow.

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 to the 2m rule where possible (Council at 1m plus).

A sanitising station will be available just inside the hall.

Thank you for your interest and taking the time to attend

Today's presentations last 60 minutes, (including questions).

1. Before and after please meet with officers – advice tables.
2. Three repeat sessions. No evening forum.
3. Presentations start at 10am, 12pm and 2.30pm.
4. The presentations are given in good faith and the information is felt correct at the date of the forum.

The next meeting March 2022.

With permissions, presentations will go on Croydon website.

Agenda

Introductions– Nick Gracie-Langrick – Croydon Council

- Karen Gregory - National Residential Landlords Association
- Claudia Estaphane - Croydon Law Centre
- Susan O’Neil -partnership working and managing tenancies.
- Rent Guarantor Ltd.
- Jinelle Gannon - Capital Letters
- Nick Gracie-Langrick –Croydon’s private rented sector

Advice tables

1. Housing Initiatives Team - Jackie Rennie and Jackie Walsh.
2. Capital Letters - Yus Nordin, Jinelle Gannon & Aklyma Bibi - Housing Negotiators
3. Private Sector Housing Team. Nick Gracie-Langrick, Corinne Masters, Ali Fuller, Sam Ofosuhene, Vincent Murray and Ali Mohamed.
4. National Residential Landlords Association – Karen Gregory and Matthew Oliver.
5. Rent Guarantor Scheme. Paul Foy and Emma Foy
6. Croydon Homelessness and Assessments – partnership working - Susan O’Neil.
7. Croydon Empty Property Team – Francis Burton and Josh McLaverty-Williamson (not at all forums)

Presentations.

Delivering for Croydon

CROYDON
www.croydon.gov.uk

The work of the housing team

Claudia Estephane.

Solicitor

South West London Law Centre.

Housing Team

Our Main Services

- Croydon
- Wandsworth
- Merton
- Please refer if unsure
- Housing
- Immigration
- Employment
- Debt/benefits

Housing Team

Our clients

- Tenants
- Defendants
- Eligible for legal aid funding – universal credit / low income

Scope of work

- Homelessness
- Possession proceedings
- Disrepair
- ASB

Housing Court Duty Scheme

- Croydon, Wandsworth and Kingston
- Free legal advice & representation on the day
- Ask to see the duty solicitor on the day
- No booking required

Possession Procedure

- Notice seeking possession
 - Possession order
 - Warrant
 - Notice of Eviction
- Anything outside of the process – at risk of unlawful eviction
- Seek legal advice before taking action

Money & Finances

Benefits

We can help with

- ✓ Appeals at the First-tier Tribunal for work capability or right to reside issues – Universal Credit, Personal Independence Payment and Employment Support Allowance only
- ✓ Appeals at the Upper Tribunal if you disagree with a First-tier Tribunal result *and* have followed the [initial steps to request permission to appeal to the Upper Tribunal](#) – all benefits

We can't help with

- ✗ Applying for benefits
- ✗ Form filling
- ✗ Challenging benefit overpayments
- ✗ Requesting a mandatory reconsideration
- ✗ Requesting a Statement of Reasons if you disagree with a First-tier Tribunal result
- ✗ The initial request for permission to appeal a First-tier Tribunal result, based on an error of law.

Money Advice

We can help with

- ✓ Rent arrears
- ✓ Utility debts (eg gas, electricity and water)
- ✓ Council Tax arrears
- ✓ Unsecured loans (eg catalogues, credit cards, payday loans)
- ✓ Long-term options for your debt problems
- ✓ Problems affording your essential bills
- ✓ Working with you to maximise your income
- ✓ Switching and saving so you know how to get the best deals on essentials

We can't help with

- ✗ Challenging parking fines
- ✗ Challenging benefit overpayments

How to contact us?

- Self referral
- www.swllc.org/contact-us/
- 020 8767 2777 (10.30am-11.30am Mon-Fri)
- enquiries@swllc.org

Legislative update

Karen Gregory

London South Regional Representative

National Residential Landlords Association

Legislative update 8 November 2021

Karen Gregory
NRLA Representative
London South



Autumn Budget 2021 - summary

- No news is good news – following NRLA submissions to Govt, no changes to capital gains tax or stamp duty rates
- Dividend income tax rate increased by 1.25%
- Time for payment of CGT on residential property sales has increased – to 60 days after completion from 30 days
- Taper rate for Universal Credit reduced – so Gov has increased amount of £ those working & in receipt of UC can hold onto
- 4% tax on biggest developers to fund building safety remediation (largely cladding)



End the rent debt crisis

- Following extensive campaigning by the NRLA, UK Govt announced £65m to support low-income households facing arrears due to the impact of the pandemic
- Distributed through local authority Homelessness Prevention Grants – to either pay down arrears or support moving to a new home
- Councils asked to support private tenants facing arrears – with Govt suggest direct payment to landlord
- But estimate total Covid-related arrears at over £300m – continue to campaign for more
- NB – campaign success in Wales led to grants for all tenants facing Covid-related arrears




Possession in England from October

- 1st October 2021 – All extended notice periods to revert to pre-Covid rules. (2 months)
- However Covid court procedures remain until end of November 2021.
- New Section 21 and Section 8 forms required from 1 October as well.
- See full details at: [nrla.org.uk/resources/ending-your-tenancy](https://www.nrla.org.uk/resources/ending-your-tenancy)
- Our golden rules for dealing with rent disputes: [nrla.org.uk/resources/ending-your-tenancy/pre-action-plan-avoiding-possession-claims](https://www.nrla.org.uk/resources/ending-your-tenancy/pre-action-plan-avoiding-possession-claims)



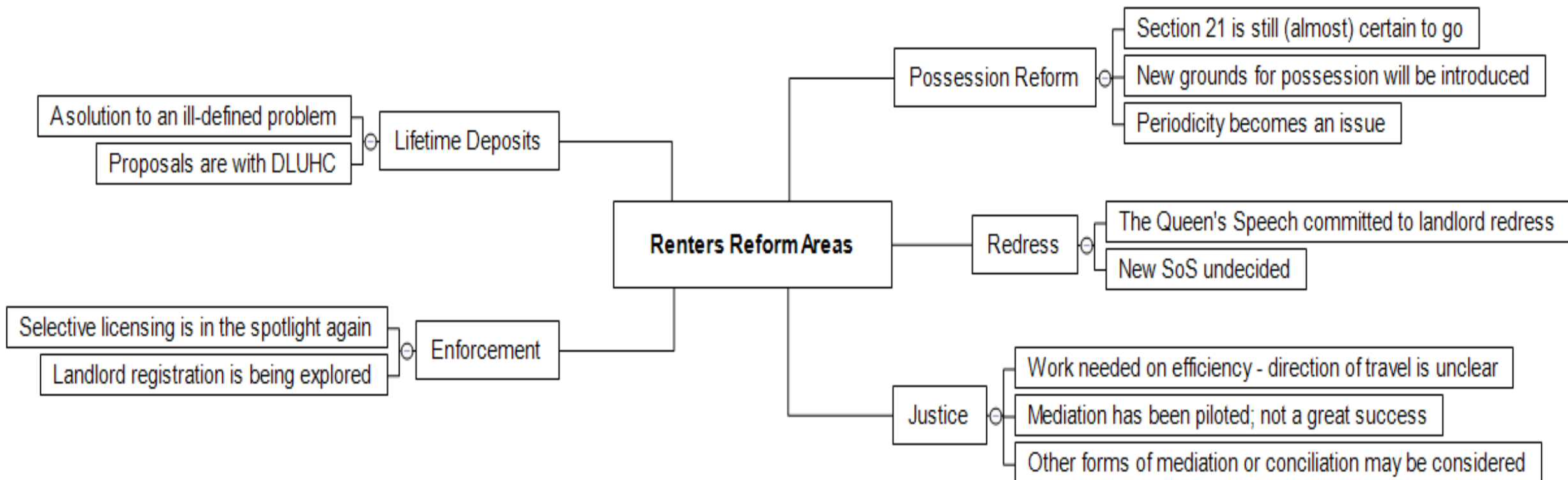


Renters' Reform Bill

- Announced by Theresa May's Government
 - Included in Conservative Party Manifesto (2019)
 - Bill included in Queen's Speech 2019
 - Affirmed in the Queen's Speech in May 2021
 - Commitment to abolition of s21
 - Promises to make legitimate possession claims easier
 - References reforms of the courts
 - Expand the scope of the rogues database
 - Introduces the notion of 'lifetime deposits'
- 

What should we really expect and when?

- Nothing much this year
- A white paper in 2022 Leading to future legislation



Right to Rent adjustments extended

- The Government has extended temporary adjustments to Right to Rent checks introduced due to Covid until 5 April 2022. After this, the normal procedure for right to rent checks will resume.
- The requirement to conduct a retrospective check on those who had an adjusted check has now been removed.
- Full details: nrla.org.uk/news/right-to-rent-new-extension-to-emergency-measures



Right to Rent – tenants from EEA

- Since the UK left the European Union (Brexit) LL must be aware of the changes to tenants right to rent
- From 1st July 2021, EEA and Swiss nationals (except Irish nationals) can only rent your property if they have either residency rights in this country 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 re-checked. (you WILL need to check their right to rent at the point of any tenancy renewal)
- Full details: <https://www.nrla.org.uk/resources/pre-tenancy/right-to-rent#brexit>



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



Proposed new MEES requirements



- Govt consulted in 2020 – they proposed:
 - minimum EPC C rating for new tenancies in 2025 and for all tenancies from 2028
 - Increase cost cap to £10,000 per property
 - ‘fabric first’ approach to energy performance improvements ie improve properties before introducing low-carbon heating
- This is the direction of travel – Govt commitment to net zero by 2050
- Moving housing towards an ‘A’ rating – when?
- Future of gas – will it be phased out of the PRS? No new gas boilers in new build from 2025
- NRLA has called for financial support for landlords to meet new targets: <https://www.nrla.org.uk/news-rental-homes-lost-without-energy-efficiency-cash>
- We expect heat and buildings strategy to be published soon



Become a member today

Discount code: 136

**Get £15 off first year of membership
£60 instead of £75 (DD)**



Member benefits

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



Discounted services

- Discounted services such as [property insurance](#), Buy-to-Let [mortgages](#), [credit checks](#) and [tenant referencing](#).
- [Gain accreditation](#) through our specialist training courses with a member discounts, written and delivered by experts.
- FREE [Tax investigation insurance](#) (RRP £100/annum).
- NRLA members are eligible for a FREE [B&Q TradePoint](#) 10% discount card.



Join the National Residential Landlords Association

Discount code: 136
Get £15 off today!

karen.gregory@nrla.org.uk

WWW.NRLA.ORG.UK



Croydon Council Partnership working

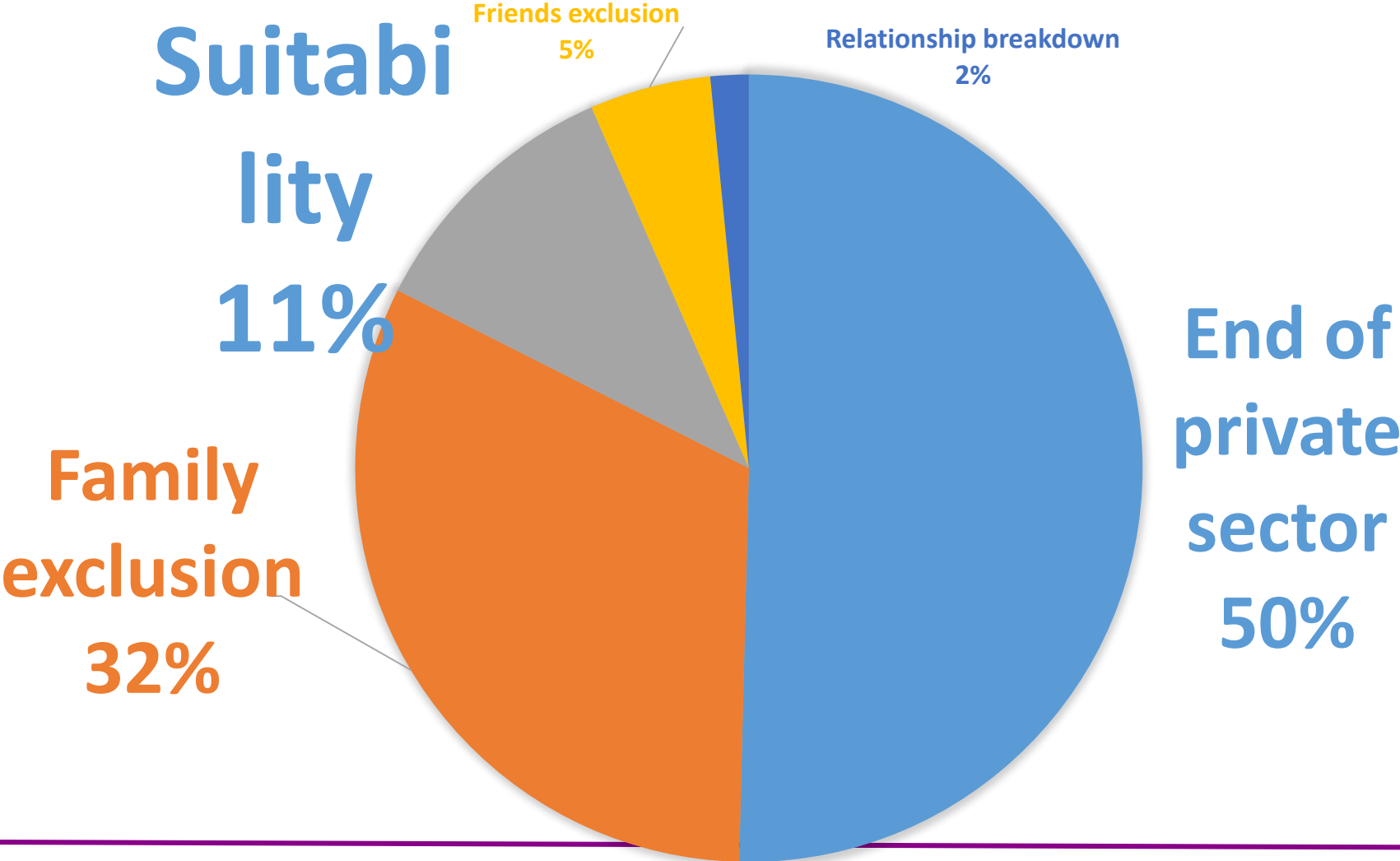
Susan O'Neill

Operations Manager

Homelessness and Assessments

Housing Department

Reasons for homelessness



Barriers



- Must earn 2.5 x yearly rent
- Must have a guarantor

We will never recommend a tenant with a history of rent arrears or anti-social behaviour.

We carry out rigorous affordability checks

Policy in practice budget tool



- Income + benefits
- Rent, Council Tax, LHA, Utilities
- Food, toiletries, clothing, TV license, phone rental, pocket money, transport, school uniform, after school club, child care, insurance, meals at work, repairs, dentist, medicines, cigarettes, alcohol, hobbies, gym, magazines
- Debts, loans
- This informs the tenant what they can afford

Assistance available to landlords if rent payments affected by changes in UC

UC can be paid directly to landlord under some circumstances

Discretionary housing payment (DHP) for rent arrears if tenant on UC

Rent £1200 pcm

Require income monthly rent x30/2.5x annual rent

On a £36,000 salary, your take home pay will be £28,142 after tax and National Insurance. This equates to £2,345 per month and £541 per week.

Case study – tenant's net income £28482 net

Residual income £582

'No DSS' now unlawful

- **“No landlord should discriminate against tenants because they are in receipt of benefits. Every tenant’s circumstance is different and so they should be treated on a case by case basis based on their ability to sustain a tenancy.”**
- National Residential Landlords Association,
- ‘Regardless of financial circumstances, everyone should have the same opportunity when looking for a home and I have been determined to end the discrimination those on benefits face’”
- Heather Wheeler MP

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

Who Are RentGuarantor.com?

Paul Foy

from

Rent Guartantor Limited



Who Are RentGuarantor.com?

We provide a Rent Guarantor service for tenants that does not rely on the traditional model of burdening a family member or friend with unwelcome financial responsibility

What are the benefits of our service?

- ✓ Guarantor for Tenant's rent for 12-month period
- ✓ Zero cost to the landlord
- ✓ Sustainable financial model underwritten by Lloyds of London
- ✓ We do not discriminate against lower income tenants = broad customer base
- ✓ We accept tenants who are Employed, Self-Employed, Benefits and Students
- ✓ Fast tenant application and approval process
- ✓ Swift landlord claims and resolution process
- ✓ Coming soon: affiliation programme suitable for portfolio landlords with Rent Guarantor needs



Working with landlords in London to find families a secure and settled home

Jinelle Gannon

Area Manager Croydon

Capital Letters

Working with landlords in London to
find families a secure and settled home

What we do

Find affordable family properties
in every London borough

Work with two-thirds of the
councils in London, so we can
find tenants across the city

Excellent customer service



Who are Capital Letters?



A non-profit company owned by London councils, backed by the Government

Set up to respond to the homelessness crisis in London

Finding tenants for hundreds of landlords and agents since 2019



Our landlord offer

A free service to find you suitable tenants

A cash incentive when your property is let

Family support throughout the tenancy to help avoid arrears



Who are the tenants?

Families in temporary accommodation or about to be made homeless

Many work and claim universal credit

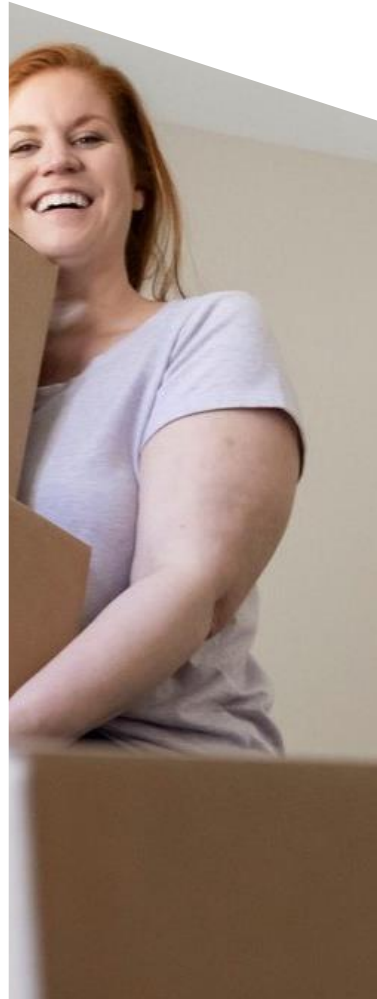
The council makes sure families are suitable and can afford the rent

We help your tenants too

Some families need extra support, particularly if their circumstances change

We can help them claim benefits

We deal with the council and other agencies to help prevent arrears or other problems



How our free service works

- ✓ 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



Let us find your next tenant
and receive a cash payment!

info@CapitalLetters.org.uk

www.CapitalLetters.org.uk

020 3906 7460

Google review 

“We let several properties with Capital Letters and found the team easy to work with and thoroughly professional”.

Kam M

Google review 

“I had a great experience working with Capital Letters to help me rent some of our properties.”

Carlos Arenas

Google review ★★★★★

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

Glen A

Google review 

“Our negotiator kept in regular communication with me and has been very supportive.”

Kuljeet S

Google review 

“Service has been exemplary. The entire process was made simple and I look forward to working with you guys more!”

Sultan A

Google review 

“I was kept in the loop at all times
and my properties were let within
a week.”

Y Zhang

Google review 

“I had a fantastic experience with Capital Letters, especially as I bought my property during lockdown.”

Amit K

Google review 

“Our negotiator was fantastic in letting my first property. I have given him my second.”

Javed A

Private sector housing in Croydon

Nick Gracie-Langrick

Private Sector Housing Manager

Environmental Health, Trading Standards and Licensing

Cabinet: 16th August 2021

The proposal to introduce a further scheme was refused by the Secretary of State.

Next step: review the decision and next steps

Data from the selective licensing scheme:

Information from the application, enforcement and inspections. The data held is being reviewed following refusal.

Retained data has served legislative purposes - RRO.

It has helped with the fire safety project – no FP.

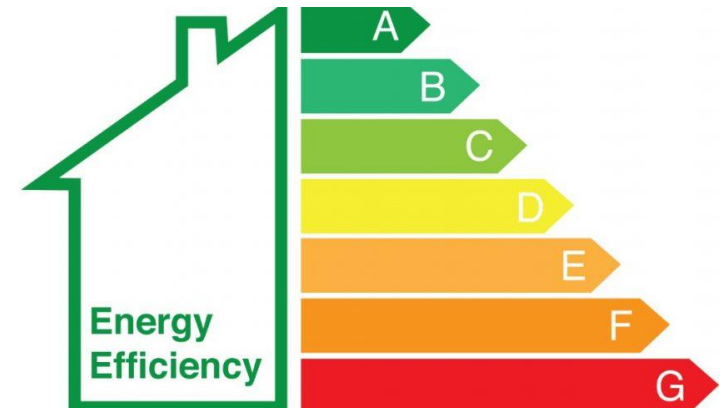
Helped with the renewed scheme – reduced fee.

During the pandemic fast contact has allowed issues to be resolved.



Domestic private rented property: minimum energy efficiency standard - MEES

2018 'MEES' standard (EPC band E).



Any property which has been marketed or let since 2008 requires an EPC which lasts for 10 years. Renewals are now needed.

We will be contacting landlords who have an EPC of E or below.

London Landlord Accreditation Scheme.

Virtual accreditation courses scheduled to take place on the following dates;

Monday 8 November

Tuesday 30 November

Wednesday 1 December

Thursday 16 December

All course dates are available online at www.londonlandlords.org.uk

Feedback: how can we help you?:

Please use the feedback forms to provide information on.

The retention of the data.

What areas of letting you would like more support with?

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



**THANKYOU
ANY QUESTIONS**



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