



# Croydon Landlord Forum

## 13 March 2023

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# Today's topics :

- Sector Overview
- Mortgage Market Overview
- DLUHC Committee Report– Significant Campaign Win
- Rental Reform
- Minimum Energy Efficiency Standards
- New CO alarm regulations
- New Fire Regulations

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# Sector Overview

- At BBR 4%, 25% of landlords (with mortgages) say their properties are unprofitable
- Almost half of landlords with BTL finance finding Section 24 challenging with higher rates
- 48% of landlords have now increased rents to compensate for higher costs
- Rental Demand : Zoopla enquiries +46% from 5 year average, stock of homes -38%
- 30% of landlords plan to sell in 2023, only 9% plan to buy (NRLA Research)

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*"If interest rates rise too high & there is no mortgage interest relief we will be forced to sell our rental property"*

*Member Quote*

# Mortgage Market Overview

- Analysis by MBT\* shows that lenders are cutting rates and offering more achievable stress testing but less choice, fewer lenders?
- In January 2023, only 10% of Buy to Let enquiries were deemed to be unaffordable (down from 20% in November 2022).
- Buy to let is bouncing back helped by rising rents
- 5 Year BTL fixes now available below 5%
- 3MC - Exclusive Mortgage Partner, NRLA

\*MBT = Mortgage Broker Tools research platform for mortgage advisors

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***“The Buy To Let mortgage market is bouncing back”***

**\*MBT is a survey of over 70 main Buy To Let lenders**

# DLUHC Committee Report

- Select Committee Report adopts NRLA proposals
- A cross party Levelling Up, Housing and Communities Select Committee chaired by a Labour MP (Clive Betts), has called for a review of taxation of the PRS (in addition to other reforms)
- Report has been published, it will be forwarded to Ministers, who will make the final decision as to whether to adopt the proposed changes
- 73 references to NRLA in the report, more than any other campaigners by a long way

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*“As the Committee rightly notes, the biggest challenge faced by those looking to the sector for a home, is that there are not enough properties available to rent. All the protections in the world will mean nothing for tenants if the homes are not there in the first place.”*

**Ben Beadle, CEO, NRLA**

# Select Committee Proposals

- In addition to review of taxation, report has called for :
  - Student **tenancies** to be exempt from plans to make every tenancy open ended. It warns this “could make letting to students considerably less attractive to private landlords”
  - The Committee calls on the Government to unfreeze housing benefit rates to ensure they cover average rents.
  - All forms of anti-social behaviour by tenants should be a mandatory ground for possession even if a criminal conviction has not been made. Suitable guidance for the courts should be developed.



*“As the Committee rightly notes, the biggest challenge faced by those looking to the sector for a home, is that there are not enough properties available to rent. All the protections in the world will mean nothing for tenants if the homes are not there in the first place.”*

**Ben Beadle, CEO, NRLA**

# Our message is getting through

- The Bank of England sounded the alarm over a worsening crisis in the rental market as high taxes and red tape force landlords to sell up in its February Monetary Policy report.
- Andrew Lewer, Conservative MP for Northampton South called for removal of restrictions on mortgage interest relief in an article written for The House of Commons magazine (among other reforms)
- NRLA have commissioned a full analysis of the impact of section 24 from Capital Economics
- Change will only come from accurate data & telling the story of the impact on tenants!
- NRLA engaging with Gen Rent, Shelter & Crisis to find common ground on this
- Significant mainstream media coverage

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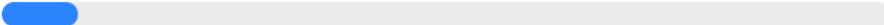


# Renters Reform (NRLA Poll)

Survey (1/4)

2024

What aspect of the Government's rental reform proposals are you most concerned about?

1. Removal of Section 21  

2. Abolition of Fixed Term Tenancies  

3. Implementation of a Decent Homes Standard  

4. Unconcerned by the Proposals  




Department for Levelling Up,  
Housing & Communities

**A Fairer  
Private Rented Sector**  
June 2022

HOME KEY  
COMPANY  
LET

**LEVELLING  
UP**

The poster features a photograph of a smiling couple standing in front of a brick house. A 'HOME KEY COMPANY LET' sign is visible in the foreground. The background is a dark blue gradient with white text.



# NRLA Conference : 15/11/22

## Felicity Buchan MP – Key takeaways

- Confirmed Section 21 removal but also confirmed strengthening possession grounds & court reform required as part of the package
- Confirmed periodic tenancies but also confirmed she was in 'listening mode' regarding the student sector – Backed up by Select Committee report
- Confirmed government not considering rent controls
- Confirmed round table meetings with NRLA, Police. Local authorities to discuss issues around ASB - Backed up by Select Committee report
- Confirmed commitment that bill would go through commons in this parliament – conscious of need for transition period but no specific time frame given

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***Felicity Buchan, MP***

***Keynote speaker***

Parliamentary Under Secretary of State  
(Department for Levelling Up, Housing  
and Communities)

**\*Still responsible for Renters Reform Bill\***

Rachael Maclean new Housing Minister  
appt in Feb 2023. That's 15 since Tories  
came to power in 2010 & the 6<sup>th</sup> in one  
year!

# Renters Reform – What next?

1. Some of the Bill is now being drafted
  - Decent Homes Standard consultation (closed mid October) – NRLA submitted written consultation
2. Ministers will need to determine what goes forward
  - NRLA involved in meetings, round-tables & committees
3. The need to influence the paper as it stands
  - Constant campaigning, lobbying under way & raising awareness
4. Please Get involved
  - Write to your MP with your views
  - Join the NRLA and have your voice heard



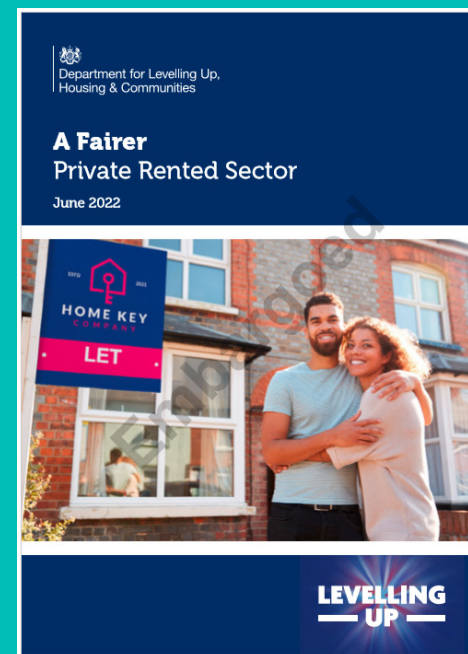
**Ben Beadle, CEO giving evidence at  
DLUHC Select committee on Renters  
Reform**

# Renters Reform

**NRLA are calling for :**

- End the anti-landlord rhetoric and back landlords providing good quality homes to rent (80% tenant satisfaction – English housing survey 2022)
- **Reform the courts BEFORE Section 21 powers are removed to tackle lengthy waits for possession**
- Address issues in the student market as a result of plans to introduce indefinite tenancies – Scottish student market in turmoil
- **Establish how councils and police can support landlords to tackle anti-social tenants quickly and effectively**
- Abolish local licensing once the new property portal is introduced

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# Energy Efficiency Standards

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## NRLA campaigning for :

- Time – 2025 is not far away. The sector needs time to assess the legislation & implement measures
- Financial support for landlords vital
- Lowering of the cost cap in line with avg rents

## Where are we now?

- Legislation is still in 2<sup>nd</sup> reading in Parliament
- Unlikely to be passed into law soon?



**Gov't proposal of Grade  
C by 2025 for new  
tenancies & all tenancies  
by 2028**

# ECO + (May be of help!)

- Gov scheme set to launch April 2023
- Help 70,000 households via insulation measures
- 75% contribution towards insulation costs
- Higher contribution required from homeowners for solid wall insulation
- Property must have EPC of D or below
- Application process via energy company currently
- HMO landlords in charge of bill can apply direct
- For landlords whose tenants pay the bills, tenants may have to apply
- <https://energysavingtrust.org.uk/what-is-the-uk-governments-eco-scheme/>

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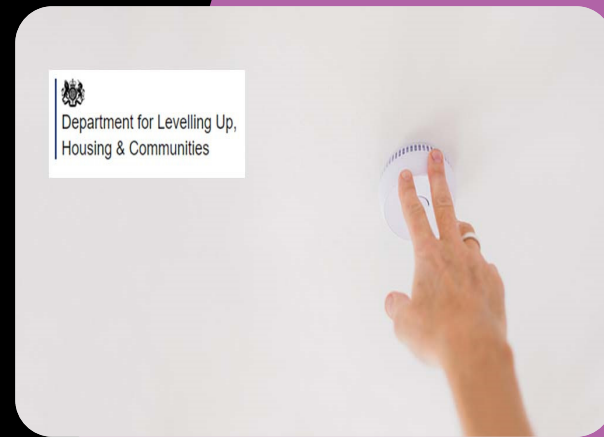


## ECO PLUS

For more information  
check with your energy  
provider

# Smoke & Carbon Monoxide Regulations (England)

- Currently need a smoke alarm on every floor used as a living space.
- From 1 Oct 2022 need CO detectors fitted in every room with a fuel burning appliance (exception gas hob/cooker)
- LL must investigate & repair any alarm when notified by tenant as fast as reasonably possible
- Local auth can serve remedial notice requiring LL to fit and issue penalties if not done
- For more see: <https://www.nrla.org.uk/news/what-you-need-to-know-smoke-and-co-alarms-in-properties>



# Right to Rent

- From 1 October 22, 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 \*For Foreign nationals only
  - Using a certified provider of Identity Document Validation Technology (IDVT) to perform a digital check.
- [www.gov.uk/government/publications/digital-identity-certification-for-right-to-work-right-to-rent-and-criminal-record-checks/digital-identity-certification-for-right-to-work-right-to-rent-and-criminal-record-checks#list-of-certified-idcps](https://www.gov.uk/government/publications/digital-identity-certification-for-right-to-work-right-to-rent-and-criminal-record-checks/digital-identity-certification-for-right-to-work-right-to-rent-and-criminal-record-checks#list-of-certified-idcps)



# New Fire Safety Regulations :

From **January 23<sup>rd</sup> 2023** new responsibilities on landlords who are the responsible person for a property which :

- **Contains two or more sets of domestic premises**
- **Contains common parts through which residents would need to evacuate in the case of an emergency**
- **Contains multiple room-only tenancies in an HMO**
- **Mixed use dwellings (Shop with flat above)**

**Does not apply** to a single, jointly held HMO tenancy

**Requirements differ depending on whether the property is :**

- Below 11 m tall
- Above 11m tall
- Above 18m tall

**Fire Safety (England)  
Regulations 2022**

Check your  
fire safety responsibilities

**Google :**  
**Fire Safety  
(England)  
Regulations 2022**



# New Fire Safety Regulations :

The following applies to: all responsible people, regardless of building height

Fire safety instructions are displayed in a conspicuous part of the building. This information must be comprehensible and include :

- The evacuation strategy for the building (e.g. stay put or simultaneous evacuation)
- Instructions on how to report a fire (e.g. use of 999 or 112, the correct address to give to the fire and rescue service, etc.)
- Any other instruction that tells residents what they must do when a fire has occurred

This information must be given to all new residents as soon as is reasonably practicable after occupation, whenever the above information changes & at intervals of no more than 12 months.

Fire Safety (England)  
Regulations 2022

Check your  
fire safety responsibilities

**Google :**  
**Fire Safety**  
**(England)**  
**Regulations 2022**

# New Fire Safety Regulations :

The Following applies to: all responsible people, regardless of building height

Information on fire doors is to be provided to the occupants, including :

- Fire doors should be shut when not in use
- Residents or their guests should not tamper with self-closing devices on fire doors
- Residents should report any fault with, or damage to, fire doors immediately to the Responsible Person

This information must be given to all new residents as soon as is reasonably practicable after occupation and it must also be reissued at intervals of no more than 12 months.

Fire doors to be checked every 12 months

Fire Safety (England)  
Regulations 2022

Check your  
fire safety responsibilities

**Google :**  
**Fire Safety**  
**(England)**  
**Regulations 2022**

# New Fire Safety Regulations :

**The following applies to buildings over 11 Metres (less than 18 metres) :**

All fire doors in communal areas of the building must be checked at least every three months. Typically, these doors will include:

- doors to stairways and stairway lobbies
- cross-corridor doors, which sub-divide corridors
- doors to storage and electrical equipment cupboards
- doors to riser shafts, within which various services run

**Flat entrance doors must also be checked every 12 months.**

In all cases, the doors should be checked to ensure they fully close into the frame, overcoming the resistance of any latch or friction with the floor.

**Fire Safety (England)  
Regulations 2022**

Check your  
fire safety responsibilities

**Google :  
Fire Safety  
(England)  
Regulations 2022**

# New Fire Safety Regulations :

The following applies to buildings over 18 Metres :

This will typically only apply to freeholders of high rise blocks.

The responsible person must provide –

- Wayfinding signage for firefighters
- A secure information box containing relevant info for fire fighters
- Lifts and essential fire fighting equipment for fire fighting crew
- Floor plans and building plans
- Information on external wall construction

**Fire Safety (England)  
Regulations 2022**

Check your  
fire safety responsibilities

**Google :**  
**Fire Safety**  
**(England)**  
**Regulations 2022**

# NRLA : 2022

## WHAT WE DO

Over **94,558** Members **11%** growth (4% net)

**6,328** have completed e-learning courses **84%** of members regularly use the NRLA website

**10,769** meeting delegates hosted **1,976,356** visits to NRLA.org.uk

**40,350** followers on social media **97%** satisfaction with landlord support

## BUSINESS PERFORMANCE METRICS

**1,571** delegates received training via virtual classroom sessions **96%** Trust Pilot reviews rated 5\*

**104,310** calls to the NRLA support line **3,386** landlords accredited


**6,325** items of media coverage **43.3** Net Promoter Score of

**81%** likely to renew **89%** are happy with their NRLA membership

**WINNER OF 12 INDUSTRY AWARDS,** including Trade Association of the Year and Publication of the Year.



- 104,000 calls to our advice line
- Documents downloaded almost 2million times
- Member satisfaction with support = 97%
- 6,325 media mentions : fighting your corner
- Winner of 12 Industry Awards



The National Residential Landlords Association  
Representing **100,000 +** members

**The bigger we are, the stronger our voice**

Join today by visiting:

[www.nrla.org.uk/join](http://www.nrla.org.uk/join)



# Member Benefits

- ✓ Free landlord advice - online & telephone support
- ✓ Free legislative updates
- ✓ Free tax investigation insurance (worth over £100)
- ✓ Free Property magazine
- ✓ Free access to Portfolio landlord software
- ✓ Vast library of documents & guides, including tenancy agreements, templates & notices
- ✓ Regular webinars & podcasts for the latest advice
- ✓ Regional representatives & local events
- ✓ Discounted training, accreditation & services
- ✓ Online member forum

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# Training & Accreditation

- Award-winning training courses
- Wide range of topics
- Keep up to date, earn CPD & become accredited
- Demonstrate your professionalism, knowledge and skills
- Face-to-face, live classroom, e-Classroom & remote learning
- Discounts for NRLA Members

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[www.nrla.org.uk/  
training-academy](http://www.nrla.org.uk/training-academy)



# Partner Offers



Just a few of our **exclusive** member offers



10% Tradepoint  
(B & Q) discount card



Exclusive deals from  
AO Business



Discounted  
insurance



Exclusive  
mortgage offers



RENTGUARD

Rent guarantee  
insurance



Discounted property  
safety certificates



Deposit  
protection

KAMMA

Free licensing  
support



# Joining options

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

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Use code

**136**

for a £15  
membership  
discount

[nrla.org.uk/join](https://nrla.org.uk/join)