

# Welcome to the London Borough of Croydon Private Landlords Forum.

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

*Monday October 21<sup>st</sup> 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.

We have 85-100 landlords invited to each event.

# 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.

# Welcome from the PLACE Department

Thank you for your interest and taking the time to attend

Today's presentations last 90 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, 1pm and 4.00pm.
4. Forum closes 30 minutes after set of presentations

The next meeting is January 2020.

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

# Agenda

Chair – Nick Gracie-Langrick – Selective Licensing and Housing Enforcement Manager.

- Nick G-L – selective licensing consultation proposals and proposed changes to current CPRPL conditions
- Karen Gregory – NLA – legislative update.
- Tayo Dawodu (LBC) - illegal evictions and harassment
- Malcolm Bell (LBC) - Healthy Homes
- Asa Thomas - Energy Officer, Happy Energy
- Annette Lewis - Valuation office
- Zulfiqar Mulak (LBC) – Housing Solutions

1. Croydon Lettings
2. Selective Licensing Administration
3. HMO Team
5. Healthy Homes
6. HEAT London
7. Housing Preventions
8. National Landlords Association
9. Planning Policy
10. Firescape
11. Government Valuation Office
12. Croydon Housing Options

Advice tables

# Forum feedback

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

# Minutes and newsletters

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

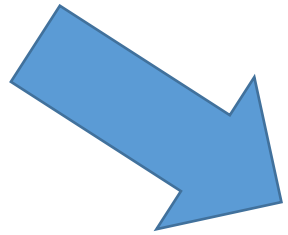
- Check out our latest polls

Can't find what you're looking

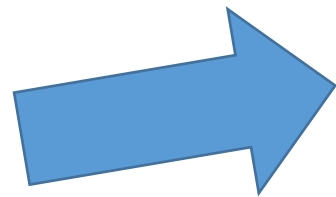
As part of its drive to make Croydon a better place to rent,

08:26 10/01/2018

## Forum feedback



## Feedback is welcomed



Some comments from the feedback forms from June 2019.

- Good presentations and saw slides on line.
- Good range of stands.
- Summary information of slide show needed
- Would like to know if licensing repeated.
- Staff were very helpful.
- Need a session on evicting tenants.
- More advice on the changes to law.
- Good to have a central location.
- Can be noisy at the rear with the door.
- Nice range of presenters, Article 4 changes

# Presentations.

Delivering for Croydon |

**CROYDON**  
[www.croydon.gov.uk](http://www.croydon.gov.uk)



# Croydon Private Rented Selective Licensing Scheme: An Update

*Presented by Nick Gracie-Langrick  
October 2019*

# Current Designation

whole Borough from the 1<sup>st</sup> October 2015- 30<sup>th</sup> September 2020.

Number of licence holders **19,236**

Number of applicants = **18,792**

Licence applications – **35,716**

Licences granted - **34,905**



## Designation of a selective licensing areas.

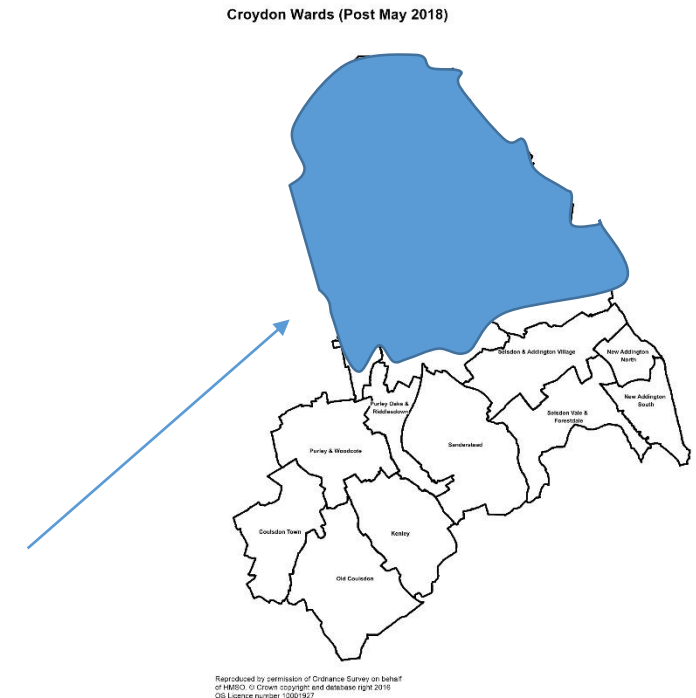
Under the Housing Act 2004 a Local Authority must consider the area:

1. Suffers from **low housing demand**.
2. The area is experiencing a significant and persistent problem **caused by ASB**.
3. Has **poor property conditions** and LA considers a significant number of PRS needs to be inspected.
4. **High migration**.
5. **High level of deprivation** when compared to other similar neighbourhoods in the LA area or within the region
6. **High levels of crime** when compared to other areas and the area has displayed a recent increase in crime

Where the proposed designation covers either 20% of the total geographic area of the authority or 20% of the total privately rented stock, the designation requires Government approval.

# Deciding on the area.

(map for illustration only)



Complete a review of the Borough to identify the problems.  
Consider the options. Identify the solutions. Build from Croydon  
Private Rented Property Licensing 2015 which is operational

**Identify the conditions relevant to the Borough and one or a number of proposed licensing scheme designations.**

Build up a statistical evidence base

Seek **Cabinet approval** for a consultation exercise based on a number of options.

**Consultation** - should look at the problem, the options, the options for a scheme and how these would impact on those affected.

**Review the consultation responses.**

Make a decision about the best way forward; CPRPL or other.

**Application to the Government** – if the consultation leads to the a new scheme being the best option an application must be made to the MCHLG

Steps a  
Local  
Authority  
must take

## METASTREET.

- 35.6% of the total housing stock in Croydon is private rented.
- In 22 wards more than 19% of the total housing stock is private rented (or above the national average of 19%).
- In 6 wards less than 19% of the total housing stock is PRS.  
Wards are: Kenley, Selsdon & Addington Village, Sanderstead, Shirley South and Old Coulsdon, New Addington North.
- Across the borough, more than 23% of PRS dwellings have at 1+ Cat 1 hazard (national average 14%).

# Statistics review. about the PRS in Croydon

<b>Total population</b>	385,346 (ONS, 2018)	
<b>Total dwellings</b>	164,378	<b>% of total</b>
Social rented	24,493	14.9%
PRS	58,585	35.6%
Owner occupied	81,300	49.5%
Licence issued	33,508	
<b>Property conditions</b>	<b>Total</b>	<b>% of PRS</b>
Category 1 Hazards	13,922	23.8%
<b>ASB (over five years)</b>	<b>Total</b>	
ASB incidents PRS	15,746	268.8 incidents per 1000 households
ASB incidents social rented	10,797	440.8 incidents per 1000 households

## CPRPL 2020 – consultation

if approved at Cabinet on October 21<sup>st</sup>,  
the proposed dates are from Monday 11<sup>th</sup>  
November 2019 to Monday 17<sup>th</sup> February  
2020

if you wish to take part inform us today



**Proposal to alter the:  
Private Rented Property Licensing  
Guide for Rented Properties in Croydon.**

CPRPL 2015 licence application fee structure from 2 <sup>nd</sup> December 2019 (proposed)	Part A fee. Paid on application	Part B fee. Paid on granting of application
Full fee due of £750	£410	£340
Reduced fee due of £350. (First tenancy discount)	£191	£159

## A split fee arrangement

Cabinet – 18<sup>th</sup> November 2019



3.9 The Licence holder shall comply with the requirements of the Smoke & Carbon Monoxide Alarms (England) Regulations 2015. (Reference SI 2015 no 1693) (unless an exempt landlord or tenancy)

3.91 The licence holder is to ensure that a smoke alarm is installed on each storey of the house on which there is a room used wholly or partly as living accommodation, and to keep each such alarm in proper working order;”;

3.92 The licence holder will ensure that a carbon monoxide alarm is installed in any room in the house which is used wholly or partly as living accommodation and contains a solid fuel burning combustion appliance; to keep any such alarm in proper working order; and to supply the authority, on demand, with a declaration by him as to the condition and positioning of any such alarm.”

The declaration regarding smoke alarms is to be made within 28 days of demand by the Council.

# A new CPRPL 2015 condition

# the Private Rented Property Licensing Guide for Rented Properties in Croydon is updated:

IMPLEMENTATION DATE IF  
APPROVED – 2<sup>nd</sup> December 2019

- Data protection.
- The availability of Financial Penalties.
- No Additional HMO licensing scheme exists.
- The fines in a Magistrates Court are unlimited
- Applications for multiple-let properties



**Thank you for listening**  
**Any questions?**

**Please wait for the roving microphone**

# News & Legislative Update October 2019

Karen Gregory,  
London Rep





## Two Associations

– One Vision

## NLA to merge with RLA to form NRLA

- Confirmed by membership at a General meeting (17 Sept)
- Brings together over 80,000 members = strength in numbers
- Makes it the largest organisation in the private rented sector (PRS)
- Its members will own and manage half a million properties, about 10% of the PRS
- Offices in London, Manchester & Cardiff
- The NRLA will serve landlords in England and Wales and will have a regional structure
- Aim to go live from 1 January 2020
- New Chief Exec announced – Ben Beadle

## Government to end Section 21?

- Govt just finished consulting on proposals to:
  1. Abolish Section 21
  2. Reform Section 8 Grounds Court System
- Under the plans Landlords would need specific grounds to evict.
- This has been enacted due to concerns about security of tenure in the PRS.
- Consultation closed on the 12<sup>th</sup> October.

## Section 21 Consultation Proposals

- Removal of Assured Shorthold Tenancies.
- Landlords would agree a fixed term or periodic assured tenancy, which could only be brought to an end using section 8.
- Changes will NOT be retrospective
- Existing ASTs will still have use of S21.
- A six month transition period once law.
- Changes unlikely to be in force before late 2020 / early 2021



## Section 21 Consultation Proposals

- New ground when the landlord wants to sell or move back into property.
- Amending ground 8 rent arrears so that LLs need
  - Two months' arrears on notice
  - One month's arrears at the time of the hearing
- Possibility of strengthening antisocial behaviour grounds

## Section 21 Consultation Proposals

- Domestic violence ground to be made available to private landlords.
- Strengthens ground 13 for LLs if tenants routinely refuse access to the property for repairs & safety checks.
- Proposes introducing accelerated process for possession for mandatory grounds.
- Consultation did not ask about court reforms, but indicates ongoing work on the issue.

## Tenant Fees Act

- From 1 June this Act bans all fees from letting agents and landlords to tenants.
- Gives exemptions for payments arising because of the action of the tenant
- Creates a civil offence with a fine of **£5,000**.
- Creates a criminal offence for repeat offenders.
- Allows civil penalties of up to **£30,000**.

## Tenant Fees Act Transition

- For all tenancies signed before 1 June 2019, there is a transition period to the 1 June 2020
- Fees can still be charged for existing tenancies until 1 June 2020
- Afterwards, even if tenancy agreement includes fees, you will not be able to charge them
- Any tenancy after 1 June 2020 will need to comply with new Fees Ban and/or deposit cap.

## Tenant Fees Act - Deposits

- For existing tenancies Landlord or Agent will be required to refund the part of the deposit above cap at the end of the tenancy
- Landlords not immediately obliged to refund part of security deposit now
- If tenant signed agreement before 1 June 2019 then tenant will be bound by terms until contract is renewed or terminated.

## What Can Be Charged to the Tenant?

- Rent & utilities
- Rent Arrears 3% above BOE interest rate
- Holding Fee 1 weeks rent held for a period of 14 days
- Replacement tenant (mid tenancy) £50.00
- Lost Keys or security devices
- 5 Weeks Deposit 6 weeks if rent is £50k+ a year
- Surrender of tenancy Tenant pays remaining rent

# Why join the NLA?

Join now and get £14 off  
using my rep code **136**



- ✓ Advice line
- ✓ Online library
- ✓ Online members register
- ✓ NLA Forms
- ✓ UK Landlord Magazine
- ✓ NLA Licensing 365
- ✓ Free tax investigation insurance
- ✓ NLA Accreditation and CPD
- ✓ Offering 30% off all NLA courses until 05.07.19
- ✓ 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

**New Croydon Landlords Meeting!**

**Weds 27<sup>th</sup> November**

**Croydon IKEA**

**6.30pm registration**

**at Croydon employee entrance to left hand rear of store.**

**IKEA Business Team**

**Mark Stemp, Partner Crowe LLP – All about Tax**

**[karen.gregory@landlords.org.uk](mailto:karen.gregory@landlords.org.uk)**

National Landlords Association  
2nd Floor, 200 Union Street  
London SE1 0LX

020 7840 8900

**[www.landlords.org.uk](http://www.landlords.org.uk)**



# Tenancy Relations



**Tayo Dawodu**  
Tenancy Relations  
Officer

# Common Tenancies

- Assured Shorthold tenancy (AST)
- Assured Tenancy
- Common-Law tenancy with basic protection
- Excluded licence

## ASSURED SHORTHOLD TENANCY AGREEMENT

This Agreement creates an **Assured Shorthold Tenancy** as defined by Section 19A of the Housing Act 1988 as amended by the Housing Act 1996. The Landlord will therefore be entitled to recovery of the possession of the premises in accordance with the provision of Section 21 of the Housing Act 1988 (1996) by serving upon the tenant at least two months notice in writing.

THIS AGREEMENT is made on

### 1 Particulars

**The Landlord** Robert Patterson o/b Herbert Management LLP of 12 Gemini Road, Salford, Manchester M6 6HB

**Tenants** Names of All Tenants (occupying the property)

- (1)
- (2)
- (3)
- (4)

**The Property** Address: 12 Gemini Road, Salford, M6 6HB

**Term...** The tenancy will be for a term of \_\_\_\_\_ Months from and including \_\_\_\_\_ to and including \_\_\_\_\_

**The Rent** of \_\_\_\_\_ payable monthly in advance, payable on \_\_\_\_\_ day of each month by Direct Debit

### 2 Definitions

- 2.1 "Landlord" means the Landlord as above and any person or entity acting on his behalf
- 2.2 "Offer" means the Landlord's offer of accommodation.
- 2.3 "Accommodation" means the residence specified in the Offer and includes your right to share bathroom and kitchen facilities and all other communal areas with other tenants living at the residence.
- 2.4 "Accommodation Period" means the "Term" as set out above.
- 2.6 "Letting" It is confirmed that the Tenancy is intended to create an Assured Shorthold Tenancy under the Housing Act 1988.
- 2.7 "Prescribed Information" the information required under section 213(5) of the Housing Act 2004 as set out in The Housing (Tenancy Deposits) (Prescribed Information) Order 2007.
- 2.8 "TDS" means Tenancy Deposit Scheme.
- 2.9 "Working Day" A working day is any day which is not a Saturday, a Sunday, a bank holiday or a public holiday in England

### 3 Payments

- 3.1 An administration fee of £50.00 per person is payable to process the Tenant's application
- 3.2 The Tenant is required to pay to the Landlord a security Deposit of £ \_\_\_\_\_ per person or the equivalent of 6 weeks rent whichever is the greater ("the Deposit") on or prior to the commencement of the Accommodation Period.
- 3.3 The Deposit is protected by THE BOND SCHEME AT SALFORD CITY COUNCIL.
  - 3.3.1 The Landlord will provide within 14 days of the Deposit being received the Prescribed Information.

# Harassment

**Protection from Harassment Act 1997**  
**Section 1 Protection From Eviction Act (PEA) 1977**



# Illegal Eviction

Section 1 Protection from Eviction Act 1977

Section 6 Criminal Law Act 1977



## Other common offences

- Statement of Terms section 97 of HA 1996
- Address of Service Section 1 Landlord & Tenant Act 1985
- No rent lawfully due – Section 48 of Landlord & Tenant Act 1987



# Remedies

- ✓ Negotiation
- ✓ Re-instatement – lock change
- ✓ Ex parte injunction
- ✓ Rent Repayment Order (RRO)
- ✓ Prosecution



**Thank you for listening**

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[www.croydon.gov.uk](http://www.croydon.gov.uk)

# Croydon Healthy Homes

*Malcolm Bell - Energy Officer*

Delivering for Croydon

**CROYDON**  
[www.croydon.gov.uk](http://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](http://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](mailto: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](mailto:healthyhomes@croydon.gov.uk)

020 87266000 ext 61432

# HEAT London

Making Homes Warmer  
Grants for Private Rented Sector



Asa Thomas  
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 PRS



- 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

# Questions and More Information



- MEEES legislation: <https://bit.ly/2RI7as4>
- [www.heat.London/](http://www.heat.London/)
- 020 8037 6050
- [info@heat.london](mailto:info@heat.london)

Asa.Thomas@heatproject.co.uk

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

# Croydon Housing Initiatives

*Presented by Zulfiqar Mulak MBE MCIH MSc  
Operations Manager Housing Solutions*



# What we do

- Procurement
- Contracts
- Management





## What we need

- Constant new supply
- Houses, flats, studios
- All bed sizes
- All areas considered



## What we offer

- Wide range of schemes
- Guaranteed rent
- No hidden costs
- Security





# Our schemes

## Guaranteed rent scheme (GRS)

- Continuous payment during contract
- Constant supply of tenants
- Free bond against damage
- No fees

# Our schemes

## Private licensing scheme (PLA)

- Free hands off management service
- No hidden costs
- Continuous payment during contract
- Constant supply of tenants



# Our schemes

## Croylease

- Complete management service
- Maintenance included
- Long term contracts
- Constant supply of tenants
- Exempt from landlord licencing



# Our schemes

## Croybond

- Free letting service
- Free independent inventory
- Choice from constant supply of tenants
- Bond provided to protect landlords
- Flexible term contracts



# Our schemes

## Housing association leasing (HALS)

- Hassle-free leases
- Choice of tenants
- Free management and maintenance
- Exempt from Landlord licensing



# ANY QUESTIONS

Contact us:  
[HSG-landlordlettings@croydon.gov.uk](mailto:HSG-landlordlettings@croydon.gov.uk)  
020 8726 6789

