

Welcome to the London Borough of Croydon Private Landlord + Property Agent Forum.

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

12th March 2024

Housekeeping

No test fire alarm is planned.

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

CPD – 1.25 hours awarded a certificate is at front desk.

No Council photography today in presentations.

Three forums, 169 landlords or property agents invited.

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.

› **London Landlords Accreditation Scheme (LLAS)**

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.

› **Landlord Information pack**

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

› **Landlord newsletters and Landlord Forum**

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

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. Three repeat sessions. 10.30am, 1.30pm and 6pm.
 3. The presentations are given in good faith and the information is felt correct at the date of the forum.
 4. 2002 accredited landlord + property agents. Next events:
Thursday 14 March, Wednesday 19 June and
Monday 14 October 2024.
 5. 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 – Public Health Project (10)
- Andrew Dickinson – Waste management and recycling (10)
- John Penn – Planning and compliance (10)
- Ankur Patel - Croydon Homes for Ukraine team (10)
- Q & A from Landlords / Letting Agents (time allowing) (10)
- (approximate number of minutes)

Advice tables

1. Karen Gregory - National Residential Landlords Association
2. Nick Gracie-Langrick - Private Sector Housing Team
3. Andrew Dickinson – Waste management and recycling
4. John Penn – Planning and compliance (10)
5. Ankur Patel - Croydon Homes for Ukraine team

Presentations.

Delivering for Croydon |

CROYDON
www.croydon.gov.uk

Croydon Council Partnership working

Karen Gregory

NATIONAL RESIDENTIAL LANDLORDS ASSOCIATION

18TH October 2023



Croydon Landlords Forum

12 March 2024

Karen Gregory
London South Regional Representative

www.nrla.org.uk





The National Residential Landlords Association is the UK's largest membership organisation for private residential landlords, supporting and representing over **108,000** members

Budget 2024

- A pre-election Budget Statement
- Highlights included:
 - A further 2p cut to NI, but no change to IT thresholds
 - Non-domicile arrangements to be replaced from April '25
 - Child benefit repayment rules to change
 - Fuel duty frozen
 - VAT threshold to £90k
- Statement did not include:
 - A reversal of s24 – despite it costing the exchequer £0.4bn pa & 110k homes
 - Scrappage of the SDLT Levy – despite estimates it will cost HMT £10bn over 10 years and block 900k homes from entering the PRS
 - Reset IT thresholds to limit the impact of s24
 - Commit to linking LHA rates to rents in future years – creating more uncertainty
 - Any genuine pro-growth tax and spend measures for the PRS



A Budget for PRS?

- NO.
- Aside from changes to general taxation, there were three *interesting* announcements for landlords.
 - **FHL**. *The furnished holiday let regime is to be abolished from April 2025.*
 - **SDLT MDR**. *The multiple dwelling relief available to investors purchasing more than one property in one transaction will be abolished in June 2024.*
 - **CGT**. *The higher rate of CGT on property gains will be cut from 28 per cent to 24 per cent from April 2024.*



A Misleading Cut?

- The higher rate of CGT will reduce from 28 per cent to 24 per cent
- It will still be higher for residential property gains – *other asset's chargeable gains are taxed at 20 per cent.*
- No Change to the basic rate (18 per cent)
- The Chancellor failed to reference the cuts to the 'annual exempt amount'
 - In 2022/23 this was £12,300
 - In 2023/24 it is £6,000
 - For 2024/25 it will be £3,000
- Many landlords disposing of property will pay more CGT, despite the rate cut.

Renters (Reform) Bill overview

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



What's the NRLA calling for?

- An end to anti-landlord rhetoric – time to back responsible landlords and the PRS.
- Address issues in the student market – ensuring landlords can provide homes for students on a cyclical basis.
- Establish a definition of 'low-level' ASB and develop guidance for the courts on when possession is reasonable.
- Reform the courts **BEFORE** Section 21 powers are removed.
- Review the need for selective licensing once the property portal is introduced.
- A full review of property taxation and pro-growth measures



Renters (Reform) Bill: NRLA Successes

- Renters (Reform) Bill published with crucial amendment to anti-social behaviour ground.
- NRLA CEx gave evidence to the LUHC Select Committee (the only private rented sector representative to be invited).
- At second reading, Secretary of State the Rt Hon Michael Gove MP, opened with a thank you to the NRLA, which, he stated, had "supported me and the Department in framing this legislation.
- Ben gave evidence to the Bill Committee, outlining the vital need for confidence in the court system.
- Government tabled an amendment to introduce a student ground for possession following NRLA pressure.
- Working groups and regular meeting with DLUHC officials: student tenancies, ASB, court reform, GOV.UK guidance.



Bill Progress

Renters (Reform) Bill

Government Bill

Originated in the House of Commons, Sessions 2022-23, 2023-24

Last updated: 29 November 2023 at 11:07



Bill passage

Bill started in the House of Commons

- ✓ 1st reading
- ✓ 2nd reading
- ✓ Committee stage
- ⌚ Report stage
- 3rd reading

Bill in the House of Lords

- 1st reading
- 2nd reading
- Committee stage
- Report stage
- 3rd reading

Final stages

- Consideration of amendments
- Royal Assent

Key ✓ Complete ⌚ In progress ⚡ Not applicable ○ Not yet reached

- The Bill completed its committee stage in the HoC on 28/11.
 - *NRLA gave evidence last year*
 - *Nothing has happened since!*

- It needs to pass through both houses of parliament and receive royal assent before commencement.
- Even if/ when the Bill does become an Act of parliament, SoS must set the dates for when different parts of the legislation will apply.
- It's expected that most of the Bill will apply to new tenancies six months after the Act becomes law.

SCAN ME



THE RENTERS (REFORM) BILL

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

Everything you need to know, every step of the way

Support our campaign – Get involved!

- To bolster our campaigning effort, we are encouraging members to reach out to their local MP and share their concerns about the Renters (Reform) Bill.

Engaging with your MP

- Your MP has an obligation to read what you send them and reply to all reasonable requests, so letting them know what you think is worthwhile.

How to engage with your MP

- You can either write directly to your MP or attend surgery in person.

What to write to your MP about

- You can write as a constituent to your MP about concerns you have about the Renters (Reform) Bill and any other issues affecting your business.



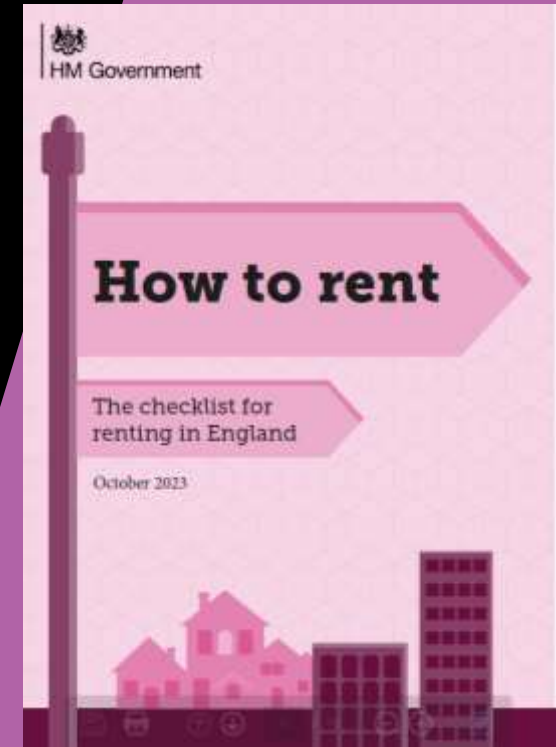
Updated How to Rent Guidance

Reminder

- The updated version (October 2023) **must** be served at the start of any new tenancy or on renewal, for tenancies in England.

What's been added?

- Information on the new Housing Loss Prevention Advice Service, which offers tenants legal advice on housing and possessions.



Material Information Changes

- National Trading Standards has published new guidance outlining what information must be included on a property listing.
- The guidance covers all material information parts (A, B & C) including information relating to rent, utilities, building safety and adaptations.
- Make sure you're including all relevant details in property listings to ensure prospective tenants can make informed decisions.

**NATIONAL
TRADING
STANDARDS**

**Estate and Letting
Agency Team**

Protecting Consumers
Safeguarding Businesses

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>

- Don't forget your member benefits...



Local Housing Allowance

- The Government announced in its Autumn Statement that Local Housing Allowance (LHA) rates would be realigned to the 30th percentile of local market rents.
- The uplift will be implemented in April 2024.
- Rates will be frozen again for 2024/25.

Right to Rent

- As of 1 October 2022, 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.



Changes to Right to Rent Fines

What has changed?

- From 13th February 2024, Right to Rent penalties will increase significantly:
 - First breach: Up to £5,000 per lodger and £10,000 per occupier.
Up from £80 per lodger and £1,000 per occupier
 - Repeat breaches: Up to £10,000 per lodger and £20,000 per occupier.
Up from £500 per lodger and £3,000 per occupier
- Landlords could face potential imprisonment for failure to check the occupier's right to rent status.



Leasehold Reform Bill

- Leasehold Reform Bill published in November.
- Aims to make it “cheaper and easier” for leaseholders to extend their lease and take over management of their property.
- The Bill will abolish ‘marriage value’, cap the value of ground rent included in calculating the lease premium, and prevent freeholders from recovering legal costs from leaseholders.
- The NRLA recently responded to the Government's consultation on ground rent in existing leases, recommending that it should be capped at a 'peppercorn' as is the case for new leases.
- You can view a summary of our response on the NRLA's website here: <https://www.nrla.org.uk/news/could-ground-rent-be-a-goner>

Changes to short-term lets

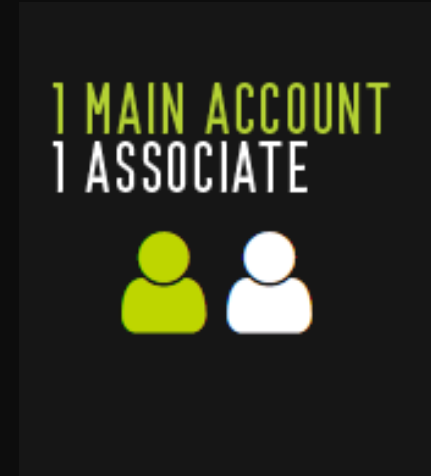
- DLUHC has confirmed its plans to introduce a registration scheme for short-term let properties in England.
- The changes will see a new planning "use class" created for short-term lets that are not used as part of a sole or main home.
- Homes that are already dedicated as short-term lets will not need to apply for planning permission; instead, they will automatically be reclassified into the new "use class."
- Landlords will retain the ability to let out their main or sole home for up to 90 nights per year without requiring planning permission.
- A mandatory national register will be introduced to provide local authorities with insight into the quantity of short-term lets in each area.

Joining Options

Landlord membership

From **£99 a year**

Share the benefits of an NRLA membership
with 1 associate



***Discount
code: 136***

Business membership

From **£199 a year**

Share the benefits of an NRLA membership
with 4 associates



***(£15 off
when
paying
DD.)***



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



Exclusive Member Discounts

- ✓ FREE Tax Investigation Insurance worth over £100!!
- ✓ 15% off at Carpetright
- ✓ 10% B&Q TradePoint discount card
- ✓ 10% discount at LOFT Interiors
- ✓ 5% discount on compliance checks
- ✓ 1 month FREE boiler & home emergency cover
- ✓ Exclusive discounts on mortgages, tenant referencing, and more



Join today by visiting:
www.nrla.org.uk/join

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



Thank you and any Questions?

Croydon Council Waste Collection Services

Information about waste collection and recycling

Andrew Dickinson

Waste and Recycling Operational Officer

SREETTS AND ENVIRONMENT TEAM

Waste Collections Services

12th March 2024

Refuse and Recycling Services

- ▶ Refuse Collections
- ▶ Recycling and Food Waste Collection Services



Kerbside Collections

Property Types

- ▶ Houses
- ▶ Flats - 4 units or less
- ▶ HMOs

Typically 240l Recycling

180l refuse

(340l bins can be hired)



Collection Frequency

- ▶ Fortnightly Refuse
- ▶ Fortnightly Recycling
- ▶ Weekly food waste (23l)



House conversion of four flats with well presented bins

Communal Collections

- ▶ 5 OR MORE UNITS with Wheelie Bins (340l)

Recycling	Weekly
Refuse	Weekly
Food	Weekly



- ▶ Large Developments - 4 Wheeled Bins (660l, 1100l)

Recycling	Weekly
Refuse	Weekly
Food	Weekly





House conversion of six flats with well presented hire bins



Purpose built block of flats with well kept purpose built bin store

Additional Services



- ▶ BULKY waste collections
- ▶ There's a whole page on council website on how to book
- ▶ www.croydon.gov.uk/rubbish-and-recycling/bulky-waste-collection
- ▶ Garden waste (Single dwelling households only)





Example of fly tipping of bulky waste left by bin store in the hope that bin crews will remove. Eventually the mattress could block the bin store and prevent collections taking place. If the bulky waste collection service had been used then there would be no problem

What bins should my tenants be provided?

	Flats with 5 or more units within building					Houses or buildings containing 2 flats (per unit)	Per unit within building			
	Studio	Flat with 1 bed, 2 person	Flat with 2 bed, 3 person	Flat with 3 bed, 4 person	Flat with 3 bed, 5 person or higher		HMOs		Blocks with 3-4 units – new build	Blocks with 3-4 units – conversion
	Flat with 1 bed, 1 person						With shared kitchen facilities	No shared kitchen facilities		
General Waste						General Waste				
120ltr	x							x		
130ltr		x								
140ltr			x							x
150ltr				x						
160ltr					x					
180ltr						x	x		x	
Please ensure the total volume is rounded up to the available bin sizes: 180, 240, 340, 660, 1100.										
Dry Recycling						Dry Recycling				
120ltr paper & card										x
120ltr comingled										x
128ltr (fully comingled)	x	x	x	x	x			x		
240ltr paper & card						x	x		x	
240ltr comingled						x	x		x	
Please ensure the total volume is rounded up to the available bin sizes: Only 360 and 1280 for flats recycling.										
Food Recycling						Food Recycling				
7ltr internal	x	x	x	x	x	x	x	x	x	x
12ltr external	x	x	x	x	x			x		
23ltr external						x	x		x	x
Please ensure the total volume is rounded up to the available bin sizes: 140 and 240 flats food recycling.										

Service Issues

- ▶ Missed Collections - Causes and prevention
 - ▶ Contamination
 - ▶ Flytipping
 - ▶ Ensure recycling containers are locked.
 - ▶ Blocked Access to Bin store - Keys/Fobs/Codes
 - ▶ Blocked Access - Parked Vehicles
- ▶ Damaged / Stolen Bins Replacement
 - ▶ Contact the council if the bin is supplied by us



New Builds

Planning Guidance Notes

- ▶ Recommended Bin Sizes and Quantity
- ▶ Building Design - Bin Chamber/Store Sizes
- ▶ Where to get bins from - Options



Reporting Service Issues

Encouraging your tenants to report

- ▶ Missed Collections
- ▶ 2 days to report missed collection.
- ▶ Report online via council website
 - ▶ Sends an instantaneous report directly to the contractor to collect within 24 hours.
- ▶ Damaged and Missing Bins- report to hirebins@croydon.gov.uk



Thank you and any Questions?

Croydon Council Partnership working

Planning Enforcement

John Penn

Team Manager

PLANNING ENFORCEMENT AND TREES

12th March 2024

Trees?

Conservation Areas
and Tree Protection
Orders (TPO's)

Possible criminal
offence



Landlords:-

- Shops
- Houses
- Flats
- Commercial Units

If you own it, the responsibility is yours

“Permitted Development” and Certificates of Lawfulness (Also known as LDC’s).

Mainly applies to houses – not flats or maisonettes.
Covers loft conversions, extensions, hardstandings,
decking, fences/gates etc.

**Beware – it does NOT cover changes to land levels, conversions
into flats/HMO’s etc.**

Is the property in a Conservation Area or a listed building?

Change of Use? – HMO?

Borough wide Article 4 Directive –
Since 28th January 2020

This removed the permitted development right to convert properties into an HMO without planning consent. The conversion of properties into HMO's is very contentious.

Conversion into flats?

Do not do it without planning permission – if original house is less than 130m square it has no chance of getting approval. If a new build – is it fully in accordance with approved plans including landscaping etc

If buying a property that is a flat, check it has planning permission. If not walk away. If at an auction check the legal pack. “Caveat Emptor – Buyer Beware”.

Remember – No permitted development for flats/maisonettes other than fences & gates

Outbuildings

- Beds in shed?
- Use can only be “ancillary” to the main dwelling
- Mustn’t be fully self contained
- Not allowed for HMO use

What do I do if contacted by Planning Enforcement?

- Do not ignore any contact or correspondence.
- Be aware that officers have a legal right of entry.
- Consider seeking advice from a planning agent or consultant.
- Try and work with the council to resolve any planning breach or issue.
- Submit any planning applications ASAP.
- Enforcement Notices can have very serious consequences including court prosecutions, unlimited fines and Proceeds of Crime Act applications.

Thank you & Questions

John Penn

Planning Enforcement & Trees Manager

Planning and Sustainable Regeneration

Croydon Council Partnership working

Working with landlords - Homes for Ukraine

Ankur Patel

Procurement and Displacement Officer

ASYLUM SEEKERS AND DISPLACED PEOPLE



**Homes for Ukraine
Croydon**

Homes for Ukraine Scheme

- Homes for Ukraine (HFU) is a sponsorship scheme that allows individuals in the UK to sponsor a named Ukrainian national or family to come to live in the UK with them.
- When a visa is granted, Ukrainians are offered Leave to Remain, giving them rights to access employment, benefits, healthcare, and education
- Since the start of the scheme, Croydon Council has worked with approximately 900 guests and 400 sponsors.
- As of March 2024, there are 262 guests and 140 sponsors.



**Homes for Ukraine
Croydon**

Homes for Ukraine Families

- Families who arrived at the start of the scheme have now been in the UK for 2 years.
- Many are in full time employment, have settled in the borough and their children attend local schools.
- They are now in a position to move on from their hosting arrangements and enter private rented sector accommodation.
- Croydon Council Homes for Ukraine team continues to require your assistance in securing private rented sector properties for our families.



**Homes for Ukraine
Croydon**

Private Rented Sector

Landlords will receive a payment for renting their property directly to guests.

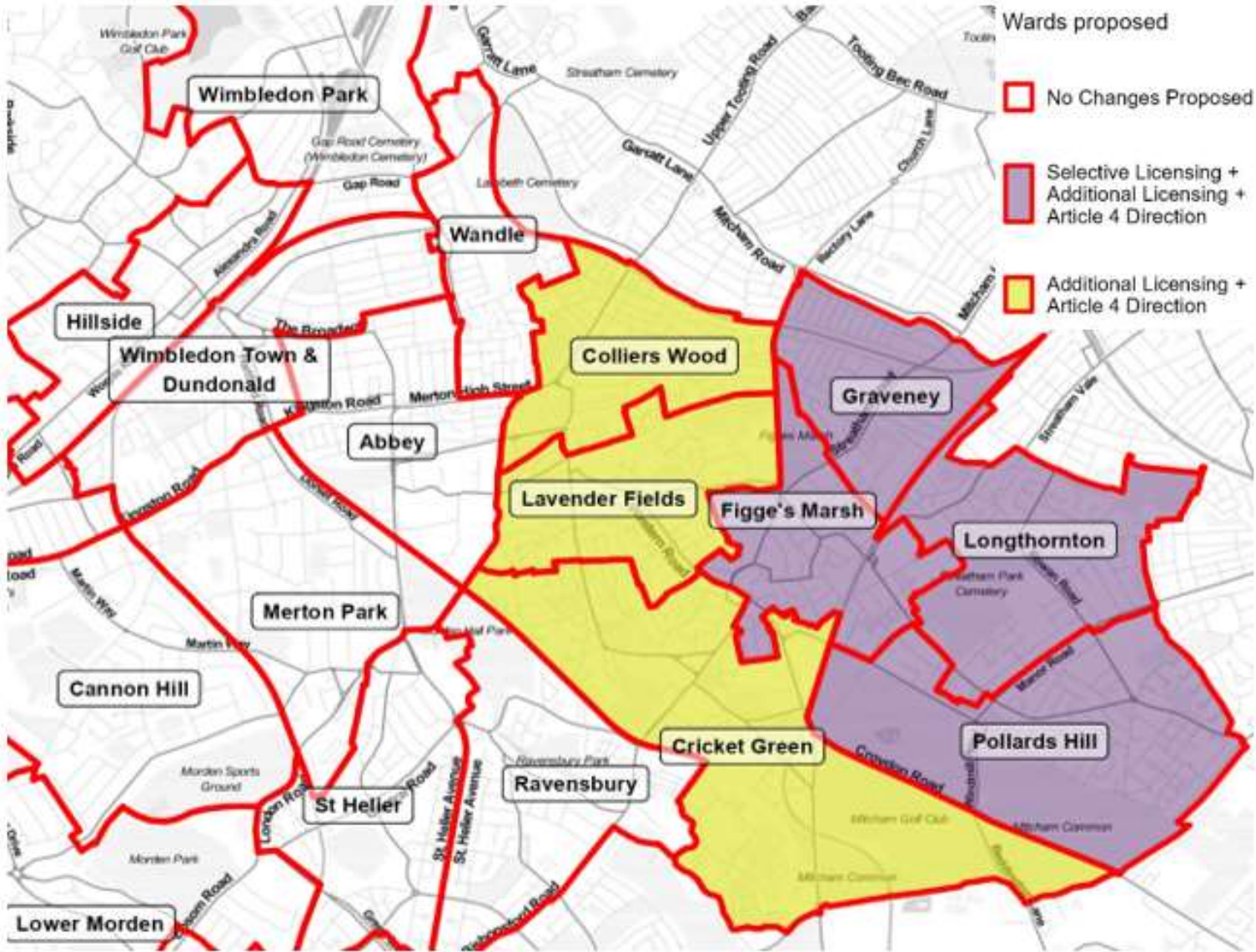
Benefits include:

- The council will support tenants with their rent deposit and first month's rent payment.
- The council will pay every landlord who offers a property for a 24-month period, a one-off payment to house our clients. This payment will depend on the size of the property.
- In addition to this, the council will help the tenant to submit an application for housing support and ask that housing allowance is paid directly into the landlord's bank account.

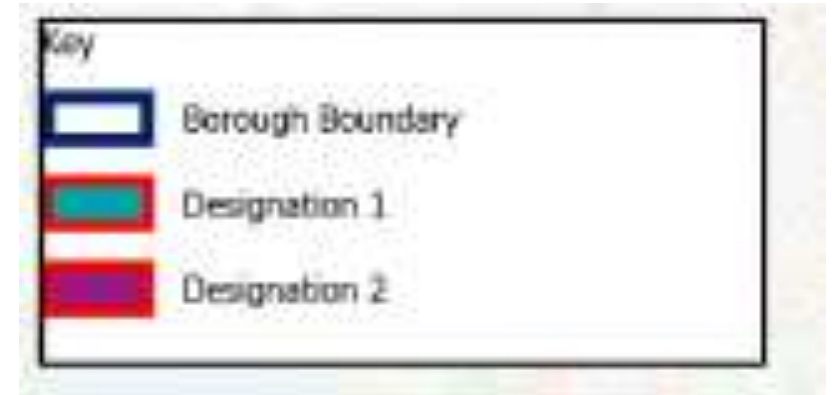
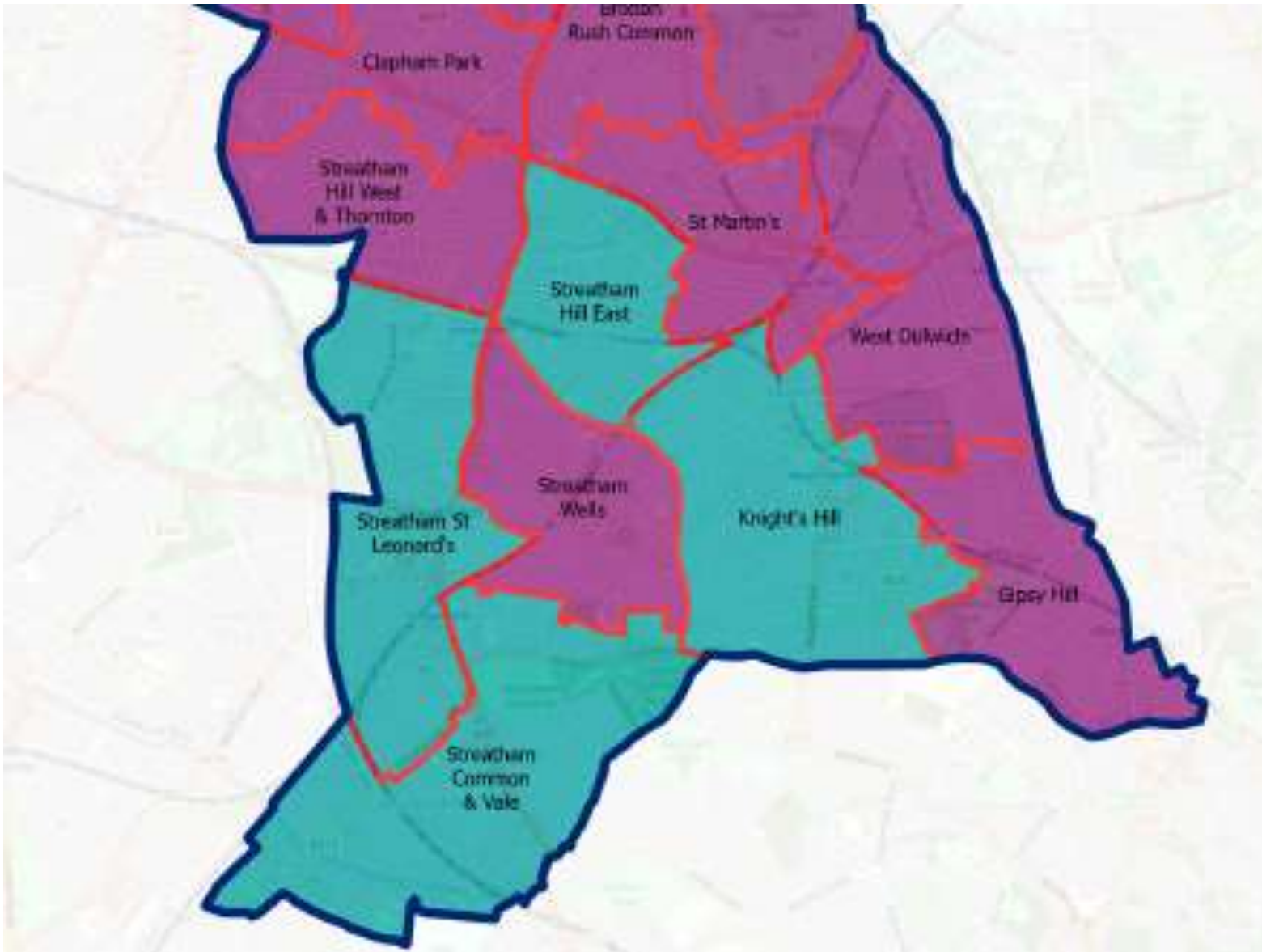
If you would like to find out more about the scheme, please come and see us today.

Thank you and any Questions?

Figure 1: Map of Merton illustrating in which wards licensing and Article 4 Direction will apply



Merton licensing schemes



Lambeth proposed licensing schemes

12th March 2024

Croydon Council Partnership working

The next meeting will be in June 2024.

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)