

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

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

*12th June 2025*

Thank you for your interest & attending the forum

## Housekeeping

No test fire alarm is planned.

Toilets are on the first floor foyer, on the way in.

Some refreshments today.

CPD – 90 minutes awarded. Certificates are at the front desk.

No Council photography today in presentations.

One forum and a workshop from the Carbon Neutral team

Mobile phones – please switch off and take calls outside.

# Today's presentations and questions

1. Today's presentations run for 75 minutes.
2. Microphones are available to support the presenter.
3. The presentations are given in good faith and the information is correct at the date of the forum.

The speakers today will allow a small number of questions to be taken after each presentation. For personal questions please use the advice desks or feedback forms.

## Accreditation – London Landlord Acc Scheme

2083 landlords and property agents.

Next training is on 24<sup>th</sup> July and 8<sup>th</sup> October 2025 in Croydon.

# Agenda starting 1.30pm

- Welcome - Nick Gracie-Langrick – Private Sector Housing Manager,
- Croydon Healthy Homes – Malcolm Bell – will talk about Croydon Council's energy advice service, Warm Homes: Local Grant.
- National residential landlords association – Update on private sector housing matters - NRLA - Osai Joseph, James Gladwin
- Carbon Neutral Team – Improving Homes Together. Working with private landlords – Vivina Vincent from Croydon Council

# Advice tables

1. Private Sector Housing including HMOs
2. National Residential Landlords Association (NRLA)
3. Croydon Healthy Homes
4. Homes for Ukraine
5. Housing Needs and Homelessness Procurement team
6. Carbon Neutral team

› **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.

To go on / be taken off the mailing list:  
[propertylicensing@croydon.gov.uk](mailto:propertylicensing@croydon.gov.uk)

› **Landlord newsletters and Landlord Forum**

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

A reminder. **Please use the Croydon WEBSITE for more information:**

<https://www.croydon.gov.uk/housing/landlords>

# Presentations.

# Private Sector Housing Team

Croydon Council

Nick Gracie-Langrick



# Streets and Environment Enforcement Policy

Cabinet on the 25<sup>th</sup> March 2025.

Approve the consultation on the policy

Approve 4 street based enforcement officers.

Wider to cover trading standards, food, pollution, private sector housing, environmental enforcement.

# Private Sector Housing Changes

New legislation

Building Safety Act 2022.

The Smoke and Carbon Monoxide Alarm  
(Amendment) Regulations 2022

Fire Safety Act 2021

# Four PSH appendices

Policy on the issuing of a property licence (HMO)

HMO licensing conditions

Statement of principles for Smoke and CO Alarm regulations

Determining the penalty and banding the offence

# Consultation

The engagement exercise will start this month.

Landlords are recommended to sign up to Your Croydon - the Council's weekly e-newsletter for updates.

[Croydon.gov.uk/subscribe](https://croydon.gov.uk/subscribe)

# Croydon Healthy Homes

Croydon Council  
Malcolm Bell

12th June 2025



**Croydon  
Healthy  
Homes**

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

Malcolm Bell – Energy Projects Manager

**Reasons to improve the energy efficiency of your properties?**

# Current grant schemes



Croydon  
Healthy  
Homes

## Government managed scheme (funded until 2028)

Boiler upgrade scheme

£7500 grant towards cost of an air source heat pump

## Energy Company managed schemes (until March 2026)

Energy Company Obligation (ECO4)

EPC E or below (but MEES compliant)

Tenant on means tested benefit or household income under £31,000

Great British Insulation Scheme (GBIS)

EPC D or below (but MEES compliant)

Council tax band A-D properties irrespective of income

OR

Tenant on means tested benefit or household income under £31,000



# Warm Homes:Local Grant



**Launch should have been April 2025 – but delayed**

Aim to get properties up to EPC C

- £15,000 per property for measures (insulation, solar panels etc)
- Additional £15,000 for new renewable heating systems (air source heat pumps)
- For on and off gas properties
- If funding has been received for the property through the LAD, or HUG schemes, must achieve EPC C

Eligibility - property must be EPC D or below (but MEES compliant)

One of the following must apply

- tenant (or member of household must receive a means tested benefit)
- Tenant household income must be under £36,000k
- Property is located in a LSOA in the worst 20% in the country under the Index of Multiple Deprivation (IMD) – income domain

Tenant cannot have savings/investments of over £100k

**Information provided is correct/best interpretation as of 1<sup>st</sup> June 2025**

# Domestic Energy Measures which could be grant funded



Croydon  
Healthy  
Homes

- Solid Wall Insulation (External and Internal)
- Cavity Wall Insulation
- Underfloor Insulation
- Loft Insulation
- Room in Roof Insulation
- Air Source Heat Pumps
- High Heat Retention Storage Heaters (off gas properties only) - TBC
- Solar PV Panels
- Heating Controls



# Warm Homes:Local Grant



Croydon  
Healthy  
Homes

WH:LG scheme will fully fund one property per landlord\*

Landlords will need to contribute 50% of the cost for further properties.

**It is important to ensure to get the  
correct property fully funded**

\* Same rule would apply if applied for funding a property as a homeowner

# Warm Homes:Local Grant



Croydon residents/landlords should be able to access the grant through our Portsmouth led consortia, with the scheme managed through AgilityEco

Apply via Croydon Healthy Homes

Although scheme not launched - people can register their interest now

**Our scheme is different scheme from the Mayor of London scheme**

# Warm Homes:Local Grant



After application is made

1. Unless in LSOA IMD 1-2 area, evidence will be required of resident eligibility
2. Survey of property, and works proposal made and costed
3. Property owner to decide whether to proceed. Unless 1<sup>st</sup> property, contribution to be paid
4. Works to be carried out.

# Croydon Healthy Homes



# Croydon Healthy Homes



1. help residents access grant funding for home energy improvements
2. advice about using heating controls, and appliances in home efficiently. Also advice about meters and condensation
3. energy tariff, bill & debt advice

**Advice is initially through a telephone consultation**

# Croydon Healthy Homes outreach work

- Regular Zoom workshops
- Drop-in session across the borough

For information:

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





Croydon  
Healthy  
Homes

# How to apply for one to one advice

1. [www.croydon.gov.uk/healthyhomes](http://www.croydon.gov.uk/healthyhomes)
2. 0800 292 2529 (Freephone) - usually a Voicemail -  
Please leave a message
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 to the service**

# Legislative update

National Residential Landlords Association

Osai Joseph



# Croydon Landlord and Property Agents Forum June 2025

Osai Joseph  
Regional Engagement Executive  
[Osai.joseph@nrla.org.uk](mailto:Osai.joseph@nrla.org.uk)

# The NRLA in numbers



Over  
**110,000**  
Members



Average score  
**4.7/5**  
3,245 Trustpilot reviews



Over  
**100,000**  
advice line calls



Downloaded  
**10,000**  
documents and guides



Over  
**50,000**  
Downloads on documents  
and guides



Over  
**3,000**  
eLearning courses completed



Over  
**38,000**  
attended online meetings

# State of the PRS

A snapshot of the private rented sector



## PRS contributions

Small and medium landlords contribute **£45 billion** in Gross Value Added. **The PRS supports 390,000 jobs** across the wider economy.




## Buying and selling

According to our Landlord Confidence Index In Q1 of this year, **53% of landlords** planned to **reduce their portfolios**, while just 7% were considering buying.



## State of the courts

The median time from claim to **repossession in Q3 2024 was 24.5 weeks** - 1.5 weeks longer than in 2023. Accelerated possession claims **rose by 5%** between Q3 2023 and Q3 2024.



# Where are we with the Renters' Rights Bill?

# Progress of the Renters' Rights Bill: anticipated timings



Our chance to influence and shape the bill

July 2024	Sep. 2024	Autumn	Winter	Early 2025	Summer 2025	Winter 2025
The Renters' Rights Bill announced in the King's Speech	Renters' Rights Bill introduced in Parliament	Debated in the House of Commons	Debated in the House of Lords	Ping-Pong	Royal Assent	Commencement
Sets out its long-term vision for the private rented sector.	The biggest shake-up of the laws governing the private rented sector in several decades.  Introduced on 11 September 2024	1 <sup>st</sup> Reading ✓ 2 <sup>nd</sup> Reading ✓ Committee Stage ✓ Report Stage ✓	Follows a similar process to that in the House of Commons.  Committee Stage ⌚	Amendments from the House of Lords are debated, agreed or rejected by the House of Commons and vice versa.  Committee Stage ✓	At this stage, the bill becomes law.	

3<sup>rd</sup> Reading

# Tenancy and Possession

- **End of Section 21, the so-called 'no fault eviction'.** Section 21 notices served before the commencement date will continue to be valid until they expire.
- **Abolish fixed-term tenancies.** All tenancies to become periodic with no more than a month at a time for the periods. Tenants can serve two months' notice to end the tenancy, at any time, and via any written method.
- **New 'Landlord circumstance' grounds.** A new ground where the landlord needs to sell will be introduced, as well as an amended ground where the landlord or their family needs to move in. Landlords won't be able to use these grounds in the first 12 months of a tenancy, will need to give four months' notice, and can't market the property for 12 months after the notice expires or the claim is filed at court.



# Tenancy and Possession

- **Mandatory rent arrears ground amended** - requiring three months' arrears and four weeks' notice.
- **A new student possession ground** – which will require prior notice from the landlord and only applies to HMOs let entirely to students.
- **Ban discrimination** against tenants in receipt of benefits or with children when choosing who to let to.
- **Mandatory written tenancies** with specific (as yet undefined) terms that must be included

## Section 21

N5B court application

No hearing is scheduled. If the tenant raises a defence, there will ALWAYS be a hearing.

If the current landlord is not the original landlord or if there is paperwork missing then the landlord must apply to court via the N5 & N119

## Section 8

N5 & N119 court application

A hearing will be scheduled (5 minutes)

After the RRB is implemented, this will be the only route a landlord will have access to when making a court claim for possession as every possession claim will require a hearing.

If the landlord is only using Grounds, 8,10 and 11 then they may opt to apply to court using PCOL (Possession Claim Online)

# Setting Rents

- **Ban rental bidding wars** – preventing landlords and agents from encouraging or accepting rents above the listed rate.
- **Rent in advance** - No longer take more than 1 months rent in advance
- **Limit in-tenancy rent rises** to a single annual increase capped to whichever is lowest of market rates or the amount proposed by the landlord. Landlords must give two months' notice. Tenants can challenge this via the First-tier Tribunal. Any increase can't happen until the tribunal's made its decision. (Section 13)

# Standards & Enforcement

- Introduce a **Decent Homes Standard** to the private rented sector with fines of up to £7,000 for failing to meet standards
- **Extend Awaab's Law to private renting** – setting clear timeframes within which landlords must make homes safe where they contain serious hazards
- Create a **digital private rented sector database** with information for landlords, tenants, and councils.
- **Local authority enforcement** - give local authorities greater powers to investigate and enter PRS properties and substantially increase the financial penalties for non-compliance

# Guidance on damp and mould

- Government guidance which was created as part of the response to the death of Awaab Ishak was updated in August 2024.
- The main takeaways for PRS landlords from this guidance
  - Taking a proactive approach and preventing damp and mould from developing. Undertake regular property inspections and have a clear way for the tenant to report any issues to you.
  - That tenants shouldn't be held responsible for damp and mould and that landlords should identify and address the underlying causes of the problem (e.g. structure, ventilation).
  - If damp and mould is identified, taking immediate action to address the problem and remove the mould.
  - Provide tenants with guidance on how to mitigate damp and mould once any structural faults are dealt with
- Currently, as outlined in previous slides, we await further details on the timeline for implementation of Awaab's Law and the Decent Homes Standard in the Renters' Rights Bill.
- Properties in the PRS are currently subject to the Housing Health and Safety Rating System (HHSRS) and the Homes (Fitness for Human Habitation) Act

# Standards & Enforcement

- **New civil penalties** - new offences for things like not providing written terms, misusing possession grounds or offering a fixed term tenancy. Fines of up to 40k for non-compliance.
- **Rent repayment orders** – range of new offences and tenants can seek up to two years of rent.

# Rent Repayment Orders

If a tenant or LA proves beyond reasonable doubt that a landlord is guilty, the landlord may have to repay rent

## Current Offences

1. Violence for securing entry
2. Unlawful eviction or harassment of occupiers
3. Failure to comply with improvement notice
4. Failure to comply with prohibition order
5. Control or management of unlicensed HMO
6. Control or management of unlicensed house
7. Breach of banning order

## New Offences under RRB

1. Landlord redress – repeat breaches
2. PRS database – providing false or misleading information
3. PRS database – repeat breaches
4. Knowingly or recklessly misusing a possession ground
5. Breach of restriction on letting/marketing a dwelling or house
6. Tenancy reform, continuing breaches

# Resolving Disputes

- **Set up a new ombudsman service** that will provide fair, impartial and binding resolution to both landlords and tenants, reducing the need to go to court. (Secondary legislation)
- **Support for landlords who want to initiate disputes** will not be through the ombudsman but the Government has confirmed they are looking at ways to allow this.



# Transitional Arrangements

Tenancies entered into before commencement will have slightly different rules;

- **Written statement** – landlords will of wholly or partly written tenancies don't have to issue a new tenancy. Instead they will have a month from commencement to provide any information required by SoS.
- **Student ground** – does not require prior notice but landlords must give notice they intend to use the ground within a month of commencement
- **Possession notices** – landlords may rely on older Section 21/Section 8 grounds until up to 3 months after commencement but court delays with issuing claims may cause problems.
- **Rent in advance** – rent taken termly/quarterly before commencement will not need to be paid back, but on the next payment date rent will be expected monthly.

# Renters' Rights Bill Amendments

- As of the conclusion of the third reading of the Bill in the house of commons, some further amendments to the bill have been implemented.
- **Rent in advance:**
- Landlords may not demand, encourage or accept **any** rent before agreeing to enter into an assured tenancy
- Once the tenancy has been agreed, the landlord can request up to a months' rent in advance of the move in.
- After that payment, landlords can only require the rent be paid during the rental period for which the rent is paid. This limits the rent for each period to no more than a month.
- While deposits can be taken, this creates a risk for landlords and an opportunity for fraudsters as the full rent cannot be paid until a signed contract is in place.
- Landlords will look to make use of security and holding deposits, guarantors and rent guarantee policies, as well as being more stringent with referencing standards.

# Renters' Rights Bill Amendments

- **Student ground for possession:**
- The student ground has been amended with further requirements.
- Already, the property must be let to tenants who are, or are expected to be, students. The property must be an HMO, and possession must be required between 1st June and 30th September.
- Additionally, the landlord must serve notice prior to the start of the tenancy that they intend to re-let to students, and the tenancy must be entered into less than six months before the tenants move into the property.
- It is currently very common for student tenancies to be agreed well in advance of the following academic year due to fierce competition.
- This change will result in students having even less time, more competition and will see them house-hunting for the following year during the height of their exam season.

# Renters' Rights Bill Amendments

- Some of the other amendments to the Bill include:
- Guarantor liability – Upon a tenant passing away, the liability of a guarantor will cease from that point such that they are not liable for any rent due after the death. This is the case if all tenants on the tenancy pass away, or all tenants related to the guarantor pass away.
- Exempt tenancies – A fixed term must be for a term of 21 years or more to be exempt from the assured tenancy regime, previously this was seven years. Could still create a 21-year tenancy with a break clause however.
- Fees – The calculations for the redress scheme and database costs have been updated. We can expect the fees to be significantly higher than originally suggested due to this.
- Rent repayment orders – Superior landlords can be chased for RRO offences even if they have not actually received any rent from the intermediate landlord.
- HMO Licensing – Landlords may not rely on terms of their contracts as the sole basis of a defence against a licensing offence.

# Renters Rights Bill Training

- Comprehensive overview of the Renters' Rights Bill and its importance.
- Key legal changes and compliance requirements for landlords.
- Tenant rights and enhanced protections under the new law.
- Landlord obligations, what has changed and how to stay compliant.
- Process changes following the removal of Section 21
- Practical guidance on ensuring legal compliance and avoiding penalties



*£20 Off  
Discount  
Code  
OJ20*

# Campaigns

- Write to your MP using our **MP toolkit** and new regional infographics.
- Respond to our quarterly **surveys** to ensure your voice is heard.
- Watch our member-only **webinars** – so far, we've heard expert insights from:
  - Guy Horsington, Deputy Director for the Private Rented Sector, MHCLG
  - Rik Smith, Director of Tenancy Services, Goodlord
  - Carly Jermyn, CEO and Solicitor, Woodstock Legal Services
  - Christian Balshen, Head of Lettings, Rightmove

## The Renters' Rights Bill

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**The biggest change  
to renting in over  
30 years**

EVERYTHING YOU NEED TO KNOW  
EVERY STEP OF THE WAY 

# Our vision, mission & values

Our vision is to lead a thriving rental sector

Our mission is to support and be the voice of private landlords



Integrity



Professionalism



Agility



Leadership



Inclusivity

# Exclusive member discounts

- ✓ FREE Tax Investigation Insurance worth over £100
- ✓ 10% B&Q TradePoint discount card
- ✓ 10% discount at LOFT Interiors
- ✓ 5% discount on compliance checks with Safe2
- ✓ 1-month FREE boiler & home emergency cover
- ✓ Exclusive discounts on mortgages, tenant referencing, and more
- ✓ Expert advice from real people
- ✓ Over 130 documents and guides





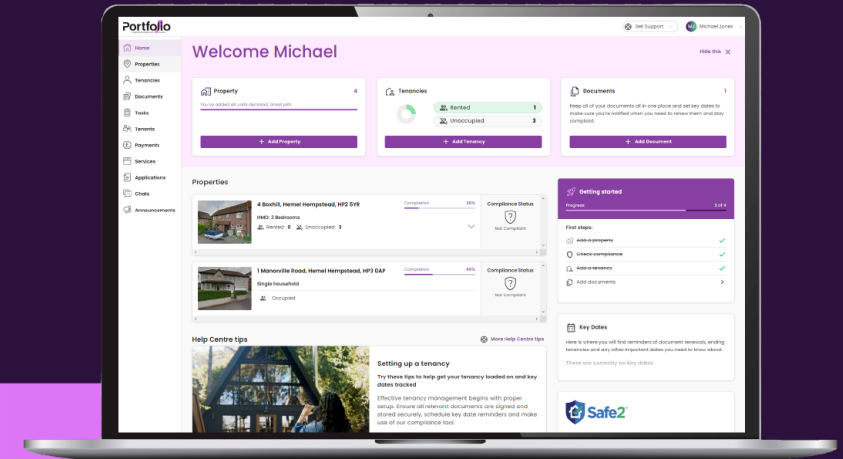
# Simplifying compliance: Safe2

- Simplify compliance with our all-in-one service
- Safe2 are the perfect solution for your property compliance certificates and with our market-leading online platform, you can order any required certificate with just a click of a button.
- Safe2 will seamlessly organise the inspection and arrange the date with either the tenant or letting agent and keep you updated along the way.
- You receive an exclusive discount as an NRLA member



# Portfolio

## Trusted online property management



Save time – Save money – Stay compliant



Start for free!

Try it now at [nrla.org.uk/portfolio](https://www.nrla.org.uk/portfolio)

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

# Joining options

## Landlord membership

From £125 a year

Share the benefits with 1 associate

## Business membership

From £250 a year

Share the benefits with 4 associates

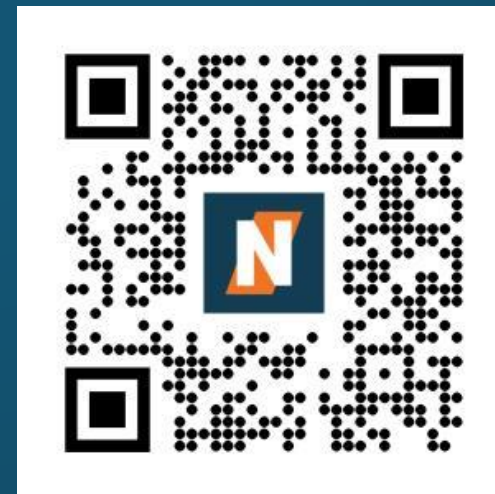


**Join the NRLA**  
The UK's Largest landlord association, with over 100,000 landlords like you.

★ Trustpilot ★★★★★



**Discount Code**  
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[www.nrla.org.uk](http://www.nrla.org.uk)



Join today by visiting  
[nrla.org.uk/join](https://nrla.org.uk/join)

Osai.joseph@nrla.org.uk

# **Croydon Council Partnership working**

## **Improving homes together**

Vivina Vincent

Carbon Neutral Programme Manager

# Why we are here?



Exploring how we can co develop a community home improvement schemes



Potential legislation of EPC C by 2030



Opportunities of support when working together



Creating value to landlords

# Where the council is at?



Climate action plan in June



Planning the Local Area  
Energy Plan/ Flexibility  
services



Home improvement  
advice on the website



Initiating to work on  
community home  
improvements

# What's in it for landlords?

## Financial Value

Property value can increase by 15%

Higher rental yields and reduction in voids

Lower Risk of Tenant Arrears

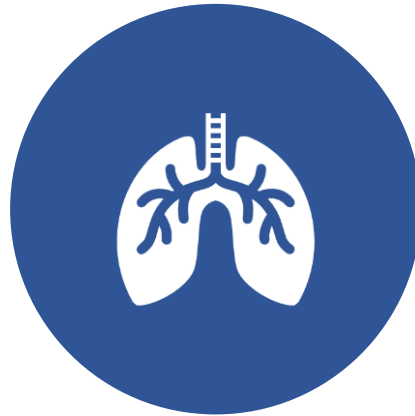
Preferential lending rates are available for energy-efficient property assets.



# What's in it for landlords? Tenant Comfort



CONSISTENT  
TEMPERATURES



IMPROVED AIR QUALITY



NOISE REDUCTION

# What's in it for landlords?



COMPLIANCE WITH FUTURE  
REGULATORY CHANGES



OPERATING COSTS



SUPPORT FOR UPGRADED  
PATHWAY

# Mentimeter

- Use Menticode : 8409 6140

- QR Code:



# Croydon Council Partnership working

The next meeting provisionally is set for  
September 2025.

Forthcoming change – Renters Rights Act

**THANKYOU.**  
**To you, the speakers**  
**& the organising team.**  
**NOW TIME FOR THE**

**CROYDON**  
www.croydon.gov.uk



## **ADVICE TABLES**

Contact us: [hsg-privatesector@croydon.gov.uk](mailto:hsg-privatesector@croydon.gov.uk)

Public telephone: 020 8760 5476 (direct dial with answerphone)

For queries on HMOs New Direct Dial Line 0208 604 7474 [hmo@croydon.gov.uk](mailto:hmo@croydon.gov.uk)