

## **Landlord newsletter**

A newsletter for HMO landlords, managing agents and letting agents in Camden



### **Issue 8 – Spring 2023**

Time has flown and nearly a year has passed since our last newsletter. However, even though it has been a while not much has changed for the sector. We are still awaiting an announcement from the Government in relation to the Renters' Reform Bill (see below) which is likely to have the biggest impact on the private rented sector for several decades. And we are still waiting for news from the Government on when the minimum EPC rating of 'C' will become law.

As always, this edition will seek to update you on what is happening nationally as well as locally in Camden. We have news about our Landlord Forum coming up on the 17 May and, amongst other useful items, we also look at how landlords and property managers can prevent damp and mould problems and how to avoid a shorter 1-year licence by submitting the right EICR.



### **Local updates & information**

#### **HMO licensing - one year licences**

In most cases the Council are issuing 5-year licences when we make a decision to grant an HMO licence. However, there are certain occasions when a shorter [1-year licence](#) will be issued.

These shorter licences are issued when we have concerns about the property or the management standards. The most common reasons are a failure to make an application on time (including renewals), poor management standards, failure to submit an EICR by a competent person and failure to comply with conditions and works on a previous licence.

In relation to the Electrical Installation Condition Report (EICR), most landlords should now be aware that they must have

#### **Just announced - Landlord Forum**

We will be holding another landlord forum on Thursday 17 May at 2pm. This will be an online only event over Zoom and an opportunity to register for this event will be sent out in the next few days.

We are pleased to welcome speakers from the Association of Decentralised Energy to talk about energy efficiency and the help available to landlords, and the National Residential Landlords Association (NRLA) to give an insight into the legislative and other changes affecting landlords. There will also be a talk on damp and mould from one of the team's environmental health officers.

At the end of the session we will be inviting landlords and managing agents to tell us how

the [electrical installations in their properties inspected and tested](#) at least every five years. The EICR must be submitted at the time of the HMO licence application.

It is important to carry out thorough checks to make sure the electrician you use is registered with a national competent persons scheme such as N.I.C.E.I.C, E.C.A, or NAPIT and, in addition, that the electrician is registered as competent to issue EICRs. **If the electrician you employ is not qualified and registered as competent to carry out inspection and testing then a 1-year licence is likely to be issued.**

## Green Homes Grant

Would you like to ensure that your property is in compliance with Minimum Energy Efficiency Standards (MEES), improve the warmth and comfort of your property, and help your tenants save on their energy bills? The Green Homes Grant is here to assist.

Landlords with properties in Camden can receive up to £5k of grant funding to cover two thirds of the costs for the installation of efficiency measures, such as low carbon heating systems, insulation, and smart heating controls.

To be eligible your property must have an energy rating of D, E, F or G (the lowest ratings) and your tenants must have an annual income of no more than £30k per annum or up to £20,000 income after housing costs.

Click [here](#) for more information or check your eligibility and register your interest [here](#). You can also call our project partners, Warmworks free on **0808 196 8255**. Please note the fund will conclude in September 2023.

## Camden Climate Fund

The Camden Climate Fund provides up to £5,000 of funding to support residents and landlords to deliver energy efficiency improvements to their properties. Camden will provide up to 50% of the funding of up to £5,000 towards energy efficiency improvements such as low carbon heating or insulation.

Click [here](#) for more information or email us at [camdenclimatefund@camden.gov.uk](mailto:camdenclimatefund@camden.gov.uk)

they would like to see the Council engage with them in the future.

## Are the number of rental properties falling?

Following evidence that there has been a big drop in properties available to rent, London Councils are currently carrying out collaborative research with the London School of Economics (LSE) and others to try to find out what is happening.

You can take part in the survey [here](#). **The survey closes on 1 May.**

The LSE are also looking to carry out interviews with landlords and agents - you can express an interest to participate when filling out the survey.

## HMO licence renewal - reminder

Please be aware that you can only make an online application for a licence renewal if you are the current licence holder and the licence has not expired.

If the [licence holder has changed](#) a new HMO licence application will be needed.

If the [applicant has changed](#) since the original licence application then the new applicant will have to create a new HMO portal account and make a completely new application. However, in this case, the applicant is still entitled to the reduced fee for renewals and so only pays the 'part 1' fee.

We aim to send out renewal reminders two months before expiry. However this is not a legal requirement and ultimately it is the landlord's responsibility to renew a licence before it expires. Please check your current licence to see when it needs renewing as failure to renew will mean your HMO will be unlicensed (which is a criminal offence and subject to large fines).

Access to the HMO portal for renewals will open 30 days before the expiry date of the existing licence.

Please also carefully review your current licence to ensure that all the conditions have been met. Non-compliance could result in enforcement action being taken or a 1-year licence being issued.

For further guidance on making a new or renewal application please visit: [camden.gov.uk/hmolicensing](https://camden.gov.uk/hmolicensing)



## National updates

### Energy efficiency

Currently, rented properties in England and Wales require an Energy Efficiency Certificate (EPC) rating of at least an 'E'. Current Government proposals indicate that the minimum EPC rating will be raised to a 'C' for new tenancies from 2025 and for all tenancies from 2028.

You can see above for how Camden can help landlords in the borough carry out energy efficiency work. Landlords can also benefit from the soon to be launched [Great British Insulation Scheme](#) (currently known as ECO+). This can help with such as loft and wall insulation.

Carrying out energy efficiency measures will mean your tenants will have reduced bills, they will be more comfortable and therefore will be happy to stay in your property longer. It should also significantly reduce the likelihood of condensation and therefore mould growth - see below.

### Spotlight on damp and mould

The issue of damp and mould has hit the headlines following the tragic and preventable death of the toddler, Awaab Ishak as a direct result of mould in the family home. Whilst this occurred in the social housing sector, the Government is also looking at new standards for the private rented sector (PRS). The English Housing Survey 2021-22 found that 11% of the PRS had a damp problem, compared with 2% of owner occupied homes and 4% of social rented homes.

Mould is a fungus that needs moisture to grow. It is the spores from the mould that causes a range of health issues including headaches, sneezing, allergies, itchy eyes, throat irritation and skin rashes to asthma and respiratory problems. It can be very serious and even fatal for babies, young

### Progress on the Renters' Reform Bill

The long awaited white paper on the Renters Reform Bill was published by DLUHC (Department of Levelling Up, Housing and Communities) last May. Although nothing has happened since, Michael Gove, the Secretary of State, has indicated that the Bill maybe introduced by June.

This is likely to include an end to section 21 'no fault' evictions, changes to notice periods for rent increases, an end to fixed term tenancies, the introduction of a decent homes standard and an Ombudsman for the private rented sector and a new property portal where landlords will be expected to register their rental property.

### New 'How to Rent' guide

A new Government ['How to Rent' guide](#) was issued on 24 March 2023, providing advice to current and prospective tenants on the rental process in England and Wales. It details their rights and responsibilities as a tenant, as well as the legal obligations of landlords.

Every landlord must ensure their tenant(s) have received a copy of the 'How to Rent' guide at the beginning of their tenancy.

The guide is now an online document only and it is probably best to provide your tenants with a direct web link, so they always have access to the latest updated version. It is very likely there will be further updates over the coming year. As there are no hard copies published, if a tenant asks for the guide in this format you will have to print it out yourself.

As it is important to be able to prove the guide has been given to the tenants, you should ask your tenant to sign a release form, confirming that they have been

children, the elderly and immunocompromised.

It is important that tenants are encouraged to notify their landlord when they notice a problem with damp and mould and also that landlords, or their managing agents, carry out regular routine inspections of their property. [Damp can have many causes](#), but a common one is condensation. Whilst tenants have a role to play in reducing condensation, the majority of cases can be solved by effective (and affordable) heating systems, mechanical ventilation (to the outside) in kitchens and bathrooms and appropriate insulation to outside walls and roofs.

provided with an up-to-date version. This may form part of the tenancy agreement.

If you don't provide a copy of the most recent guide at the beginning of the tenancy, it means you will not be able to take possession of your property using a section 21 notice.

Landlords should be aware there are several other things that you need to provide to the tenant in order to be able to seek possession using a section 21 notice. These include:

- A copy of the annual Gas Safety Certificate
- A copy of the Energy Performance Certificate (EPC)
- Details of where their deposit is being stored
- A copy of the Electrical Installation Condition Report

The 'How to Rent' guide provides a good checklist for landlords too!

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## Criminal landlords

### Large fines for owner continuing to operate an unlicensed HMO

The HMO enforcement team recently investigated the letting of a property in Pratt Street, Camden following a complaint from the tenants. The property had a history of enforcement action under the same ownership although the managing agent who had been prosecuted for operating an unlicensed HMO previously had changed. The property had then been left empty. However, the inspection revealed that the property was again operating as an HMO without an HMO licence and with numerous breaches of the management regulations including inadequate doors to bedrooms and kitchen, water leak causing extensive damage to ceiling, lack of safety guarding to flat roof and broken windows. Financial penalty notices totalling £65,000 were served on the owner and new agent for the offences. An HMO licence application was submitted and a 1-year licence was issued with an extensive list of works required to ensure compliance with Camden's licensing standards and improve property conditions for the tenants. All fines have now been paid.

**If you own, rent or manage an HMO you need to make sure you have an HMO licence and comply with the conditions. Our [webpages](#) contain useful information and if you still have any questions, contact the HMO licensing team (details below).**

The Private Sector Housing Service recognises that the majority of landlords provide good quality housing, however will make use of all available regulatory tools to tackle criminal landlords to ensure safe housing for Camden private renters.

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**✉ Contact the team**

If you would like any further information concerning your HMO licence, or to report an unlicensed HMO, please contact the HMO licensing team [hmolicensing@camden.gov.uk](mailto:hmolicensing@camden.gov.uk) or phone the team on 020 7974 5969.

