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Landlord newsletter

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



Issue 5 – Autumn 2020

This is our second newsletter since the start of the Covid-19 pandemic, and we do hope this newsletter continues to find you and your families safe and well. The last few months have seen changes to people's lives that no-one thought they would see in their lifetime - everyone has had their own challenges in some form. In the context of this newsletter, this might have been a loss of or reduced income for tenants, and therefore for landlords, problems with rent arrears or finding tenants. In order to help you navigate this difficult period, this newsletter contains recent updates about our service, up to date guidance for landlords and tenants and other news.

Clearly the situation is changing rapidly and so where possible links to Government guidance have been provided which will be updated if the Covid-19 level of alert in London changes.

Coronavirus (COVID-19) update

Landlords and their agents are encouraged to work closely with their tenants at this time, both in relation to their ability to maintain rent payments and also works that might be needed. In relation to repairs and maintenance, and legally required gas and electrical checks, you should work with your tenants and contractors to ensure these works take place safely. Government guidance for working safely in people's homes can be found [here](#).

The temporary freeze on evictions ended on 20 September 2020. However, the Government's Coronavirus Act 2020 was amended so that from 29 August 2020 landlords must provide six months' notice to their tenants in most circumstances. Government guidance in relation to possession proceedings can be found [here](#).

The Council is committed to ensuring private tenants have a safe place to call home, particularly during this current crisis, and so are maintaining a complaints service for tenants to report disrepair, harassment and any threats of eviction. The Council is also providing support to tenants in response to Covid-19, including financial advice, and they can call 020 7974 4444 (option 9) or visit camden.gov.uk/coronavirus to find out more information.

In relation to [HMO licensing](#), we are now issuing licences based on the information provided at application and, if you have an application pending, you will be contacted by officers over the next few weeks asking for further information by email and telephone. These properties will all receive inspections once the compliance periods have expired, when information (including room sizes) will be checked. Licences may have to be varied if these inspections bring to light circumstances that differ to information provided.

Further Covid-19 guidance for landlords and tenants is available both on the [Council's website](#) and on the [government's website](#).



National and Regional Updates

Renters' Reform Bill

As reported previously, the Government intends to introduce a Renters' Reform Bill to

Mandatory electrical checks

implement its manifesto commitments to deliver a fairer and more effective rental market. There is still no timetable for this, but the intention is to:

- abolish the use of 'no fault' evictions by removing section 21 of the Housing Act 1988
- strengthen the rights of landlords who need to gain possession of their property through the courts where there is a legitimate need for them to do so by reforming current legislation
- introduce a new lifetime deposit to ease the burden when tenants choose to move

Client Money Protection

Camden Trading Standards are concerned that there may be a significant number of letting agents in London who are not members of a [client money protection \(CMP\) scheme](#). They are advising landlords who use the services of a letting agent to check the agent's membership is up to date. CMP membership means that clients, both landlords and tenants, have a scheme that they can claim against should an agent go out of business.

It has been a legal requirement since April 2019, there are 6 approved CMP schemes, and the membership certificate should be displayed on business websites and in offices.

If an agent is not a member the council can serve a financial penalty notice up to a maximum £30,000. Please report any concerns using the [Citizens Advice Consumer Service](#).

Green homes grant vouchers



The new [Electrical Safety Standards in the Private Rented Sector \(England\) Regulations 2020](#) came into force on 1 June 2020. This makes it a legal requirement for private landlords to have electrical installations inspected every five years, fix any serious problems and give tenants and the Council a copy of the report. Councils will be able to issue large fines to landlords who do not comply.

The regulations apply to all new tenancies after 1 July 2020. ALL existing tenancies will be covered by the regulations from 1 April 2021.

We always ask for a copy of the certificate when landlords apply for a licence.

Competent electricians can be found online and [Electrical Safety First](#) and the [ECP](#) are good places to start.

Homes (Fitness for Human Habitation) Act 2018

Essentially the [Homes Act](#) allows tenants to take their own legal action if the property is deemed to be unfit.

When the Act was implemented on 20 March 2019, it applied only to new tenancies, including renewals. From the 20 March 2020 it applies to ALL existing tenancies regardless of what date the tenancy started.

From the end of September, homeowners and landlords in England can apply for a voucher towards the cost of installing energy efficient and low-carbon heating improvements to homes.

The government is providing vouchers that cover up to two thirds of the cost of qualifying improvements to your property. Vouchers must be used to install at least one home insulation or low carbon heating measure. If you choose to install at least one of the primary measures, you can use your voucher to help cover the cost of secondary measures, including improvements to windows and doors. The scheme will run until March 2021.

Utilising the voucher can help you to comply with the [Private Rented Sector Minimum Energy Efficiency standards](#), requiring all domestic rental properties to have an energy performance certificate (EPC) rating of E and above (i.e. not F & G). The government is likely to increase the minimum standard to D and then C in the future.

You can find out more about the voucher, eligible measures, and how to apply [here](#).



Local updates and information

BREAKING NEWS!

Retrofit Webinar Series: Green Homes Grant

Cold weather, Covid-19 and looking out for older tenants

Age UK London are raising awareness about simple ways that landlords can look out for their older tenants. This month, rising cases of Covid-19 and new measures announced by the government have coincided with colder weather. Over coming weeks some older tenants are likely to be staying at home for longer or even shielding. This will include some older tenants more vulnerable to respiratory illness, placing them at greater risk of severe Covid-19 symptoms. Before temperatures drop further Age UK London are urging landlords to get in touch with older tenants and check that heating systems are in good working order. [You can read more about this and other ways landlords can support their older tenants here.](#)

HMO licensing renewal

You will be aware that Camden's HMO licensing scheme will be renewed when the

Thursday 29th October, 6 – 7.15pm

Join Camden Council for the first in their Retrofit Webinar Series, to learn about the new Green Homes Grant and how Camden homeowners and landlords can apply for funding to help carry out home improvement works, otherwise known as 'retrofit', to create more energy efficient homes.

Register [here](#).

You can find out more about how residents in Camden can save energy and keep warm [here](#).

Help with finding reliable trades people

We have compiled a [list](#) of the most commonly used trade associations and organisations which will help you find competent and professional trades people and companies to carry out work needed to your property. Whilst the Council cannot recommend particular trades people or companies, these organisations train, vet or rate their members which allows you to be better informed when making a choice about who to use.

Rogue landlords

The Council is continuing to take more enforcement action against rogue landlords than any other London borough. This is mainly against landlords and agents who fail to license or who breach licence conditions. The new rogue landlord task force set up last year to target the most vulnerable tenants in the borough are continuing to make unannounced visits to suspected unlicensed HMOs. The team also has a tenancy relations officer (TRO) who is able to investigate reports of harassment or illegal

current one finishes on 8 December. As current licences last for a full five years from date of issue, please check your licence to see when it will need to be renewed. Licence holders should receive a reminder letter at least 30 days before the expiry of the licence, but at the end of the day the responsibility lies with the landlord to ensure the licence is renewed. This is important, as not only is it a criminal offence to operate an HMO without a licence, it will also cost more. Applications after a current licence expires will be deemed a new application which are more expensive than renewals. The fees are £1,130 for a renewal and £1,300 for a new application.

You should check that all the works required as part of your licence have been completed within the timescales stated.

Whilst the majority of licences will be for a five year period, the other big change is that the Council will be issuing shorter licences to landlords or agents where there are serious concerns about the management of their properties. This will be in circumstances where landlords have not met their statutory and contractual obligations, such as avoiding or being slow to licence, not complying with licence conditions, not obtaining relevant permissions from other council services etc.

There are also revised standards for HMOs. These are essentially the same as before, the changes generally adding clarity, including separate standards for flats and studios in HMOs. There is also an additional requirement for a carbon monoxide alarm - see below.

The new standards (including a list of the changes made), can be found along with other details about the new scheme on the [HMO webpages](#). Details of changes to licensable section 257 HMOs can be found below.

eviction. The enforcement team are currently contacting landlords and asking for proof of compliance with HMO licence conditions.

One issue that is regularly being identified by the enforcement team is **failure to display HMO licences**. It is a licence condition that the licence is displayed in the common parts of a non-cohesive HMO (room by room lets). For other HMOs, where there is a cohesive group of sharers (e.g. friends who move in together) the HMO licence should be given to them when they move in and kept in a folder of relevant paperwork on the premises.

Carbon monoxide (CO) alarms in HMOs

The requirement for CO alarms has been added to the new HMO standards to [protect the tenants](#) where there is ANY fuel burning appliance.

A BS EN 50291 kitemarked CO alarm (mains or battery powered) should be fitted in any room where any fuel burning appliance is fitted, including those that burn gas, oil, coal and wood. This includes any room that has a flue running through it. If there is an enclosed boiler, it should be fitted just outside the enclosure. Alarms should be fitted in accordance with the British standard.

Covid-19 advice for tenants in shared housing

The Council has produced a [leaflet](#) for tenants living in shared housing. It would be helpful if you could share this with your tenants to remind them of how to stay safe and when to self-isolate.

New definition of licensable section 257 HMOs in Camden

A section 257 HMO is a building converted entirely into self-contained flats where the standard of conversion did not meet the 1991 building regulation standard (and less than two-thirds of the flats are owner-occupied).

Under Camden's existing scheme we license those section 257 HMOs where *half or more of the flats are rented*. Under the new scheme this will change to ***less than half of the flats are owner-occupied***. The emphasis is now on the flats being owner-occupied rather than rented which is more closely aligned with the legislation.

This means that some buildings where there are exactly 50% of flats owner-occupied will come out of licensing when the new scheme comes in. An example would be a building converted into 4 flats where 2 are owner-occupied - this would not need a licence under the new scheme.

Any landlord applying for a section 257 licence, where less than half the flats are owner-occupied, after the 8 September 2020 will be eligible for a [temporary exemption notice](#) (TEN).

If you have any questions about the status of your section 257 HMO licence, please contact the HMO licensing team (details below).

London Landlord Accreditation Scheme

LLAS are now holding their accreditation training online. You can find out more [here](#).

There are discounts on HMO licence fees for private landlords.

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).

Previous issues of newsletters and information from landlord events are now available on the [news & events page](#) of the HMO webpages.

 **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 or phone the team on: 020 7974 5969.

You may also be interested in

Do you have employees working from home because of Covid-19

Oct 16, 2020, 3:00 PM - HMRC Help and Support

COVID-19: Employer support – live webinars

Oct 13, 2020, 2:48 PM - HMRC Help and Support

COVID-19: Employer support – live webinars

Oct 13, 2020, 2:15 PM - HMRC Help and Support

COVID-19: Employer support – live webinars

Oct 6, 2020, 1:50 PM - HMRC Help and Support

COVID-19: Employer support – live webinars

Oct 6, 2020, 2:30 PM - HMRC Help and Support



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