

Landlord newsletter

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



Issue 9 – Autumn 2023

Welcome to our Autumn newsletter. In this edition, we'll cover local and national updates as well as news about our next Landlord Forum coming up on the 8 November.



Local updates & information

HMO licensing - section 257 HMOs

One of the most common forms of shared rented housing in Camden are [houses in multiple occupation](#), also known as HMOs. These are often properties shared by 3 or more people who are not part of the same family and, typically, provide cheaper accommodation for people with limited housing options.

However, another type of HMO is defined under section 257 of the Housing Act 2004. These are buildings converted into self-contained flats which do not meet the 1991 Building Regulation standards and where at least one-third of the flats are rented (i.e. less than two-thirds are owner occupied).

In Camden, we only license section 257 HMOs where less than half of the flats are owner-occupied. HMOs in Camden are usually, but not always, 3 to 5 storey high Victorian terraced houses that were converted into flats between 1960s-1980s.

It is the responsibility of the freeholder and their managing agents to [ensure the](#)

Next landlord forum

We will be holding another landlord forum on Wednesday 8 November at 2pm. This will be an online only event over Zoom.

[Register here](#)

We are pleased to welcome the following speakers:

- HMO licensing team to talk about all things HMO
- trading standards team to go over such as tenant fees, redress schemes, unfair practices
- Justice for Tenants to talk about technological advancements in identifying HMOs
- National Residential Landlords Association (NRLA) to give an insight into the legislative and other changes affecting landlords
- Gerry Crowley talking about the Council's urgent need for properties to let.

[buildings are licensed](#). If a landlord or property manager does not apply for an HMO licence, they can be prosecuted or fined.

The licence will include the building, any common parts (entrance ways, stairs and landings) and any flats under the direct control of the proposed licence holder.

The main problem we see in s:257 HMOs is fire safety. They often lack an appropriate fire alarm system and may not have a protected means of escape (inadequate fire doors and compartmentation).

Camden Climate Fund

The Camden Climate Fund continues to provide grants of up to £5,000 of funding to support 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

Also, see below for details of the Government's Great British Insulation Scheme.

Licence to Let

Centre for London [published a report](#) earlier this year exploring the potential of selective property licensing to improve conditions in London's private rented sector.

Camden Lettings

The Council are looking for property in Camden or neighbouring boroughs to help their fight against homelessness.

The [Camden Lettings team](#) are looking for studio flats or one to four bedroom properties at Local Housing Allowance (LHA) rates.

What they offer:

- A generous cash incentive
- Rent guarantee insurance
- Extensive support and advice to landlords and tenants throughout the life of the tenancy

Details of the last forum on 17 May can be found on the [Council's website](#).

Private rented sector supply in London

Following the call for interviewees in the last newsletter, London Councils have now published their [report into the supply of Private Rented Sector accommodation in London](#). The analysis, which represents the most comprehensive study yet published of London's private rental market, was undertaken jointly by the London School of Economics and Savills.

Key findings include:

- A significant fall in rental listings
- Rents were close to 20% higher than at the start of the pandemic
- Significant reduction in affordable rents for those on Local Housing Allowance (LHA). Only 2.3% of London listings on Rightmove are affordable under LHA.
- Buy-to-let market is contracting
- Policy and economic factors are increasing landlord costs
- Tenancy lengths have broadly doubled

Rent to London students

The University of London is offering landlords the opportunity to list their room or property on their property platform for free until March 2024. Advertise your property to students and staff from London's top universities.

There are still a considerable number of students looking for accommodation and Camden is always a popular borough for students to rent in, particularly those attending institutions in the Bloomsbury area. There is also high demand for short lets (up to 6 months), and students arriving in January 2024.

For more information, click the below link:

<https://housing.london.ac.uk/landlord-landing-page>

Alternatively, please contact the University via 0207 862 8880 or housing@london.ac.uk.

- Reliable, long-term tenants for at least 12 months
- A free London Landlord Accreditation Scheme (LLAS) voucher worth £100

Interested in letting your property?

Get in touch with the Camden Lettings team on **020 7974 4158** or at camdenlettings@camden.gov.uk



National updates

Great British Insulation Scheme

This scheme recently opened for applications and is supporting homeowners to receive free or reduced insulation for their property to reduce energy bills. Landlords may be eligible for support if your property:

- Has an EPC D or E
- Is in Council Tax bands A-D

You can check your eligibility here: <https://www.gov.uk/apply-great-british-insulation-scheme> or phone 0800 098 7950 (Mon-Fri 8-6pm).

You can also check out ["What Grants are Available to Landlords in the UK?"](https://www.energysavinggenie.co.uk) ([energysavinggenie.co.uk](https://www.energysavinggenie.co.uk))

Spotlight on damp and mould

We looked at problems around damp and mould in our last newsletter and also at the [last landlord forum](#) on 17 May. The Government have now issued [guidance for landlords in the social and private rented sectors](#), looking at the health risks of damp and mould, and how to identify and address the problem.

The English Housing Survey 2021-22 found that 11% of the PRS had a damp problem,

E-bikes and fire safety

You have probably heard reports of serious fires in residential properties caused by the charging of e-bikes and e-scooters. These are often caused by faulty e-bikes or batteries and chargers.

[Fire England](#) have produced information to raise awareness around the safe purchasing, use and charging of e-bikes and e-scooters. Information can also be found on the [Camden Private Renters](#) website.

Progress on the Renters (Reform) Bill

The Renters (Reform) Bill was introduced in May and a second reading was held recently in parliament on 23 October.

The original proposals were to end 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.

A call for evidence has now been launched by the Government. You can find more information [here](#).

Updated 'How to Rent' guide

Following the article in the last newsletter which highlighted the new Government ['How to Rent' guide](#) which was issued on 24 March 2023, the guide was updated again on 2 October. It provides advice to current and prospective tenants on the rental process in England and Wales - detailing their rights and responsibilities as a tenant, as well as the legal obligations of landlords.

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 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.

Loan sharks and private tenants

Money is tight for many tenants during this cost of living crisis. Illegal money lenders (aka loan sharks) often pose as friends offering to help out when money is tight. Landlords may want to be aware of how to spot the warning signs of [illegal lenders](#) if they are aware their tenants are being exploited in this way.

Criminal landlords

Large fines for portfolio landlords

Officers from the HMO enforcement team inspected four properties which were part of a larger portfolio owned and managed by a property management company at the end of last year. Financial penalties totalling £62,000 were issued for failing to comply with HMO licence conditions which were paid in full in August. The company has now put a programme in place to carry out work to all of their properties which is now being closely monitored by Council officers.

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 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!

Repeat offenders

Unfortunately, we had another another case of a company breaching management regulations after being fined previously for similar offences. The HMO enforcement team prosecuted the company and the magistrate's court fined them £10,000.

This particular property was being let on a 'rent to rent' basis. The above company had given the property to another agent who then let to the tenants. The owner was fined £22,800 for breaching the HMO licence

Another case this year, where officers found an unlicensed HMO with breaches of the management regulations, including serious fire safety issues and disrepair, lead to the company and the two directors being fined a total of £48,750.

conditions and the agents renting to the tenants were fined £28,000 for breaches of the management regulations.

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).

 **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.

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