



# Cardiff Landlord Forum

20<sup>th</sup> March 2018



# Chair Update

Douglas Haig

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@RLAWales

# New Look

# New Looks for the CLF



# RLA New Logo



# Energy Act 2011



# Why does it exist?

- Costs £2,860 for a band G home compared to £1,710 a year for band E
- 45% of those in F and G properties are fuel poor
- A third of all those that are fuel poor live in the PRS (whilst being 20% of housing sector).
- The original purpose was to supply improvements with no up front cost or net costs for the improvement of works – “The Golden Rule”

# Easy as EPC

## Residential

- Must be legally required to have an EPC and on AST (or similar)
- Until 2018 have to carry out improvements at request of tenants
- April 2018 no new tenancy unless E rated
- April 2020 existing tenancies E rated
- Exemptions
  - Third party consent cannot be obtained
  - Not cost effective
  - Decrease value

## Commercial

- No requirement
- April 2018 no new lease unless E rated
- April 2023 existing tenancies E rated
- Exemptions
  - < 6months no right of renewal
  - Over 10 years no EPC
  - Over 99 years





# What Golden Rule?

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- Green Deal effectively abolished
- Under current legislation almost no way to enforce
- Government looking to cap at £2,500 instead
- This would be on top of any funding obtainable
- Consultation recently closed
- Publication will be soon

# Watch those F's and G's

## Exemptions:

**MUST BE REGISTERED WITH PRS EXEMPTIONS REGISTER as of 1 OCT 2017**

**VALID FOR 6 MONTHS**

**CAN'T PASS TO NEW OWNERS**

**SEE RLA online guidance for more details**

- Civil penalty of up to £4,000 will be imposed for breaches.
- Up to 330,000 PRS properties affected by compulsion.
- Costs per property: £1,800 (gov't) vs. £7,200 (RLA member survey)
- EPC - solid wall calibration problems.
- A statutory periodic tenancy is a new tenancy

**£1,500,000 available**  
Only for RLA Members



**Affordable  
Warmth  
ECO funding**

***e-on***

\*Terms and conditions apply

# GDPR

# GDPR

- GDPR changes coming in May
- Changes way people use personal information / access information
- Landlords must issue a privacy notice
- Explicit consent is essential unless:
  - There is a legal requirement
  - It is a contractual duty (but still should put it in the privacy notice)
- New Paper from ICO suggesting Landlords will have to register

# Cladding & Fire Safety



# Statement from Sajid Javid

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- Fire Door failed after 15min when it should have lasted 30
  - Sir Ken Knight leading expert Panel info safety of Fire door
- Process of further tests currently underway – at pace but *'no evidence of systemic failure at present'*



# Statement from Sajid Javid

- Hackitt still ongoing
- No evidence that the risk to public has changed
- Update no later than April
- 130 buildings formally identified (600 predicted)
- Finally looking at stakeholder roundtable to look at supporting sector



# Cladding Who Pays?

## News

All news articles in date order - newest first.

### Citiscape – Tribunal determines who pays for cladding replacement and fire-watch

- The Tribunal decided that the costs incurred in the provision of the waking watch to 19<sup>th</sup> December 2017 were reasonable, and that a service charge is payable in respect of those costs.
- Further, the estimated costs of £483,000 for the replacement of the cladding included in the 2017/18 budget was reasonable, and that a service charge is payable in respect of those estimated costs.

# Tax and Fees

# New Tax Year

- Latest tax returns under new MIR formula
- Further 25% reduction for this upcoming tax year
- 50% overall so far
- 70% of landlords reported that the changes to mortgage interest relief would reduce their profitability as a business
- 62% of landlords reported this would reduce their profitability by at least 20%.



# **1.1% Rental Price Growth in Great Britain for January 2018**

*(Source: IPHRP - ONS. Analysed by RLA PEARL)*

**RLA PEARL**



# **-17% New Buy-to-Let House Purchase Loans in December 2017**

*(Source: UK Finance. Analysed by RLA PEARL)*

**RLA PEARL**



- Get involved
- Take RLS Surveys and become an RLA Insight Partner

**DATA.  
EVIDENCE.  
PROGRESS.**

**RLA PEARL**

[See what's new >](#)

# Agent Fees

- Over 700 responses
- 54% of people in the Welsh Government consultation said fees should be banned
- Welsh Government committed to take action on fees charged to tenants
- No firm details from WG yet, expect draft Bill later this year



# No DSS Case



# Discrimination?



- Tenant challenged no DSS advert on basis that it unfairly discriminated against women
- Case was settled outside of court
- “proportionate means of achieving a legitimate aim”
- More pressure building on this issue



**Thanks for watching**

(Your name)

(your email)

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