

Thank you for
joining us

Grab yourself a cup of tea and join us
for September's meeting of the Cardiff
Landlord Forum, starting at 6pm.

Please remember to mute yourself.



Cardiff Landlord Forum
Wednesday 16th September 2020

**Douglas Haig, NRLA Director and
CLF Chairman**

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CLF | CARDIFF
LANDLORD
FORUM

Agenda

- Coronavirus
- Changes to Possession
- Financial support
- Possession
- Arbed
- Political Engagement
- Rent Smart Wales renewals
- High-rises
- AOB

Coronavirus Measures

- Mortgage holidays for those with tenants affected by Covid-19 (illness or loss of income).
- Expected to be passed onto tenants and future payment plan agreed.
- Tenants must still pay rent – government guidance is clear.
- Stay on possession hearings extended to 20 September. Courts will prioritise “most egregious cases” – so ASB, domestic violence, and substantial pre-Covid arrears.
- Pre-action protocol to apply to private landlords.
- Housing benefit increased to cover 30% of average market rent in local area.
- Guidance changed to say landlords can start non-urgent works if tenant is happy for someone to enter home. Those self-isolating or shielding should only welcome visits for urgent works.



Coronavirus: More to do

- Ensure LHA fully covers rent, by lifting it to the 50th percentile of local market rents, convert UC advances into grants, and suspend the Shared Accommodation Rate for under-35s.
- Extend access to financial support to landlords, especially those totally reliant on rent as their only source of income/pension or cannot benefit from mortgage holidays.
- Discount landlords' property as an asset when making a UC claim as it prevents landlords from accessing much-needed support during this crisis.
- Properly resource and assist landlords with the Pre-Action Protocol when introduced.



Coronavirus: Top Tips

- Follow government guidance at all times – this is the priority and will help justify any action/inaction.
- Contact your council and Rent Smart Wales directly if a problem arises or you want absolute, backed-up clarity for the property area.
- Evidence as much as you can your efforts to assist tenants and/or fix property hazards.
- Ensure urgent works are carried out and done so safely.
- If finances are affected, seek funds from government support, whether this be you or your tenant(s) – that's what it's there for.
- Be flexible and understanding with your tenants – negative news stories about landlords will not help at this time.
- <https://www.nrla.org.uk/campaigns/coronavirus/wales>



Coronavirus in Cardiff

- *Enforcement & Licensing:* Starting to return to some business as usual. Subject to a risk assessment and appropriate measures for staff, Council is recommending inspections where complaints have been received and for HMO licensing.
- *Council Tax:* Those experiencing financial difficulties as a result of Covid-19 outbreak could apply for a Council Tax Reduction. If unsuccessful, you should contact the Council directly. A CTR will not be given to those who's finances have been unaffected.
- *Plasnewydd additional licensing scheme:* Report on consultation delayed until September 2020. If re-declared, all known landlords and agents in the area will get 3-month notice. Any existing applications submitted just before the end of the previous scheme will continue to be held. Cabinet meeting tomorrow to discuss.
- Contact: HMOlicensing@Cardiff.gov.uk; ctax@cardiff.gov.uk; housingenforcement-cardiff-srswales@valeofglamorgan.gov.uk



Local Lockdown: Caerphilly

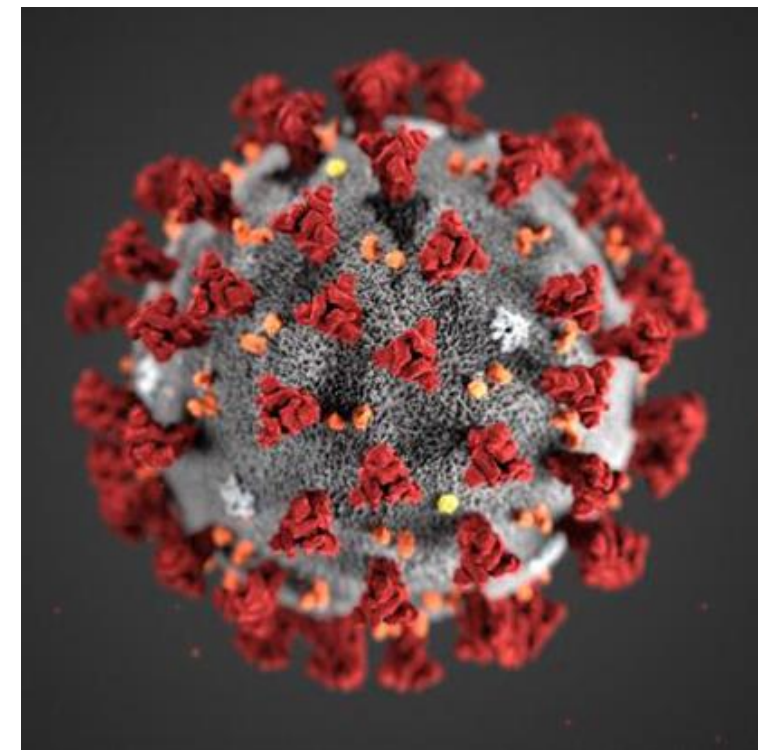
- **What restrictions are in place?**
 - People who live in the Caerphilly County Borough area (CCBA) must stay in the area unless they have a good reason to leave it
 - People from outside the CCBA should not enter it without good reason
 - People living in the CCBA should not meet indoors with anyone who is not a member of their household unless they have a good reason.
 - Extended household arrangements are suspended for those living in the area.
 - Face coverings to be worn in nearly all indoor public places by people aged 11+.
 - People must work from home wherever possible
- You can leave the area if you have a “reasonable excuse” such as going to work where you cannot work from home, or using public services that are not available locally.
- Police can issue FPNs or you could be prosecuted and fined by the courts if you travel outside the area without reasonable excuse.
- Restrictions will be in place until the risk of the spread has reduced
- gov.wales/caerphilly-county-coronavirus-lockdown-frequently-asked-questions




Coronavirus: NRLA Research

NRLA-commissioned a follow-up survey, conducted between July 20 and August 4, that found in Wales:

- 84% of PRS tenants have paid their rent as normal throughout the pandemic.
- 9% agreed a reduced rent, a rent-free period or made some other arrangement with landlord/agent
- 4% of tenants are building arrears and are unable or unwilling to repay these.
- Only 1-in-6 of all those with arrears (2% of Welsh survey sample) have been served with possession notice.



Tenant Saver Loans

- **NRLA victory – loans to tenants to cover arrears**
 - PRS-only, where tenant makes application and payment goes straight to the landlord/agent
 - Interest of 1% APR with up to five year to pay back
 - To help with arrears directly linked to coronavirus (e.g. made redundant)
 - Open to those with pre-Covid arrears but not such “substantial” arrears
 - **Looking to roll this out by end of September – awaiting confirmation of exact date.**
 - Arrears can be back-dated to / affected by coronavirus means since 1 March 2020.
 - Currently no cap on the amount that can be borrowed and no end date – but £8m pot
 - To be administered by Welsh Council for Voluntary Action and delivered by credit unions
 - If tenant already on benefits, they should go to council and get DHP instead of loan
 - **Will not link this to landlord evicting their tenant, but hope/expect landlords to ensure tenant utilises loan to avoid this**
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PRS Helpline

- For tenants struggling with rent, income, or housing benefits.
- A free, confidential, independent service that will advise tenants on ways in which they can maximise their income and manage debt – with a view to helping them pay their rent if they can and hold on to their tenancies.
- Funded by the Welsh Government – run by Citizens Advice Cymru.
- Comes ahead of end of furlough scheme and stay on possession hearings.
- **The number is 0300 3302177 – open Monday-Friday from 9:00-17:00.**
- Available in English and Welsh, and Citizens Advice will work closely with a third-party organisation for other languages.
- NRLA Wales welcomes this new source of support after long calling for services available to social tenants to be extended to the PRS.

A blue speech bubble containing the text "citizens advice" in white lowercase letters.

**citizens
advice**



Changes to Possession

- Welsh Government announced possession notices served **from and inc. 24 July** are six months long. **In place until 31 March 2021**
- Does not apply to anti-social behaviour – still three months.
- Announced yesterday that notices citing ASB or domestic violence returning to pre-pandemic lengths on **1 October**.
- **Changes are not retroactive.** If a landlord has already served notice, then the notice period remains what it was when served.
- NRLA disappointed at:
 - Less than 12 hours' notice for landlords/agents
 - Failure to announce alongside financial package to cover arrears
 - Potential to actually increase serving of “just-in-case” notices.
- Senedd Committee raised concerns about breaching landlords' human rights

Renting Homes (Amendment) Bill: Update

- Senedd Committee concluded its scrutiny of the Bill in July, taking evidence from the Minister.
- Currently writing their report – must report back to the Senedd before 2 October.
- NRLA will be working with the Welsh Government and opposition parties to secure our proposed amendments.
- Bill to be passed before May 2021 election.
- Once amended, the Renting Homes Act 2016 will finally be implemented around October 2021.



Energy Efficiency grants for the PRS

- What is Arbed?
- Past performance – only engaged with 4% of the Welsh PRS
- Eligibility – E, F or G properties
- No tenant circumstances eligibility.
- Current areas
- Future steps / engagement



Political Engagement

- NRLA have met with Welsh Conservative Shadow Housing Minister, Mark Isherwood MS, and Leader of the Wales Greens, Anthony Slaughter this summer.
- Meetings later this month with Plaid Cymru Housing Spokesperson, Delyth Jewell MS, and Housing & Local Government Minister, Julie James MS.
- Hosting a fringe event for the Plaid Cymru Virtual Conference.
- NRLA Wales launch cancelled due to Coronavirus – replaced with drop-in event so MSs and staff can discuss any issues relating to the PRS with us.



Mark Isherwood MS (top left) and Anthony Slaughter (top right) at the RLA Hustings in 2016.

Rent Smart Wales: Update

- First RSW renewals on 23 November 2020.
- New licence conditions for those signing up from (and inc.) 1 July 2020. Will apply to all when renewed.
- Changes include:
 - mandatory inspections every year for single dwellings/shared houses on single tenancy and every six months for HMOs. Template available.
 - compulsory training on the Renting Homes Act 2016 prior to or within 3 months of its implementation.
 - can only appoint unlicensed person to be main point of contact and decision-maker for rented properties for unplanned event out of the licensee's control for 4 weeks max. per calendar year.
- Read new conditions at rentsmart.gov.wales/en/resource-library/
- Expect details on new training matrix, inc. CPD points, before renewals begin.
- Bethan Jones will join us for next meeting in November with more.

**Rhentu
Doeth
Cymru
Rent
Smart
Wales**



External Wall System (EWS1) process for the valuation of high-rise buildings

- The EWS1 form is a set way for a building owner to confirm to valuers and lenders that an external cladding system on residential buildings, has been assessed by a suitable expert, in line with the latest UK Government advice.
- The EWS1 form must be completed by a fully qualified member of a relevant professional body within the construction industry with sufficient expertise to identify the relevant materials within the external wall cladding and attachments, including whether fire resisting cavity barriers and fire stopping have been installed correctly.



EWS1: Fake Surveys

- Several tower blocks targeted by fake companies trying to take advantage of EWS1 forms.
- Reports of several cases in Cardiff and elsewhere in the UK, but no other significant cases across the rest of Wales. In one case in Cardiff, scammers went directly to residents.
- Residents/owners urged to ensure only a qualified professional undertakes such a survey.
- Organisations such as RICS looking into ways to highlight this, particularly with building owners, managers and local authorities.



NRLA Wales – Job Opportunity

- The NRLA is actively seeking applications from local landlords and members for the position of NRLA Regional Representative for Wales.
- NRLA has approximately 2500 members in Wales and we are looking to increase our membership offering.
- If you are a property professional with a passion for self-improvement, communication and best practice, we would love to hear from you.
- Will be responsible for organising and running local NRLA meetings and will be the focal point of NRLA member engagement and recruitment in the region.
- They are a local figurehead for the landlord community and provide 'eyes and ears on the ground' for the company in terms of both member feedback and local authority activity.
- Post designed to fit around existing commitments.
- Deadline for applications is Friday 25 September.
- For more information and details of how to apply, please check out the About Us section of the NRLA website.



Good landlord case studies

- If you have a story about yourself or another landlord where you/they have helped a tenant, please send it in. Examples could be:
 - Helped a tenant stay in their home or access benefits
 - Made adaptations
 - Allowed a tenant to keep pets
 - Housed an essential worker during the Covid-19 outbreak
- Even better if a tenant can write in!
- Can be made anonymous if you want to.
- Please send case studies & suggestions to calum.davies@nrla.org.uk



Thank You

Any Questions?



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