

Thanet Landlords' Focus Group

Working for landlords in partnership with Thanet District Council



Wednesday 04 March 2015

Council Chamber, Thanet District Council, Cecil Street, Margate, Kent, CT9 1XZ

Meeting notes

In attendance:

Landlord representatives

Teresa Bartlett (Chair)
Susan Hodges
Diane Solly
Hugh Horton
Sally Brinson
Marion Money
Lynne Sutton
Sara Wade
Colin Matley
Steve Morgan
Marion Money

Council representatives

Richard Hopkins (Housing Regeneration)
Louise Ritchings (Housing Regeneration)
Rachel May (Housing options)
Stuart Clifton (Housing Options)
Andrew Croucher (EK Services)

Apologies : Damien Cooke; Kiren Patel; Lucy Wilkes

1. Welcome and Introductions

The group gave a warm welcome to Richard Lambert (RL), Chief Executive of the National Landlords' Association (NLA). MM requested that RL attend the meeting to observe proceedings as a non-voting member. This request was previously put to the group for decision and agreed by the chair.

2. Minutes of last meeting

MM requested an amendment on page 2 of the previous minutes; advising that court forms now request proof of any mandatory licences, not solely selective licences. Previous minutes will be amended and published on the Thanet District Council (TDC) website in due course.

3. Housing Options: Landlord Liaison Officers update

SC informed the group that Landlord Liaison Officers (LLO) are still working pro-actively to gain referrals into the service. The main issues that are being referred are concerning rent arrears, which the team aim to resolve prior to a notice being served. Although LLOs cannot always resolve an issue, for example if a property is unaffordable, they will always endeavour to assist by helping to find alternative affordable accommodation. LS and SB both highlighted the positive experiences they have had when working with the LLO service and have found it to benefit both tenants and landlords. MM added that it is a very valuable service that could benefit from further promotion as she still meets with people who are unaware of it. SC added that the team will continue to actively promote the service.

4. Help to Move Scheme

RM informed the group that the bond scheme has been rebranded and will now be the Help to Move scheme. The scheme will be launched at the end of March 2015; guidance for landlords and tenants will be available shortly. The bond is now called a deposit guarantee; it will remain a written agreement but will be set at a higher value than before. For one bedroom properties the rate will be set at double the Local Housing Allowance (LHA) rate, with two or more bedroom properties being set at triple the LHA rate. The guarantee will now include damage and loss of rent and initial HHSRS inspections of each property will continue. The scheme can currently ensure housing benefit payments are made direct to the landlord and will offer LLO support throughout the tenancy. RM added that the scheme does require 12 month contracts between the landlord and tenants. Further guidance will be circulated to the group, once available. TB felt that the new scheme may appeal to those landlords that own properties within harder to rent areas and could potentially encourage them to take on housing benefit claimants that do not have a guarantor. HH added that if there is no guarantor then some insurance policies would be null and void and so the scheme may not work for all agencies.

5. Housing Benefit/council tax benefit update

AC informed the group that funding for Discretionary Housing Payments (DHP) will be cut by 25% for 2015-2016. As a result there is a need to prioritise those that are most in need and look at how best to assist them. One possibility would be to pay up to the LHA rate with applicants being required to top up any additional money required. EK Services will be reviewing their procedures for the forthcoming financial year and will be working closely with LLOs in order to support applicants in maintaining their current tenancies and help with rent arrears where it could result in securing a longer tenancy.

The new LHA rates for the next financial year have now been published on the Valuation Office website and will go on to the TDC website shortly. AC added that the new rates do not seem to reflect the current market changes of increased rents.

AC advised the group that the first tranche of the national rollout of Universal Credit (UC) will include Ashford, Swale and Maidstone and will go live between January and April 2015. Any person moving from an area that has gone live will continue with UC in their new district. Thanet is a part of tranche three and will go live, for all new single person claimants, between September and December 2015. Initially the scheme will not affect couples or families, but will affect existing claimants who have a break in their claim. The rollout will be a phased process with a growing number of claimants being signed up to it over time. AC added that there is currently limited information on UC from the Department for Work & Pensions (DWP).

EK Services are currently advertising for a Welfare Reform & Project Officer. The remit of the new role will cover welfare reform as well as UC. AC will keep the group updated and, once appointed, will invite the officer to future meetings.

MM informed the group that the NLA have been working with DWP in Ashford & Swale and advised that best practice is to keep sharing rent statements with tenants. Under UC it will no longer be mandatory for payments to go straight to the landlord where rent has been in arrears for eight weeks or more. DWP will need landlords to submit a claim for alternative payment arrangements, in writing and will not discuss claims with landlords. MM advised that there is a national scheme for tenants that can provide help and support in managing their money; further details to be circulated to the group.

6. Landlord Event 2015

LR informed the group that the next Landlord Event will be held on 08 July 2015. RH suggested that the quiz presented by the National Landlords' Association, Southern Landlords' Association and the Residential Landlords Association, was a great addition to the 2014 Landlord Event,

and should be a feature of the 2015 event; this was agreed by the group. MM added that landlords and agents may find a presentation about high court sheriffs greatly beneficial and agreed to look into the availability of speakers. Other suggested presentations or stands were relating to mortgages, insurance for landlords, selective licensing and the Margate Task Force.

7. Selective Licensing update (existing scheme)

RH advised the group that of 2100 properties that require a selective licence, 1900 are now subject to a licence or an application that is being processed. The council are building a database of all 3300 properties within the designated area by visiting each property, in order to establish the tenure, by April 2015. The team are taking enforcement action against landlords who are renting out property without a valid licence or application.

The Housing Regeneration Team is undertaking an inspection programme in order to attempt to inspect every licensed property by the end of the scheme. To date, 728 inspections have been carried out; of which almost two thirds have revealed breaches of the licence conditions. As a result, 406 formal breach notices have been served. This is proving to be successful in achieving full compliance with the conditions.

RH informed the group that the council can apply to the First-Tier Property Chamber (Residential Property) for Rent Repayment Orders (RROs), where an owner has been in receipt of housing benefit payments and has failed to comply with the scheme. To date, two RROs have been agreed at the sum equivalent to 12 months of housing benefit payments. Three further applications are due to be heard at a tribunal in the coming weeks.

8. Selective Licensing (Proposals)

RH confirmed that the Housing Regeneration Team is currently at the very early stages of exploring whether the existing scheme should be considered for re-designation. The team are researching the situation regarding anti-social behaviour (ASB) and low housing demand within the current designation. If there is sufficient evidence to support a re-designation, and the legal tests are met, then a proposal may be put forward to senior officers and Councillors for their consideration. Any proposal would go to a full public consultation. RL advised the group that the NLA are looking into various proposals across the country, adding that the NLA will not always oppose a proposal, providing the local authority proves a sensible and justifiable use of the scheme. RH added that a report on the current scheme has been written and is currently with senior officers for approval. Once the report has been approved it will be published, with figures being regularly updated.

9. Redress Scheme for Lettings Agents and Property Managers

RH informed the group that the Redress Scheme became enforceable in October 2014. The scheme requires all letting agents and those that manage a property on behalf of somebody else, to sign up to one of three government approved ombudsman schemes. TDC are the enforcing authority and have written to all known agents and managers in the area, advising of the scheme; as a result 54 have now signed up, with the remaining six being investigated. Failure to comply with the scheme would result in a notice being served, which the recipient would have 21 days to make a response to. A £5000 fine can be issued.

10. Landlord Accreditation and CPD Courses for 2015

RH advised the group of two landlord accreditation courses that will be held in Thanet in 2015; the courses are scheduled on 22 May and 23 October, at a cost of £89.90. The council will also be holding several CPD courses throughout the year. Courses available include Universal Credit and benefits, the Immigration Act 2014 and practical possession proceedings under Section 21 and Section 8. All courses can be booked by visiting www.londonlandlords.org.uk.

11. Any other business

RH informed the group that he had recently met with Ken Staunton of the NLA and discussed NLA associate membership. RL added that becoming an associate member of the NLA is free of charge and offers limited information and guidance including example tenancy agreements and other sample forms and letters that a landlord may find useful. RH is currently exploring ways TDC can contribute to the initiative as free guidance appears to benefit all involved.

TB informed the group that in 18months time there is to be a change to the laws concerning Energy Performance Certificates (EPC). New laws will state you cannot rent out a property that has an F or G EPC rating, until it is brought up to a reasonable standard.

End: 4.40pm

Summary of Actions:

Action	Timescale	Lead
Circulate details on template letters for tenants that wish to appeal a benefit sanction	8 July 2015	Marion Money
Request a written statement advising of any change in policy relating to temporary council tax exemptions for empty properties	8 July 2015	Andrew Croucher
Look into the availability of high court sheriff speakers for Landlord Event 2015	1 April 2015	Marion Money
Circulate a link to further guidance on the Redress Scheme fees	8 July 2015	Marion Money
Invite an officer from the valuation office to hold a stand at the Landlord Event 2015	8 July 2015	Louise Ritchings

Chair: Teresa Bartlett

Please direct any enquiries to:
Louise Ritchings

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