

# RUSHMOOR BOROUGH COUNCIL

LANDLORDS FORUM

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# AGENDA

## **18:00 – Coffee and Meet & Greet** (30 mins)

An informal opportunity for landlords to connect with council officers and fellow attendees before the session begins.

## **18:30 – Welcome & Introduction** (10 mins)

**Chair:** Cllr Keith Dibble

**Role:** Portfolio Holder for Housing, Rushmoor Borough Council .

Opening remarks and overview of the evening's programme.

## **18:40 – The Renters (Reform) Bill** (1 hour)

**Speaker:** Osai Joseph Role: Regional Engagement Executive, National Residential Landlords Association.

Overview of the bill and a free training offer for landlords.

## **19:40 – Housing Conditions: Damp and Mould** (20 mins)

**Speaker:** Hilary Smith Role: Private Sector Housing Manager, Rushmoor Borough Council. Discussion on identifying and addressing damp and mould issues.

## **20:00 – Housing Support for Tenants** (20 mins)

**Speaker:** Jermaine Pinto Role: Housing Options Manager, Rushmoor Borough Council. Information on support services available to tenants.

## **20:20 – Closing Remarks** (10 mins)

Cllr Keith Dibble

Final thoughts and open Q&A.

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# How does the future look?

Navigating changes in the private rented sector

**OSAI JOSEPH** | *REGIONAL ENGAGEMENT EXECUTIVE*



# Renters' Rights Act

# /Where we are now:

## Step 1

September 2024

**Renters' Rights Bill  
has its first reading  
in Parliament**

## Step 2

From October 2024

**Content of the Bill is  
debated in the House of  
Commons**

## Step 3

Spring / Summer 2025

**The Bill is  
examined in the  
House of Lords**

## Step 4

Summer / Autumn 2025

**Ping Pong – Amendments  
from the House of Lords are  
agreed or rejected by MPs**

## Step 5

October 2025

**The Bill receives  
Royal Assent**

## Step 6

Late 2025/Early 2026

**The Act  
comes into  
force**

# What does the Act do?



# Tenancy reform

## Periodic assured tenancies

- Rental periods limited to no more than one month.
- No rent can be required before agreeing tenancy; rent in advance restricted after that (except existing tenancies).
- Tenants can give two months' notice at any time.

## Written statement

- Written tenancy agreement needed before the tenancy begins.

## Rent increases

- Rent can be increased once per year via Section 13 process.
- The tenant can challenge this for free, delaying the rent increase until the Tribunal has decided on a new rent level.



# Advertising and discrimination

## Banning bidding wars

- Must list asking rent on any adverts and offers.
- Banned from encouraging or accepting rents above this.
- Fines of up to £7,000 for breaches.

## Preventing discrimination

- Bans discrimination against tenants in receipt of benefits, or with children, including when:
  - Enquiring about or seeking information on the property.
  - Attending viewings.
  - Entering into a tenancy.

## Pets in properties

- Right to request a pet for tenants. Can only be refused on reasonable grounds.





# Ending a periodic tenancy

- Abolition of Section 21.
- New and amended Section 8 grounds including:
  - Grounds for sale or moving family in.
    - Require four months' notice.
    - Cannot relet, or try to relet, for (probably) more than a year after serving.
  - An updated mandatory rent arrears ground.
    - Three months' arrears and four weeks' notice.
    - Any Universal Credit delays don't count as arrears.
  - A new student ground.
    - Only applies to student HMOs, June-September, where tenancy entered into less than six months before move-in.
- New offence for recklessly or knowingly misusing a possession ground – fine of up to £7,000.
- New civil penalty for illegal eviction or harassment – up to £40,000.



# / Standards

## Decent Homes Standard

- New standard will require “reasonably modern facilities” and homes in a “reasonable state of repair.” **Not expected to apply before 2035.**

## Awaab's Law

- Address damp and mould issues within set timeframes, as well as new standards on emergency repairs. **Pending consultation.**

## PRS Database and Ombudsman

- Register on the database and sign up to the new Ombudsman, for a fee, before a property is let. **Date unknown.**



# / Enforcement

## New fines and powers

- Local authority fines of up to £7,000 or £40,000 for a host of new offences, including:
  - Not joining the database, offering a fixed term tenancy, misusing a possession ground, not giving a written statement, taking rent in advance and breaching the Decent Homes Standard.
- Local authorities may also enter business and rented properties without a warrant or notice for certain offences.
- Investigatory powers will be available two months after Royal Assent (ie ahead of the Bill coming into force).

## Rent repayment orders

- Rent repayment orders are to be expanded to cover two years instead of one and become available for a range of new offences.





# /What next?

- The dates on which each part of the Bill will apply to you will be announced after Royal Assent.
- Lots of secondary legislation and guidance still to be published to fill in the gaps. This includes key things like the tenancy requirements, the PRS database, the Ombudsman, the Decent Homes Standard, Awaab's Law.
- A consultation on the Decent Homes Standard recently concluded, proposing a 2035 or 2037 implementation date. One on Awaab's Law is likely to come later this year.



# / Get ahead with practical steps

## Now

- Review your portfolio for risk.
- Inspect your properties and address any potential hazards.
- Update your processes around tenant referencing, advertising, and logging complaints/issues.
- If you use an agent to let or manage your property, check that they are ready for the changes.
- Consider our Renters' Rights Bill training to help you prepare.

## Transition period

- Replace your tenancy agreement templates, your checklists and guarantor forms.
- Check your insurance policies are covering you.
- Sign up to the database and the ombudsman when required.
- Be ready to send your existing tenants key documents in time.

## First few weeks

- Issue information on new rules for existing tenancies within first month.
- Inform students if you intend to use the new student possession ground within first month.
- Unexpired Section 21 notices or Section 8 notices under old grounds (eg two months' arrears for ground 8) will only be valid for a possession claim to court in the first three months after the commencement date.

Renters'  
Rights  
Bill hub





# Renters' Rights Bill: making it work

## Push the Government on sufficient implementation time



- Give the sector time to prepare with a minimum of six months between the publication of the secondary legislation and implementation of the new regime.

## Continue to work with MHCLG on forthcoming changes



- Feedback on guidance and documents, our members beta-testing the PRS database, continue to meet regularly with officials.

## Gather evidence to push for post-legislative scrutiny



- Through our own research and working with partners across the sector, collect evidence around how the Act is working in practice, and push the Government to formally review it – including on issues like pets and deposits, court waiting times, rent challenges, and enforcement.

# Renters' Rights Training

- Over 3,000 landlords / property professionals already trained.
- Renters' Rights overview plus specialist courses on:
  - Pre-tenancy
  - Enforcement
  - Social housing
  - Student lets
  - Ending a tenancy

**£20 Off**  
**Discount Code**  
**OJ20**

Book your place now!  
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# Minimum Energy Efficiency Standards

# The current rules and the proposed changes

- 2008 – EPCs must be provided when marketing the property to prospective tenants
- 2018 – landlords cannot start a new tenancy below EPC 'E' without a valid exemption
- 2020 – all rented properties must be rated EPC 'E' or above or have a valid exemption.

Previous governments had talked about raising the minimum standards to EPC 'C' by 2028, but this never became law.



- A new EPC that replaces the current rating with new standards.
- A new Minimum Energy Efficiency Standard (MEES) that prohibits landlords letting out a property if it does not meet the **new** standard (not the same as the current C rating).
- Later this year, the Home Energy Model – the new method of calculating EPC scores, which will be used to set the new standard.

# The proposed timeline

## 2025

- The Government responds to consultations on EPC reform.
- The Government consults on New Home Energy Model (HEM) methodology.

## 2026

- The final HEM methodology is published.
- New EPCs with updated metrics become available.
- The Government sets new MEES requirements with supporting legislation and guidance.

## 2028

- New tenancies must comply with the higher MEES.

## 2030

- All tenancies must meet the higher standard.



# / What we have said

We have made several calls in relation to energy efficiency and MEES in particular across several consultations that the government have undertaken:

- That landlords, and the wider construction sector, are given enough time to adapt. The secondary standards around smart readiness and heating systems should instead have a 2036 deadline, with the fabric performance of the building requirements having a 2030 deadline regardless of a new or old tenancy
- Further financial support is needed for landlords to help them meet the costs. There needs to be more available green financing that landlords can access.
- The affordability cap should be lowered to the government's own estimated average upgrade cost – the mean being £6864 and the median £9000. Already made improvements should count towards the cap as well.



# Decent Homes Standard

# A new Decent Homes Standard

The Government consultation on the Decent Homes Standard indicates that they intend that the property -

- Is free of category 1 HHSRS hazards
- Meets a reasonable state of repair – unlike the current version this will only be based on condition, not condition and age.
- Has reasonably modern facilities and services - includes proposals for window restrictors, floor coverings, secure windows and doors
- Meet a new standard of Thermal comfort (essentially the new MEES, including a requirement to heat all rooms)
- Is free of all but the most minor cases of damp and mould

The consultation proposes a 2035 or 2037 start date for the PRS.

Councils will have powers to enforce this, with up to £40,000 penalties for non-compliance.



# Making Tax Digital



# Making Tax Digital

Making Tax Digital is a Government initiative that will require businesses to keep and submit records of their property income and allowable expenses digitally.

Will require you to submit quarterly updates with the documents due for submission on the 7th of May, August, November and February each year.

An additional final declaration, including any non-business income, will then need to be submitted by the current 31st January to confirm the accuracy of the submissions.

This declaration must also be sent to HM Revenue and Customs (HMRC) via the new software.



# How it will work

All landlords who earn more than £20,000 a year from their properties and pay tax via Self-Assessment will be affected, with the compliance dates depending on that income.

- From 2026: Landlords with annual income of £50,000 or more must comply
- From 2027: This is extended to landlords earning £30,000 or more annually
- From 2028: The new rules apply to landlords with income of £20,000 or more per year.

Limited company landlords are not affected and will continue to pay corporation tax.

The Government has confirmed it will bring forward legislation to finalise exemptions by April next year.

# National Insurance

# National Insurance on rental income?

- There have been plenty of rumours in the press lately around plans to apply national insurance to rental income.
- We have warned that these plans could have a disastrous impact to the sector. The story sparked several hours worth of debate, speculation and countless media interviews with ourselves included.
- Our advice is to take all speculation with a pinch of salt. We are unlikely to get any sort of direct confirmation from the Chancellor prior to a budget being delivered
- Our Chief Policy Officer, Chris Norris, has been monitoring the budget closely and an outline of what proposals we could expect is available on our website.

# Exclusive member discounts

- ✓ FREE Tax Investigation Insurance worth over £100
- ✓ 10% B&Q TradePoint discount card
- ✓ 10% discount at LOFT Interiors
- ✓ 5% discount on compliance checks with Safe2
- ✓ 1-month FREE boiler & home emergency cover
- ✓ Exclusive discounts on mortgages, tenant referencing, and more
- ✓ Expert advice from real people
- ✓ Over 130 documents and guides



# Joining options

## Landlord membership

From £125 a year

Share the benefits with 1 associate

## Business membership

From £250 a year

Share the benefits with 4 associates



### Join the NRLA

The UK's Largest landlord association, with over 100,000 landlords like you.



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[www.nrla.org.uk](http://www.nrla.org.uk)



# How NRLA members can get involved!

**Renters' Rights Bill Hub:** <https://www.nrla.org.uk/campaigns/renters-rights-bill>.

**Member Panels:** [www.nrla.org.uk/research/landlord-panel](http://www.nrla.org.uk/research/landlord-panel).

**Surveys and polls:** <https://www.nrla.org.uk/research/quarterly-reports>.

**Campaigns webinars:** [www.nrla.org.uk/campaigns/renters-reform/webinars](http://www.nrla.org.uk/campaigns/renters-reform/webinars).

**Follow us on social media:**

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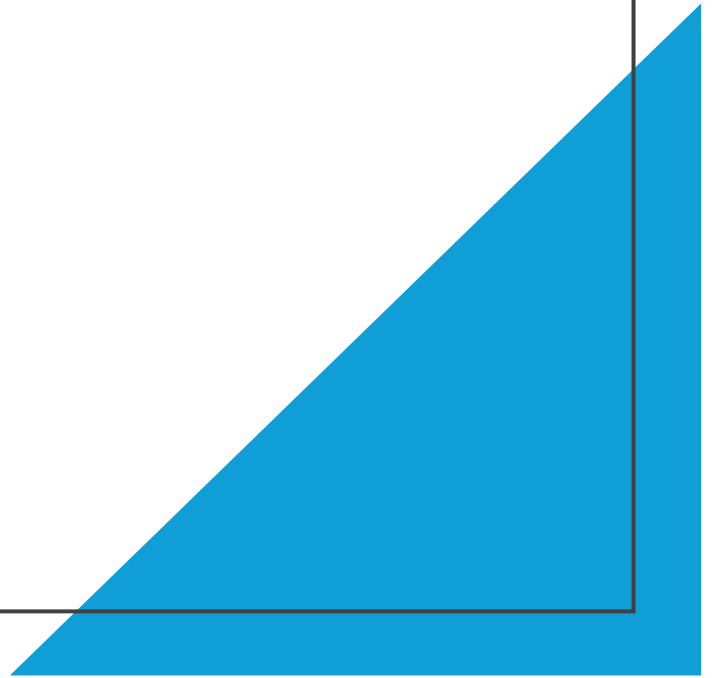


Join today by visiting  
**[nrla.org.uk/join](https://nrla.org.uk/join)**

[Osai.joseph@nrla.org.uk](mailto:Osai.joseph@nrla.org.uk)

# **Damp and Mould in Rented Homes**

**Hilary Smith**  
**Private Sector Housing Manager**

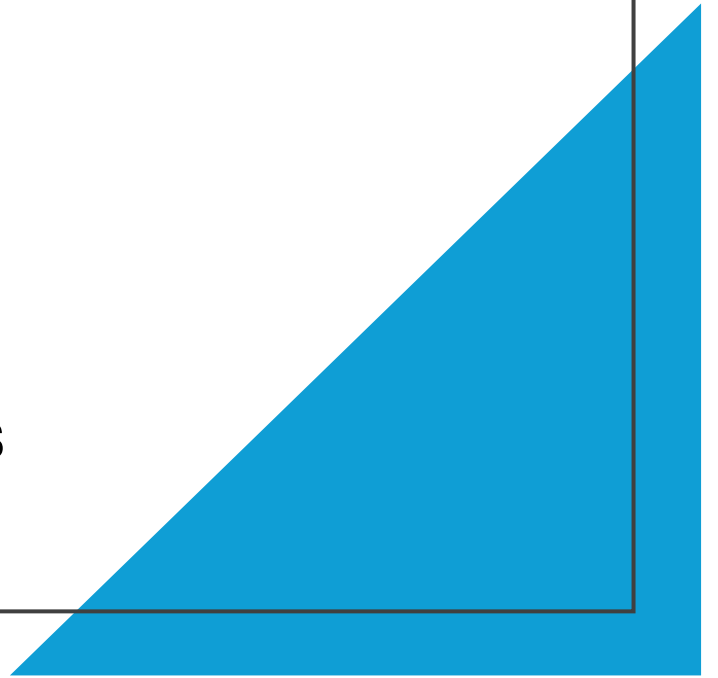


# **Introduction**

- **Why damp and mould matter**
  - **Health, legal and reputational risks**
  - **Awaab Ishak's case and its impact on legislation**
- 

# What is Damp and Mould?

- **Types of damp:**
  - Condensation
  - Penetrating damp
  - Rising damp
- **Mould:** Often black, green, or white patches caused by excess moisture





# Condensation



# Penetrating Damp





# Rising Damp



# Mould



# Causes of Damp and Mould

## Structural causes:

- Leaks
- Poor or lack of insulation
- Broken or lack of ventilation
- Lack of adequate heating





# Causes of Damp and Mould

- **Lifestyle factors:**
  - Overcrowding
  - Drying clothes indoors
  - Lack of adequate heating



# Health Risks

- Respiratory issues, asthma, skin and eye irritation
- Mental health impacts due to poor living conditions
- Vulnerable groups: children, elderly, immunocompromised



# Legal Responsibilities

## Key legislation:

Housing Act 2004

Homes (Fitness for Human Habitation) Act 2018

Environmental Protection Act 1990

Awaab's Law (2025): mandatory timeframes for repairs



# Legal Responsibilities

## Risks:

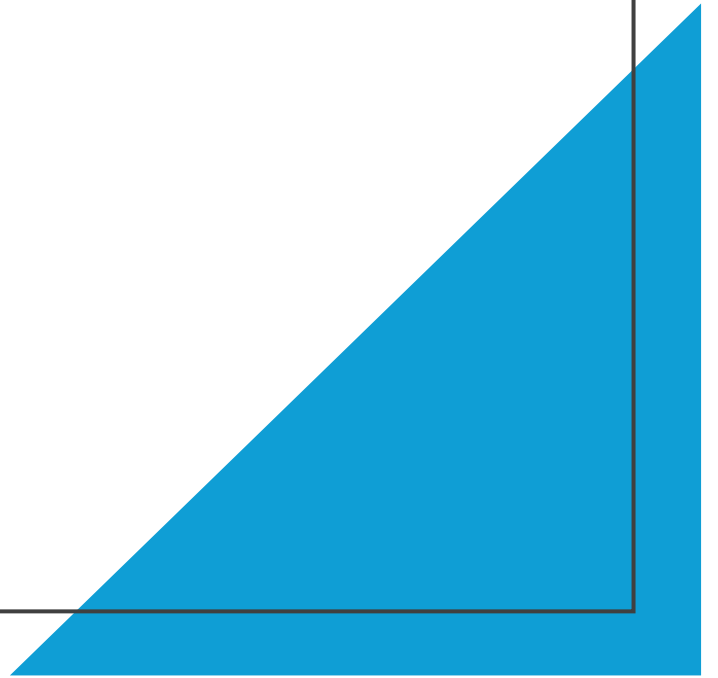
Risk of fines, legal action

Reputational damage



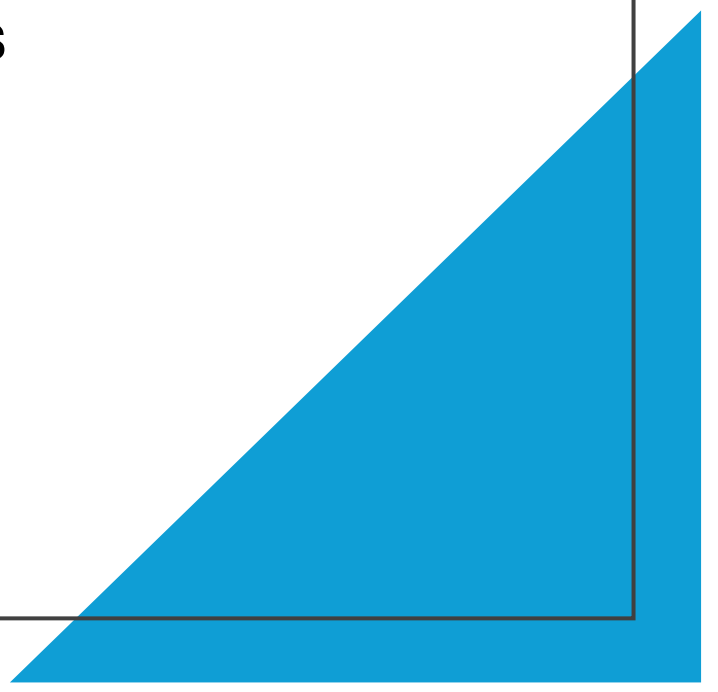
# Prevention Strategies

- Regular inspections
- Maintain heating and ventilation systems
- Install extractor fans and trickle vents
- Educate tenants on moisture control





# Responding to Complaints

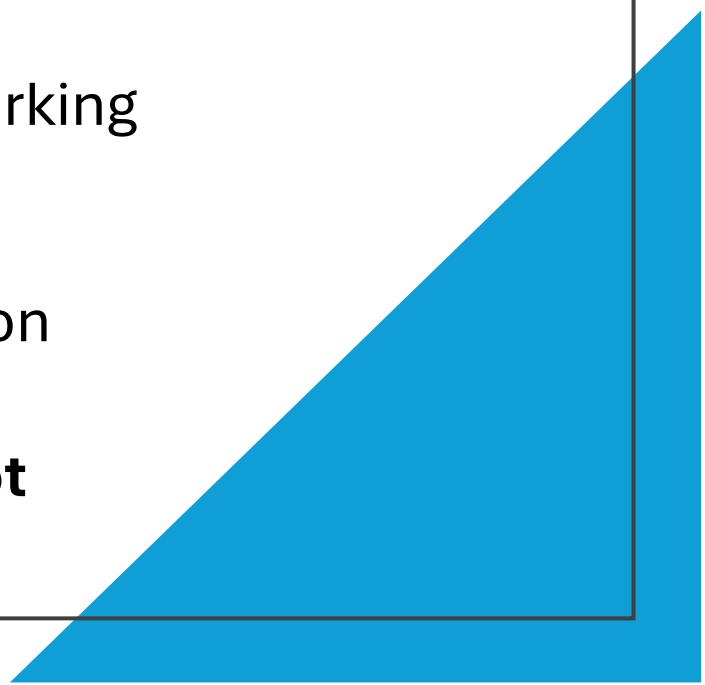
- Act promptly and sensitively
  - Investigate thoroughly and document findings
  - Communicate clearly with tenants
  - Offer temporary accommodation if needed
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# Best Practice

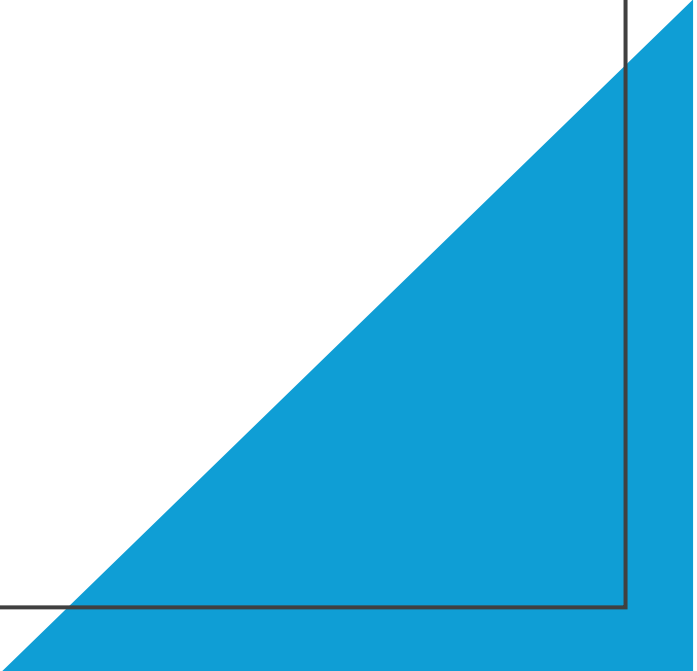
- Use qualified professionals for mould removal
- Keep records of inspections and repairs
- Collaborate with health and social care professionals
- Encourage tenant reporting

# Awaab's Law

## Social Housing

- **Timeframes:**
    - Emergency hazards: fix within 24 hours
    - Significant damp/mould: investigate within 10 working days, make safe within 5 days
    - Written communication within 3 days of inspection
  - **To be introduced for private sector tenants date not known**
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# Resources and Support

- Housing Ombudsman Learning Hub
  - GOV.UK - guidance for landlords
  - Shelter and NRLA advice pages
  - Private Sector Housing and Housing Options
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# Housing support for tenants and landlords



# What we can offer

Direct access to hundreds of potential tenants immediately

Fast turn around on new tenancies

Deposit and rent in advance assistance

Budgetary checks prior to move in

Point of contact for landlords throughout the tenancy

Tenancy support for tenants during initial 6 weeks, longer if required

Support for landlords if they face challenges with their tenant

Training and advice for landlords



# Who we are

Landlord Point of Contacts

Cathy, Fran & Lisa

Tenancy support

Poppy, Chloe, Wendy & Tracy



# Why it is important to Rushmoor



Quality homes  
Safe homes  
Stability