

Landlord & Agent Forum

16 November 2023



National Landlord Advice Service – Centre for Sustainable Energy

Claire Wilson – Senior
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centre for sustainable energy

Who are we and what do we do?



centre for
sustainable
energy

- We are the Centre for Sustainable Energy; An independent charity supporting people across the UK to tackle the climate emergency and end the suffering caused by cold home
- Funded by the Tenancy Deposit Scheme (TDS) we provide The National Landlord Advice Service - a dedicated advice line, email address and integrated database system, open to all landlords with MEES related enquiries.
- We provide a dedicated online MEES resource page full of in-depth information and access to all our online resources, with an online enquiry form.
- We advise landlords on the regulations, how they can improve their EPC, Local and national grants they may be able to apply for.
- We advise landlords on how to apply for relevant exemptions and what evidence they will need to register their exemption successfully.
- We have dedicated MEES experts delivering advice

MEES Regulations explained

- MEES is the Minimum Energy Efficiency Standards that apply to private rented properties in England and Wales
- The aim of the Minimum Energy Efficiency Standards (MEES) is to reduce the number of private tenants living in fuel poverty and miserable, unhealthy homes by improving the energy efficiency of privately rented properties. If a property is well insulated, for instance, the cold will have less impact on the health of the residents. Cold homes can lead to serious health problems and can even result in death (see our factsheet on Cold homes and health).
- In short, MEES require a property to have a minimum energy performance rating of band E. An Energy Performance Certificate (EPC) will give an energy performance rating for a property, which will be somewhere from band A (most efficient) to G (least efficient). Unless exempt from MEES, a property cannot be rented out if it has an energy performance rating below band E (that is, band F or G).
- **if you have a tenant in the property that has been in situ before the MEES regs came into force in 2006 you do not need to have an EPC carried out – However if you make any modifications, renew their tenancy, get new tenants or you decide to sale the property, by law you MUST get an EPC.**



MEEES Regulations and Exemptions

- There are various exemptions that can apply to the prohibition on letting an F or G rated property. If you can prove that your property meets the criteria for any one of the exemptions, you will be able to continue to let it once you have registered the exemption on the PRS register.

Exemptions include but are not limited to:

- I. Third Party consent exemption
- II. Property devaluation (making improvements would devalue the property by more than 5%)
- III. High Cost
- IV. All Relevant improvements made



EPCs, what are they and when are they required?

What is an EPC?

- An EPC or an **Energy Performance Certificate** is a document that sets out the assessed Energy Efficiency and potential CO2 emissions of a building. It rates a property on a scale of A to G with A being excellent and G being a disaster!.

When is an EPC required?

- An Energy Performance Certificate (EPC) is required when a building is constructed, sold or Rented out. For the regulations, a building is defined as **“a roofed construction having walls for which energy is used to condition the indoor climate”** and apply to the following property types:
 - I. Let on specific types of tenancy agreements (**Assured, regulated or domestic agricultural and HMOs**)
 - II. Legally required to have an EPC (**If the property has been sold, let or modified in anyway in the last 10 years then it will most likely need an EPC**)

Energy Performance Certificate

17 Any Street District Any Town YY3 5XX
Dwelling type: Detached house
Date of assessment: 03 October 2012
Date of certificate: 22 October 2012
Reference number: 0182-2077-9473-0601-9571
Type of assessment: RdSAP, existing dwelling
Total floor area: 165 m²

Use this document to:

- Compare current ratings of properties to see which properties are more energy efficient
- Find out how you can save energy and money by installing basic measures

Estimated energy bills for 3 years	£5,436
Over 3 years you could save	£2,715

Estimated fuel costs of this home

	Current costs	Potential costs	Potential future savings
Lighting	£243 over 3 years	£243 over 3 years	
Heating	£4,476 over 3 years	£2,166 over 3 years	
Hot water	£717 over 3 years	£312 over 3 years	
Totals	£5,436	£2,721	<div style="background-color: #70AD47; color: white; padding: 5px; display: inline-block;"> You could save £2,715 over 3 years </div>

These figures are estimates and are based on the standard energy bills that are the same for all homes. Energy bills include the costs of heating the home, heating water, and lighting and exclude costs of running appliances like TVs and cookers.

Energy Efficiency Rating

Very energy efficient - lower running costs

Not energy efficient - higher running costs

This graph shows the current energy efficiency of your home. The higher the rating the lower your bills are likely to be. The potential rating shows the effect of undertaking the recommendations on page XX.

Top actions you can take to save money and make your home more efficient

Recommended measures	Typical cost	Typical savings over 3 years	Available with Green Deal
1 Add additional 80mm jacket to hot water cylinder	£25	£36	
2 Increase loft insulation to 270mm	£100 – £300	£219	✓
3 Install cavity wall insulation	£500	£840	✓

A green tick means this measure can be paid for by the Green Deal.

This home has not yet benefited from a Green Deal to make it warmer and cheaper to run. To find out more about how you can take up a Green Deal visit www.direct.gov.uk/greendeal

EPCs, what are they and when are they required? Cont..

Are there any exclusions?

- I. **Yes. An EPC is generally not required where the seller or landlord can demonstrate one of the following:**
- II. a building protected as part of a designated environment or because of their special architectural or historical merit (for example, listed buildings or buildings within a conservation area) where compliance with minimum energy performance requirements would unacceptably alter their character or appearance (if you are unsure if works would unacceptably alter the character or appearance of a building, seek advice from the council's conservation officer)
- III. residential buildings that are intended to be used less than four months of the year
- IV. furnished holiday lets, as defined by HMRC, that are let for less than four months in any 12-month period and the occupant is not responsible for the energy costs
- V. an individual room rented out as part of, for example, a house of multiple occupancy (HMO) or to a lodger (the whole building will require an EPC if sold or rented out, however, and, even if the property is rented out as a HMO, MEES regulations apply if the building already has an EPC)
- VI. temporary buildings with a planned time of use of two years or less
- VII. Stand-alone buildings (that is, buildings entirely detached from any other building) with a total useful floor area of less than 50m²

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How to read your EPC

- **Basic Information**

The first section gives basic information on the property and the survey, it gives the address, dwelling type, EPC reference number, Expiry date of the certificate and the floor area of the property.

Energy performance certificate (EPC)		
 Marigold Road Bridgwater TA5 	Energy rating B	Valid until: 6 June 2033 <hr/> Certificate number: 
Property type	Semi-detached house	
Total floor area	79 square metres	

How to read your EPC continued..

- **Energy Rating and Score**

This section shows the current energy rating and score as well as the potential rating of the property.

Energy rating and score

This property's current energy rating is B. It has the potential to be A.

[See how to improve this property's energy efficiency.](#)

Score	Energy rating	Current	Potential
92+	A		96 A
81-91	B	84 B	
69-80	C		
55-68	D		
39-54	E		
21-38	F		
1-20	G		

The graph shows this property's current and potential energy rating.

Properties get a rating from A (best) to G (worst) and a score. The better the rating and score, the lower your energy bills are likely to be.

For properties in England and Wales:

the average energy rating is D
the average energy score is 60

How to read your EPC continued..

- **Breakdown of property's energy performance**

This section outlines the current energy performance of the property (***The EPC on the left is from a new build dwelling and the EPC on the right is from an existing dwelling***)

Breakdown of property's energy performance

Features in this property

Features get a rating from very good to very poor, based on how energy efficient they are. Ratings are not based on how well features work or their condition.

Assumed ratings are based on the property's age and type. They are used for features the assessor could not inspect.

Feature	Description	Rating
Wall	Cavity wall, as built, no insulation (assumed)	Poor
Wall	Cavity wall, as built, partial insulation (assumed)	Average
Roof	Pitched, limited insulation (assumed)	Very poor
Window	Fully double glazed	Good
Main heating	Boiler and radiators, mains gas	Good
Main heating control	Programmer, TRVs and bypass	Average
Hot water	From main system	Good
Lighting	Low energy lighting in 42% of fixed outlets	Average
Floor	Solid, no insulation (assumed)	N/A
Secondary heating	None	N/A

Primary energy use

The primary energy use for this property per year is 212 kilowatt hours per square metre (kWh/m²).

Additional information

Additional information about this property:

- Cavity fill is recommended

Breakdown of property's energy performance

Features in this property

Features get a rating from very good to very poor, based on how energy efficient they are. Ratings are not based on how well features work or their condition.

Assumed ratings are based on the property's age and type. They are used for features the assessor could not inspect.

Feature	Description	Rating
Walls	Average thermal transmittance 0.24 W/m ² K	Very good
Roof	Average thermal transmittance 0.10 W/m ² K	Very good
Floor	Average thermal transmittance 0.24 W/m ² K	Good
Windows	High performance glazing	Very good
Main heating	Boiler and radiators, mains gas	Good
Main heating control	Programmer, room thermostat and TRVs	Good
Hot water	From main system	Good
Lighting	Low energy lighting in all fixed outlets	Very good
Air tightness	Air permeability 5.0 m ³ /h.m ² (as tested)	Good
Secondary heating	None	N/A

Primary energy use

The primary energy use for this property per year is 85 kilowatt hours per square metre (kWh/m²).

How to read your EPC continued..

- **How this affects your energy bills**

This section explains the average household energy use based on the current EPC and what you COULD save by completing the suggested steps on the EPC. It also includes the estimated energy needed for the property

How this affects your energy bills

An average household would need to spend **£689 per year on heating, hot water and lighting** in this property. These costs usually make up the majority of your energy bills.

You could **save £75 per year** if you complete the suggested steps for improving this property's energy rating.

This is **based on average costs in 2023** when this EPC was created. People living at the property may use different amounts of energy for heating, hot water and lighting.

Heating this property

Estimated energy needed in this property is:

- 2,452 kWh per year for heating
 - 1,509 kWh per year for hot water
-

How to read your EPC continued..

- **Impact on the environment**

This section explains the properties current impact on the environment and the amount of CO2 the property produces.

Impact on the environment

This property's current environmental impact rating is B. It has the potential to be A.

Properties get a rating from A (best) to G (worst) on how much carbon dioxide (CO2) they produce each year. CO2 harms the environment.

Carbon emissions

An average household produces 6 tonnes of CO2

This property produces 1.2 tonnes of CO2

This property's potential production 0.0 tonnes of CO2

You could improve this property's CO2 emissions by making the suggested changes. This will help to protect the environment.

These ratings are based on assumptions about average occupancy and energy use. People living at the property may use different amounts of energy.

How to read your EPC continued..

- Changes you can make

This section breaks down in order the energy improvements you could make to your property to increase your EPC rating. ****Note that to achieve the highest possible rating of your EPC you would need to make all improvements in order as listed on the EPC****

Changes you could make

	Typical installation cost	Typical y
Solar water heating	£4,000 - £6,000	
Solar photovoltaic panels	£3,500 - £5,500	

How to pay for energy improvements

You might be able to get a grant from the [Boiler Upgrade Scheme \(https://www.gov.uk/apply-for-boiler-scheme\)](https://www.gov.uk/apply-for-boiler-scheme). This will help you buy a more efficient, low carbon heating system for this

Other ways to save energy

Other ways to save energy in your home by visiting www.gov.uk/improve-energy-efficiency.

Changes you could make

	Typical installation cost
Cavity wall insulation	£500 - £1,500
Floor insulation	£800 - £1,200
Low energy lighting	£55
Heating controls (room thermostat)	£350 - £450
Condensing boiler	£2,200 - £3,000

How to read your EPC continued..

- **Your EPC assessor**

This section provides the details of the assessor who carried out your assessment, their accreditation body and the date and type of assessment that was carried out (This will either be SAP or RdSAP assessment) (**SAP was developed to provide EPCs for new builds – RDSAP or Reduced Data SAP is for existing dwellings**)

Who to contact about this certificate

Contacting the assessor

If you're unhappy about your property's energy assessment or certificate, you can complain to the assessor who created it.

Assessor's name	Christopher Nicholls
Telephone	02033971373
Email	chris@briaryenergy.co.uk

Contacting the accreditation scheme

If you're still unhappy after contacting the assessor, you should contact the assessor's accreditation scheme.

Accreditation scheme	Elmhurst Energy Systems Ltd
Assessor's ID	EES/023693
Telephone	01455 883 250
Email	enquiries@elmhurstenergy.co.uk

About this assessment

Assessor's declaration	No related party
Date of assessment	7 June 2023
Date of certificate	7 June 2023
Type of assessment	SAP

Who to contact about this certificate

Contacting the assessor

If you're unhappy about your property's energy assessment or certificate, you can complain to the assessor who created it.

Assessor's name	Lyndsay Docherty
Telephone	0116 236 6523
Email	epcquery@markgroup.co.uk

Contacting the accreditation scheme

If you're still unhappy after contacting the assessor, you should contact the assessor's accreditation scheme.

Accreditation scheme	Elmhurst Energy Systems Ltd
Assessor's ID	EES/009149
Telephone	01455 883 250
Email	enquiries@elmhurstenergy.co.uk

About this assessment

Assessor's declaration	No related party
Date of assessment	23 October 2014
Date of certificate	27 October 2014
Type of assessment	RdSAP

Easy Wins to improve your EPC rating

- Ever wondered what low cost “easy win” measures can make a difference to your EPC rating?
 - I. **Energy efficient lighting** (Replace those halogen bulbs with LEDs) This will score a few easy points on your EPC. A typical 60-watt bulb uses on average 1200 hrs of lighting before it needs to be replaced, whereas a 6-watt LED bulb can last upwards of 60,000 hrs.
 - II. **Insulate your loft space.** Loft insulation is one of the easiest, cheapest and most effective way to improve your EPC rating – remember 25% of all your heat loss is through an uninsulated loft space, so not only will you improve your EPC your heat loss will be greatly reduced.
 - III. **Insulate your wall space.** Cavity wall insulation can cost as little as £500 (dependant on the size of your home) so in contrast to other measures this is a relatively low cost but effective type of insulation – You lose a third of all your heat through uninsulated walls! *Solid wall insulation on average costs around £18k but can be considerably more)
 - IV. **Insulate your hot water tank.** Do you get your hot water from a tank? If so, adding an insulating jacket will save around £35 per year but will also contribute a few points towards your EPC rating. They can cost as little as £25!



Contact the
National
Landlord
Advice
Service on:

0800 1380 810

landlordadvice@cse.org.uk

ANY QUESTIONS?

Over to you...

- What more can be offered to landlords?
- Do you feel there is enough information and support out there for landlords?
- What support do you need to make energy efficiency improvements to your property?
- How do you feel about the MEES regulations
- Would you consider using the National Landlord Advice Service?
- Would you consider joining a webinar to discuss the requirements further?

WHAT
DO
YOU NEED



Over to you... Answers & Questions

FEEDBACK: Landlords are concerned about the number of installers available to implement the grant schemes. How can this be improved?

- This point was mentioned a number of times.
- Better Housing Better Health has a trust-mark suppliers list that we can use. OCC have had two new ECO suppliers sign up this week... it is a growing list. Please apply as the greater the interest the quicker the installer pool will grow.
- Abingdon and Witney College have launched a Net Zero Hub to increase the talent pool of local installers. We are working to try increase the installer pool
- Abingdon and Witney College have CPD (continuous professional development) courses for installers to train existing contractors with new skills.
- This point was mentioned a number of times and

Over to you... Answers & Questions

FEEDBACK: Landlords have great difficulty finding contractors due to parking in the city and traffic problems.

- This was mentioned a number of times.
- Oxfordshire County Council already have a contractor parking permit scheme.
<https://www.oxfordshire.gov.uk/residents/roads-and-transport/parking/parking-permits/contractor-parking-permit>
- Oxford City Council will find out if we can arrange to reduce or remove the fees if the works are retrofitting works.

Over to you... Answers & Questions

FEEDBACK: Landlords are concerned about the quality of EPCs and the advice given

- There is a range in the quality of EPCs; Oxford City Council use a database with lodged EPC data (ParityProjects) that rate the quality of the EPC. We can then assess the range of quality of the EPC. We are trying to upskill the industry.
- Specific concerns should be given to the EPC's assessors accreditation scheme

Over to you... Answers & Questions

QUESTION: What support is there for properties already at C?

A: Boiler Upgrade Scheme i.e., heat pump grant funding and top up funding from Centre for Warmth.

QUESTION: As a freeholder how do I make the leaseholder make changes... what power do I have?

A: As far as we are aware, there are no powers for leaseholders. This would come under an exemption if your property was F or G rated. If Oxford City Council found a Category One hazard for excess cold then the Council could require the freeholder to undertake improvement works.

Over to you... Answers & Questions

QUESTION: Can students qualify for funding based on low income? Students have no income, an example given that it was difficult to apply for funding.

- A: Broadly, yes! For HUG2, Great British Insulation Scheme and the ECO schemes student HMO lets may be eligible depending on individual student circumstances. The unit make-up of the HMO and factors such as what facilities are shared also need to be considered. Better Housing Better Health will be able to advise on the eligibility for the scheme. The Connected for Warmth Scheme and Boiler Upgrade Scheme are available to students and HMOs the same as any other eligible property or applicant.

Energy Efficiency in the Private Rented Sector



What will we talk about today?

1. Introduction
2. Why retrofitting is good for landlords
3. Current grant funding and any landlord contributions
4. Where to get advice and help
5. Whole house plan project – request for volunteers
6. Questions and discussion

Aim for the session:

- **feel more knowledgeable and confident about the benefits of retrofit for you as a landlord**
- **know where to get help and advice**
- **will look at the grant funding schemes to see if your property or your tenants may be eligible**
- **will discuss these options with your tenants and apply!**

Introduction

What is retrofitting?

Retrofitting means making improvements to an existing building to improve its energy efficiency, such as heat pumps, solar panels, loft insulation, and wall insulation

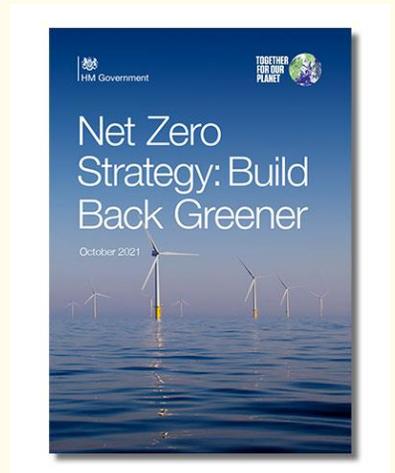


Why is retrofitting important?

Retrofitting improves the energy efficiency of a property

Improving energy efficiency helps to reduce carbon emissions and tackle fuel poverty

Nationally we have a carbon reduction target this means reaching “net zero” by 2050
Locally, we have a net zero target of 2040. The City Council is working hard across the city with businesses and residents to get “Oxford to Zero”



NET ZERO

Net zero is when the amount of greenhouse gases (such as carbon dioxide) released into the earth’s atmosphere is balanced by the amount of those gases removed.
Decarbonisation efforts are needed to reach net zero.

To reduce carbon emissions we need to use less energy and we need cleaner forms of energy. In our housing that means reducing our reliance on gas and using technologies such as solar panels and air source heat pumps.

Local Context

- In Oxford, 60% of carbon emissions come from our buildings. This is the largest source of carbon in the city
- Residential buildings are responsible for 25% of Oxford's total emissions
- 11% of households in Oxford are in fuel poverty
- 49.3% of homes in Oxford are privately rented

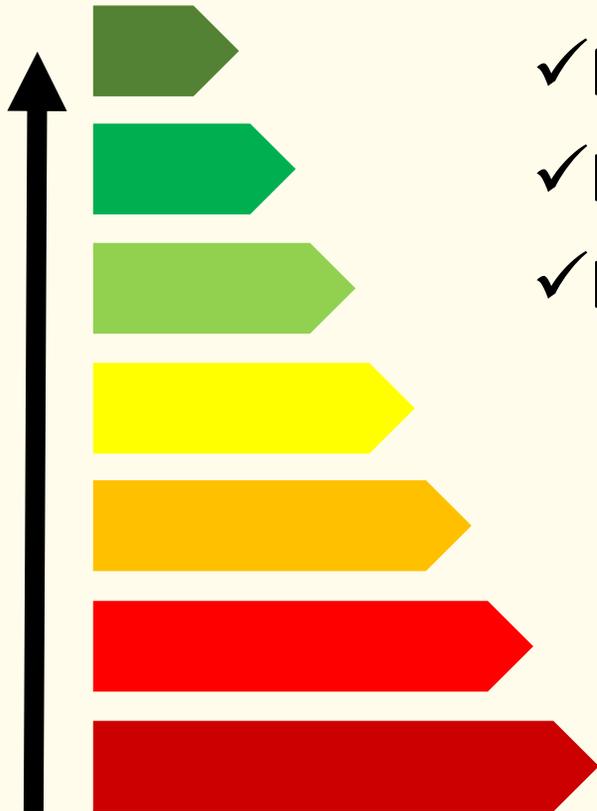


Fuel poverty

A household that is unable to afford to heat their home to an adequate temperature

Why is retrofitting a good idea for landlords?

- ✓ Increase property value
- ✓ Improve desirability to renters
- ✓ Future-proof your property
- ✓ Helps you to comply with MEES
- ✓ Improve energy efficiency and reduce emissions



Increase property value

- A government report showed that moving from an EPC D to a C could add 3% value over and above local house price growth (around £9,000)
- Moving two bands up (for example, an E to a C) could increase your value by 8.8% (around £29,000)
- Improving your EPC from an F or G to a C could add 19.6% in value (about £64,400)



Improve desirability to renters

- Tenants are looking to pay cheaper fuel bills
- Research by Finance brokers Finbri found that over 60% of renters consider EPC ratings to be “important”, “very important” or extremely important”
- Properties of higher quality are easier to rent, and tenants are more likely to stay longer, reducing costly vacant periods
- Better quality properties can have higher rent potential and lower maintenance costs

Future-proof your property

- The government are set to raise the EPC Minimum Energy Efficiency Standards for rentals to meet Net Zero targets
- In order to stay on track with the governments 2050 targets, EPC MEES will have to increase to at least an EPC C
- Currently, EPC E is the requirement for rentals with a £5,000 fine for not having a valid EPC
- Future requirements likely to increase to EPC C with a proposed £30,000 fine for non-compliance
- The government has also proposed to increase the £3,500 high-cost exemption threshold to £10,000

Increased energy efficiency and smaller carbon footprint



- According to UK Government data the average energy running costs for a home with an EPC C rating in England are £300 cheaper than those with an EPC D rating, and £740 less than those with an E rating
- Better EPC properties can save tonnes of CO₂

1 tonne of CO₂
is equal to...

The emissions
produced by
driving 6,000km
in a diesel car



Grant funding schemes

- Several Government grant funding schemes are currently available for private-sector retrofit across Oxfordshire
- The main programs are:
 - **Home Upgrade Grant (HUG2)**
 - **Energy Company Obligation (ECO) schemes**
 - **Great British Insulation Scheme**
 - **Connected for Warmth**
 - **Boiler Upgrade Scheme (BUS)**
- Grant funding schemes are seeking to reduce fuel poverty, help achieve net zero and facilitate the transition away from gas
- Some of them can be used together

Grant funding schemes

Eligibility for these schemes can depend on a variety of factors such as:

- your tenants personal circumstances such as income level or if they receive benefits
- council tax band of the property
- EPC of the property

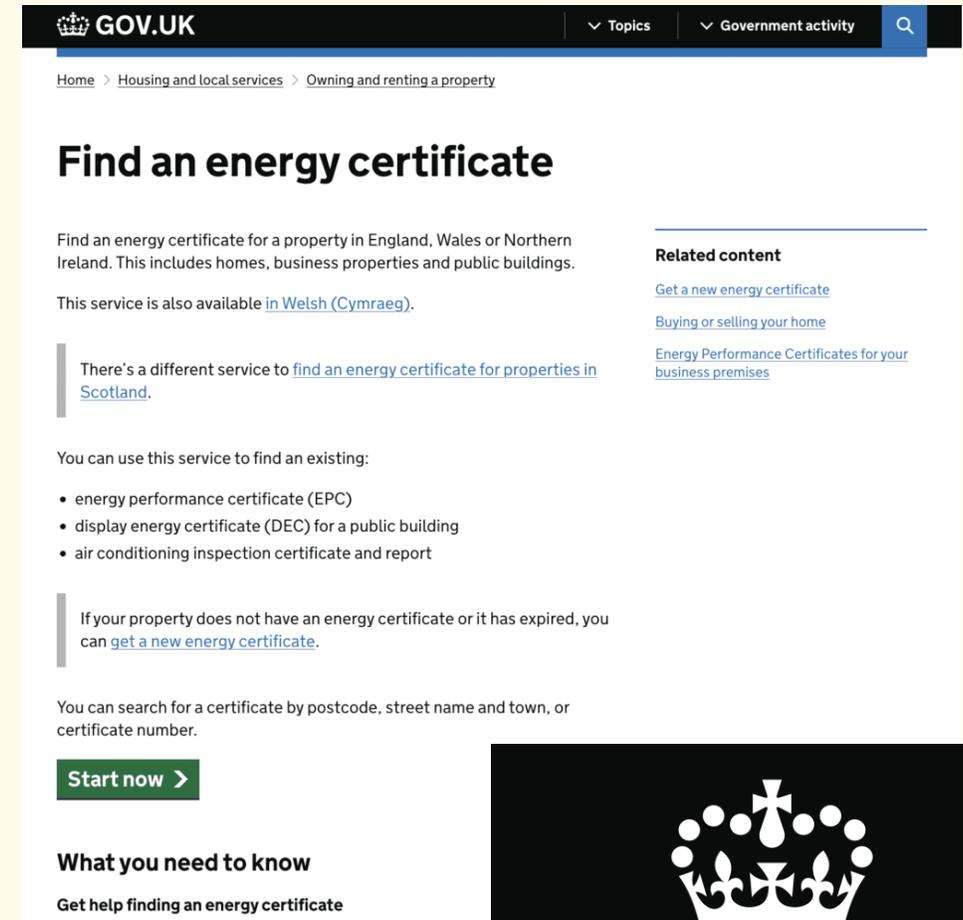
Before starting it's useful to know the property's EPC and council tax band.

You can find EPC ratings online here:

<https://www.gov.uk/find-energy-certificate>

You can find your Council Tax band here:

<https://www.gov.uk/council-tax-bands>



The screenshot shows the GOV.UK website page for finding an energy certificate. The page title is "Find an energy certificate". The breadcrumb trail is "Home > Housing and local services > Owning and renting a property". The main heading is "Find an energy certificate". The text below the heading states: "Find an energy certificate for a property in England, Wales or Northern Ireland. This includes homes, business properties and public buildings. This service is also available in Welsh (Cymraeg). There's a different service to find an energy certificate for properties in Scotland." A "Related content" section lists three links: "Get a new energy certificate", "Buying or selling your home", and "Energy Performance Certificates for your business premises". A section titled "You can use this service to find an existing:" lists three bullet points: "energy performance certificate (EPC)", "display energy certificate (DEC) for a public building", and "air conditioning inspection certificate and report". Another section states: "If your property does not have an energy certificate or it has expired, you can get a new energy certificate." A section titled "You can search for a certificate by postcode, street name and town, or certificate number." has a "Start now >" button. At the bottom, there is a "What you need to know" section with the text "Get help finding an energy certificate".



Energy Efficiency Funding Eligibility

Are you a private tenant, landlord or homeowner?

Does the property have an EPC of D-G?

Does your tenant receive benefits, have a health condition or have a low income?

Is the property heated by gas?

You could be eligible for energy efficiency funding through the Energy Company Obligation (ECO) funding schemes.

You could be eligible for energy efficiency funding through the Home Upgrade Grant scheme (HUG2)

Is the property in council tax band A-D?

You could be eligible for energy efficiency measures through the Great British Insulation Scheme or Connected for Warmth

Good news! If your property has an EPC of A-C it is probably already pretty energy efficient! Most funding is not available for houses that are EPC A-C with the exception of the Connected for Warmth scheme where EPC C is eligible for things like top up insulation. If you you'd like to do more to make your property energy efficient contact Cosyhomes Oxfordshire for more information.

If your property has a valid EPC and doesn't have any recommendations for improved loft or cavity wall insulation then you could benefit from the Boiler Upgrade Scheme (BUS). You could get an Air Source Heat Pump or other energy efficient heating system installed.

It doesn't look like your property or tenants are eligible for any funding at the moment. If you can self-fund contact Cosyhomes Oxfordshire for more information on retrofitting your house.

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Are you a private tenant, landlord or homeowner?

Does the property have an EPC of D-G?

Does your tenant receive benefits, have a health condition or have a low income?

Is the property heated by gas?

You could be eligible for energy efficiency funding through the Energy Company Obligation (ECO) funding schemes.

You could be eligible for energy efficiency funding through the Home Upgrade Grant scheme (HUG2)

Is the property in council tax band A-D?

You could be eligible for energy efficiency measures through the Great British Insulation Scheme or Connected for Warmth

It doesn't look like your property or tenants are eligible for any funding at the moment. If you can self-fund contact Cosyhomes Oxfordshire for more information on retrofitting your house.

Good news! If your property has an EPC of A-C it is probably already pretty energy efficient! Most funding is not available for houses that are EPC A-C with the exception of the Connected for Warmth scheme where EPC C is eligible for things like top up insulation. If you you'd like to do more to make your property energy efficient contact Cosyhomes Oxfordshire for more information.

If your property has a valid EPC and doesn't have any recommendations for improved loft or cavity wall insulation then you could benefit from the Boiler Upgrade Scheme (BUS). You could get an Air Source Heat Pump or other energy efficient heating system installed.

Energy Company Obligation (ECO)

ECO4 eligibility criteria is EPC **D-G** AND the tenants being in receipt of certain benefits such as:

- ✓ Child Tax Credits (CTC)
- ✓ Child Benefits (depends on income threshold) Jobseekers Allowance (JSA)
- ✓ Employment & Support Allowance (ESA)
- ✓ Income Support (IS)
- ✓ Pension Credit Guarantee Credit
- ✓ Universal Credit (UC)
- ✓ Working Tax Credit (WTC)
- ✓ Housing Benefit
- ✓ Pension Credit Saving Credit

ECO Flex is similar to ECO4 but enables local authorities to give more flexibility to go beyond the ECO4 criteria, for example, if a tenant has certain medical conditions exacerbated by living in a cold home. The tenant would need to seek advice from Better Housing Better Health for advice regarding their specific circumstances.

Energy Company Obligation (ECO)

Measures available on the ECO schemes include:

- cavity wall insulation
- solid wall insulation (internal or external)
- loft insulation
- flat or pitched roof insulation
- underfloor insulation
- solid floor insulation
- room-in-roof insulation
- window glazing
- draught proofing
- external doors
- heating controls
- renewable heating system e.g. Air Source Heat Pump
- Solar PV



Grant value

The grant value varies according to the type of measures suitable for your home e.g., first-time central heating grants up to **£7000**; external wall insulation grants up to **£14,000**. The grant amount is larger if multiple measures are installed at once.

The grant is paid directly to the installer who then uses the funding to pay for the installation (rather than the grant being paid to the applicant). In some cases you may be asked to contribute to the cost of installation depending on the required measures.

Great British Insulation Scheme (GBIS)



Eligibility Criteria

- EPC **D – G** AND
- Council tax band **A – D**

Measures available on the GBIS schemes relate to insulation:

- cavity wall insulation
- solid wall insulation (internal or external)
- loft insulation
- flat or pitched roof insulation
- underfloor insulation
- solid floor insulation
- room-in-roof insulation



Grant value

Funding support can **be up to £1,500**. The level of funding will depend on the measures type, and a number of other factors. In some cases, you may be asked to contribute to the cost of the installation. Different companies or installers may provide different levels or types of support.

Home Upgrade Grant (HUG2)

Eligibility Criteria

- EPC D – G AND
- Properties not heated by gas AND
- Household income of no more than £31,000 or households living in the most economically deprived areas (IMD 1-3)

Measures available

- Cavity wall insulation
- External wall insulation
- Loft insulation, including top-ups
- Underfloor Insulation
- Solar photovoltaics
- Solar hot water system
- Air source heat pump

Grant conditions require a “fabric first” approach meaning insulation measures will be prioritised before renewables.

Grant value



The grant value ranges from **£3000 to £24,000** depending on house type and recommended measures (the average grant is approximately £18,000 per property).

Landlords are required to make a minimum contribution of one third towards the total cost of works and is limited to landlords with four or fewer properties.

Boiler Upgrade Scheme

Eligibility Criteria

The property must have a valid EPC with no recommendations for loft or cavity wall insulation.

Grants available for 3 types of heating system:

- Air Source Heat Pump
- Ground source heat pump (including water source heat pump and those on shared ground loops)
- Biomass Boiler

Grant value



- Air Source Heat Pump (grant value up to **£7500**)
- Ground source heat pump (including water source heat pump and those on shared ground loops) (grant value up to **£7500**)
- Biomass Boiler (grant value up to **£5000**)



Connected for Warmth (Insulation)

Eligibility Criteria

- EPC C – G AND
- Council tax band A – D

Measures available

- Loft insulation
- Cavity wall insulation
- Heating controls
- Smaller energy saving measures e.g. LED lighting, radiator panels etc

Grant value



The amount of money you can access from Connected for Warmth varies according to the type of insulation that is suitable for your home. There is no specified grant amount. Loft insulation measures typically cost from a few hundred to a few thousand pounds.

This scheme is fully funded. No additional contributions from landlords are required

Connected for Warmth (Heating)

Offers a free Air Source Heat Pump

Eligibility Criteria

- EPC E, F or G
- **AND** you heat your home using one of the following:
 - ✓ electric storage heaters
 - ✓ room heaters
 - ✓ open fires
 - ✓ electric warm air system
 - ✓ electric underfloor or ceiling heating (not connected to an electric boiler)
 - ✓ oil boiler
 - ✓ LPG boiler
 - ✓ electric boiler
 - ✓ solid fuel boiler
- **AND** receive one of the following benefits:
 - ✓ Child benefit (depends on income threshold)
 - ✓ Child Tax Credit
 - ✓ Housing Benefit
 - ✓ Jobseekers Allowance
 - ✓ Income related Employment and Support Allowance
 - ✓ Income Support
 - ✓ Pension Credit Guarantee
 - ✓ Pensions Credit Savings Credit
 - ✓ Universal Credit
 - ✓ Working Tax Credit



Grant value

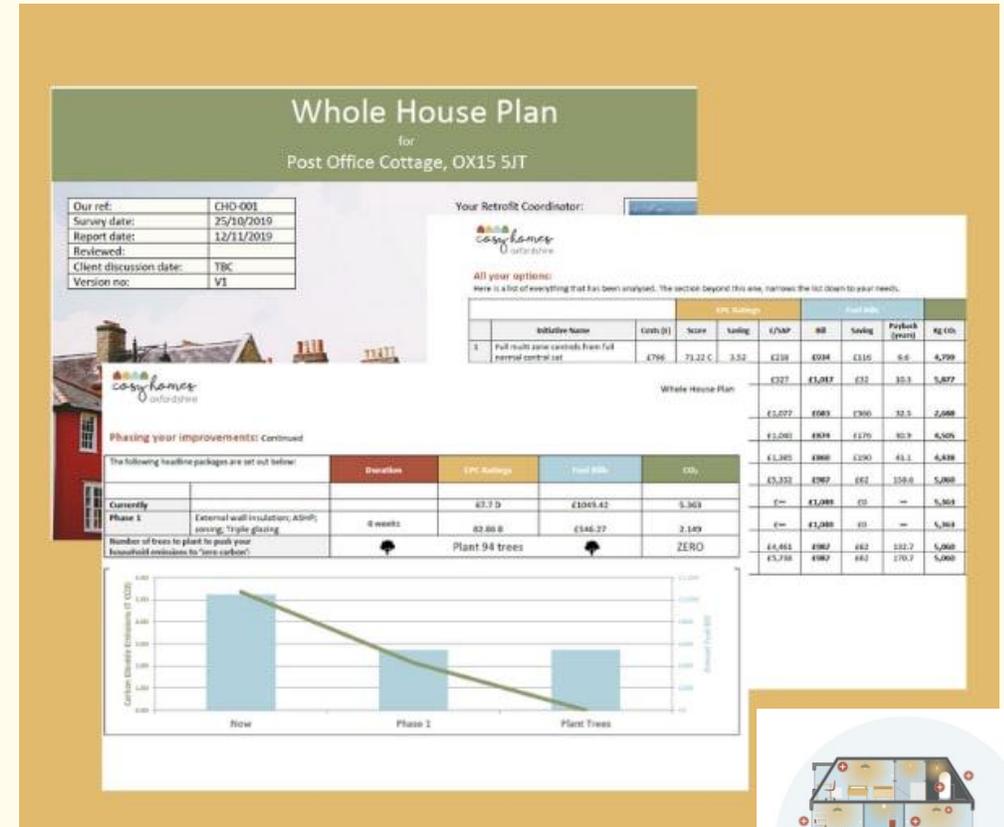
The grant is for a free air source heat pump. Air source heat pumps **typically cost £8,000-15,000**

Cosyhomes Oxfordshire

If your property or your tenants are not eligible for any funding but you are still interested in improving your property you can contact Cosyhomes Oxfordshire.

Cosy Homes is a one-stop-shop retrofit service, aiming to make it simple for Oxfordshire homeowners to improve home energy efficiency.

The Cosy Homes process starts with a whole house plan. Whole house plans identify what energy efficiency measures are appropriate for your home. This includes all types of measure including insulation, heating, lighting etc.



Cosy Homes Oxfordshire



The screenshot shows the website's navigation bar with links for 'About Cosy Homes Oxfordshire', 'For homeowners', 'For landlords', 'For building professionals', 'Resources', and a 'Go to free Plan Builder' button. The main content area features a header image of a street with the text 'Our services for landlords'. Below this, a paragraph states: 'Meet the energy efficiency requirements for your property with Cosy Homes Oxfordshire'. A second paragraph describes the service as a one-stop home retrofit service. A list of benefits for landlords is provided in a tan-colored box.

Our services for landlords

Meet the energy efficiency requirements for your property with Cosy Homes Oxfordshire

Cosy Homes Oxfordshire is a one-stop home retrofit service, working with homeowners throughout Oxfordshire – including landlords – to improve the energy efficiency of our homes.

By making use of the Cosy Homes Oxfordshire service as a landlord you can:

- Ensure you're compliant with the Minimum Energy Efficiency Standard (MEES) of at least an EPC band E for domestic properties
- Find out the most cost-effective way of meeting the current MEES without compromising the potential for future improvements
- Future proof your investment by going further than the current MEES require – our Whole House Plan approach means you will get expert advice on how to meet higher standards
- Choose the level of investment you want to make now – from a single measure to a whole house retrofit
- Our dedicated Retrofit Coordinator team will help you coordinate the installation of improvement works from start to finish
- Gain access to accredited suppliers to undertake works, including the potential to access ECO funding (see FAQs)
- Make your property more attractive to prospective tenants by improving comfort (warm in the winter, cool in the summer) while keeping energy bills low.

Cosy Homes offer a dedicated landlord service and a **free Planbuilder** allowing landlords to see how energy efficient their home already is and what kind of measures might be appropriate. The Planbuilder is available on the Cosy Homes website



What to do if you think your property or your tenants are eligible for funding

- 1. Discuss it with your tenants. You must both agree to any works.**
- 2. Apply for the funding (details to follow)**
- 3. If you aren't sure about eligibility. Encourage your tenants to contact Better Housing Better Health**

If you or your tenants need energy advice or help applying you can contact Better Housing Better Health

0800 107 0044

www.bhbh.org.uk

www.oxford.gov.uk/retrofitting

Scheme	How to apply?
ECO4 and ECO Flex	Apply directly via Better Housing Better Health: 0800 107 0044 www.bhbh.org.uk
Great British Insulation Scheme	Apply directly online via the gov.uk website: https://www.gov.uk/apply-great-british-insulation-scheme
HUG2	Apply directly online: https://hugapply.co.uk/
Connected for Warmth (Insulation)	Apply directly online via the Connected for Warmth website: https://www.connectedforwarmth.org.uk/insulation
Connected for Warmth (Heating)	Apply directly online via the Connected for Warmth website: https://www.connectedforwarmth.org.uk/air-source-heat-pumps
Boiler Upgrade Scheme	Apply directly online via the gov.uk website: https://www.gov.uk/apply-boiler-upgrade-scheme
Cosy Homes Oxfordshire	*Not a grant scheme. Able to pay landlords can contact Cosy Homes via their website for advice on retrofitting their property: https://cosyhomesoxfordshire.org/

Landlords or tenants can apply but you must discuss together first. Tenants can check their eligibility with Better Housing Better Health
0800 107 0044
www.bhbh.org.uk

Better Housing Better Health

Better Housing Better Health (BHBH) is a single point of contact and energy advice service for keeping warm and lowering energy bills.

It is funded by Oxfordshire County Council, Oxford City Council and the other Oxfordshire local authorities.

Landlords and tenants can contact them for energy advice and for information about any of the funding opportunities mentioned in this presentation.

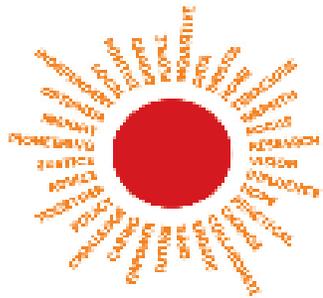


0800 107 0044

www.bhbh.org.uk

www.oxford.gov.uk/retrofitting

Centre for Sustainable Energy



centre for
sustainable
energy

Landlord Advice Service

CSE provide a service for landlords to help you understand the regulations, how to comply with them, and provide information about energy efficiency funding that you might be entitled to

0800 138 0810

landlordadvice@cse.org.uk

cse.org.uk/support-for-landlords

www.oxford.gov.uk/retrofitting

Oxford City Council

Further information about retrofitting including all of the information about grants is available on our webpages

www.oxford.gov.uk/retrofitting

Whole House Plan project “A House Like Mine”



A project to encourage retrofit across the city by creating engaging informational materials

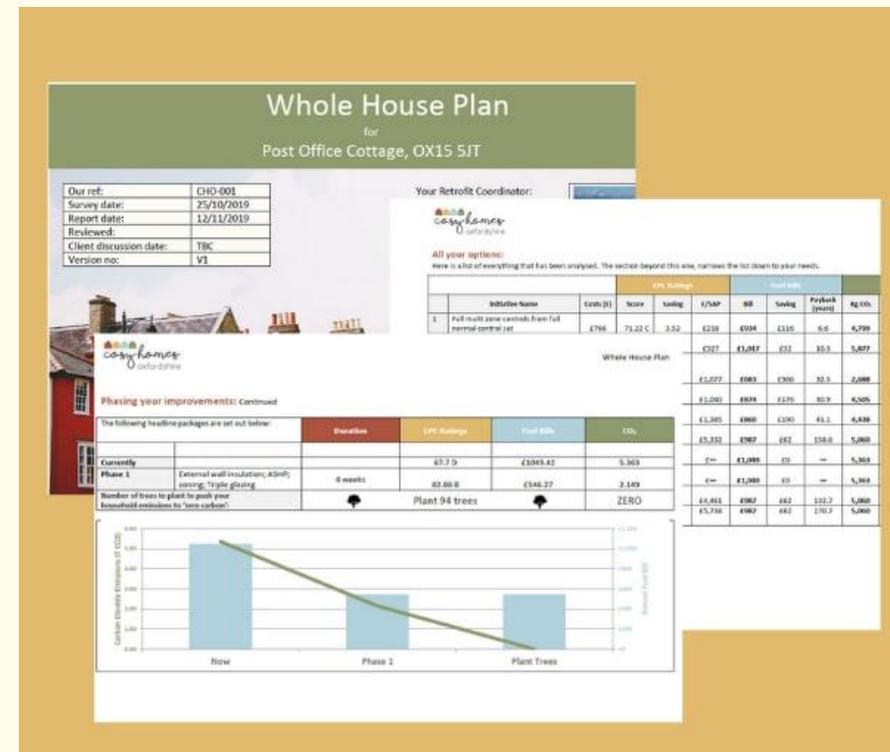
- Identify 12 housing types represented across the city
- Recruit willing landlords from the selected house types
- Carry out a whole house plan on the chosen properties
- Create informational materials based on those whole house plans for wider engagement across the city

www.oxford.gov.uk/retrofitting

Whole House Plan Project “A House Like Mine”

Why volunteer?

- You get a free Home Assessment and Whole House Plan created by industry leaders Retrofitworks. These normally cost between £250 and £500
- The Whole House Plan will show you how to get your house to net zero with various stages in between. Although net zero may not be your aim, looking at the house in this way will enable recommendations to be made in order, potentially saving you money on not having to redo works in the future
- The Whole House Plan will show you how to comply with updated MEES regulations and the best ways to achieve that



If you would like to be involved please speak to me or my colleague from the Low Carbon Hub who will take your details.

Please contact us if you have any questions:

Emily Green

egreen2@oxford.gov.uk

Ben Redmond Roche

bredmond-roche@oxford.gov.uk

Questions:

- Q: Is retrofit work considered improvement work and therefore not tax deductible?

A: Tax Relief and VAT relief may apply – see below and next slide

Tax Relief

Retrofit measures can be eligible for Capital Gains Tax relief. Capital Gains Tax often applies when you own multiple properties (such as Buy to let, second homes, inherited properties) and sell one. <https://www.gov.uk/tax-sell-property/work-out-your-gain>

VAT Exemption

Up to April 2027, the cost of some improvements will be free from VAT. This applies to the supply and installation of these. Costs of these measures can lower by between five and twenty percent. This exemption is applied for by a contractor who is:

- installing energy saving materials (such as insulation)
- installing grant-funded heating equipment.

A full list of exempt measures has not yet been published. There are some exemptions to the 0% VAT rate, such as double glazing and domestic battery energy storage.

<https://www.gov.uk/guidance/vat-on-energy-saving-materials-and-heating-equipment-notice-7086>

Question: What is the logic for grants using Council Tax band A-D?

- A: it's a government grant aimed at the most vulnerable residents. However, it is based on council tax banding many years ago so it is not a very good indicator of vulnerability.

Question: Can secondary glazing be installed instead of double glazing under grant funded measures?

- A: It is up to the supplier to decide what the best measure is. You have the opportunity to say yes or no.

Question / feedback: Difficult to fund works to empty properties due to the additional council tax. Can there be an exemption for retro-fitting works?

- Oxford City Council (Emily & Ben) will take this point up with the council tax team. Thank you for the question / feedback.

Damp and Mould

**Rebecca Jeffries & Sara Malyon, Oxford City
Council**



Damp and Mould


Department for Levelling Up,
Housing & Communities


Department
of Health &
Social Care


UK Health
Security
Agency

Guidance

Understanding and addressing the health risks of damp and mould in the home

Published 7 September 2023

Applies to England

- Damp and Mould is one of the most common complaints made by tenants to the Council
- In September 2023, the Government released guidance on landlords' responsibilities to respond to complaints made by tenants regarding damp and mould
- The guidance applies to all landlords, including private landlords and managing agents

What is Damp

- Damp is the build up of moisture in a property.
- It affects building materials:
 - such as walls, floors, ceilings, foundations
- It can also affect home furnishings and belongings:
 - such as carpets, curtains, wallpaper, furniture and clothing
- Damp can also lead to the growth of mould and other microorganisms.
- Damp can occur in homes for a variety of reasons. Irrespective of the type of damp landlords are legally responsible for addressing damp and mould and should work with qualified professionals

Source: DLUC Understanding and addressing the health effects of damp and mould

Types of Damp

- **Condensation Damp**
Excess moisture that cools and condenses
- **Rising Damp**
Moisture from the ground that rises
- **Penetrating Damp**
Localised or saturated wall/ceiling finishes
- **Traumatic Damp**
Internal leaks
- **Mould**
Fungus that grows in moist environments

Source: DLUC Understanding and addressing the health effects of damp and mould

Health Effects of Damp and Mould



- Damp and mould can produce allergens, irritants, mould spores and other toxins that are harmful to health
- Exposure to high concentrations of these over time will cause sensitisation
- Damp and mould predominantly affect the airways and lungs:
 - coughing, wheezing and shortness of breath
 - airway infections
 - development or worsening of allergic airway diseases
- It can also lead to poor mental health

Source: DLUC Understanding and addressing the health effects of damp and mould

People most at risk

People with:

- a pre-existing health issue
- a weakened immune system
- a mental health condition
- pregnant women, their unborn babies and women who have recently given birth
- children and young people
- older people
- Those who are bedbound, housebound or have mobility problems

Source: DLUC Understanding and addressing the health effects of damp and mould

People more likely to live with damp and mould

- people with a long-term illness
- people who struggle to heat their homes and/or are experiencing fuel poverty
- people on low incomes
- people with disabilities
- people from ethnic minority backgrounds
- people living in temporary accommodation

Source: DLUC Understanding and addressing the health effects of damp and mould

Factors that increase the risk

- windows not opened due to concerns about security, noise, or high outdoor air pollution
- poor or inadequate insulation
- Inefficient, ineffective and/or expensive to run heating systems
- poor ventilation
- inadequate damp proof courses
- poorly maintenance
- overcrowding

Source: DLUC Understanding and addressing the health effects of damp and mould

Responding to Tenants

- Landlords must ensure all measures taken to ensure that damp and mould is minimised.
 - Landlords should regularly inspect their properties, remedy deficiencies promptly and ensure that they have a regular programme of maintenance and management.
 - If a tenant reports damp and mould, landlords should make arrangements for an inspection of the home; assessment of damp should be carried out by appropriately qualified contractors
 - Landlords should always respond promptly and address the issue.
 - Tenants should be told what is being done to resolve the issue with timescales.
 - Landlords should try to understand any barriers related to language, culture, disability, and/or neurodiversity that tenants may face.
- Source: DLUC Understanding and addressing the health effects of damp and mould

Legal standards on damp and mould in rented homes

- There are a number of legal standards that private and social landlords must adhere to.
- A lack of compliance puts tenants at risk and places the landlord at risk of prosecution or financial penalty.
- There are 5 main legal standards that relate to damp and mould in rented homes:
 - Housing Act 2004 - Housing Health and Safety Rating System
 - Environmental Protection Act 1990
 - Landlord and Tenant Act 1985 (Homes (Fitness for Human Habitation) Act 2018)
 - Social housing only: Decent Homes Standard
 - The Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015

Source: DLUC Understanding and addressing the health effects of damp and mould

Support for households and energy efficiency

[Warm Home Discount Scheme](#): a one-off discount on electricity bills.

[Winter Fuel Payment](#): people born before 26 September 1956 may get between £250 and £600 to help pay their heating bills. Running for winter 2023 and 2024. This is in addition to any other cost of living payments.

[Cold Weather Payment](#): support for individuals receiving certain benefits or Support for Mortgage Interest (SMI).

Citizens advice – income maximisation, applying for grants, managing finances/fuel debt, understanding fuel bills

Better Housing Better Health

Center for Sustainable Energy advice service

Oxford City Council - Energy Efficiency team

Great British Insulation Scheme

Boiler Upgrade Scheme



Department for Levelling Up,
Housing & Communities



Department
of Health &
Social Care



UK Health
Security
Agency

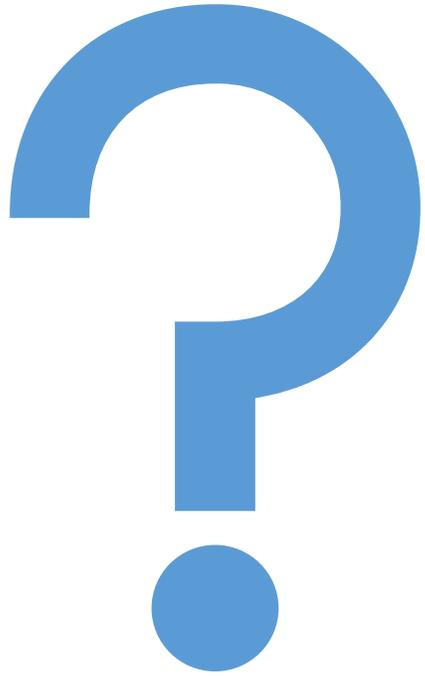
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Further information
[Understanding and addressing the health risks of damp and mould in the home - GOV.UK \(www.gov.uk\)](#)



Questions?

- **Q: The main cause of damp is occupier lifestyle. No matter how many times I tell tenants not to dry clothes indoors they do not listen. What can be done to help, especially when there is no outdoor space.**
- A: Oxford City Council recognise that occupier behaviour is often the reason for damp and mould. We understand many landlords do try to help tenants.
 - The Low Carbon Hub have produced energy advice that could be useful for your tenants including the winter warmer checklist and low-cost, no cost energy saving tips. <https://www.lowcarbonhub.org/energy-saving-advice/>
 - The Centre for Sustainable Energy have produced a damp and mould advice leaflet <https://www.cse.org.uk/resource/home-energy-fact-sheets/>
- When drying indoors, do so in a well-ventilated room e.g. the bathroom with the extract fan running
- See following page for other suggestions on how to help tenants

- **Q: Is a tumble dryer a good idea? / Tenants refuse to use the tumble dryer as they claim it damages clothes?**
- A: Tumble driers do help as they dry the clothes. However as with all appliances, the manufacturers' instructions must be followed.

- **Q: Can dehumidifiers help?**
- A: Dehumidifiers work by taking out excess moisture. Used when drying the clothes will remove the moisture from the air which should then help prevent condensation.

- **Other tips suggested by landlords:**
 - Tell tenants to put washing on for extra spin cycle to remove water
 - Heated clothes rails / dryers with covers
 - See <https://www.theguardian.com/money/2022/dec/12/how-to-dry-clothes-indoors-and-save-money-on-laundry> with many low cost options (Thanks to the landlord who emailed us this link after the session)

HMO & Selective Licensing Update

Katherine Coney



HMO Licensing Scheme 2021



- **Scheme now been operating since June 2021**
- **Continue to find unlicensed HMOs**
- **Compliance still an issue with some landlords – 17 financial penalties served since start of 2021 scheme**
 - **5 – management regulation breaches**
 - **10 - non compliance with licence conditions**
 - **2 – unlicensed HMOs**

HMO Licensing Scheme 2021

Year 2 Actions



- 2584 Applications received – including variations and Temporary exemptions
- 2190 Licences issued
- 620 compliance checks
- 75% of properties were found to be compliant following compliance visit/check
- 156 periodic (5 year) inspections undertaken – 8 HMOs required works to address hazards and 42 were found to be non compliant with the scheme

HMO Licensing Scheme 2021

Service Requests



- **765 received not including service requests in relation to tenancy relations, noise and anti- social behaviour**
- **28% related to disrepair and non-compliance**
- **115 suspected HMOs operating without a licence.**
- **256 visits carried out for new licence applications**

Selective Licensing Scheme 2022



- **Introduced 1st September 2022**
- **Covers all the city and all non-HMO properties let on a non- exempt tenancy**
- **11,142 applications received by 31/10/2023**
 - **Of which 8,023 were received as part of the Early Bird scheme or the Agent Phasing Agreement scheme**
 - **When accounting for applications withdrawn and block licences that cover more than one property, we have around 12,050 properties covered by the selective licensing scheme.**
- **When combining licensed HMOs and Selective Licence applications (including block licences) we have around 15,300 licensed rented homes**

Selective Licensing Scheme 2022



- **8,023** were received as part of the Early Bird scheme or the Agent Phasing Agreement scheme
 - 5,353 applications received by 30 Nov 2022 either early bird scheme or from agents in phasing agreement
 - 2,670 applications received by 31 Jan 2023 as part of the Phasing Agreement
- **3,203 Final licences issued by 31 Oct 2023**
 - 81% of those who applied by 30 Nov 2022 have received a draft licence.
 - 63% of those who applied by 30 Nov 2022 have received a final licence. By 30 Nov 2023 we expect to have issued 70% final licences.
 - 58% of those who applied 31/01 (Early bird and phasing agreement only) have received a draft licence.
 - 43% of those who applied by 31/01 (Early bird and phasing agreement only) have received a final licence.
- **Significant challenges have been recruitment and training to a high quality standard and reconciliation of BACS payments from our Phasing Agreement scheme. A higher volume of applications has been received than expected.**
- **Our aim was to issue licences within a year of the early bird period ending, however this does not account for the higher volume received and the extended Phasing Agreement with agents**

Selective Licensing Scheme 2022



- Began looking for unlicensed properties in Spring 2023
- We started by writing to landlords we suspected may have an unlicensed properties.
- If no application was made or response from the letter, we began "door knocks" in late summer 2022
 - 103 properties investigated
 - 49 applications made (47.5%)
 - 30 exempt / not licensable (29%)
 - Remaining under investigation (23.5%)

We will continue this work and move towards formal investigation which may result in fines

Selective Licensing Scheme 2022



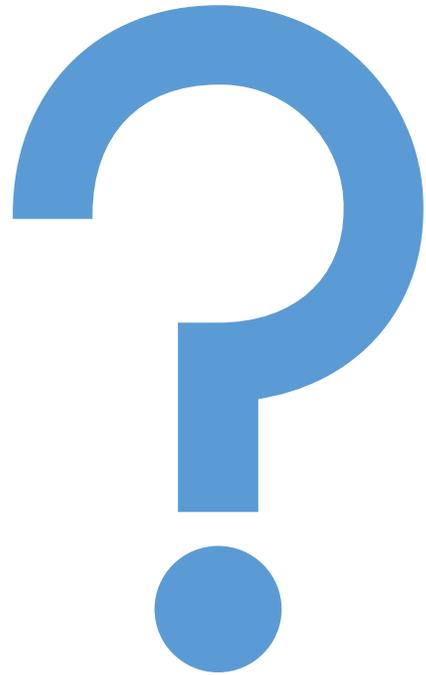
- **Property Inspections**
- **Inspection of high priority properties – e.g. Block Licences or where concerns raised in the application process (no safety certificates provided / low EPC)**
- **Early 2024 – in parallel begin a large scale inspection programme of lower risk properties. We are starting this work now as we have a new software system to become familiar with the system.**
- **We will inspect properties where complaints received regarding conditions irrespective of priority status**

Selective Licensing Scheme 2022



Property Inspections 01 September 2022 – 31 August 2023

- **94 inspections following service request**
- **58 properties (61%) had a Category One hazard**
- **44 properties had an Excess Cold hazard (46% of those inspected / 76% of those with Cat 1 hazard)**
- **Damp and Mould, Falls on Stairs & Crowding and Space were the next most common hazards although not as common as Excess Cold**



Questions?
General Feedback

- **Q: What is the money from licensing spent on? What are the benefits for landlords?**
- A: Income can only be used for the administration, operation and enforcement of the scheme. This means the staff who process the applications and inspect properties plus contributions to on-costs such as ICT etc. Landlords benefit through events such as landlord forum and newsletters, access to training through our accreditation partnership. Feedback from landlords on common problems / issues / topics of interest is really important so we can plan our landlord forums and newsletters to educate landlords and benefit landlords.

Thank you for coming



Email will be sent out to attendees with links to slides inc questions raised



Feedback questionnaire, including opportunity for you to suggest ideas for next forum



Next forum will be Spring 2024 - online



Landlord newsletter to be sent around February 2024



London Landlord Accreditation Scheme (LLAS) our accreditation delivery partner has a training & conference day on 29 February 2024



Accreditation training sessions available in 2024 online or in person via LLAS