**Tamworth & Lichfield Joint Private Sector Landlords Forum**

**Minutes of meeting 27/19/16 – held at Wilnecote Village Hall Tamworth**

**Present:** I. Beattie, R. Glyon, M. Smale, S. Hannant, M. Bullock, C. Lear, D Whittaker, R. Ohren, P. Rowland, B. Goodyson, E. Lyons-White, A. White, L. Cuffe, S. Phipps, A. Park, P, Hillion.

**Apologies:** M. Bygrave, N. O’Mara, K. Taylor.

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|  | Notes | Action |
| 1. | **Welcome and Introductions**  Ian Beattie opened the meeting welcoming both Tamworth and Lichfield members, council representatives and the speakers for the meeting. |  |
| 2. | **Lauren Cuffe** Tamworth Borough Council presented on TBC’s Private Sector Leasing Scheme, discussed what the PSL scheme was, what Tamworth Borough Council could offer to landlords. |  |
| 3. | Nick Watchorn from National Landlord Property Group presented to the forum about what the company did and the benefits of signing up to them as a landlord . |  |
| 4. | **Ian Beattie** then gave an overview and insight into clause 24 of The Finance Act 2015, **which overturns a fundamental financial business principle, where income less costs equals profit. The Government believe that it makes complete sense to tax property owners on that part of the rent that has been paid to the lender as mortgage interest, as if that money was still in the property owners’ bank account.** To justify their point of view, the Government have referred to the term “level the playing field”, between owner-occupiers and owners of property who choose to provide professional, legal and compliant accommodation and services to tenants.  However, this is not the reality that the government are trying to depict. **Compelling evidence points to the consequences of this absurd new tax having a devastating impact on the UK housing market; increasing rents for tenants and the housing market potentially being flooded with properties for sale. (Referenced to https://www.crowdjustice.org/case/clause24/).**  **Discussion was sparked that portfolio landlords may be put in “the danger zone” with mortgages and being taxed higher tax rates which would cause landlords to sell up.**  **Is this the push for home ownership that the current government have been trying to obtain?- discussion point raised that there are some reasons as to why people cannot get a mortgage and landlords act as the “buffer” to the community for individuals who cannot lend money.**  This was followed on by one of the key issues which was identified in Shelters standard of housing was affordability & the most effective way of ensuring housing is affordable is to increase supply- which is the polar opposite of the prediction that will happen to the private rented sector with the speculated tax increase.  A link for the tax change spread sheet it is  [www.themortgageworks.co.uk](http://www.themortgageworks.co.uk)  Select "Calculators "  Then from task bar  Tax change calculator |  |
| 5. | **Sue Phipps** led the Open Forum Session stepping in for Mandy Bygrave who was originally leading the session surrounding the Housing and Planning Act.  Main topics covered:   1. Introduction of fines directly to landlord- the devil will be in the detail when this is introduced in April 2017 2. Open door for rent repayment orders: The [Housing and Planning Bill 2015-16](https://en.wikipedia.org/wiki/Housing_and_Planning_Bill_2015-16) proposes changes to when Rent Repayment Orders can be granted to include the following situations:  * Breaches of improvement orders and prohibition notices and of licensing requirements under the [Housing Act 2004](https://en.wikipedia.org/wiki/Housing_Act_2004). * Violent entry under the [Criminal Law Act 1977](https://en.wikipedia.org/wiki/Criminal_Law_Act_1977) * Unlawful eviction under the [Protection from Eviction Act 1977](https://en.wikipedia.org/wiki/Protection_from_Eviction_Act_1977).   This lead on to new HMO regulations and licensing requirements which are currently being revised in regards to how many tenants are needed for a licensable HMO, and minimum room size requirements.  Also discussed was whether there would be a government database for rouge landlords- who would have access to this, revisions with fit and proper person tests and banning orders for operating as a landlord.  The open forum was closed by a discussion about the benefits of trying to work across partnerships to achieve better standards in the private sector as opposed to extending licensing regimes and placing “more hoops to jump through”. | . |
| 7. | **Ian Beattie**  Closed the forum, thanking all speakers and attendees; advising that the minutes of the meeting, copies of the presentations and links to topics discussed will be posted on the Tamworth Council website.  **Next landlord forum: 9th February 2017** |  |

**Overview of The Finance Act 2015- (**[**https://www.crowdjustice.org/case/clause24/**](https://www.crowdjustice.org/case/clause24/)**) accessed 09.11.2016 at 15:16)**