



The Camden

Private Tenant

The Voice of Private Tenants in Camden

Spring 2009 Issue 3



Hidden Victims

It was recently reported in the media that up to 10,000 tenants living in buy-to-let properties, could lose their home through no fault of their own, as landlords fail to pay mortgages and homes get repossessed.

Housing charity Shelter has also warned that there has been a "steep rise" in the past six months in the number of tenants evicted with just a few days' notice - after landlords had defaulted on mortgage payments.

The Council of Mortgage Lenders expects 75,000 homes to be repossessed this year, of which 12% are in the buy-to-let sector - most of which house private tenants.

While the government has put pressure on lenders to help homeowners who are

struggling to avoid being evicted from their homes, little or no help has been forthcoming for tenants facing similar circumstances.

Shelter has called on the government to improve tenants' rights if the home they are renting is repossessed by the courts. This involves judges hearing cases having the power to take tenant's needs into account, and to allow them a reasonable amount of time to find alternative accommodation.

What Happens

Landlords should warn their tenants if repossession is a possibility, but chances are the first you will know about it is when the court sends a Notice of eviction (N54) to the property.

The N54 will be addressed to the defendant (usually the landlord) and "any other occupiers" and it will say when the bailiffs will be coming and at what time.

Once the mortgage lender has been given a possession order, anyone living in the property is deemed to be an "unlawful occupant" and can be evicted by bailiffs.

What You Should Do

If you are a private tenant and have received such a letter - you should go and get housing advice IMMEDIATELY (see page 7 for details of where to go for this in Camden).

LHA - A Postcode Lottery?

Local Housing Allowance (LHA) is the new name for Housing Benefit in the private rented sector. Soon the majority of those receiving help to pay their rent will be on the new system. Those with Assured or Assured Shorthold tenancies are affected, but Regulated tenancies are not.

LHA is different to the old system in two key ways:

- A flat rate (subject to means testing) is paid by area and household size, and published
- The benefit is paid directly to the claimant and not to the landlord in all but exceptional cases

It came into effect for new and changed claims from April 2008 and was supposed to be simpler, fairer and more open and accountable.

Despite successes in speeding up claim processing times – which were the biggest problem with the previous system, criticism of LHA is growing.

Shelter's research shows that the large areas used to set LHA rates means that claimants and their families are likely to be pushed into or forced to remain in, the areas with the very cheapest rents. It also found very high rates of landlords who refused to let properties to people claiming LHA.

The Sun and other tabloid newspapers ran a mini-campaign in Autumn 2008, "outing" claimants with large families who were living in homes worth around £1m and paying rents of up to £12,000 a month using LHA. They chose to focus on the fact that the families they highlighted were born outside the UK, but in fact the stories revealed serious weaknesses with the one-size-fits-all approach taken by LHA. The supply of very large private rented homes that

Local Housing Allowance The New Housing Benefit Scheme

are suitable for a family are extremely limited, so the rent officers who set LHA rates are working with very small samples and these can be skewed by the luxury/ executive rent market in some areas of London.

Many landlords are unhappy with it too, nervous that their tenants surviving on the lowest earnings may use the benefit to pay for other things. It is no surprise then that many are exiting this part of the market when they can.

On the other hand, we know that some landlords in cheaper areas are taking advantage of the openness of LHA and increasing their rents up to it, where it is less. This not only takes money that should rightfully be the claimants' but it also distorts the local rental market.

The government is also keen to rein in the budget for Housing Benefit and LHA, since the annual bill has reached more than £15 billion a year. Ministers are nervously watching the cost of LHA, knowing that the private rented sector is rapidly expanding in size and numbers claiming it are sure to increase in line with unemployment.

What does LHA mean for Camden residents?

Camden is split into two under LHA, with the (very roughly) southern part being in the Central London area, and receiving the highest rates of LHA anywhere in the UK, and the rest falling in a very wide LHA area, which runs from Acton across to Islington. So it really depends which side of the line you live on. The table below shows which neighbourhoods fall inside which boundary. There is a large difference in the amount you will receive depending on which side of this line you are on, with larger homes attracting close to double the rate in the higher paying central area than the lower. See table below.

These boundaries may seem logical to the civil servants drawing them up and no one would dispute that Camden Town and Primrose Hill are among the most expensive areas to rent in the country. But those of you with local knowledge will find some of these rates odd. The boundary runs up the southern stretch of Camden Road, meaning that the Agar Estate is in the higher paying zone, whereas the more leafy part of Kentish Town receives the lower rent. Are private rents in Somers Town really much more than those in South Hampstead and Swiss Cottage? Of course this is the problem when a boundary system like this is used – you have to draw it somewhere!

By **Liam Reynolds**, Researcher at Shelter, writing in a personal capacity.

For details of how to claim LHA/Housing Benefit or Council Tax Benefit see page 7

LHA rates Per Week	Shared / bedsit	1 Bed Self Contained	2 Beds	3 Beds	4 Beds	5 Beds
Kentish Town, Gospel Oak, South Hampstead, Swiss Cottage, upper Camden Road	£115.38	£260.00	£350.00	£495.00	£690.00	£900.00
Camden Town, Primrose Hill, Agar Grove, Regents Park, Somers Town, Euston	£160.00	£370.00	£525.00	£775.00	£1,150.00	£1,750.00

News in Brief



Goodbye CORGI

From 1st April 2009, Gas Safe Register replaces the CORGI gas registration scheme as the official gas safety organisation.

So, from 1st April, by law, only Gas Safe registered engineers should carry out work on gas appliances or installations in your home.

If someone other than a Gas Safe engineer does work in your home, you, your family, fellow tenants or your home could be at risk.

They can be contacted on 0800 408 5500 or go to www.gassaferegister.co.uk

Top Ten Most Expensive Areas

Newly published research from The Deposit Protection Service (DPS) shows that Westminster is the most expensive area in the UK to rent, measured by the average deposit demanded by landlords.

It comes in at a whopping £1,890 (as at Dec 2008) compared to Camden's £1,376, which makes it the 10th most expensive.

According to the DPS "What it does show is that at a time when house prices are plummeting, rental values are holding up comparatively well."

Since 6th April 2007, every landlord or letting agent who takes a deposit from a tenant has to use one of the three schemes run by The Deposit Protection Service (DPS), The Dispute Service or mydeposits.

Private Renting is Growing Fast

Love it or hate it - the private rented sector has been expanding at an unprecedented rate since 1988. Prior to 1988, a lack of freely available supply meant that renting was a limited tenure option and the choice of just 9.1% of all households. By 2008, 13.9% of all English homes were privately rented.

In Camden this figure is between 23-25% which puts it third out of all the London boroughs. Only Westminster at 30% and Kensington and Chelsea at 25% have higher levels of private renters.

Freedom of Information?

The Freedom of Information Act 2000 created a general right of access to information across the public sector.

However, despite housing associations and other registered social landlords having received millions of what were council homes, often at minimal cost; together with receiving tens of millions of pounds of Housing Benefit each year, they remain wholly unaccountable in any meaningful sense to the public, are not currently subject to the Freedom of Information Act or to any other form of open public scrutiny.

We therefore petition the Prime Minister to subject all housing associations to the provisions of the Freedom of Information Act 2000.

Petition submitted by Stephen Gradwick. To sign it go to <http://petitions.number10.gov.uk/foi-housing/>

Service Charge Accountant Fined

Leaseholders are being advised to check whether the accountant who signs the service charge certificate for their block is actually qualified to do so. Section 28 of the Landlord and Tenant Act 1985 requires it to be signed by a qualified accountant who is also a qualified auditor. Joseph Bloomberg of Suite 109,

Atlas Business Centre, Oxgate Lane, NW2 7HJ was fined £1,000 by the Institute of Chartered Accountants and ordered to pay costs of £2,367 for signing service charge certificates when not qualified as an auditor. He signed accounts for over 40 blocks of flats.

Who's Responsible?

Which? (formerly the Consumers' Association) recently asked its members who rent a home the question: Who is responsible for repairs – 43% didn't know or got it wrong.

Mark McLaren from the campaigns team said "It's really worrying how little tenants know of their rights". He went on to add "A basic consumer principle is that people have information to know what's good and what's not; the rental market seems to fail this test."

Make-up world of letting agents

Patrick Collinson, Editor of the Money section in the Saturday Guardian recently wrote: "I love the make-up world of letting agents and their preposterous fees. The huge finder's fee to landlords and as much as £400 to tenants for "administration" – which amounts to a few pieces of photocopied contracts. A credit check fee (£150?). An inventory fee (£80?). An insurance fee. A checking out fee. A cleaning fee."

"They simply make up these charges as they go along, hoping that the mainly young clientele think they have no choice but to pay up. These vulnerable young people, often laden with student debt, are hit with a load of tripe. They are spurious items which, if they have any basis in fact, should fall on the tenant, not the landlord."

The good news is, it looks like there is universal acceptance (even from the letting and managing agents themselves) that standards are poor and staff are often unqualified. This could lead to their mandatory regulation in the near future.



Carrie Harrison

(September 1953 – January 2009)

The founder of the Camden Federation of Private Tenants (CFPT), Carrie Harrison, recently died in Tasmania, having moved to Australia in 1995.

After graduating from Durham University, Carrie moved to north London where she threw herself into a hectic range of work, and community politics.

Those who knew her soon became aware that beneath her sociability there was an astonishing steely competence, an ability to solve almost any practical problem, and a deep moral sense of how people should be treated.

The miserable treatment of tenants by private landlords in Camden was the first issue to engage her in this way. Marshalling legal knowledge, precise description of conditions, her economic training and an iron determination, Carrie and a group of friends and activists, engineered the buying out and renovation of these failing properties to be run as a co-operative by the tenants.

During the 70s and 80s, apart from the managing the finances of the co-op she became Chair of the National Campaign for Bedsit Rights, and the founder of and first worker at the Camden Federation of Private Tenants.

After leaving CFPT, Carrie spent 6 months as a volunteer in South Africa.

In 1995 Carrie and her partner moved to Australia, where she worked as the IT manager for Australian Volunteers International, which provided volunteers for community projects in Asia, the Pacific and Africa.

Many present members will probably not know Carrie's name but she is fondly remembered by a few veterans.

Camden Councillor Heather Johnson writes:

My involvement with Carrie went back to about 1980 when I first got involved with the Federation. Carrie had been a campaigner/activist on private rented sector issues for some time, lots of it stemming from her own experiences

as a private tenant. She lived in fairly grotty private rented housing owned by a landlord called Gilders. She and another group of tenants decided to do something about the condition of their properties and set out to start a Gilders Tenants Association. They were fairly certain that their landlord had a substantial property holding, but did not know where it was all located. In those days the rent collector was still a common sight on London streets, so they did a bit of sleuthing with various tenants following him to identify the properties he visited. They then made contact with residents at those addresses. The tenants association became quite strong and eventually it became the basis of TANC (Tenants Association of North Camden), which eventually became a housing co-op.

Carrie however did not stop at her own doorstep and along with Nic Madge and Rob Harding at Camden Law Centre amongst others, started to bring together private tenants that the law centre came across. When one tenant came to them for advice, they would find out where the rest of the portfolio was and get the tenants together. A major part of the campaign was to press Camden Council into action and this activity took many forms. Some councillors were already sympathetic, but for those who needed more persuasion various tactics were adopted. I have vivid memories of being in the council chamber for housing committee meetings where a group of middle-aged and elderly men, all tenants of one particularly bad landlord, dotted themselves around the chamber in between officers. The problem for the councillors was that they did not exactly know who were officers and who were not, the consequence being that the tenants were able to pipe in at various times and cause a certain amount of chaos whilst getting their point across.

Eventually the council agreed to fund CFPT, only the second funded private tenants federation in the country (after the one in Paddington which was

funded by the Greater London Council) and Carrie became its first worker. The Fed was extremely influential at that time and made a lot of inroads into Camden policy. A private sector sub-committee of the main housing committee was set up and CFPT were given co-opted places on to it. One of her main focuses in terms of Camden's shortcomings was the Environmental Health department. Despite the appalling conditions that could be found in the borough's private rented housing, Housing Act notices were a rare sight. Carrie was threatened with court action after including a statement in the newsletter that an officer, well known for dragging his feet, had 'never knowingly enforced a notice'. Her tactics were straight to the point and sharp edged, but they certainly got action from the local authority.

Carrie did not restrict her campaigning to private tenants. She was also a founder member and very active in the Arlington Action Group which fought to retain and upgrade accommodation in the Arlington Road hostel.

She was also involved in the HMO (Homes in Multiple Occupation) group, later the Campaign for Bedsit Rights, that started up to fight for licensing and fire safety improvements in large HMOs and b&b hotels after the dreadful fire in Clanricard Gardens in Kensington & Chelsea.

After Carrie left her post at the Federation in 1984, she still remained involved as a member of the management committee for a number of years. She was also a good friend and supportive colleague. I last saw her in Tasmania about five years ago. Despite having been through the chemo and radiotherapy from her first fight with cancer, Carrie was still her old self.

CFPT owes its whole existence to Carrie's dedication and exuberance and I also know that I wouldn't be sitting where I am today if it hadn't been for the sheer fun of working with her.

The Search Begins

This is the time of year when, as well as the pressures of exams, many of Camden's students are also looking for private rental accommodation. Some will be looking for it for the first time, others moving from one house or flat to another. Landlords and agents alike are flooded with requests for affordable rented accommodation and everyone is desperate to get the best deal they can.

If you are a student looking around flats, here are some things to consider:

- How much are you prepared to pay to live centrally? Would you prefer to pay less and live further away? How much will it cost you to commute?
- What is the area like? Make sure you visit the area at night to be sure you feel safe coming home late before you agree to rent anywhere.
- Landlords now have to do an energy efficiency survey (see previous issue of this newsletter for more about this – available at www.cfpt.org.uk). An efficient house is greener and cheaper – ask to see the certificate.
- If there is anything you want changing in the property before you move in, agree it in writing before you pay a deposit.

- If agents ask you for fees to run inventories, draw up a contract and do the rest of the paperwork, ask to see some printed literature containing these costs. They are entitled to charge you but it's worth checking the costs are standard and not just made up on the spot.

Happy house hunting and good luck with your forthcoming exams.

If you are a student and have a housing problem, contact the Rights & Advice Centre on **020 7679 2998** or email: uclu-rights.advice@ucl.ac.uk.

Kate Rowley
UCL Students Union
Welfare Officer

UCLU
University College London Union

Note from the editor: Due to the large numbers of students who rent privately in Camden, we have decided to carry a regular article catering for this group. If you are a student – get in touch with your experience of renting in Camden (good or bad). If you are a college – get in touch if you would be interested in writing something for Camden's students.

Knowledge is Power

Camden Federation of Private Tenants was recently invited to do a stall at University College London Union's (UCLU) "Housing Week", which took place at the end of March.

Housing Week is an event, where each day a different organisation such as the council's environmental health team, the Police or Shelter gives out information about the service(s) they provide and answers a wide variety of questions.

On our day we spoke to about 60 students who were either renting in Camden or thinking about moving here, when they left halls of residence.

An example of the advice we gave was when you first go into a property check its condition and contents carefully against the inventory, or you may get blamed later for something that is not your fault. If there is no inventory, make your own and take photos of furniture, carpets etc.

Another thing we continually emphasised was : if you do nothing else, make sure your rent deposit is protected in one of the three government approved schemes – and if you're not sure get proof from your landlord!



Supporting the Good – Driving out the Bad

Private Rented Sector Conference Success

Around 50 people from as far away as Blackpool and Brighton attended our successful conference on 25th March.

It was the first conference held in London that looked at how things could be improved for private tenants, in the light of the government-initiated Rugg Review.

The event was opened by Councillor Chris Naylor and was followed by speakers from the Chartered Institute of Environmental Health and Residential Landlords Association. The afternoon session was kicked off by Dr Julie Rugg herself, and ended with Murad Qureshi, a London Assembly member giving the London-wide perspective.

Councillor Chris Naylor, Executive Member for Homes and Housing Strategy said: "I was very pleased to be involved in the Camden Federation of Private Tenants' conference, which attracted tenants from across the borough and further a field, and brought together key speakers and experts."

"I was also very glad to announce that we have agreed to embark on a review of the private rented sector in Camden, with the Federation, to get a clearer picture and so inform Camden's new Housing Strategy.

Julie Rugg, co-author of the Rugg Review said: "This was the first event I have attended where I have had an opportunity to talk directly to tenants about my report."

Robert Taylor, Organiser, Camden Federation of Private Tenants said: "When you hear an expert speaker say that it is expected 30,000 people will have died as a result of the recent cold Winter, it just shows how urgently things need to be improved in the private rented sector. We will be working very hard over the coming months with Camden Council and others to ensure that these and other shocking private sector housing statistics become a thing of the past."



Chris Naylor opens the proceedings



Julie Rugg explains her report



Landlord Watch

Freshwater Property Management

"I am a Freshwater tenant and no longer suffer from their neglect of upkeep because the blocks of flats here are mostly owned by long-leaseholders and the blocks are kept in good repair. Freshwater's standard of behaviour regarding this flat is alright now."

For more reviews of them online go to:

<http://www.touchlondon.co.uk/business/list/bid/86027>

<http://www.allagents.co.uk/freshwater-property-management/>

Regent 2000 Properties Ltd

Have you rented one of their properties?

Was it a good or bad experience?

(Please note: if anything is subsequently published, it will only be with your permission and you will not be identifiable in any way).

Member Appeal

We have recently been contacted by a member who is a leaseholder and who asks the following questions:

Do you know of any specialist insurance brokers who concentrate on insuring whole residential blocks of flats?

Or does anybody know of any breakdown or emergency maintenance companies who offer 24-hour repair services under annual insurance policies or separately?

He has had a bad experience of being overcharged by landlords who either use inappropriate brokers or uncompetitive companies, resulting in highly inflated service charges.

Please get in touch with us – if you can help.





Where to go for Housing Advice in Camden

Camden Council Private Sector Housing Advice Team

179-181 West End Lane
NW6 2LH
Tel: 020 7974 8855 (between 9.30am–5.00pm)
Monday, Thursday, Friday (9.30am–4.00pm, drop-in)
Tuesday (9.30am–1.00pm, 4.00pm–7.00pm, drop-in)
Wednesday (closed)

Camden Community Law Centre

2 Prince of Wales Road
NW5 3LG
Tel: 020 7284 6510
Monday, Wednesday, Friday (10.00am–4.00pm, drop-in)
Wednesday evening (appointment only)
Camden Town Neighbourhood Advice Centre

Mary Ward Legal Centre

26-27 Boswell Street
WC1N 3JZ
Tel: 020 7831 7079 (call for more information about housing advice availability)
Monday, Tuesday, Thursday, Friday (10.00am–1.00pm, 2.00pm–5.00pm)
Wednesday (open to existing clients only)

Fitzrovia Neighbourhood Association

39 Tottenham Street
W1T 4RX
Tel: 020 7580 4576
Tuesday (10.00am–1.30pm, open door advice service)

The College of Law – Legal Advice Centre

14 Store Street
WC1E 7DE
Tel: 01483 216528
(call to make an appointment)

BPP Law School – Legal Advice Clinic

68–70 Red Lion Street
WC1R 4NY
Tel: 020 7430 5668 (call to make an appointment)

Shelter London Housing Advice Line

Tel: 020 7014 1540 (telephone advice only)
Monday – Friday (10.00am–1.00pm)



Do you pay rent, council tax or both?
Having trouble paying?

You could be entitled to Housing and Council Tax Benefit.

For advice and information Phone: 020 7974 2110

Email: benefits@camden.gov.uk
or visit camden.gov.uk/benefits – look under housing and council tax benefits

You can also visit the Benefits Service at the Town Hall, Argyle Street, WC1H 8NJ

We are open Monday, Tuesday, Thursday and Friday 8am to 4.30pm and Wednesday from 8am to 2.30pm.

Don't struggle with your housing costs, it's your benefit. Apply today.



Housing Advice for Leaseholders

Leasehold Advisory Service

Provides free legal advice to leaseholders, landlords, professional advisers, managers and others on the law affecting residential leasehold and commonhold.

Monday-Friday (9.30am-5.00pm)

Tel: 020 7374 5380

Email: info@lease-advice.org

Website: www.lease-advice.org.uk

Private Sector Housing Advice Team

(see box on the left for their details).

ARE YOU A LOCAL BUSINESS?

WANT TO REACH LOTS OF POTENTIAL CUSTOMERS?

THEN WHY NOT CHOOSE THIS NEWSLETTER?

It's cost effective and goes out to a wide variety of individuals and organisations across Camden.



Contact Robert Taylor for our advertising rates (details on the back page)

MEMBERSHIP FORM



CFPT needs you



Become a member of
Camden Federation of Private Tenants

Become a member of
Camden Federation of Private Tenants

Become a member of
Camden Federation of Private Tenants

1 Name _____

Address _____

Phone no _____ Email _____

2 I/We wish to have annual membership of CFPT as an:

Individual member £110

Individual student member £5

Group member* £30

Name of group* _____

3 I am a: (please tick one)

Regulated Tenant

Assured Shorthold Tenant

Assured Tenant

Housing Association Tenant

Leaseholder

Other _____

4 I would like to make a donation of (optional) £ _____

Total amount paid £ _____

Signed _____

Date _____

- As a member of CFPT you will receive the quarterly newsletter, be kept informed of current housing issues, changes in legislation and relevant campaigns.
- You will also receive invites to meetings, events and have free access to our office resources.
- By joining, you are helping to make us a bigger, stronger and more effective organisation.

Please fill in your details and send (no stamp required) with payment to:

Camden Federation of Private Tenants
FREEPOST LON12470
London
NW1 2YW

CFPT is the voice of private tenants in Camden

- We work with and support private tenants in Camden to organise and campaign for better protection, rights and services.
- We lobby the government, the council, landlords and a variety of other bodies and organisations to get things changed and improved.
- We work closely with other local community groups, organisations and national charities such as Shelter.
- We also signpost people to advice agencies, and provide information, support and basic advice on a wide variety of tenancy-related issues.

If you are interested in getting involved with us you can:

- Become a member (see the left hand side of this page for details of how to join)
- Become a volunteer (visit our website for more about this)
- Join the Management Committee (call or email us about this)

Translation

CFPT est la voix des locataires dans le secteur privé de la municipalité de Camden. Nous travaillons avec les locataires du secteur privé de la municipalité de Camden et nous les soutenons pour qu'ils s'organisent et mènent une campagne afin d'obtenir une meilleure protection, le respect de leurs droits et une prestation de services.

CFPT es la voz de los inquilinos del distrito de Camden. Trabajamos con los inquilinos del distrito de Camden y les ayudamos a organizarse y a conseguir más protección, derechos y servicios.

CFPT é a expressão dos inquilinos privados em Camden. Nós trabalhamos com os inquilinos privados em Camden e lhes damos apoio para organizar e fazer campanha por melhores direitos, serviços e proteção.

CFPT waa codka gaarka ah ee ijaartayaasha xaafada Camden. Waxaan la shaqaynaa oo ka caawinaa ijaartayaasha Camden in ay is habeeyaan uuna ololeeyaan kobcinta amaanka, xaquuqdooda iyo adeega.

ক্যামডেনে বসবাসরত বেসরকারী ভাড়াটিয়াদের কষ্টপূর্ণ হচ্ছে সিএফপিটি । আমরা ক্যামডেনে বসবাসরত বেসরকারী ভাড়াটিয়াদের সঙ্গে একত্রে কাজ করি। এবং তাদের আরো অধিকতর রক্ষনাবেক্ষন, অধিকারসমূহ এবং অন্যান্য সেবার জন্য সংগঠিত হতে এবং প্রচারাভিযান চালাতে সহায়তা করি ।

هي صوت المسأجرين الخاصين في كامدن. المسأجرين الخاصين في كامدن فيديريالية للقيام بتنظيم وإدارة حملة من أجل الحصول على حماية نحن نعمل مع المسأجرين الخاصين في كامدن وندعمهم وحقوق وخدمات أفضل.

Camden Federation of Private Tenants is registered under the Industrial and Provident Societies Act as The Camden Federation for Private Tenants Limited
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The individual views expressed in this newsletter are not necessarily those of the Camden Federation of Private Tenants.

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