



Camden's Fake Landlords

Our story of a Japanese woman getting duped out of £400 in Kentish Town (Autumn 2009 issue) provoked interest from The Daily Mirror. Several other victims of sham lets have also contacted CFPT and, doubtless, there are many more we have not heard from.

Immediately after the first story was published, we were contacted by a Daily Mirror reporter about a case in St John's Wood. A CCTV picture of this fraudster supplied to us by the paper was shown to the victim who confirmed that this was a different crook – meaning that there were now more people operating the scam in this area.

It usually works like this: the tenant

responds to an ad on the Internet – often on a flatshare site like Gumtree. The rent seems reasonable for a home in a good area. The tenant arranges to meet the prospective landlord or agent and is shown a nice flat. Tenant agrees to pay a holding deposit – or a month's rent plus deposit in exchange for the keys.

The "landlord" or "agent" pockets cash and disappears. Tenant tries the keys and they don't fit. Or moves in but later finds that another person – who has a lease from a legitimate agent for the real landlord – turns up at the flat and the victim is forced to leave.

The perpetrators have usually gained access to the properties by renting

them. But taking such a short let that the clear purpose was to operate the scam. The "tenant" disappears without a trace, leaving his own deposit unclaimed. The ID used to obtain the flat turns out to be fake or stolen. Keys are not returned and, soon, the agent is on the receiving end of complaints from frantic victims and bemused owners of the flats.

In June, we were contacted by a private tenant regarding his correspondence with someone calling herself "Aimee Smith" who claimed to have a flat in Swiss Cottage, which she wished to let, apparently because she was away working in Manchester. The rent seemed

Continued from page 1

attractive at £700 per month for the described luxuriously equipped and centrally located pad with parking.

However, he was suspicious that the prospective landlord would not give a phone contact number. He forwarded the chain of emails to CFTP. We advised he approach with caution due to an unusual vagueness over how short or long the let might be, which suggested (at least) that it might prove troublesome. With hindsight, some of the phrasing in "Aimee Smith's" emails suggest someone with English as second language and other parts look to have been cut and pasted from estate agents' ads describing the area.

"Aimee" then suggested to the tenant that he bring cash when meeting to view the flat – or send the money by Western Union (a favourite with fraudsters because the transfer can be picked up in cash almost anywhere in the world). At this point he bailed out, convinced that it was dodgy. Concerned about the potential danger to tenants

turning up with cash, he contacted the Police who confirmed that they're becoming familiar with fraudulent lets over the Internet.

In early July, the Evening Standard ran a story about a similar Gumtree wheeze that had duped at least three groups of victims who had viewed the same two-bedroom basement in West Hampstead. The crooks, who identified themselves as brothers called Khan, netted £7,140 from prospective tenants. Inevitably, there may be other unreported victims of the same pair. It is believed the "Khans" actually broke into the property, which belongs to someone presently living in France. A spokesman for Gumtree told the newspaper "we advise never to transfer funds before seeing a property and meeting the landlord" (which didn't help the victims in these cases). Though the website also advise seeking proof of ownership, a serious flaw is that Gumtree do not charge landlords for ads – so have no reliable way of tracing any who turn out to be comen.

We learned of another of these scams in an email from a private tenant who

contacted us after reading an old issue of this newsletter, which reported the trial of a bogus landlord. Again this scam started on Gumtree. His girlfriend had responded to an ad and they met a plausible character who claimed to own 40 flats in the Camden area. In return for keys he took a deposit and one month's rent. They started to move in their possessions only to learn that their "landlord" was actually a tenant who was in the process of being evicted for sub-letting and rent arrears. The couple had to leave immediately.

The tenant commented: "We found your newsletter to be invaluable as initially the Police were uncertain if we were victims of a crime. Initially they believed it to be a civil landlord/tenant dispute. The newsletter encouraged the Police to treat it seriously and they are now investigating the bogus landlord for fraud. Luckily your article was highly ranked by Google and I found it after a couple of searches. There are not many sites like yours with good quality information for tenants."

Too Much Red Tape In This Sector?

Housing minister, Grant Shapps, recently announced to parliament that there would be no further regulation of the private rented sector (PRS) and he was rejecting changes proposed by the previous government following recommendations from the Rugg Review, a report into the PRS.

These proposals included:

- A consumer feedback website
- National tenants helpline
- National landlords register
- Compulsory written tenancy agreements
- Regulation of letting and managing agents

He said: "With the vast majority of England's 3 million private tenants happy with the service they receive, I am satisfied that the current system strikes the right balance between the rights and responsibilities of tenants and landlords" and went on to declare: "So today I make a promise to good landlords across the country: the

government has no plans to create any burdensome red tape and bureaucracy, so you are able to continue providing a service to your tenants."

He was also of the view that local authorities should use the powers already available to them to deal with "rogue landlords".

Interestingly, there was industry-wide support for the regulation of agents, and Ian Potter from the Association of Residential Letting Agents (ARLA) commented: "Currently, any person or organisation can become a letting agent. Until that is changed via national regulation, unprofessional, unqualified and unethical operators will continue to exist to the detriment and expense of consumers and the market as a whole."

One bit of good news, was the government confirming that the annual rental threshold for assured shorthold tenancies to apply will rise from £25,000 per year to £100,000 per year. At present, if your annual rent exceeds this, say because you have a joint tenancy; you would not be covered



Housing Minister, Grant Shapps.

by an Assured Shorthold Tenancy (AST) and consequently would not be able to have your deposit placed in one of the three government-backed protection schemes.

News in Brief

UK Home Sharers Pay Most

According to flat and house share website easyroommate.com, renters in the UK pay the highest rents in western Europe for a room in a shared property – at an average of £348 per month.

In France it's £285, Italy £282 and Spain comes in at a modest £199. According to company director, Jonathan Moore this is "because frustrated first-time buyers are pushing up demand for rental properties".



TSA Is Toast

The new housing minister, Grant Shapps, has confirmed that the Tenant Services Authority (TSA) the regulator for housing associations – will be abolished.

In a speech to the Chartered Institute of Housing's conference in Harrogate, he told delegates that he places a "huge premium" on tenant empowerment, but does not believe a "large national quango" is the best way to achieve this.

He went on to confirm that he wanted to split its role in two – the Homes and Communities Agency will regulate governance and viability and complaints will escalate through councillors or MPs and on to the Housing Ombudsman Service as a last resort.

One of the key worries for many housing associations is that scrapping the TSA could upset the banks that have lent the sector almost £60 billion at low interest rates.

Private Rented Sector Universe Expanding

Research carried out by the Building and Social Housing Foundation has concluded that for the first time in a century the relative size of the owner occupied sector has declined and the private rented sector (PRS) has increased significantly. If recent trends persist,

the PRS would be larger than the social rented sector by 2013. By the end of the decade one in five households could be private renters.



The only way is up.

The report also highlights that the growth in the PRS is unlikely to be driven by choice and – unless it improves – is in danger of becoming the tenure of last resort for those who cannot afford to buy a home or access social housing.

A Tale Of Two Boroughs

Camden Council has warned that the government's proposed cap on housing benefits could split the borough in two, with the southern part of Camden becoming a no-go zone for those unable to afford the market rent levels in this area.

The council has estimated that around 1,000 families will be hit by the benefit reductions and Councillor Theo Blackwell has stated: "It will become a place where only the better off can afford to live."

Charities have also warned that the changes will make London more like Paris – where the centre has become a ghetto for the wealthy and the outskirts or "banlieues", ghettos, for the poor.



Will this be the new benefits dividing line in Camden?

Local Housing Allowance The New Housing Benefit Scheme

From April 2011, Local Housing Allowance (LHA), which is paid to private renters, will be limited to between £280 and £400 a week depending on the size of your home.

- Are you claiming LHA ?
- Are you worried that you will not be able to pay your rent if the rates are cut ?

If you are – please call us on 020 7383 0151 or email: admin@cfpt.org.uk

LHA Direct

If you go to the LHA Direct website at: <https://lha-direct.voa.gov.uk/> you can see what the LHA rates are for all property sizes by either searching by local authority or postcode.

For advice and information about housing benefit in Camden call the advice line on 020 7974 2110.



No Democracy Here, Thank You

Seventy nine year old Eric Smith has been a tenant at a block of flats in West End Lane since the 1950s. More recently the block has been rather gentrified as more and more flats were purchased on leasehold by comfortably off younger people.

Eric is a long-term member of CFPT and a firm believer in local democracy, so when he received a copy of a mailing from us advertising a public meeting connected with the council elections earlier this year, he displayed it in the window of his ground floor flat.

let it remain anonymous, as your rights that anonymous access cannot be published, although names and addresses can be withheld. Please include a full name, postal address and telephone number. Letters may be edited for reasons of space.

Democracy? I'm not allowed to display election posters

2.1 I RECEIVED a letter from a member of the Council of the National Association of Private Teachers (a teacher) last week informing me that an opportunity was being offered to me to join the ranks of all quacks to find out what all the political parties in London will be doing to address the wide variety of needs in the borough.

Eric's letter in the Camden New Journal.

It's was only a modest A4 sheet simply announcing the meeting, so Eric was shocked to be ordered by the block's managing agents to remove it, apparently following a complaint from his leaseholder neighbours. This caused



Photo: Gordon McKee

him to reflect on the position of private tenants with regards to leaseholders who were relative newcomers, and took it upon themselves to stifle a right he had previously exercised in the name of simple democracy.

Problems Faced By Students In The Private Rented Sector

Camden has the highest percentage of full-time students living in the borough in the whole of London, and many of these are private tenants. So we spoke to Hameera Saeed at UCLU's Rights & Advice Service to find out what issues they face, and this is what she told us:

Most students move into private rented accommodation after their first year at university, often sharing houses with 3-5 friends. They tend to start looking between June and September. The main problems they experience are:

1) Assured Shorthold tenancies (ASTs) are for a 12 month fixed period but students generally want 9 months as their courses start in September and finish in June. Few Landlords will agree to put in break clauses, as they do not want their properties empty over the summer period. Unfortunately, it is difficult to reconcile the needs of both parties and students tend to be the losers. If they cannot leave early, their only option is to try and find short-term tenants to live there over the summer, IF the landlord agrees AND they can find people. Otherwise, they have to pay the rent even when they are not living there.

2) Disrepair – Students are sometimes faced with bad conditions which are not apparent when they sign the tenancy agreement. The most being damp, which dries out over the summer and can be painted over. As most students move in to properties in August/ September, the problem is not noticeable until the winter. Landlords can then drag their feet in dealing with the matter, as they know the students will move out in the summer. Putting pressure on the landlord and arguing for early termination due to breach of contract can help to resolve the matter. But most students do not want to be looking for new accommodation when they are in the middle of their studies and so tend to put up with bad conditions until they can leave. We always advise students to have an inventory done when they move in.

3) Tenancy Deposit Scheme – As many students move into large properties of 3-5 rooms, the rents are often above the £25,000 threshold for AST's and therefore their deposits, which are correspondingly large, are not protected under the Tenancy Deposit Scheme. This has caused problems with landlords not returning deposits or

making unreasonable deductions. The only option open to students is court action, which they often do not want to undertake. We have helped students take property owners to court for small and large properties and have been successful in getting back all or most of the deductions made. The problem with larger properties should become a thing of the past in October 2010, when the threshold for AST's will increase to £100,000.

4) Guarantors – Students are generally asked for guarantors when they sign tenancy agreements and this can be a problem particularly for international students, as some landlords/agents require UK based guarantors. UCL Accommodation Office offers UCL students a guarantor scheme. Students who cannot provide an acceptable guarantor are often expected to pay a minimum of 4 months rent in advance.

So, the message is simple – if you are a student and having problems with your landlord or home don't delay – get some help, advice and support as soon as possible. Get in touch with your college's advice service. If they don't have one – get in touch with us.



Energy Efficient Festival Stall

Once again, CFPT staff and volunteers braved the fine weather to speak to private tenants at the Swiss Cottage Community Festival. We came prepared with our brand new gazebo, but the most we had to contend with this time was the sun, a gentle breeze and the varied music emanating from the main stage.

In addition to giving out lots of useful housing information, we also did our bit for the environment and distributed over 50 low-energy light bulbs.

Crown Estate Defies Tenants, MPs, and Councillors

THE CROWN ESTATE OR PRIVATE LANDLORD WHICH WOULD YOU PREFER?

Rumour (or is it more than rumour?) has it that the Crown Estate is planning to sell many of its properties to private developers. The Federation is interested to know from tenants who would be affected which landlords they would prefer - Crown or private?

It would appear some things never change. This is from our newsletter in 1996!

The Crown Estate continues to defy tenants, MPs and councillors, not to mention also ignoring Boris Johnson and a Parliamentary Select Committee. In short the Crown Estate seems determined to become London's most unpopular good landlord. The sort you don't like much – though you'd be worse off if they sold out.

The Estate has ignored an overwhelming NO from its tenants all over London during its so-called consultation. Pleas from Camden Council and local MP Frank Dobson were also brushed off.

So, hundreds of affordable-rent flats on the Cumberland Market site near Regent's Park are still for sale to a commercial landlord. This admission came from the Estate's Chairman Sir Stuart Hampson who formerly ran the quintessentially middle-class John Lewis

Partnership. Hampson emphasised his belief that the Estate was under no obligation to provide social housing.

Doubtless the Estate's property boss Paul Clark shares Hampson's lack of enthusiasm for the inconveniences of running social housing. Clark has form on sell-offs, having disposed of 110 similar homes to private landlords when he ran the Church Commissioners' estate. The result was loss of security of tenure for tenants, poor repairs, ending affordable rents for key workers and flats sold off piecemeal (doubtless at vast profit) to new, wealthier, owner-occupiers or buy-to-letters. One might argue that the Church estates were asset-stripped by the private sector.

Perhaps unsurprisingly, the Crown Estate is retaining its beautiful leasehold properties around Regent's Park and

some nicer Georgian houses it lets as flats. In fact it plans to build and acquire luxury flats around St James.

A number of Crown Estate residents in Camden are elderly regulated tenants who in the 1980's suffered "fair" rents growing vastly beyond inflation as the Crown sought maximum increases – a far cry from its original aims in offering homes at low rents. It now emerges that it has recently let 31% of its properties in Camden, not to key workers or those in need, but at market rents on insecure Assured Shorthold tenancies.

The Crown Estate has also admitted that it left many homes empty pending any sale, presumably so that the new owners can dispose of them as they wish. It's likely that if the sale goes ahead it will be to one of the national housing associations – large private landlords who operate in the social housing sector.

Camden Federation of Private Tenants frequently receives complaints from HA tenants about repairs, service charges and rent increases. We are presently working with tenants from across the borough to help them organise more effectively.



In The City

We did some brisk trade at the very busy City University's Accommodation Fair, where once again we spoke to a large number of students, who were already, or just about to become, private tenants.

Worryingly, many of them did not even know their basic rights, and this appeared to be a particular problem for foreign students. No wonder then, that there was a proliferation of letting agents and private housing providers such as Unite and Liberty Living, who were offering all-in accommodation at between £220 – 250 per week.

Another Successful Members Meeting

Joe Oldman from Age UK (formerly Age Concern/Help the Aged) presented the findings of their report "Older People's Experience of Renting Privately", to a packed meeting of private tenants.

It was based on interviews with older private tenants from across England, a number of which were provided by the Camden Federation of Private Tenants.

This was followed by Ian Greenidge, (Partner and Head of the Housing Team) and Sophie Bell, (Assistant Solicitor) at Hodge Jones & Allen solicitors, who



usefully explained what the housing team does and then answered a number of questions from the audience, including, bizarrely, what to do about your landlord if he does not admit to being your landlord, but comes to meetings at the property with other people.





Landlord Watch

This from *THE ACCIDENTAL LANDLORD* column in The Evening Standard:

"... if I have to deal with the smooth-talking, sharp-suited, lying-through-their-bleached-teeth variety ever again it will be too soon.

No, they're not taking about their "tenant from hell" but their "letting agent from hell".

In addition to charging 11% commission for the let they also charged the landlord an eye-watering £320 for the Assured Shorthold Tenancy (AST) agreement, leaving them spluttering "I can buy an off-the-shelf AST for £2.50."

On then to the new government's failure to regulate letting agents "If he (Grant Shapps, the housing minister) can't see that this is a murky business that requires the government to jump in and clean it up ..." and "... any Tom, Dick or Harry can set up an agency with no registration, no qualifications and no experience whatsoever. How can that be right?"

We couldn't agree more. We also totally agree with ACCIDENTAL LANDLORD's view that Mr Shapps has been a bit too quick out of the blocks in dismissing all of the previous governments' proposals for improving the private rented sector.

Time then maybe, to re-visit the waste paper basket, straighten out the crumpled paper and have a long hard think about why everybody in the industry agrees something urgently needs to be done about letting agents.



Whose Voice Is Being Heard?

Is the timely question asked by the Tenants' Voice website, in response to this understated post on Landlord and BTL Blog:



"The then Government was proposing that as a legal requirement a landlord would have to obtain a licence before they could do with their own private property what any Citizen should be able to do. Were we living in Russia, China ... France?! Is this the land of the Free or are we a load of disenfranchised apparatchiks kowtowing to an over bearing state?"

The National Landlords Association (NLA) swung into action and Steven Hilton from the NLA commented on the blog:

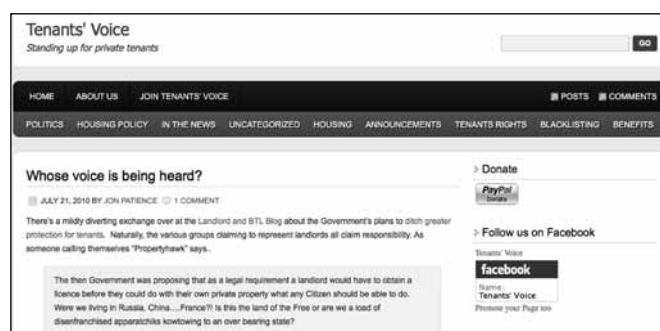
"the NLA has already had several meetings with the relevant characters in Government and their civil servants" and "Way before the election we really were meeting with the Tories to explain the problems. And we hope it had some bearing."

And then Tenants' Voice asked this question:

"It would be interesting to know how many times ministers, or the Tories in opposition, have met with anyone representing the three million private tenants in the UK (the excellent Camden Federation of Private Tenants, for example)?"

Well, we can confirm we have had no meetings with ministers or members of the Conservative Party in opposition; although we did get a letter from the then Shadow Housing Minister, Grant Shapps, where he stated, "Rest assured that my colleagues and I are working to ensure that the review (of the private rented sector) is as extensive and comprehensive as is necessary". So we leave you to draw your own conclusions ...

Check out Tenants' Voice at <http://tenantsvoice.wordpress.com/>





Where to go for Housing Advice in Camden

Camden Council Private Sector Housing Advice

Town Hall Extension, Argyle Street
WC1H 8NJ

Tel: 020 7974 5801

Email: housingneeds@camden.gov.uk

Mon, Tues, Thurs, Friday 9.30am – 3.00pm

Wednesday 9.30am – 12.00pm

(Somali speakers only)

Appointments 4.00pm – 7.00pm

(private tenants)

Outreach drop in and appointments:

Kilburn Citizens Advice Bureau

200 Kilburn High Road, W6 4JD

Monday 1.00pm – 4.00pm

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)

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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).

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Become a member of
**Camden Federation of
Private Tenants**



CFPT Needs You

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 কণ্ঠস্বর 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 المستأجرين الخاصين في كامدن. المستأجرون الخاصين في كامدن فيدرالية للقيام بتنظيم وإدارة حملة من أجل الحصول على حماية نحن نعمل مع المستأجرين الخاصين في كامدن ونقدمهم 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
Registered No: 25086R



Funded by Camden Council

The individual views expressed in this newsletter are not necessarily those of the Camden Federation of Private Tenants.

Camden Federation of Private Tenants

11-17 The Marr, Camden Street, London NW1 0HE

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Editor: Robert Taylor

Design: www.intertype.co.uk

- 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.

1 Name _____

Address _____

Phone no _____

Email _____

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

☐ Individual member £10

☐ 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 _____

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

Camden Federation of Private
Tenants
FREEPOST LON12470
London
NW1 2YW