

## Is the private rented sector fit for purpose ?

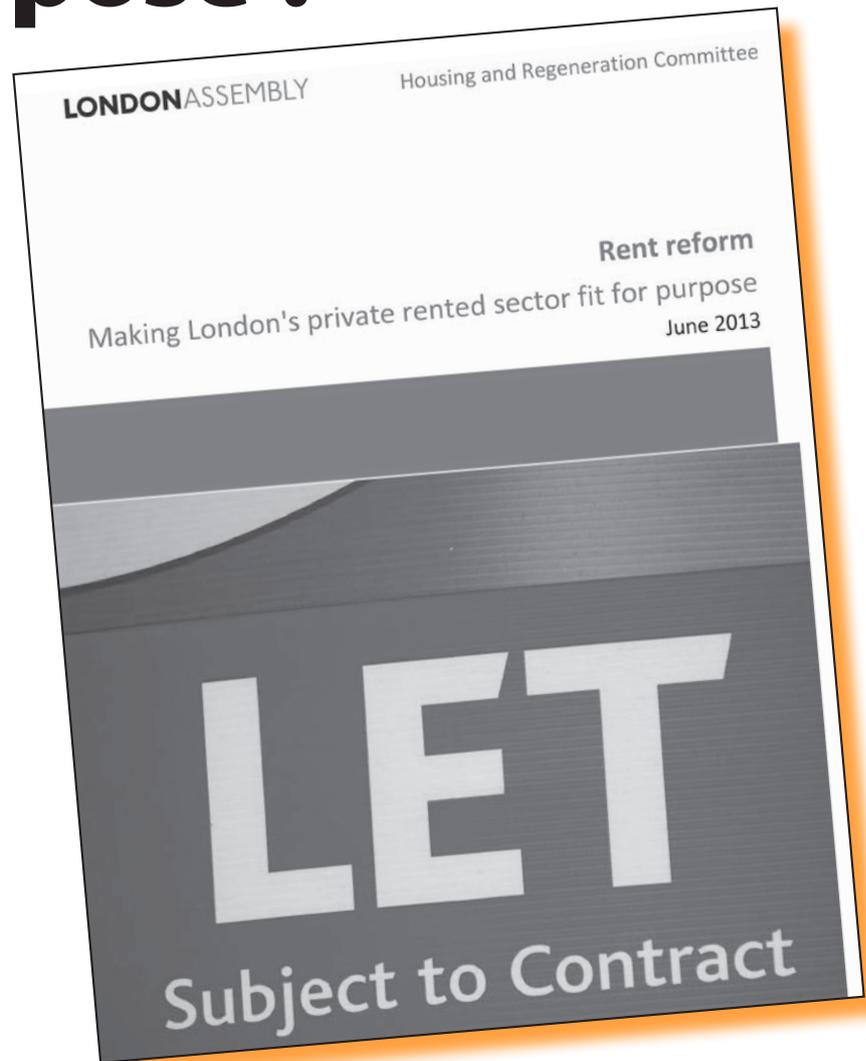
**“Rent Reform: Making the Private Rented Sector Fit for Purpose” is a new report from the London Assembly Housing and Regeneration Committee, which calls for a tougher approach from the Mayor towards dealing with the problems private renters face on a daily basis.**

Len Duvall, Chair of the Committee said in the report’s foreword: “For many, the sector has become an inescapable destination rather than a destination of choice”.

The report primarily focuses on stabilising rents, landlord registration, longer tenancies and higher penalties for landlords that breach the regulations. The Committee also proposes the setting up of a “Decent Homes Fund” designed specifically to allow landlords to access low-cost loans to improve their properties and asks the Government to review the viability of tax incentives with the same aim in mind.

Back in 2009 when responding to the Mayor’s Housing Strategy, Camden Federation of Private Tenants argued strongly for a London-wide “know your rights” campaign. We said: “For very little money every bus stop in the capital could have a poster on it with 5 top tips for private tenants along with details of where to go locally for help and advice”. So we are delighted to see the Committee is now recommending this be done in the report, as a way of empowering tenants to “...ask questions and make good decisions about their housing”.

Councillor Sarah Hayward, the Leader of Camden Council, has also called on the government “to think bravely and differently” about the private rented sector. Speaking at a House of Commons Select Committee she said: “Some intervention to enable a wider



cross-section of people to be able to live in Camden and actively participate in the central London economy would be a good thing”.

She went on to add: “We should look at things like whether something as extreme as a rent cap is the right thing to do or whether we look at a living rent, where you look at the rental market in an area and try to encourage good practice compared to wages and the wider economic conditions”.

So now is the time for tenants themselves to come together, to raise

their voices and to say to the Mayor and the Government – enough is enough – and it’s time for action to create a private rented sector we actually want to live in rather than escape from.

**Thanks to The Hampstead Wells and Campden Trust for financially supporting this newsletter**

# Is there any justice in housing?

**Alastair Murray, Deputy Director of Housing Justice, a Christian housing charity, addressed a packed meeting of Camden’s private tenants.**

He described the current government’s housing policy as being “all about cutting the deficit – and leaving it to the market”. Home ownership is being encouraged and subsidised, while grants for council/social housing are ending and vulnerable and homeless households are now being increasingly placed in the private rented sector.

He then went on to detail the welfare benefit reforms, with the Total Benefit Cap of £500 per week for single parents/couples and £350 for single people which came into effect in April 2013, followed by Universal Credit in October, where all the different benefits would be rolled into one and paid on a monthly basis.

He particularly highlighted the impact the new Shared Accommodation Rate is having on private tenants under 35 years of age, who are now facing homelessness due the reduction in the level of housing benefit they can claim.

However, he also said there were solutions to the problems we face, such as more ethical/social lettings agencies to take on the high street agents, providing more help and support for homeless people, encouraging more institutional investment in affordable housing and bringing more empty buildings back into use.



He finished by saying groups and organisations should identify “common interests”, work together to resist the changes taking place and push to get housing higher up the political agenda. Myths about “skivers” and “strivers” also need to be consistently challenged and very importantly, people need to share and tell their stories.

For more information about how the benefit changes could affect you go to Camden Council’s website at: [www.camden.gov.uk](http://www.camden.gov.uk) and click on the “Benefit changes” tab

Housing Justice:  
[www.housingjustice.org.uk](http://www.housingjustice.org.uk)



## Tax Dodging Landlords

Figures recently released by HM Revenue & Customs (HMRC) show that there is widespread tax evasion by private landlords, and one million buy-to-let landlords in particular fail to declare their rental income.

HMRC has calculated that this costs the public purse a massive £550 million pounds a year, which is around a quarter of the revenue due on rental income.

If you think your landlord is not paying their fair share of tax, HMRC’s Tax Evasion Hotline can be contacted on: **0800 788 887** (Monday-Friday, 8.00am to 6.00pm).

You can also submit an online report via the HMRC website or write to them at: HM Revenue and Customs, Freepost NAT22785, Cardiff, CF14 5GX.

### Rip off landlords

## We’re not all in it together

**Robert Taylor, organiser, Camden Federation of Private Tenants (CFPT), writes:**

It would appear that it is not only the likes of Amazon and Starbucks who have a problem paying tax. The Metro newspaper recently reported about one million private landlords did not declare any revenue in the past tax year.

It has been estimated that this shameful behaviour cost

the country an eye-watering £550million and HM Revenue and Customs has said they are ripe for further investigation.

What with this and getting their high rents subsidised by the state in the form of housing benefit payments, it would appear to us that tenants and landlords are certainly “not in it together”.

Renters need to come together, find their collective voice and say things need to change. Visit our website at [www.cfpt.org.uk](http://www.cfpt.org.uk).

Our letter which was sent to the Ham & High newspaper

## Are you a local business?

Need more customers?

**Then why not advertise in this newsletter?**

It’s low cost, effective and 2,000 copies go out to individuals and organisations across Camden.

**Contact Robert Taylor for more information about our competitive advertising rates**



# News in Brief

## New voice recognition system



Camden Council is trialling a voice recognition system to replace their switchboard.

So when you dial Contact Camden on: **020 7974 4444** and press option 8 for the switchboard, you will be asked to say the name of the person or service you would like to contact. The system will then recognise what you have said and the call will be routed to the individual or service quickly.

They say it is in recognition of the fact that people do not like the current 8 options menu system. But does it work ?

Give it a try and email:

**Automatedswitchboard@camden.gov.uk** with your feedback.

## Electrically shocking study

A new study by the Electrical Safety Council (ESC) has found 1.7 million private renters have reported electrical concerns that were either ignored by their landlord or acted on too slowly, and 1.3 million renters are currently waiting for electrical issues to be resolved.

The study hoped to gauge landlords' awareness that fines for failing to maintain adequate electrical safety have risen from £5,000 to £20,000, but instead found around 300,000 private landlords still believed there were no fines at all. Added to this, many landlords did not know their insurance may be invalidated if they fail to follow their obligations.

The problem arises from a lack of understanding over who is responsible for the electrical safety of a private

rented property. Almost half of all landlords and tenants admitted they had no idea who was responsible for electrical safety and, as a result, crucial aspects are ignored.

By law, landlords must ensure electrical installations and wiring are maintained in a safe condition throughout the tenancy.

ESC: [www.esc.org.uk](http://www.esc.org.uk)



**Facebook**

Check out our new and improved Camden Federation of Private Tenants Facebook page. We want to make it as interactive as possible, so please Like or comment on it. 



# Regulated rental markets improve housing conditions

## Research recently conducted by Stockholm University shows that countries with large and regulated rental markets lower the risk of poor housing conditions.

Ida Borg who carried out the research looked at 24 European countries using the large scale EU Survey on "Income and Living Conditions".

She looked at two approaches, the first where social housing is targeted at low-income households and the rest of the market is dominated by owner-occupation alongside an unregulated private rented sector. This is the type of market we have here in the UK.

Next, she looked at countries where the non-profit and private rented sectors are united and compete on the same terms through, for example, rent regulation. She found such regulation leads to lower rents across the whole of the rented sector and enables low-income households to "acquire reasonable

housing in one and the same rental housing sector".

What did she conclude ? The system which reduces the prevalence of poor housing conditions the most are those in which the non-profit and private rental sectors are unified and extensive. "The key challenge here is whether a rental system is developed that consists of housing of good quality in sufficient numbers at affordable rents."

This supports what we here at Camden Federation of Private Tenants have long been saying which is: it's time to end the political obsession with people buying their own homes and it's time to start taking renting seriously as a permanent housing option for a large part of the population.

We hope that the Housing Minister, Mark Prisk MP and his civil servants take the time to read this important and enlightening study.



# Housing crisis – what housing crisis?

**The Evening Standard recently hosted a public debate on what is now being called London’s “Housing Crisis”. I went along to find out where Camden’s private tenants might fit into the picture and what changes, if any, could be expected as the system implodes.**

The panel of speakers included Richard Blakeway, Deputy Mayor for Housing, Rosamund Urwin a twentysomething unable to get on the housing ladder, Ken Livingstone, former London Mayor, Rob Perrins of the Berkeley Housing and Alain de Botton the writer and philosopher.

The consensus on the matter is 100% clear – the main problem is a lack of housing supply. This pushes people into the private rented sector (PRS) who would otherwise buy their own homes or 30 years ago would have obtained social housing. A lack of supply means quite simply more homes need to be built. The usual discussion ensued about releasing public land and which “brownfield sites” would be available to build on. The funding for this must come from the government.

Ken Livingstone, who believes the crisis we are in is self-inflicted, believes in building more homes and providing homes for rent. The idea that everyone will buy their own house is “nonsense”. A house building programme would also serve to lift us out of depression.

Rosamund Urwin emphasised the need to change attitudes to renting and create purpose built housing for professionals (again more house building). Her other suggestions included disbanding Foxtons (letting agents), banning Kirstie Allsopp (TV presenter) and deporting the Candy brothers (luxury property developers).

Janet Street-Porter even had an idea for where some of these new (high density) houses could be built - in the car park at the back of Sainsbury’s on Finchley Road.

The biggest applause from the audience came when Alain de Botton suggested the capping of private rents, having stated that the PRS is a scandal with two thirds of landlords no more than “criminals”. He also rightly drew attention to the true cost of the housing bubbles. The public are now having to pick up the bill for this past excess, costing far more than it was ever worth.

Lots of mostly good ideas were bandied around and it is good to know that the PRS for once is on the national agenda. Inevitably at the end as everyone was getting up to leave someone at the back started to shout and scream. No one seemed to know what it was about but a debate on housing wouldn’t be the same without someone having to get the final word in.

**Susan Aykroyd**



## “Let Down” by letting agents

Members of Camden Federation of Private Tenants joined renters from across north London who gathered outside high street letting agents on Upper Street in Islington to demand an end to rip off fees, spiraling rents and exploitation of private tenants.

A series of fun, theatrical actions were staged outside letting agents Foxtons, Savills and Faron Sutaria, to mark the launch of the “Let Down” campaign.

Members of the public were invited to play a game of “Housing Crisis Monopoly” to highlight the negative impact of letting agents on the current housing crisis and the vulnerable position of tenants.

Tenants called for:

- An end to fees for tenants, as in Scotland
- Proper regulation of letting agents
- No discrimination against people on housing benefit
- Action to bring rents down, and keep them under control
- Longer secure tenancies

“We’re really delighted by today’s turnout and the enthusiasm of the people who came along. This is testament to the level of shared anger and frustration with greedy, dishonest letting agents” said Heather Kennedy of Digs, the Hackney renters group.

The public gathered on the streets to watch the actions and shared their own bad experiences of letting agents.

<http://letdownblog.wordpress.com/>



A packed audience listens to the debate at the Emmanuel Centre in Westminster

# Min headroom = Max profit

We are accustomed to stories of rich Hampstead homeowners adding space to their homes by digging out vast new basements. But a Finchley Road landlord has added a new twist by replacing three storeys of accommodation, ripping our floors and ceilings to construct four storeys within the same space.

Result: an extra 33% floor space - but rooms with much lower ceilings and floors constructed across existing windows. To maximise the daylight limited by this extraordinary rearrangement, gaps have been left between floors to allow light to leak in from the floors above.

When a member of this organisation contacted Camden Council, officers expressed concern that these windows posed a potential safety hazard. They also alerted the council's Planning Enforcement section, as no planning application had been made for this redevelopment. Officers visited the property but were refused entry by the builders.



Workmen precariously perched on different floors of 297 Finchley Road

A check with the Council's Building Control team also revealed that no statutory inspection had been carried out prior to or during these works, as would be normal for structural changes. Inspection had been bypassed by the landlords submitting an independently written survey from a firm hired by them, which seems to be routine nowadays. Other than

the potential safety issues, environmental health officers also have responsibility to ensure that landlords tempted to convert Houses in Multiple Occupation (HMOs) to more profitable self-contained flats are thwarted in order to protect stocks of "more affordable" homes. These premises were on file as an HMO.

Within a few weeks, Camden staff did achieve access to the premises and filed reports stating that while no planning permission had been made, none was required as Finchley Road is not a conservation area. The inspection revealed that the original (and substandard) bedsits in the premises were in the process of being replaced by homes to a higher standard - though with rather less headroom than before.

Our member forwarded pictures and an account of this development to a friend in New York who worked for many years for a property company in Manhattan. She expressed shock that a developer would even anticipate, let alone be permitted legally, to carry out such radical alterations to a building.

## IS YOUR PROPERTY IN DISREPAIR?

If you are a Tenant and have been suffering from one of the following:-

- Damp, Mould, Fungus •Mice Infestation
  - Water Leaks, Flooding •Defective Windows and Doors
  - Defective Heating & Electrics
- or any other Disrepair

If you are a Tenant or a Leaseholder we can ensure your landlord repairs the property.

We can also claim Compensation for you on a

NO WIN NO FEE<sup>++</sup>

# 0203 544 6755

www.bljlaw.co.uk

<sup>++</sup>An expert may be required. Call for further information  
BISHOP LLOYD & JACKSON SOLICITORS



# osbornes<sup>o</sup>

Solicitors LLP

## You don't have to live with housing disrepair

**Despite duties imposed upon them some landlords refuse to carry out necessary housing repairs or do not complete them to a necessary standard.**

Osbornes Solicitors can help you to take action against your landlord to force them to carry out repairs as well as compensate you for any loss you may have suffered.

**Types of disrepair which may also have an adverse affect on your health include:**

- **Dampness or mould from roof and pipe leaks, blocked drains or gutters,**
- **Dry rot infestations,**
- **No heating or hot water,**
- **Dangerous electrical systems,**
- **Infestations of rats, mice or cockroaches.**

To speak with one of our housing disrepair specialists about your case contact us on **020 7485 8811**.

We also offer conditional fee agreements (also known as "no win, no fee") for housing disrepair.

The housing department at Osbornes is ranked as a leading team in London in the independent legal directories 'The Legal 500' and 'Chambers & Partners'.

**Go online and watch one of our senior solicitors talk about housing disrepair and how to resolve it.**



Osbornes Solicitors | Livery House | 9 Pratt Street  
Camden | NW1 0AE | [www.osbornes.net](http://www.osbornes.net)

**William Ford, specialist housing and disrepair solicitor at Camden based firm Osbornes Solicitors recounts a recent disrepair claim which saw him represent his tenant clients all the way to the High Court.**

Our clients were renting private sector accommodation and the property fell into disrepair. Although the landlord was notified of this, no works were undertaken. In response our clients started to withhold rent. This resulted in the landlord starting a campaign of harassment against our clients to force them to pay the rent.

Possession proceedings were also issued against our clients and the rent arrears were claimed against them. They counterclaimed in respect of the disrepair and argued that the rent arrears should be set off against the counterclaim.

Our clients were ultimately unlawfully evicted from their home and were refused the safe return of many of their possessions which had been left at the property. The goods were stored by the landlord and eventually some of the items were returned. However, the clients' possessions had been badly damaged. The counterclaim was amended to include a claim for the harassment, unlawful eviction and destruction of goods as well as disrepair.

After a 6 day trial at which the rent arrears were agreed to be £12,027.95 our clients were successful in obtaining an order for £19,372 on their counterclaim plus interest of £682.56 to be offset against the arrears. The landlord was therefore ordered to pay the clients £8,026.61. The Court also awarded costs against the landlord.

Unfortunately the landlord failed to comply with the court order and Osbornes then had to represent the clients in enforcement proceedings which included successfully obtaining a Charging Order, on the landlord's property. Being no nearer to recovering costs Osbornes issued proceedings in the High Court and ultimately, a settlement was reached whereby the landlord made financial arrangements to pay the costs and damages, plus interest, in full.

If you are currently experiencing a disrepair claim the steps you should adhere to are as follows:

- 1. Notify their landlord of disrepair preferably in writing**
- 2. Keep a log of telephone notifications**
- 3. Keep photographs and videos of the disrepair and items of clothing and furniture that is damaged**
- 4. Keep copies of receipts of costs incurred in connection with the disrepair i.e. replacement furniture / belongings**
- 5. Allow the landlord access to the property to inspect the disrepair**

To discuss a disrepair claim you can contact William Ford at: [williamford@osbornes.net](mailto:williamford@osbornes.net) or **020 7485 8811**



## Housing Advice In Camden

### Housing Options and Advice Service

Offers specialist advice on housing options, rights to stay in your home, service charges, rent levels, repairs and other tenancy rights and mortgage arrears.

Town Hall Extension  
Argyle Street  
London WC1H 8NJ

Tel: 020 7974 4444  
(Mon-Fri 8am-6pm)

Out of these hours an emergency service is offered.

Outreach service sessions at Kilburn Citizen's Advice Bureau and Kilburn Library, by appointment.

**Website:** [www.camden.gov.uk/housingoptions](http://www.camden.gov.uk/housingoptions)

### Mary Ward Legal Centre

26-27 Boswell Street, WC1N 3JZ

Tel: 020 7831 7079 for housing advice availability

### Fitzrovia Neighbourhood Association

39 Tottenham Street, W1T 4RX

Tel: 020 7580 4576

Tuesday (10.00am-1.30pm) open door advice session

### City Law School Advice Clinic

4 Gray's Inn Place, WC1R 5DX

Tel: 020 7404 5787 to make an appointment (open from Oct to May only)

### The College of Law – Legal Advice Centre

14 Store Street, WC1E 7DE

Tel: 01483 216528 to make an appointment

### BPP Law School – Legal Advice Clinic

68-70 Red Lion Street, WC1R 4NY

Tel: 020 7430 5668 to make an appointment

### Shelter London Public Advice Line

Tel: 0344 515 1540



### Get help with your housing and grab a bargain at Shelter's new charity shop in Camden Town

A fully trained housing advisor can give you advice on issues such as:

- ▶ Rent arrears
- ▶ Disrepair
- ▶ Housing Benefit
- ▶ Possession action
- ▶ Illegal eviction
- ▶ Landlord harassment

Drop-in sessions every Tuesday between 10am – 1pm

Phone **0344 515 1280** to arrange an appointment on other days

**71 Camden High Street  
London NW1 7JL**

## Advice for Leaseholders

### Leasehold Advisory Service

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

Monday-Friday  
(9.00am-5.00pm)

Tel: **020 7383 9800**

Email: [info@lease-advice.org](mailto:info@lease-advice.org)

Website:

**[www.lease-advice.org.uk](http://www.lease-advice.org.uk)**

Camden Council's Housing Options and Advice Service can also advise leaseholders.

**(See box on the left for their details.)**

## Green Camden Helpline

The Green Camden Helpline offers free impartial advice from a team of trained advisors covering:

- Energy efficiency advice
- Grant referrals for insulation and heating
- Choosing the right energy tariff
- Increasing your income

Call free on **0800 801 738**

or visit **[www.camden.gov.uk/greencamden](http://www.camden.gov.uk/greencamden)**





# Join Today for Free!



# CFPT Needs You

## We are 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 work with the Council to improve standards in Camden's growing private rented sector.
- We work closely with national organisations such as Shelter, Age UK, Citizens Advice and Friends of the Earth to campaign for change.
- 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 for **FREE**)
- Become a volunteer (visit [www.do-it.org.uk](http://www.do-it.org.uk) to see our latest opportunities)
- 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 kobicinta 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. المستأجرين الخاصين في كامدن فيدرالية للقيام بتنظيم وإدارة حملة من أجل الحصول على حماية نحن نعمل مع المستأجرين الخاصين في كامدن ونقدمهم وحقوق وخدمات أفضل.

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### Camden Federation of Private Tenants

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Editor: Robert Taylor

Design: [www.intertype.co.uk](http://www.intertype.co.uk)

- As a member of CFPT you will receive our 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 FREE (normally £10)

Individual student member FREE (normally £5)

Group member\* £30

Name of group\* \_\_\_\_\_

3 I am a: (please tick one)

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

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

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Or go to [www.cfpt.org.uk](http://www.cfpt.org.uk) and join online