



The Camden

Private Tenant

The Voice of Private Tenants in Camden

Winter 2008/09 Issue 2

See page 2 for details of a local event for all Private Tenants



Photograph: Monica Lawrence

Lonely in London

New research commissioned by the BBC has revealed that the UK has become a nation of lonely hearts, with traditional community life disappearing.

The Changing UK report aimed to discover how local neighbourhoods have changed over the past 40 years, by looking at information provided by the Census and a variety of other statistics. It found that the UK had become far more polarised, in terms of age, economic status and other factors over the four decades.

Worryingly, the researchers from Sheffield University found that people living in London suffered the greatest feelings of loneliness and isolation, and the weakest sense of belonging – and this despite living in a city with over 7 million other people.

They put this down to the high numbers of unmarried adults, people living on their own, population turnover – and interestingly the number of people privately renting their accommodation.

The report also suggests that the increasing gap between rich and poor in London is also a major factor, or as the report put it: "Forty years ago there was a wider social mix of population in terms of age, lifestyle, work and social class".

In 2004, Camden Federation of Private Tenants conducted research in to the impact of short-term housing and it's effect on individuals' willingness to engage in their communities and community life.

We found that short-term tenants (those with assured shorthold tenancies) did not vote, did not know who their

councillors and MP were or know and speak to their neighbours. Also, they were less likely to register at a doctor or dentist and to know about council services and community organisations.

The Chief Executive of Shelter, Adam Sampson, wrote in his foreword to our report that "For most of us, a real home is a place that is safe, secure and sustainable, where we get to know our neighbours and feel part of the local community. When the only housing available is temporary or short-term, it becomes much more difficult to see it as a home".

Our findings and the Changing UK study clearly reflect this view, and show that for many private tenants, feeling at home and part of the community, remains a distant dream.

Stay Warm Stay Well Stay Safe

Camden Federation of Private Tenants invites you to an event for all Private Tenants (including housing association tenants and non-council leaseholders).

Housing advice and **INFORMATION** on energy efficiency, grants, healthy living, fire safety, the Police, small repairs, money, benefits and local services.

FREE head/shoulder massages. Snacks and refreshments will also be provided.

MONDAY 2ND FEBRUARY 2009

12 noon – 3.00pm

Main Hall
Swiss Cottage Community Centre
19 Winchester Road
NW3 3NR

Nearest tube: Swiss Cottage
Buses: 13, 31, 46, 82, 113, 187, 268, 603, C11

A new term for Camden's students

A large number of tenants letting privately in Camden are university students, and many of those will be doing it for the first time. Those students are particularly vulnerable and often don't know their rights.

In particular many students are unaware of their rights under the new tenancy deposit schemes (these were featured on the front page of the last newsletter), which came into force in April 2007.

Many landlords take advantage by either not securing deposits, or sometimes not even registering with a scheme. If you are a student who has not received notification that your deposit has been secured, it is very important that you talk to your landlord, as this should have been received within two weeks of signing your contract. Additionally, some landlords are increasing rents in larger houses so that the yearly rent is above £25,000 per year, which means they do not have to register at all. They then withhold deposits and provide no receipts for the so-called repairs done.

There is still also a problem in that inventories are not being provided when tenants move in, and major

repairs and other issues not being dealt with throughout the tenancy. When students leave the property they are being charged for repairs and damages that already existed. Thankfully, there are many landlords who do stay within the law, so it's not all doom and gloom.

If you do have student neighbours, please take the time to meet them. It can make all the difference to know that there is support around when you're living away from home for the first time.

Also despite the ever-increasing study workload, University College London (UCL) students are doing more volunteering in the local community than ever before.

If you are involved with or know of a one-off or ongoing project that would benefit from student volunteers, please email: marlon.brown@ucl.ac.uk.

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

Kate Rowley,
UCL Students Union
Welfare Officer



Camden's Slum Landlords Prosecuted

Camden Council recently prosecuted the owners of a five storey house. It was found to have serious faults with the fire detection and alarm system, dirty showers and kitchens and electrical defects including a dangerous electrical wall heater. The owners, Clockwork Estates, pleaded guilty to nine offences relating to poor management of the property, were fined nearly £5,000, and will pay the council's legal costs.

The legislation that enabled the local authority to do this, was introduced by the government in 2006. It requires landlords who manage properties with three or more storeys and occupied by five or more unrelated tenants to be licensed.

Another prosecution involved the owners of a five storey property in Kilburn High Road, which was found by environmental health officers to be dirty, poorly maintained, and infested

with mice and cockroaches. The owner, Tina Properties Limited, was fined nearly £20,000 including costs. Management of the property was taken over by P&P Sales Ltd (trading as Prince Properties) in January 2008. They also neglected the property and were fined £19,000 plus £3,000 in costs.

Following the failure of the two companies to adequately manage the Kilburn High Road property, the council took over management through a Management Order, allowing it to protect the safety of the residents by collecting rent to spend on repairs. The council currently has three Management Orders in place.

Councillor Chris Knight, Executive Member, Environment, said:

"The council is committed to protecting the safety of residents, and we want to take measures to ensure all properties in

Camden are safe and fit to live in. These prosecutions demonstrate that we will seek the strongest penalties against anyone found to be in breach of their obligations as a landlord."

Camden Council is encouraging anyone who lives in a property occupied by five or more unrelated tenants with three or more storeys to contact the council's environmental health team on **020 7974 2090** if you have any concerns.



Camden By Numbers

Or, what you can find out about Camden on a rainy day on the Census website.

Camden has a slightly younger average age than London and England, despite having fewer children. This is because of the disproportionately high number of young adults, as shown in Chart 1.

Camden also has a very different housing mixture compared to most of England. There are far more renters than average in Camden and the rate of owner-occupied housing is one of the lowest in the country, as shown in Chart 2.

Table 1 shows that housing problems appear more commonplace in Camden than many other areas. The rate of homelessness is double that of the national average, as is the proportion of homes classed as being in an unfit condition. It also shows a high proportion of households in Camden consist of only one person, but the population is densely packed, at twice the number of people per hectare as the London average.

Camden is a very ethnically diverse area. Chart 3 shows that less than two-thirds of residents were born in the UK, and that there is a relatively high proportion of residents born in European countries outside the UK (scale begins at 60% to show detail).

Ethnic mixing is evident in Camden, not just in the make-up of the whole population, as shown above, but also within individual households. Chart 4 shows how Camden has a much higher incidence of households with members from differing ethnic groups than average.

So Camden, like many inner London boroughs is a very different place to live than the rest of the country – from an age, housing, density and mixture of population point of view.

Liam Reynolds

Chart 1: Age structure of population in Camden, London & England

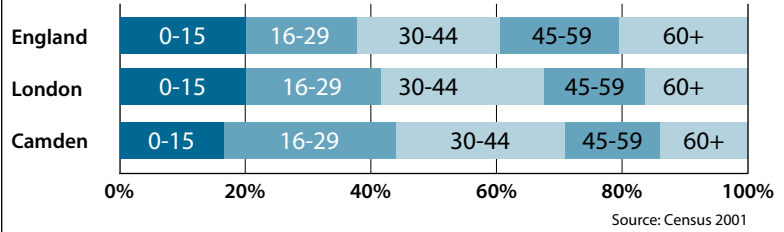


Chart 2: Housing tenures in Camden, London & England

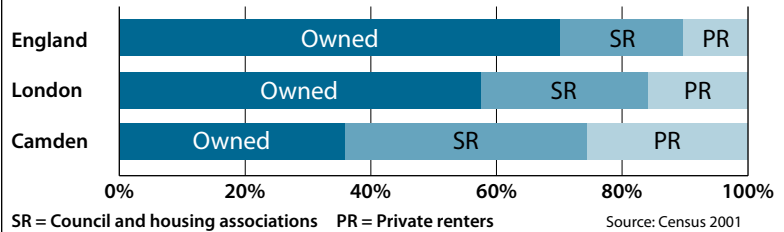


Table 1	Camden	London	England
Homelessness acceptances per 1000 population	13	9	6
% dwellings in unfit condition	8.3	5.4	4.4
% one person in household	46	35	30
Population density (people per hectare)	91	46	4

Source: various government housing surveys 2004-5, collected on ONS website, neighbourhood statistics.

Chart 3: Country of birth in Camden, London & England

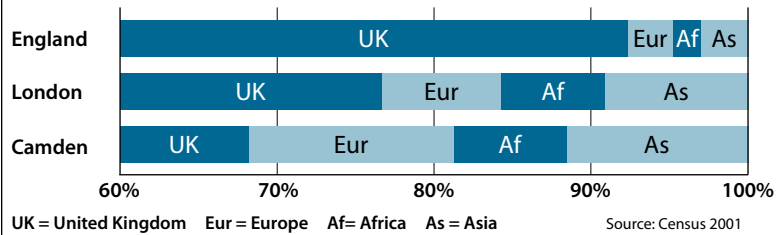
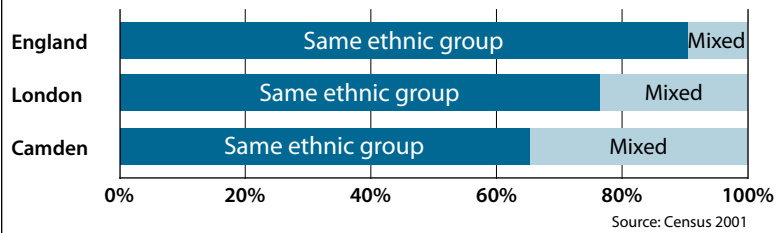


Chart 4: Ethnic mixing within household – Camden, London & England



Landlord Watch

If you have a personal experience – good or bad – of the two companies below, get in touch.

Freshwater Property Management

“My girlfriend rented a flat from them, which they owned and managed. I was a bit concerned, as I had read that many years ago Freshwater had a bad reputation. But in this case, I found that they handled all of her complaints or requests with courtesy and efficiently.”

“Getting to know your cockroaches is easy if you are living in a Freshwater run building – and you will have many months to ponder over which particular variety you are sharing with. Freshwater will also state you are the only one with a problem.”

Ventra Investments Ltd

“If you are going to become one of their tenants – make sure you know your rights and have the telephone number of the council’s private sector housing advice and environmental health teams to hand.”





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)

Get your finances on track



At a time when debt has reached record levels and many people find it hard to access even the basic financial services that they need, a new financial solution has been launched to help you take charge of your money.

Camden Plus Credit Union is a community owned and run organisation, committed to the provision of affordable financial services for all. The credit union has a range of savings and loans facilities available, including a Christmas Saver Account, small cash loans at affordable rates, budget account to help with bill paying and special savings accounts for children.

The maximum interest rate that credit unions are allowed to charge by law is just 2% per month on the reducing balance of your loan, (equivalent to 26.8% APR), and most loans that we will issue will be even cheaper than this. When you think that many doorstep lenders and high street 'money shops' charge well in excess of 100% APR, you can see that the credit union can save you real money.

Every member of the credit union receives a PayPoint card, which enables him or her to make their deposits to the credit union at any local shop or Post Office offering the service. Deposits can also be made by Standing Order from a bank or building society account, and by Payroll Deduction at participating employers.

We can also set up budget accounts for private tenants, so that the Local Housing Allowance which is paid direct to the tenant (even if both the landlord and the tenant would prefer it to be paid direct to the landlord) can be paid in and sent on directly to the landlord's bank account.

Credit Union members also benefit from free Life Savings and Loan Protection Insurance. This means that, in case of death, loan balances are written off and saving balances are doubled and paid to your nominated beneficiary.*

What's more, the credit union is a financial co-operative, which means that we are owned and run by our members, unlike banks that exist to make profits for private shareholders. The profits made by the credit union are given back to the members in the form of an annual dividend, which gives you a return on your savings.

Credit Unions are authorised by the Financial Services Authority, (FSA), which also provides cover from the Financial Services Compensation Scheme. This means that your savings are as secure as they would be in any bank or building society. So you can see how the credit union is a safe and ethical way of helping your community!

Membership of Camden Plus is open to anyone living, working or studying in the London Borough of Camden or the Brent wards of Kilburn, Brondesbury Park and Queens Park.

Call us today to find out more and to start taking control of your money. Get in touch with us on: **020 7372 5878** or visit our website at **www.camdenplus.co.uk**.

* Insurance cover provided subject to conditions.

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

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 কঠোর 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 فيديريالية للقيام بتنظيم وإدارة حملة من أجل الحصول على حماية نحن نعمل مع المستأجرين الخاصين في كامدن وندعمهم وحقوقهم وخدمات أفضل.

Your Views

We welcome questions, comments, suggestions and feedback about anything contained in this newsletter. If you would like to see any other topics or issues covered please let us know.

Your Shout

Have you got something to say? Do you want to get something off your chest? Then why not write a letter or article?

Please note: we cannot publish letters without your name, address and telephone number. They may also be edited purely for the reasons of space.

- 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

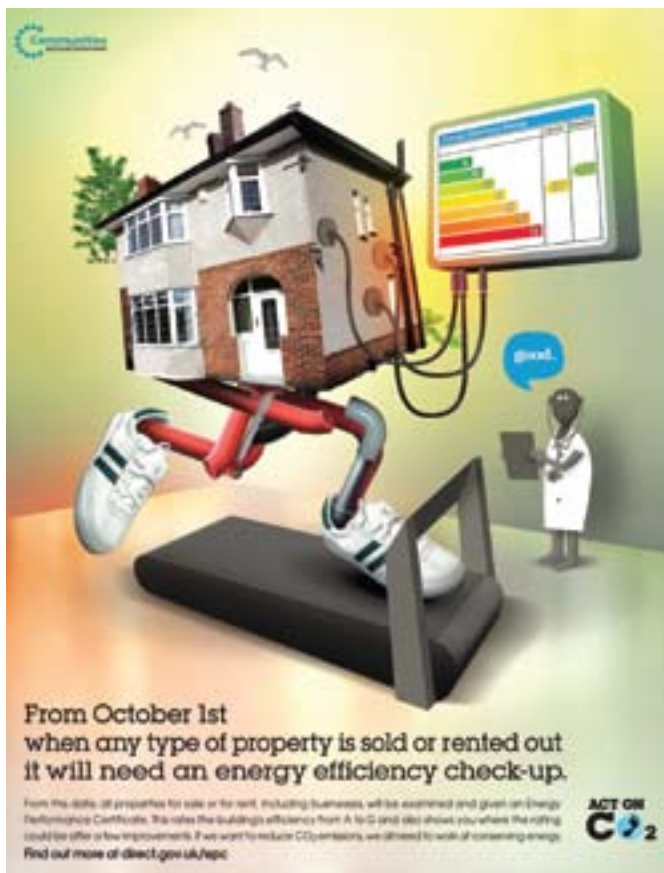
News in brief

Tackling Climate Change

From October 2008 landlords offering property for rent are required by law to provide prospective tenants with an Energy Performance Certificate for their property.

The certificate provides 'A' to 'G' ratings for the building, with 'A' being the most energy efficient and 'G' being the least, with the average up to now being 'D'.

The certificates or EPCs as they are known will have to be provided free either when (or before) any written information about the property is provided to prospective tenants or a viewing is conducted.



New Era for Housing Association Tenants?

The TSA (Tenant Services Authority) is taking over the Housing Corporation's responsibility for regulating housing associations. It is claimed that the body "will be a catalyst for

change, one which will transform the sector and improve the quality of life for ten million people".

The government has also stated that the regulator will be able to demand action against landlords who provide a poor service, calling for compensation for tenants suffering poor service, or in extreme cases change the landlord altogether.

Many housing association tenants in Camden and beyond remain to be convinced.

Reviewing the Private Rented Sector

Julie Rugg and David Rhodes from the University of York, were commissioned by the government in January 2008 to look at what problems tenants and landlords face in the Private Rented Sector.

Their report was finally published in October 2008, and Housing Minister Margaret Beckett welcomed it and said the government agrees with the need to improve the sector for both landlords and tenants, and would carefully consider the findings before setting out the next steps.

Julie Rugg said "We hope the review has signalled the government's intention to seek a better working relationship with the sector. We now have a much stronger evidence base, and the opportunity to frame more informed policy. It will be interesting to see what happens next."

To download a copy of the full report or a summary of it go to: www.york.ac.uk/inst/chp/Projects/PRSreview.htm.

Fake Landlord Scam

A tenant who rented a one bedroom flat in Leighton Road, Kentish Town in 2005, thought he had come up with the perfect plan to make some extra money.

He advertised his flat as being available for rent, and pretending to be the landlord he got an unsuspecting couple to hand over £1,400 for the deposit and £910 for the first month's rent.

The couple signed a contract, were given the keys and moved in. The scam was only uncovered when the real landlord turned up a couple of months later.

The conman, who had moved to Essex, was eventually arrested three years after he committed the crime and was given a nine-month prison sentence suspended for 12 months. He was also ordered to pay back the money he had stolen from his victims.

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

Tel: 020 7383 0151

Email: admin@cfpt.org.uk Web: www.cfpt.org.uk



Funded by Camden Council

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