

We Are The Majority



Camden Council has recently been doing its sums, and has concluded that more private tenants now live in the borough than council tenants.

Local authority households have remained fairly static at 26% since the last Census in 2001, but private tenants now make up somewhere between 27% – 35% of the borough's households.

Between 2001 and 2006, the number of private rented properties in London grew from 476,000 to 597,000 – a 25% growth in just five years – so we suspect the figure to be nearer 35% than 27% and it is likely to increase even further in the coming years.

So what does this mean for Camden?

Research we conducted in 2004 shows a clear link between people who live in

short-term housing (private tenancies are typically between 6 -12 months) and a lack of involvement in where they live. We also found private tenants are less likely to know about council services, less likely to sign up with a doctor or dentist, less likely to register to vote and to know who their MP is or who their councillors are.

Put simply, this means that there is a large percentage of Camden's population who are forever marginalised and forever on the move.

If the predictions are right, this population "churn" will be even larger in 2012, when 2,200 claimants currently receiving Local Housing Allowance (LHA) – find out that their housing benefit will no longer cover

their rent – and they and their families will be faced with some pretty stark choices about where they can afford to live. Neighbouring Westminster and Kensington and Chelsea councils, don't appear to be particularly concerned that large numbers of their less well-off residents will also have to move to the cheaper outer London boroughs or even out of the city altogether.

We will work with the Council to do all we can to help and support the borough's private tenants, but unless the government starts to acknowledge that all is not well with the private rented sector – it will continue to undermine any attempt to create strong, settled and economically mixed communities in Camden, London and the rest of the country.

Having Our Say On Housing

Along with a number of other private tenants, I attended Camden Council's Housing Strategy Conference at Arlington House in Camden Town. We were welcomed by the Cabinet Member for Housing, Labour Councillor Julian Fulbrook who assured us that "all voices would be listened to, not just the loud ones". He also informed the audience that there are currently 22,000 people on the council's waiting list for a home in the borough.

The guest speaker for the day was Anne Power, Professor of Social Policy at the London School of Economics, who reminded us that there was a serious affordable renting problem across the capital, particularly in popular inner-London boroughs like Camden. The demand for housing far exceeds supply and despite the infinite demands, the resources available in the borough are finite. She suggested we need to come

to terms with these limitations and look at using available space in new ways. She also cited a project in Brussels in which a co-operative found empty properties, established 10 year lets and generated 500 extra flats. Another project involved giving young people properties in exchange for the work they had done on them.

I then attended a workshop on the subject of a fairer allocations scheme for council properties. To give an example of the imbalance between supply and demand 7,620 people are registered for a studio flat in Camden - and last year 187 studio flats were allocated - so people who are young, healthy and earning an (albeit low) income will not be allocated a home. It is claimed that one of the causes of this, are council tenants who have "life-time" tenancies and these are currently being reviewed by the government.



The workshops were followed by the opportunity to mingle with a wide variety of Camden residents and to appreciate that whatever the problems we face as private tenants, the grass may not always be greener on the other side.

Susan Aykroyd

Badly Fitting Suit ✓ Dodgy Haircut ✓ Check Mirror ✓ Park Illegally ✓

Aside from the sharp suit, the one thing every estate agent must have is a small flashy car. And in the crowded streets of Camden that can lead to complications. Over the years we've logged several reports of anti-social and plain illegal behaviour in an estate agent /motoring context. A number have been prosecuted for using stolen or fraudulently obtained disabled parking badges. Foxtons has provoked grumbles from Hampstead residents about creative parking. Lines of the company's distinctive Minis were pictured by the Ham & High newspaper monopolising most of the legal spots adjacent to Hampstead Heath, preventing visitors from parking.

But lack of respect for neighbours, or the law, reached a new low in early April when a letting agent and his colleagues who regularly park for hours on a short stay loading area in busy Finchley Road, were spotted using a power grinder to cut through a clamp placed on one of their cars. In this area, wardens generally limit clamping to cars



without a tax disc or those with a long list of unpaid tickets. Rumour has it that this agent is driving while disqualified and, presumably, lacks insurance or a legal tax disc. Add to those offences one count of criminal damage and ask yourself, would you entrust your rental deposit with him ?

Sadly, the government has refused to regulate and licence letting agents, despite support from across the industry.

New Faces Same Old Problems

Our stall was so popular at UCL Housing Week, that we temporarily ran out of leaflets. However, after an emergency dash back to the office to replenish supplies, normal service was soon resumed, and we spoke to the highest number of students ever.



While we see new faces every year, the problems remain the same in high-demand and expensive Camden.

If you are a student and need some help or advice or somebody to just look over your rental agreement before signing it, contact:

University of London Housing Services
Malet Street
WC1E 7HY
Tel: 020 7862 8880
Email: housing@lon.ac.uk

News in Brief

No Future

One in four young people from the poorest homes, said "people like them" did not succeed in life and they would never be able to buy a house, or find a good job and were destined for a life on the dole.

The research was carried out by The Prince's Trust youth charity and the Royal Bank of Scotland.

Claim It!



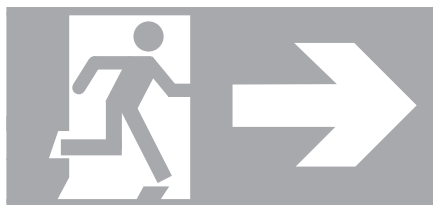
A recent survey by Turn2us, a charity that helps people access financial support, suggests that 8 out of 10 pensioners who are eligible for Pension Credit – do not claim it.

The amount of unclaimed Pension Credit for 2008/09 was between a staggering £1,630 million and £2,930 million.

Turn2us is also concerned, because a quarter of those surveyed have struggled to pay bills and housing costs, one in ten have missed a meal during the day and half have struggled to buy clothes.

To see what help you may be entitled to, how much you can get and how to make a claim, go to their website and click on Benefits Search at: www.turn2us.org.uk

Housing Benefit Exodus?



A recent letter writer to the Evening Standard who works for an outer London council said "Four weeks ago a council spokesman confirmed preparations had been made for an influx of claimants forced out of expensive inner-London boroughs by the housing benefit cap. Over the first two weeks of April, the number of

claimants in our borough was 400 per cent up on the same two weeks of last year".

Inside Housing magazine has also reported that Hammersmith & Fulham Council claimed in a report to a council committee, that 55% of landlords who rent to housing benefit claimants could reduce their rents to meet the government's caps for 1,2,3 and 4 bedroom properties. However, it was pointed out by an eagle-eyed reader of the same report, that this was only 55% of the landlords that the council had direct dealings with via its leasing scheme and that with regard to other landlords in the borough, rent reductions were "hoped for" but "not yet achieved".

Camden Council has estimated that around 2,200 claimants will not be able to fully cover the rent from their housing benefit, from January 2012 onwards.



The Tenant Services Authority (TSA), the body that regulates housing associations, is making around 50 staff redundant out of a current total of around 200. The majority of these will take place in June or July. One member of staff said "Unfortunately we remain in a period of deep uncertainty, and are now gearing up for yet more change as we head toward a merger with the Homes and Communities Agency (HCA).

A spokesperson for Unite's Housing Workers branch, the union that represents staff who work for the TSA said "When trying to win stock transfer ballots housing associations pointed to the role of the Housing Corporation in holding them to account. At its formation the TSA claimed it would regulate to put the tenants interest first. Now that is being junked with regulation restricted to trying to ensure financial viability, and even this will prove more difficult as the TSA has less and less knowledge of the organisations they regulate".

Need Help Going Green ?

Camden Council runs a free and impartial helpline for Camden residents giving advice on everything from grants and discounts for energy saving measures such as insulation, reducing fuel bills to switching energy suppliers, preventing damp and mould and renewable energy.

They can also help with things like reducing waste by composting, stopping junk mail and saving water in the home.

Tel: 0800 801738 (Monday-Friday between 9.00am-5.00pm)



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Preying On The Vulnerable

Housing and homelessness charity Shelter, has warned that rogue landlords appear to be taking advantage of the growth in the private rented sector.

Over the last 12 months they report complaints to them about landlords have increased by 23%. The most complained about things are dampness and disrepair which have increased by over 40% and harassment by landlords which have seen a rise of over 25%.

Campbell Robb, Shelter's Chief Executive said "The housing minister's claim that 'the vast majority of England's three million private tenants are happy with the service they receive' has been seriously thrown into question." He went on to add "It appears that that rogue landlords are cashing in on this growing market" and that it will be the most vulnerable tenants at the bottom end of the market who will suffer the most.

To see comedian Sean Lock in Shelter's "Rogue Landlord" video go to our website at: www.cfpt.org.uk

Renting ? You'd Probably Be Happier Living Elsewhere

Research on the rented sector in Germany and Sweden suggests that countries where most people rent their homes are better off and happier than in Britain, where most are homeowners. Given experiences with private landlords that make most Brits desperate to buy, it's hard to comprehend our European neighbours' contentment.

Conceivably these countries' populations are happier not because they rent but because they have more equal distribution of wealth thanks to a prosperity based on manufacturing rather than measured by property values. Thus, they have fuller employment and less poverty and envy. Meanwhile, UK society is dividing between the prospering property "haves" and insecure "have-nots."

The fact that more people choose renting in Europe is no coincidence. It's affordable and tenants enjoy more of the consumer rights you'd expect in a modern democracy. European landlords, often banks or insurance companies in the business for the long run, are content with a fair return and concerned with a good public image. Rents on comparable properties in, say, Munich are about half those in similar areas of London.

Here, buy-to-let is seen as a means for small entrepreneurs to enjoy quick growth in both income and capital.

Fewer Rights And Fewer Ready To Enforce Them

Aside from lack of rights, a key problem here is a lack of support in enforcing those we have. Camden Federation of Private Tenants and Brent Private Tenants Rights Group are the only publicly funded tenant organisations remaining in this country. Government proposals to reform Legal Aid could also mean less support being available for housing-related legal work and housing advice services have disappeared in some boroughs.

In Sweden, whose population is similar to that of London, they have a national tenants union that employs



800 people and even helps run the International Union of Tenants (IUT). Our funding has steadily reduced – we once employed three full time staff, now half that. Shelter, the national housing and homelessness charity, has suffered regular staff cuts and it looks like it could lose even more its advice services currently funded by central government.

Swedish and Dutch tenant organisations engage with municipal and (more significantly) private landlords to negotiate rent levels, within a framework controlled by statute. Dutch tenant groups carry out home repairs. In Germany, rents are state controlled and a property with serious defects must be remedied or the rent cut. Germans can demand an extension at the end of a lease (leases do include an obligation on the tenant to carry out minor repairs).

UK tenants depend upon a diminishing number of council environmental health officers to enforce basic standards – and taking landlords to court is both costly and time consuming. Demanding repairs and improvements often leads to tenants losing their homes, in a process that is known as "retaliatory eviction".

The vast majority of UK tenants have leases between six to twelve months and, though most landlords prefer longer lets, tenants forever on the move are unlikely to become part of the local community. Some may lack access to doctor or dentist. Many do not register to vote. Children of renters can have their education disrupted by regular moves and become socially isolated.

A small number of elderly people, mostly single women, still enjoy rent

controlled and secure tenancies but these have been severely eroded. Triennial, phased, increases were replaced in the late 1980s with steep increases every two years – tempered only by government action in 1999 to restrain that to inflation (RPI) plus 5%. Increases may be cushioned by Housing Benefit or Local Housing Allowance as it's now called, but it's unsafe to rely on that, given the current government's direction, in terms of welfare benefits cuts.

So what does the future hold for the country's increasing number of private tenants ?

Numbers count – in Camden the percentage of those renting from private landlords recently surpassed the number renting from the Council (it has been estimated that between 27-35% of households in the borough are now in the private rented sector).

Not much changes in this country unless it affects the middle class – and as more of the middle class and middle-aged are forced to rent they may agitate against the unfairness of it.

The Guardian newspaper has frequently highlighted problems leaseholders (also defined as private tenants by the law) have with their landlords, and recently ran articles that reflected the differences between renting in the UK and renting in Europe.

For more information about the International Union of Tenants use: <http://tinyurl.com/5utouyf>

Renting – The UK Way (A European's Experience)

There is no better feeling than to move out of your parents' house and finally becoming independent.

In my case, I was giving up a two-storey residence with a huge front and back garden in the north of Slovakia for a tiny studio in Camden. Not a very good swap, but independence and cheap accommodation sometimes outweighs the space.

After signing my tenancy agreement with the agent, Adilsons Properties, the flat was mine. As I walked up the steps of 318 Kilburn High Road, I was happily jiggling a set of keys to my newly rented property. I unlocked the door and walked in. It was a lot smaller than I remembered. The main room was the size of a shoe box with a kitchen cupboard and fridge crammed in. The carpet surely had seen better times and the shower curtain could do with a clean.

But there was more. Although the agent had promised to have the flat professionally cleaned prior to my arrival, the thick layer of dust showed otherwise.

Alright, I might have set my expectations too high. I also know that there are dumps to be found everywhere in the world, but for a monthly rent of £240, every tenant in Slovakia would expect a reasonably big and clean studio. Also,

what qualifies as a "cosy studio" in London wouldn't even pass for a storage closet at home. With a monthly rent for a studio in Camden easily reaching £900 per month, the amount I was to pay was still very low - and I was prepared to put up with a lot and not expect too much from the agency.

I was patient when the electricity in the building shut down, and when my heating bills skyrocketed in the winter due to poor insulation. I was patient when I didn't have hot water. I was ready to get over a massive intrusion into my privacy when the landlord let his employees into my apartment without my permission, and I tried to keep it together when I had to call the fire brigade after the dysfunctional fire alarms went off shortly after midnight.

But then when we got new neighbours – rats, I could feel my patience slowly running out. There were numerous complaints from me and other tenants in the building, but Adilsons just waited until the problem got unbearable. I suppose their policy was that since the rents were so low, we should just put up with this.

After weeks of phone calls and text messages, pest control finally came and poisoned the rats. Decaying rat corpses not only created an unbelievable stench,



House of the flies

but brought in a whole new problem. When I opened my curtains and spotted lots of flies, I decided I couldn't take it anymore and called it quits. I moved out within the next two days.

It's been two weeks since I left and although moving out of my parents is pretty amazing, there is no better feeling in the world than to move out of a rat and fly infested flat. After all, nobody should pay to live in a property that makes their life a nightmare.

Lucia Psenakova

Renting – The German Way

Things have changed a lot since I rented in Munich in the 90's, but renting is still much easier than here, and without stigma, or should I say the general perception that home-ownership is everything.

Local newspapers are still very helpful. But there's also a very popular internet site www.immobilienscout24.de. One can enter all particulars into the search engine, such as balcony, lift, how many rooms, price range and exact area. Or just enter a city name and get an overview of what is available.

Before renting a flat, or house, there is usually a finders' fee of two months rent payable to the agency advertising (talking to friends the estimate is that between 50-60% of all available spaces are offered by agencies). Of course, if

there is no agency involved, just the owner, there's no finder's fee.

Security is usually 3 months rent, which will be deposited in an account so that interest accrues, and it is to be used to pay for any damages caused by the tenants and not taken care of by them by the time they move out. The interest remains the tenant's and neither tenant nor landlord can touch these monies until the end of the tenancy agreement.

In the specifics for the apartment, one always differentiates between the rent base ("kalt") i.e. without heat or "nebenkosten" (cost paid for upkeep of the building, and divided up amongst the owners of the apartments, according to square metre share of the building), and the full amount to be paid each month (i.e. including all extras, except

electricity, telephone, and water (these 3 things are a private matter and have nothing to do with the rent)). In Munich a typical figure for a one bedroom flat might be around 600 Euros per month, or less depending on area, but including heat and nebenkosten this would rise to around 750 Euros per month.

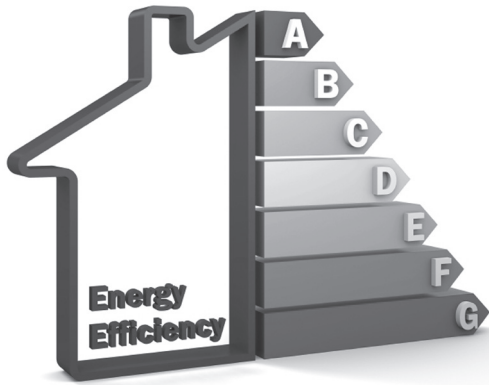
Ownership vs Renting

For a long time there was a special tax break for first-time buyers. This has now been abolished. No-one I have spoken to feels there is any stigma to renting (and certainly in Berlin where rented flats vastly outnumber those in private ownership). No sense that ownership is more status rich. Private rental contracts are also renewable annually - but this does not mean rent rises are inevitable.

Vic Seedman

Cold Homes Campaign Success

Secretary of State for Energy and Climate, Chris Huhne has announced a new law to introduce a minimum energy efficiency standard for homes rented from a landlord or lettings agency.



From 2018, it will become illegal to let private rented homes with the worst energy efficiency ratings of F and G.

Friends of the Earth's Warm Homes campaigner, Dave Timms said: "Legislation to ensure rented homes meet a basic standard of insulation is a bold and significant step forward and the government has made it clear that renting out dangerously cold and draughty homes is unacceptable – landlords will have to improve their properties or face prosecution."

The announcement is the result of a high profile campaign by a wide coalition of almost 40 health and consumer organisations, green groups, children's charities, councils and

grassroots tenants rights groups.

Sarah Mitchell, Chair of the Camden Federation of Private Tenants said: "We are proud to have played our part in such an important campaign and to have got Camden Council signed up to it as well, but there is much work still to be done to make sure the government's Green Deal both benefits private tenants and helps tackle climate change".

Friends of the Earth also said "There are still many details to sort out. It is not clear why we need to wait until 2018 for the standard to be introduced; and it is essential that tenants who request energy efficiency measures from landlords are given protection against eviction."

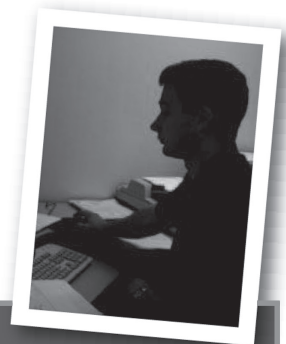


Landlord Watch

Below is an excerpt from a regular column written by private landlord, Barry Brunton, in Landlord & Buy-to-Let Magazine, which contains an extraordinary "confession". Below that is a letter written by Robert Taylor of the Camden Federation of Private Tenants to the same magazine, about their peeping landlord.

a day in the life...

Barry Brunton nipping damage in the bud with inspection tips



THE LANDLORD DETECTIVE

"... I am a great believer in 'walk by' inspections. I walk round during the day and check to see if the front garden is maintained, the curtains open, the windows open in the summer, that the garden is maintained and there is no rubbish in the garden. I confess to sometimes peeping through the letterbox to see post is not piling up and the place is clean."

STAR LETTER

Peeping landlord horror

Firstly, let me begin by saying that although we are an organisation that represents private tenants, I always find your magazine an interesting and informative read.

However, I was very concerned to read Barry Brunton in "A landlord's diary" confessing "to sometimes peeping through the letterbox to see post is not piling up and the place is clean".

As a private tenant myself, if I

discovered my landlord peeping through my letterbox for whatever reason, I would be disturbed and horrified in equal measure by this clear breach of privacy and, frankly, unprofessional behaviour.

Barry might well be wanting to just carry out his landlord duties - but why not just contact the tenant and arrange a visit like most do?

Also with behaviour like this, he is at the very least opening himself up to



A breach of privacy?

some serious embarrassment and a possible visit from the Police, if the tenant or their neighbours were to make a complaint.

**Robert Taylor, Organiser
Camden Federation of Private
Tenants (CFPT)**



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 CAB, 200 Kilburn High Road,
NW6

Monday 1.00pm – 4.00pm

Hampstead District Housing Office,
156 West End Lane, NW6

Tuesday 1.00pm – 4.00pm

Camden Community Law Centre

2 Prince of Wales Road, NW5 3LG

Tel: 020 7284 6510 for housing advice
availability

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

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

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020 7874 8300

Hodge Jones & Allen LLP, 180 North Gower Street, London NW1 2NB

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 in England and Wales.

Monday-Friday
(9.00am–5.00pm)

Tel: 020 7383 9800

Email: info@lease-advice.org

Website:

www.lease-advice.org.uk

Camden Council's Private Sector Housing Advice service can also advise leaseholders.

(See box on the left for their details.)

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It's low cost, effective and 3,000 copies go out to variety of individuals and organisations across Camden.



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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 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)
- 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. 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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Registered No: 25086R



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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 _____

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

☐ Individual member £10

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☐ 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) £ _____

Total amount paid £ _____

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Date _____

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

Camden Federation of Private Tenants
FREEPOST LON12470
London
NW1 2YW

Go to www.cfpt.org.uk and join online