



Banning letting agent fees – Should renters be worried? (see page 4)

Generations rent

Camden Federation of Private Tenants member Elizabeth-Ann Colville writes:

The so-called Millennials refer to themselves as “Generation Rent” unaware of recent history. My own experience must be that of many of an older generation, particularly of single women.

19th and 20th century housing

Between the two world wars incomes were low so that few of my grandparents’ generation owned property, while others owned large estates. As transport improved, those with country estates no longer also needed town houses large enough for families and servants.

Some such London properties were bequeathed to charities and schools. When legislation enabled those institutions to sell leaseholds of the houses, many were converted into flats. A process which continued post-war with bomb damage causing a shortage of housing for returning servicemen and evacuees. Some demobbed service personnel took over empty properties as squatters.

1940s and 1950s

My mother, managing director of her own photo/journalist agency, lived in a one room and bathroom space above her office in the City. Weekends, I slept on two armchairs placed to make a bed – while my mother typed in the same room. During the week, until I became a weekly boarder at school, I slept in the hall of my grandparents’ flat. On leaving education I got a job on a magazine – on a small weekly wage.

When I inherited some money I put it into the only building society which took single women. However, when I sought a mortgage I was told that I would need my husband or father as guarantor. I had neither, as my father had died and I hadn’t married. I had no prospect of sufficient capital to buy property outright and those of my contemporaries who own houses mostly purchased them on joint incomes with their husbands.

Housing assistance

In my 30s I developed Cancer and Meningitis and left full-time work. So, in the 1960s I joined what was then Hampstead council’s housing list. To qualify you only had to be unable to pay the market rate. Aside from some freelance work, I was reliant on savings and some state support. I was offered a flat a ten minute walk over rubble from Tower Hill tube station. Youths burning tyres shouted “we don’t want toffs here”, as I passed. The prospect of walking home at night, as a photojournalist carrying camera equipment, was daunting.

I was then offered a flat on an estate in Bethnal Green which was boarded up and with no electricity connected, so I couldn’t really assess its state. I was told that I had to say yes or no at once. With elderly mother, by then, in a housing association flat in St John’s Wood, and I attending Middlesex Hospital in the West End, I had to decline.

In the following 45 years, council priorities changed and I fell further down the waiting list. My private landlords have twice compulsorily re-housed me to flats with many faults or inconveniences and no central heating, and I cannot, in my 80s, face the upheaval of a further move.

Rent contract traps

As you can see, it is not only those now in their 20s and 30s who have no hope of a home of their own. In the first half of the 20th century debt was something of which to be ashamed. The only debts I have are for gas, electricity, and telephone. When I signed my first rental lease I carefully calculated my budget. But 60 plus years later, my state pension doesn’t even cover half my rent—and my savings (now on record low interest rates) diminish weekly.

Every two years my landlord automatically applies to increase the rent astronomically despite the outdated and deteriorated condition of my home. Without visiting the property, the Rent Officer who works for the government’s Valuation Office Agency (VOA) agrees to slightly less, but as much as £1,000 each alternate year.

Thus a “regulated” rent becomes many times higher than a tenant would have committed to or anticipated. The only option is to economise on basics, food and warmth—and worry daily how long my savings can last. Are not single elderly people due a private place, warm and dry with our personal belongings, adequate food and clothing, care - and dignity?

(This is an edited version of a longer article)

Are you a local business?

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

News in brief

On the road

Since August last year, our Renters' Rights London (RRL) project has been 'on the road', meeting people living in the private rented sector (PRS), educating and advising on housing issues whenever possible. Whether in Croydon, Southwark, Redbridge, Haringey or Harrow, conversations with renters have confirmed that many problems are truly London-wide.

Some of the effects can be different, though, at different times of life. That's why we're about to start recording Older Renters' Voices, closely related to our work with AgeUK London's 'Older Renters Project'. There are also plans afoot to talk with many more families in the PRS, too.

Renters' Rights London continues to work, with others, for a better balance between the rights of renters and the rights of landlords in London. Longer and more secure tenancies with longer notice periods and, if 'market rents' continue to prevail; help with the high cost of deposits are reasonable expectations. Until these expectations, at least, are met, our work is far from over.

Words of wisdom from landlords and agents

"The winds of change are upon us ... but I would have thought our industry is the perfect example of a free market economy ..."

"... the Government has blasted us with both barrels between the eyes by introducing a ban on lettings agents' tenant fees ..."

"I have a tenant who is a young single mother of several children who is of course on Housing Benefit."

"Councils hate us as much as we hate them" and "If they could they would like to eradicate the private rented sector."

"Bad tenants are lazy and cannot be bothered (too busy with important tasks, watching Eastenders)."

We can be contacted on telephone: **020 3826 4783** or email: rrl@cfpt.org.uk or for more information about what we do: www.rentersrightslondon.org



What are your housing options?

There are two main types of intermediate housing: shared ownership and intermediate rent. Shared ownership means you buy a share in the property and pay rent for the remaining share to a housing association, thus making it not as expensive as buying a property outright. Shared ownership is becoming less affordable in many parts of the borough but some resale opportunities do sometimes occur. Because of the high cost of shared ownership homes, the Council now encourages developers to build homes for intermediate rent. These are homes let at above social rent but below market rent. Although demand for such homes is high and supply is low, this is a good option for people who can't afford any type of home ownership or private rent and are unlikely to qualify for social housing from the Council.

The Council now requires all providers of intermediate housing in Camden to market new units and re-sales and re-lets to people on the Intermediate Housing Register of Interest. This followed on from the approval by the Council's Cabinet in April 2016 of an Intermediate Housing Strategy, which recognised that individuals and families on middle incomes really struggle to afford private rents and cannot afford to buy on the open market in the borough.

For more information about this, go to the **Housing** section of Camden Council's website: www.camden.gov.uk and click on **Housing options** followed by **Intermediate housing**

What about housing association residents?

At the beginning of 2016, we set up the first ever borough wide group for housing association (HA) tenants. This was in response to a recommendation made by Camden Council's Housing Association Scrutiny Panel and growing concerns that many people felt their landlords were unaccountable and weren't listening and responding to their needs.



However, in recognition of the fact that these landlords now cover tenants, shared ownership, leaseholders and also people on "affordable" and market rents, the group now covers ALL residents of HAs and housing co-op tenants as well.

We do understand that many people view housing associations as part of the social housing sector, but due mainly to the reduction in grants from central government more and more of them are "sweating their assets" and moving increasingly towards the private sector.

Also, many housing associations started off being set up not by the state, but by groups of private individuals who were concerned by slum housing and the failure of both local and central government to provide enough "homes for the people".

So, if you would like to go on the mailing list to receive an invite to future meetings and activities of the group, or how we might be able to help you, please get in touch using any of the contact methods on the back page of this newsletter.

The letting agent fees battle ahead

Like everyone else who has long campaigned on the issue, we were delighted when the Chancellor, Philip Hammond's Autumn Statement confirmed that "The government will ban letting agents' fees to tenants, to improve competition in the private rental market and give renters greater clarity and control over what they will pay." However, while some are already hailing this as "victory", the fact is that the Department for Communities and Local Government (DCLG) have said they "will consult ahead of bringing forward legislation".

The issue of letting agents' fees had already been debated in House of Lords, as part of Baroness Greender's Renters' Rights Bill, which passed through the Committee stage a few days earlier. Although it contains other provisions such as mandatory electrical safety checks and allowing prospective tenants access to local authorities' database of criminal landlords, the Bill's key focus is to amend the Landlord and Tenant Act 1985 to ban letting agents from charging tenants for:

- registration fees
- administration fees



- inventory check fees
- reference check fees
- tenancy extension or renewal fees
- exit fees

Baroness Greender rightly stated during the debate that "Letting agents should not be able to get away with double charging fees – imposing them on both tenants and landlords – when in fact it's only the landlord that is the client and therefore the one that should be paying".

However, the Bill still has to pass through many reviews and readings before becoming law – so even if it passes through all these stages unscathed, it may not come into force for some time. Not surprisingly, The Association of Resident Letting Agents (ARLA), National Landlords Association (NLA) and others have stated their total opposition to fees

being banned and they will lobby hard to protect the interests of their members.

Under the circumstances, it seems premature to claim victory now, and both Camden Federation of Private Tenants and our Renters' Rights London (RRL) project will be working extremely hard to make sure as many people as possible have their say on this extremely important issue.

So it's imperative that all of us – whether individual renters or members of groups who believe that we need to secure a more equitable deal for renters – present a robust case at the consultation stage.

To sign up to the RRL newsletter which will carry updates on this and other renting issues, either email: rrl@cfpt.org.uk or visit: www.rentersrightslondon.org and sign up there.

If you're over 65, we can help you stay warm, active, healthy and connected during the winter

OUR VOLUNTEERS CAN:

- Connect you to organisations who will help keep your home warm and safe, provide benefits advice, and help reduce bills
- Deliver blankets to your door
- Help you to access health services
- Arrange small grants for people in difficult circumstances who are struggling to keep their home warm
- Visit once a week: share great company, a chat and a cup of tea
- Welcome you to North London Cares' free social clubs across Camden and Islington

Contact our lovely team to find out more

Phone [020 7118 3838](tel:02071183838)

Email joe.cox@northlondoncares.org.uk

Or visit www.northlondoncares.org.uk



Having a problem with a letting agent ?

Call the **Citizens Advice Consumer Helpline** on: **03454 04 05 06** and speak to an experienced adviser who will assess your problem and work out whether to pass it on to Camden's Trading Standards.

Even if Trading Standards do not contact you directly about your case after it has been reported to them, they will use the information they receive to make sure that agents are behaving fairly and not breaking the law.

You can also find useful advice online at: www.adviceguide.org.uk



10 tips for avoiding fake landlord scams

- Never hand over money before viewing a property in person
- Ideally, visit the property with the landlord and take a friend/friends with you
- Ask lots of questions about the property and the area it's in (a genuine landlord should know the answers to these)
- Ask the landlord to verify their ID and to show you safety certificates such as for gas and electricity
- Research the property online to see it actually exists
- Check the landlord is the legal owner of the property using the Land Registry
- Landlords must be part of a tenancy deposit scheme (check which scheme a landlord is registered with)
- Use a credit card if possible, which will provide some level of protection through what is known as Section 75 and never hand over cash
- Only pay any money when you have seen a written contract and checked it
- Look for a landlord who is a member of a professional body such as the National Landlords Association (NLA) or Residential Landlords Association (RLA)

Finally, if it seems too good to be true, it probably is too good to be true, so just walk away

Landlords need a licence to let

You need a licence to let shared housing in Camden. Unlicensed landlords risk fines and paying rent refunds. Apply online or for more information call 020 7974 5969.

osbornes^o
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 OAE | 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 six 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 the landlord of disrepair preferably in writing**
- 2. Keep a log of telephone calls you make about this**
- 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 or: **020 7485 8811**



Housing Advice In Camden

Camden Council 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.

Also offers advice on welfare benefits, income maximisation, dealing with debt and access to employment and training.

5 Pancras Square
London N1C 4AG

Tel: 020 7974 4444
(Mon-Fri 9am-5pm)

www.camden.gov.uk/housingoptions

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 Advice Line

Tel: 0344 515 1540

Mary Ward Legal Centre provides free legal advice and casework to people on a low income in the areas of

■ Debt ■ Housing ■ Welfare benefits



We also run free evening advice clinics delivered by volunteer lawyers in the areas of housing, employment, personal injury, tax, and general civil litigation.

10 Great Turnstile, London, WC1V 7JU

Tel: **020 7831 7079**

For debt advice ONLY call our Debtline: **020 7269 0292**

www.marywardlegal.org.uk

Mary Ward Legal Centre

People's rights have no meaning without the means to enforce them

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

www.lease-advice.org

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

(See box on the left for their details)



Keep well and warm

Are you worried about rising fuel bills or finding it hard to keep warm in your home ?

Don't wait until Winter or when it gets colder to do something about it – call the Green Camden Helpline and get some advice now.

Call free on: **0800 801 738**

www.camden.gov.uk/wellandwarm



**Join today
for FREE**

Renting from a private landlord ?

Fed up with:

- Rip off rents
- Excessive rent increases
- Letting agent fees
- Unprofessional landlords and agents
- Poor quality accommodation
- Not getting repairs done and other problems resolved quickly

Then, join today and:

- Receive invites to all of our meetings and events
- Receive this tenants newsletter in the post
- Get help, support and useful information should you need it
- Help us become a bigger, more effective lobbying and campaigning organisation to get things changed and improved for renters

There are 3 simple ways to do this:

- Email us at: admin@cfpt.org.uk and request an electronic version of the membership application form
- Join at: www.cfpt.org.uk
- Call us on: **020 7383 0151** with your name and address and we will post you a paper copy of the application form

We are the voice of private renters in Camden:

- We work with and support private renters 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 with a variety of local, regional and national organisations to get things changed and improved for renters.
- 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 www.do-it.org to see our latest opportunities**)
- Join our Management Committee (**call or email us for more details about this**)

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 habeyaan uuna ololeeyaan kobcinta amaanka, xaquuqdooda iyo adeega.

ক্যামডেনে বসবাসরত বেসরকারী ভাড়াটিয়াদের কর্তৃত্ব হচ্ছে।
আমরা ক্যামডেনে বসবাসরত বেসরকারী ভাড়াটিয়াদের সঙ্গে একত্রে কাজ করি।
এবং তাদের আরো অধিকতর রক্ষণাবেক্ষণ, অধিকারসমূহ এবং অন্যান্য সেবার
জন্ম সংগঠিত হতে এবং প্রচারাভিযান চালাতে সহায়তা করি।

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الخاصين في كامدن وندعمهم وحقوق وخدمات أفضل.

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