



The Camden

# Private Tenant

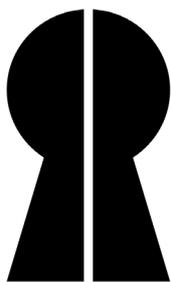
The voice of private renters in Camden

Autumn/Winter 2018 Issue 15



# GOV.UK

**Will the  
government  
give renters  
longer tenancies ?  
(see page 3)**



## RENTERS' RIGHTS LONDON

### We're back

Our Renters' Rights London (RRL) project has recently received funding from the Nationwide Foundation, which means we have been able to re-start the project, and we'll be working in several London boroughs over the next 12 months.

We'll work with local authorities to increase their awareness of the problems facing increasing numbers of private renters living in their boroughs and encourage them to target resources to tackle the private rented sector as a matter of priority.

Like the host organisation Camden Federation of Private Tenants, we intend to make sure that renters are made more aware of what help and support is available to them, are empowered to exercise their limited legal rights and supported to voice their opinions about the reality of life in the private rented sector.

We'll also make sure that renters' lived experience in different parts of the capital is used to provide robust evidence to inform policy and practice, and we intend to ensure that renters have a stronger voice in the ongoing debates about reforming the private rented sector and housing in general.

To find out more about the project and what we do go to:

[www.rentersrightslondon.org](http://www.rentersrightslondon.org)



## Welcome visitors

We recently welcomed Georgia Gould, the leader of Camden Council, and two of our local councillors Alison Kelly and Abdul Quadir to our office in Malden Road.

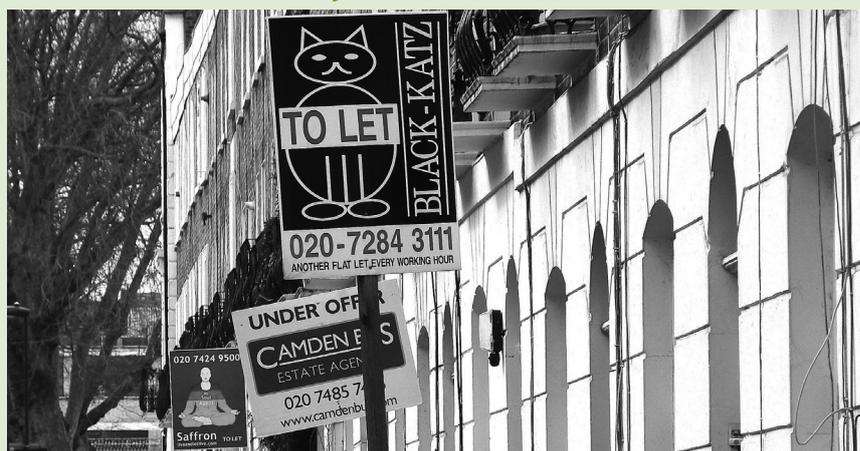
We discussed a wide range of issues including the increasingly negative impact of Airbnb and other short-term letting websites has in the borough and the importance of the Council continuing to provide a private sector housing advice service, landlord licensing and effective policing of property standards in the private rented sector. We also stressed the importance of these services being well publicised

via the Council's website, magazine and bus stop adverts.

It was also suggested that a campaigning council like Camden should come together with other local authorities, individuals and tenants groups like ours to make the demand for reform of the private rented sector more powerful and urgent than ever before.

Earlier in the year Councillor Meric Apak, the Council's Cabinet Member for Better Homes, attended two meetings we organised to hear the concerns of housing association residents and our members living in the private rented sector.

## Give them your views



If you are currently living, or have lived in a shared rented property in Camden since **8th December 2015**, the Council are keen to hear your views on landlord licensing.

They are reviewing their Houses in Multiple Occupation (HMO) additional licensing scheme which was introduced in 2015 and want to know what has worked well and what needs to be improved.

HMOs are shared homes, including house and flat shares, student homes, bedsits and some buildings converted into flats, which are occupied by three or more people who are not part of the same family.

For more information:

**Tel:** 020 7974 5969

**Email:** [hmolicensing@camden.gov.uk](mailto:hmolicensing@camden.gov.uk)

The deadline for completing the survey <https://tinyurl.com/yc337msw> is **31st October 2018**.

# News in brief

## Want to know who the criminal landlords and agents are in Camden ?

The Rogue Landlord and Agent Checker operated by the Greater London Assembly currently contains information about private landlords and letting agents who have been prosecuted or fined by Camden and a number of other London councils.

You can see if a landlord or agent has been:

- Successfully prosecuted or fined by a council in London
- Successfully prosecuted or given a prohibition notice by the London Fire Brigade
- Expelled from a mandatory consumer redress scheme (expulsion from these schemes means an agent is no longer able to operate legally).

Check a landlord or agent now: [www.london.gov.uk/rogue-landlord-checker](http://www.london.gov.uk/rogue-landlord-checker)

Local authority	Number of prosecutions on checker	Number of rogue landlords/agencies on checker
Camden	59	35
Southwark	51	14
Newham	44	27
Brent	31	23
Westminster	16	7

## Camden prosecutes the most criminal landlords and agents

Camden Council leads the way in London with 59 prosecution records on the Mayor of London's new Rogue Landlord and Agent Checker. This includes action against 35 separate

landlords and agents and Camden's enforcement action has seen them pay a total of £233,146 in penalties.

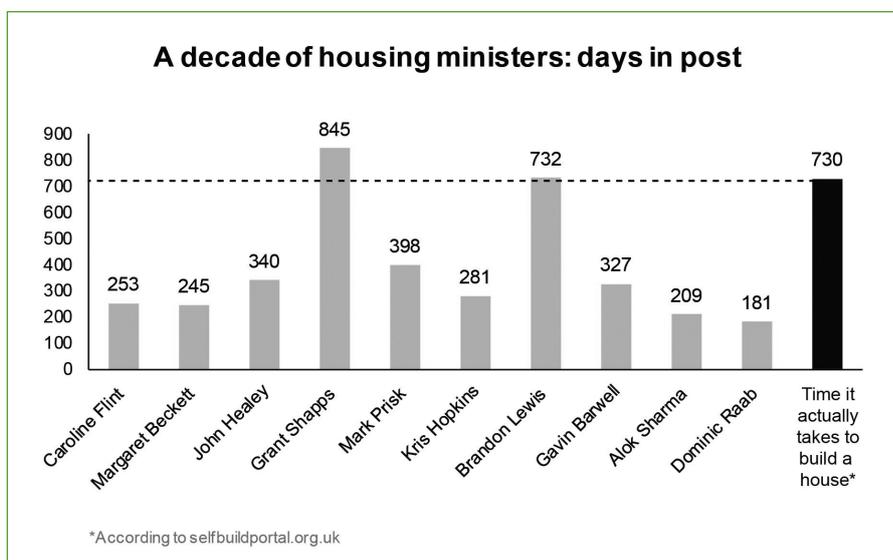
Because of this, they top the table of the top 5 local authorities for carrying out prosecutions since the database was launched in December 2017, and hopefully this will encourage other councils to make similar efforts.

## Housing ministers

If you've ever wondered why despite all the news stories that appear in the media about the housing crisis there appears to be so little action by central government to address the issue, then this graphic might go some way to explaining it.

In the last 10 years, there have been 10 housing ministers who were in office on average for 381 days or just over a year each by our calculations.

Maybe if politics was much more longer term in its outlook and far less about personalities and personal ambition, then somebody might actually stick around to solve one of the most important issues of our times.



## Longer tenancies for tenants ?

The government has consulted on its proposals to give renters a minimum three year contract, which we think is seriously weakened by including a 6 month break clause that can be invoked by both renters and landlords.

The National Landlords Association (NLA) described longer tenancies as a "political move aimed at the renter vote" rather than a "genuine effort to improve how the rented market works for all those involved." The Labour Party said the government's plans do not go far enough, and that tenants need caps on rents and an end to no-fault evictions.

One newspaper also reported that the government is split over whether to introduce them. Interestingly, housing secretary James Brokenshire, made no specific mention of longer tenancies in his speech at the recent Conservative Party Conference and this leaves us wondering whether these modest proposals will be carried forward or just quietly dropped.

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

# healthwatch Camden



a positive difference it makes to have a landlord who is responsive and fair.

When we asked people about the services and support that might be available for them we found very low awareness of what is on offer in Camden. There is confusion about what is available, how to find the services and who is eligible for support. There is also a widespread lack of confidence in the support services. In particular, people have spoken about a lack of responsiveness from Camden council.

*"There's been a decline in the way people are treated by the services. They don't answer the phone. They don't treat you with respect."* (Interviewee)

Many people agreed that good support is about individual people and relationships.

*"It's not so much about the service – it's about whether you find good people in the service."* (Interviewee)

We will be doing a report on what we have learned and we'll be making some recommendations to Camden Council about ways to improve support to people whose health and wellbeing is affected by housing issues.

Healthwatch Camden is an independent organisation with a remit to make sure that the views of local service users in Camden are heard, responded to, taken seriously, and help to bring about service improvements.

## Healthwatch Camden has been talking to local people about the ways their housing affects their health

We know there are clear links between poor and insecure housing and poor physical and mental health. Local people told Healthwatch Camden that they wanted us to do some work to explore the connections between housing and health for residents in Camden.

We wanted to find out whether Camden's health and wellbeing support services can help reduce the impact of poor or insecure housing on the health of local residents. To answer this question we have been interviewing local people and asking whether they make use of any health and wellbeing services. So far, we've held groups discussions with community groups, conducted in-depth interviews with both private and social housing tenants and we've conducted a focus group discussion with older residents.

People have told us that their housing circumstances are a major cause of stress and anxiety. People with secure and rent control tenancies still face insecurity around rent payments rises and experience stress related to their housing.

Private tenants say that landlords have a big role to play. The personality and

responsiveness of a landlord can be a hugely significant influence on the wellbeing of a tenant. We've heard lots of stories about landlords being unhelpful and we've heard about some who are bullying. We've also heard what

[www.healthwatchcamden.co.uk](http://www.healthwatchcamden.co.uk)



# Having a problem with a letting agent ?

Call the **Citizens Advice Consumers 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](http://www.adviceguide.org.uk)



[www.theprs.co.uk](http://www.theprs.co.uk)



[www.tpos.co.uk](http://www.tpos.co.uk)

All letting agents and property managers are required to join one of the two government-backed redress schemes:

Details of their membership and a full list of their fees must be displayed in agents' offices and also, on their website.

It's an offence for an agent NOT to join a redress scheme. If you visit an agency and can't see details of their membership, contact the Trading Standards team at Camden Council, because they can issue a fine of up to £5,000 to every letting agency branch that is not a member of a scheme.

If they are a member of a scheme, there's information about how to make a complaint on their respective websites.

# What are Energy Performance Certificates (EPCs) ?

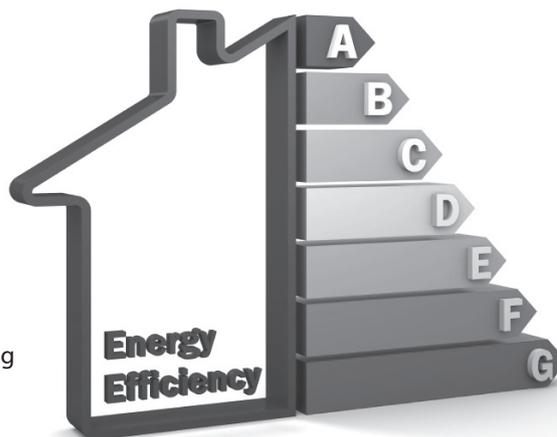
Much like the multi-coloured sticker on new appliances, EPCs tell you how energy efficient a property is and give it a rating from A (very efficient) to G (inefficient). EPCs let renters know how costly it will be to heat and light, and what its carbon dioxide emissions are likely to be.

## What's changing?

From April 2018 new rules mean that landlords must ensure properties they rent out reach at least an EPC rating of E before granting a tenancy to new or existing tenants, unless the property is exempt. If a property does not meet a rating of E, the landlord will be prohibited from granting new tenancies.

## What will happen if the landlord does not comply with this?

If the local council is satisfied that there has been a breach of the rules they may serve a notice on the landlord imposing financial penalties of up to £5,000.



# The Right to Unwind

No, it's not your right to relax after a hard day, it's something far more useful.

If you've signed a tenancy agreement because you were misled by the landlord or agent, or pressed to do so, you can terminate the contract, and be released from any obligations under it. This is called "the right to unwind".

You have 90 days from the start of your tenancy to inform the landlord (or agent) that you want to reject the contract. It's always best to do this in writing. There is no requirement for you to prove that you have suffered any loss, nor that the landlord (or agent) acted dishonestly or negligently.

If you inform the landlord (or agent) that you want to unwind the tenancy within the first month of the tenancy start date, you are entitled to a full refund of all monies you have paid out for the accommodation.

For more information about this: [www.rentersrightslondon.org/newsletters/](http://www.rentersrightslondon.org/newsletters/)

# 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 OAE | [www.osborneslaw.com](http://www.osborneslaw.com)

**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: [william.ford@osborneslaw.com](mailto:william.ford@osborneslaw.com) or: **020 7485 8811**



### 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](http://www.camden.gov.uk/housingoptions)

### Fitzrovia Neighbourhood Association

Tel: 020 7580 4576  
to make an appointment

Tuesday (10am-1pm) open door  
advice session

### The City Law School Legal Advice Service

Tel: 020 7040 0353/0391  
to make an appointment  
(Nov-May only)

### The University of Law Legal Advice Centre

Tel: 01483 216528 to make an  
appointment  
Email: [ssadvice.centre@law.ac.uk](mailto:ssadvice.centre@law.ac.uk)  
(July-Aug, Sept-Nov, Feb-March only)

### BPP Law School Legal Advice Clinic

Tel: 020 7430 5668  
to make an appointment  
Email: [blac@bpp.com](mailto:blac@bpp.com)

### Shelter London Advice Line

Tel: 0344 515 1540

## Free legal advice and casework to people on low incomes who live and work in London

■ 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](http://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](mailto:info@lease-advice.org)

[www.lease-advice.org](http://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](http://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](mailto:admin@cfpt.org.uk) and request an electronic version of the membership application form
- Join at: [www.cfpt.org.uk](http://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](http://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 habeeyaan uuna ololeeyaan kobcinta amaanka, xaquuqdooda iyo adeega.

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

هي صوت الميسأجريين الخاصين في كامدن. الميسأجريين الخاصين في كامدن فيدرالية للقيام بتنظيم وإدارة حملة من أجل الحصول على حماية نحن نعمل مع الميسأجريين الخاصين في كامدن وندعمهم وحقوق وخدمات أفضل.

Camden Federation of Private Tenants is a Society registered under the Co-operative and Community Benefit Societies Act 2014 as The Camden Federation for Private Tenants Limited Registered No: 25086R



Funded by Camden Council

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

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**Camden Federation of Private Tenants**

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