

# Camden Federation of Private Tenants

## ANNUAL REPORT



**April 2020 – March 2021**

*The Voice of Private Tenants in Camden*

## **Directors as at 31<sup>st</sup> March 2021:**

John McMillan (Chair)  
Rita Legros (Secretary)  
Carolyn Harms  
Vic Seedman (acting Treasurer)

Gordon Meen  
Simone Stenfors  
Karin Cambrai  
Christopher Mason

## **Staff team:**

Robert Taylor (Organiser, since April 2008)  
Meade McCloughan (Assistant Organiser, since April 2008)  
Portia Msimang (Renters' Rights London, since March 2018)

## **Volunteers:**

Mariam Williams  
Helen Jansen  
Michelle Francis

## **Registered office:**

13 Malden Road, London NW5 3HS

Camden Federation of Private Tenants is registered under the Co-operative and Community Benefit Societies Act 2014 as the Camden Federation for Private Tenants, registration number 25086R (England & Wales).

Accountants: Simpson Wreford & Co, Wellesley House, Duke of Wellington Avenue, Royal Arsenal, London SE18 6SS.



**Sue James from the Legal Action Group  
addressing our Annual General Meeting**

Thanks to our core funder Camden Council for its ongoing financial support

Thanks also to The Nationwide Foundation for funding the Renters' Rights London (RRL) project.

# ***Chair's Report 2021***

This has been another year marked by Covid-19. Until recently, all Management Committee meetings have been via, often unstable, video links - so it was a relief to be able to meet in person again recently.

Our staff have had to contend with repeated water leaks from the communal pipework in the building causing damage to contents, ceiling and flooring, and we have been negotiating with our landlord, Camden Council, to get these disruptive issues addressed.

Probably the most significant changes in the UK housing agenda have arisen from the Grenfell disaster and the widespread need to remedy defective works and materials affecting safety in very many blocks of flats.

Few leaseholders realise that the contracts they sign give them little more security than private tenants and much greater obligations. With many in serious financial trouble, a groundswell is growing against Britain's unique leasehold system. This is bringing issues of all tenures (including private and housing association tenants) under greater scrutiny than since the 1970s and 80s, when new rent controls and leasehold reforms were last legislated for.

Even the few of us old enough to have tenancies at regulated rents are concerned at how those rents can rise faster than inflation due to the rent formula, and many suffer ongoing repair issues with landlords who object to not enjoying market rents.

Of course, the vast majority of private tenants are subject to rootless insecurity, high rents and deposit-refund fiddles associated with Assured Shorthold tenancies that are the norm for lettings today. Rent increases are particularly excessive and unjust given that the interest rate a landlord can pay for a mortgage is at a record low.

CFPT has long been working with the tenants of Housing Associations - most of which were founded as charities, even if many now act more like commercial landlords, unanswerable to their residents, local government and increasingly involved with city financiers. We convened a meeting recently with both the staff and tenants of the largest one operating in Camden, plus local Councillors, to try to tackle issues its unhappy tenants had been raising for a long time.

Fired-up by the UK housing crisis, the temporary Coronavirus eviction ban ending and issues with leasehold, many more householders are banding together to demand change. We have joined some 19 other renter and housing pressure groups to form the Renters' Reform Coalition (RRC), with a first target of permanently ending no-fault evictions. Further demands are likely to include a national register of landlords, which will hopefully lead to a much more co-ordinated and proactive approach to enforcing standards and excluding those who are unfit to control our homes.

Our project, Renters' Rights London (RRL), continues its good work across a number of London boroughs, supported by funding from the Nationwide Foundation - and it was recently commissioned to carry out outreach work by Southwark Council, who have pledged to set up a new group for their borough's private renters.

John McMillan



## ***Treasurer's Report 2021***

I am pleased to be able to report on another good financial year for CFPT.

Following the change to the rules agreed at last year's Annual General Meeting, CFPT is now as a matter of course having its accounts produced in the form of an "accountant's report", rather than fully audited accounts, as the latter involve a disproportionate and expensive level of oversight. We continue to engage the same firm of chartered accountants as in previous years, and the resulting report is essentially identical in layout to the audited accounts we used to receive.

As in previous years, the accounts show the income and expenditure split into two funds, the 'General Fund' covering CFPT's core work and the 'Restricted Grant' covering the Renters' Rights London (RRL) project.

The 'General Fund' ended the year with a modest surplus, largely because of some reductions in expenditure resulting from the pandemic (for example, the Council waived some of the rent we were due to pay it during this period). The Renters' Rights London project ended the year slightly in deficit, mainly because of additional expenditure on equipment and information technology. This small deficit has been covered by the surplus brought forward from the previous year (as shown in the balance sheet). The 'general fund' surplus has been generated from various unrestricted sources of income (primarily donations and membership subscriptions) and has enabled us to increase our designated reserve funds by £2,021.

The great bulk of our funding continues to come from London Borough of Camden, specifically the Supporting People Directorate. Being able to rely on the Council's support has been crucial. As I write we are waiting to receive confirmation from the Council that it is entering into another two-year funding arrangement with CFPT, to start from October 2021.

Another reliable and supportive funder of our organisation is The Nationwide Foundation; it has recently provided continuation funding for the Renters Rights Project, to take the Project up to the end of April 2022.

On behalf of the Management Committee, I want, once again, to thank our main funders, the London Borough of Camden and the Nationwide Foundation, for their continuing support of our organisation.

Vic Seedman (acting Treasurer)

Copies of the full certified accounts are available on request from the staff.

# Camden Federation of Private Tenants

Balance Sheet at 31st March 2021

	2021		2020	
	£	£	£	£
<b>Current assets</b>				
Debtors	2,762		481	
Cash at bank and in hand	20,502		24,034	
Creditors:				
- amounts falling due within one year	-24,386		-5,663	
<b>Total assets less current liabilities</b>		<b>18,878</b>		<b>18,852</b>
<b>Capital and reserves</b>				
Called up share capital		369		371
Designed Funds		14,002		11,981
Renters Right London fund		3,850		5,991
Income and expenditure reserve		657		509
<b>Total funds</b>		<b>18,878</b>		<b>18,852</b>

Income and Expenditure Account for the year ended 31st March 2021

	General Fund	Restricted Grant	Total 2021	Total 2020
	£	£	£	£
	CFPT	Renters' Rights London		
<b>Income</b>				
- Grants: London Borough of Camden	49,575	0	49,575	51,964
- Grants: Nationwide Foundation		42,893	42,893	49,457
- Donations & other income	9,329	0	9,329	10,517
<b>Total Income</b>	<b>58,904</b>	<b>42,893</b>	<b>101,797</b>	<b>111,938</b>
<b>Expenditure</b>				
- Salaries	43,960	29,945	73,905	73,670
- Staff training and recruitment costs	0	0	0	6
- Rent & services	3,694	3,157	6,851	10,186
- Management charges & overheads	0	8,481	8,481	6,711
- Insurance	1,499	0	1,499	1,108
- Repairs & maintenance	1,263	0	1,263	1,799
- Stationery & printing	1,457	195	1,652	2,214
- Projects & events	120	0	120	686
- Telephone	1,849	185	2,034	1,821
- Equipment & IT costs	153	2,672	2,825	1,885
- Travelling expenses	0	36	36	266
- Accountancy & payroll	1,850	0	1,850	1,817
- Volunteers and sundry expenses	625	363	988	434
- Subscriptions	265	0	265	257
<b>Total expenditure</b>	<b>56,735</b>	<b>45,034</b>	<b>101,769</b>	<b>103,919</b>
<b>Income less expenditure</b>	<b>2,169</b>	<b>-2,141</b>	<b>28</b>	<b>8,109</b>

Approved by the Management Committee on the 21<sup>st</sup> September 2021 and signed on its behalf by John McMillan, Rita Legros and Carolyn Harms. This summary has been extracted from the full accounts, copies of which are available from CFPT's office.

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Funded by Camden Council