

Photo: Damian Cugley



The Cold Homes Scandal

A survey commissioned by the environmental charity, Friends of the Earth, has found that 1 in 3 people in the UK felt uncomfortably cold in their home, during the recent big freeze.

The poll also found that 57 per cent of people kept the heating on non-stop for more than 12 hours to try to stay warm – despite energy price hikes that have seen the average annual gas and electricity bill rise to £1,228.

24 per cent of people also admitted to keeping their coat, hat or gloves on at home in an attempt to ward off the chill, while 30 per cent tried to protect themselves at night by wearing more than one layer in bed.

Not surprisingly, tenants renting from a private landlord or through a lettings agency fared the worst during the snowy weather, with half saying they felt cold at home. And, worryingly, 34 per cent turned off the heating because

they were concerned about the cost, despite being cold.

These tenants were also the least likely to think their home had adequate insulation (54 per cent), compared to 86 per cent of homeowners who thought their home was adequately insulated and 30 per cent of homeowners who found their house uncomfortably cold.

In fact, Government figures show just 0.3 per cent of English homes are properly insulated to a high standard of energy efficiency that would make them really cheap to heat, and 17 per cent of homes are so cold they can be officially classified as a health hazard to the people living in them.

Friends of the Earth's Warm Homes campaigner Dave Timms said: "Just because it's cold outside doesn't mean you should be shivering in your home too. Many people mistakenly believe their home is properly insulated – in

fact, £1 in every £4 we spend heating our homes is wasted due to poor insulation."

He went on to say: "Our survey shows tenants renting from a landlord or lettings agency have been unacceptably cold at home during the big freeze – to protect them, we need a new law making it illegal to rent out the coldest, health-hazard properties until they are improved."

Friends of the Earth are campaigning with the Camden Federation of Private Tenants and a wide variety of other organisations to convince politicians and policy makers that this must be done as a matter of urgency.

For advice on how you can reduce your energy bills or where to go for help if you are having problems paying them, see page 6 of this newsletter.

For more information about FoE's Warm Homes campaign go to their website or use: <http://tinyurl.com/29vrn4>

Consuming The Next Generation – The Buy To Let Monster Awakes



Three things the last government got tragically wrong in housing. Failure to end council home Right To Buy. Failing to divert money raised from sales into building new social housing. Allowing the growth of buy-to-let mortgages.

All this against a background of unanticipated population growth, most of it centred on our cities.

The results are stark – according to the National Housing Federation’s figures, buying a home in Camden is no longer a realistic prospect for those living here. The average house price is over £600,000 and you’d need to be earning £154,500 per annum to get a mortgage on that. The average income in Camden is £32,000 – a high figure – but many people doing vital jobs in London are earning half that figure.

Nationally the picture is almost as depressing. Outside the richer parts of the South East, property prices have stalled, accompanied by the prospect of joblessness once the current cuts bite.

That hasn’t discouraged the new Rachmans stalking the Manchester area and the North East – as exposed by the recent Panorama programme. This exposed dodgy entrepreneurs buying up neglected properties – mortgage repossession and the like – and renting them out to councils to house vulnerable people such as single mothers. Conditions were shown to be damp and unsanitary. In the face of surveyor’s reports from the BBC, one company involved flatly denied all and the private landlord featured hid from the cameras, in his own home.

There’s also respectable cash in the pockets of the generation who saved and gained good pension pots in the 1980’s and 90’s. That money is looking

for places to earn a better return than the record low interest rates common on the high street. Many, like Tony and Cherie Blair, have bought small flats so their kids can live rent free – and share with rent-paying students, at a nice profit to the parents.

More commonly, those whose kids have left the nest are downsizing from the family home and putting the equity to work for them, again buying small flats to rent out. Of course both properties are exactly the type which young couples would also be looking to buy as starter homes. An unequal competition between the generations has created what’s been called a “Jilted Generation” – condemned to a lifetime of traipsing between one rented flat after another.

The news pages of the dailies report that the number of mortgages being offered to home makers has hit record lows *especially* smaller mortgages that might help first time buyers. But the financial pages tell a different story. Paragon Mortgages Ltd, one of the big buy-to-let lenders before the credit crunch have decided to re-enter the market expecting to lend £400 million in the next year. The economics of buy to let – apparently self sustaining for the investor as they create shortages buying up homes and then supply the solution by renting them out, have proved fragile. The accompanying house price spiral depends on stable interest rates and rent rises. Which may prove illusory in a slump subject to global forces, as seen when an American housing credit crash dominoed our banks. Notably, Bradford & Bingley and the Northern Rock – both big buy-to-let lenders. Ironically, the latter, rescued by the public purse remains a major force in a renewed lettings boomlet.

Right To Buy ? – Wrong !

When right to buy was floated by Michael Heseltine in the late 70s he claimed that allowing better-off council tenants to own their homes would improve quality of life on estates. In fact the reverse has happened and increasing numbers of private tenants

have appeared on these estates. Council tenants exercising the right to buy, often aided by unscrupulous finance companies, were selling on as soon as the 3 year qualifying period expired. The new owners were professional landlords. In other cases, former council tenants took the opportunity to move out of town and let out their council flats.



Thus, at a blow, right to buy has not created fewer tenants but more (due to overcrowding) and with far less rights or any sense of belonging on the estates than the original residents. Most ironic, ex-council flats now in the hands of private landlords are being rented back by the council to house the homeless at much higher cost than were they available for their original purpose.

It’s a Mad Hatter’s Tea Party, presently hosted by Housing Minister Grant Shapps (he of the Cheshire Cat smile).

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News in Brief

New Chair

Sarah Mitchell was recently elected as the new Chair of Camden Federation of Private Tenants' management committee.



Sarah Mitchell

She takes over from John McMillan, who has been carrying out the role since 2007. John said: "We face a very challenging 12 months but I believe that as an organisation we are stronger than at any time in my ten years' experience as a member and have a better-than-ever claim to represent private tenants in the borough."

Sarah, who has a professional and personal interest in housing policy, works for the Better Regulation Executive in the Department for Business, Innovation and Skills.

She has extensive experience of working in the voluntary sector and for larger organisations such as Shelter and Which?, and said: "I'm really happy to take on this role at such a crucial time and will be working hard over the coming year to help us find the funding we need to keep going. Today there's more pressure than ever on tenants, and it's crucial that at CFPT we continue to support tenants to improve standards in Camden".

Troublesome Tenants

A survey carried out by The Video Inventory Agency (TVIA) showed that landlords' properties can suffer from the actions of their tenants. The top 5 worst incidents reported are:

1. Structural damage to a ceiling caused by unsanctioned installation of a pole dancing studio
2. Building a two storey extension without notifying the landlord
3. Tenants moving back into a supposedly empty property
4. The doctor who had cannabis plants growing in a cupboard
5. Bribing inventory clerks to not report damage

TVIA does point out, however, that these kind of cases "aren't common".

Cold Comfort

Research carried out by National Energy Action (NEA) for The Times newspaper indicates that by early next year 5.5 million households or 21% of the total, will be in what is called "fuel poverty" (defined as spending more than 10% of your monthly income on energy bills) – the highest level since 1996.

The figure will increase from the previous estimate of 5.1 million households, when British Gas, the county's largest energy supplier raises its prices by 7%. Scottish & Southern Energy and Scottish Power have already hit millions of their customers with price rises in November.

To make matters worse, the government will be cutting funding for the Warm Front scheme (which currently provides a package of insulation and heating improvements up to the value of £3,500) from £300 million in 2010 down to £110 million in 2011. Consumer Focus has criticised the government for doing this, stating: "They should be increasing funding for it not cutting it back".

Warm Front can be contacted on Freephone 0800 316 2805 and see page 6 for our advice on what you can do about rising fuel costs.

Green Deal – A Good Deal ?

The government recently announced measures to improve the energy efficiency of homes in the private rented sector.

As part of its "Green Deal" tenants will be able to request that "reasonable" energy efficiency improvements be made to their homes by the landlord; who will face no upfront costs if they agree to this.

However, there is much scepticism from across the sector as to how enthusiastically landlords will respond to this initiative, because of what is often referred to as the "split incentive" – landlords pay but they do not believe that they benefit.

We will be looking at this issue in more detail in future issues of this newsletter.

Rents On The Rise

According to LSL Property Services, the average UK rent is now 3.1% higher than at the same time last year, following eight consecutive months of rises.

London and the South East has lead the way, with London rents hitting an all-time high in September 2010, having risen by 6.8% since January of the same year.

However, research by BDRC Continental shows rent arrears increasing, with 34% of landlords affected, the highest figure they have recorded since starting their quarterly survey of 500 private landlords in 2006.

They also found that two thirds of landlords have no plans to increase rents over the next three months, due to "uncertain economic conditions" or more specifically because of large-scale job losses in the public sector, reduced incomes and an increase in VAT and interest rates.

Volunteer Job Success

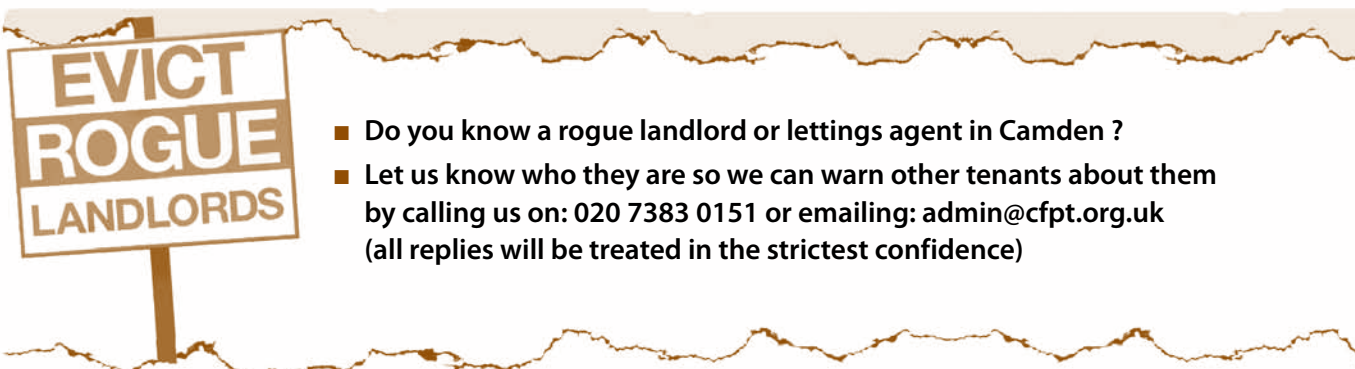
Camden Federation of Private Tenants, like a lot of small voluntary organisations, relies on a dedicated team of volunteers to carry out our work.

Imagine our delight then, when we were recently told that one of our young volunteers, Michael Sarpong, has managed to get some part-time work as a result of his volunteering with us.

Michael, who has been with the organisation since January 2009 said: "Volunteering here has been really useful in helping me gain confidence and get some paid work, especially when you are young and lack experience like me."



Michael Sarpong hard at work



- Do you know a rogue landlord or lettings agent in Camden ?
- Let us know who they are so we can warn other tenants about them by calling us on: 020 7383 0151 or emailing: admin@cfpt.org.uk (all replies will be treated in the strictest confidence)

In 2008, a mother of two was found dead after she was electrocuted by a faulty heater in the property she was renting. The inquest heard that the electricians had not been properly inspected for 24 years and the earth wire was corroded through. The landlord only received a £5,000 fine.

It was stories like this that prompted Shelter to launch its recent campaign to tackle rogue landlords operating in the private rented sector.

Three million households now rent their home from a private landlord and the number is rising sharply as waiting lists for social housing soar and more people are priced out of home ownership.

Although the majority of private landlords are responsible and honest, an unacceptable number of tenants have problems with their properties. Yet, in many cases, the laws that are designed to govern landlord behaviour are failing to provide them with sufficient protection.

A Shelter survey with the Chartered Institute of Environmental Health, found that nine out of 10 of officers working in housing enforcement had encountered landlords engaged in harassment or illegal eviction. While 78 per cent dealt with landlords who persistently refused to maintain the property. In the past 12 months alone, 96 per cent of environmental health officers working in the PRS encountered problems with damp and mould, 94 per cent with excess cold and 90 per cent with electrical safety issues.

Throughout the summer, Shelter collected evidence about landlords who consistently and cynically exploited their tenants. The campaign inspired the BBC's Panorama team to do its own investigation into rogue landlords and their documentary – "The Great Housing Rip Off" – was aired on Monday 25th October. The campaign was widely reported in the national press bringing the issue of tenants being financially exploited or left to fester in

unsafe accommodation to wide public attention.

Since then, housing minister Grant Shapps has agreed to work with Shelter to tackle the exploitation of tenants in the private rented sector. More than 50 tenants have been in touch with Shelter to share their experiences of dealing with rogue landlords and more than 60 local councillors have pledged their support to rid bad landlords from their areas.

Shelter is calling for the law on landlord behaviour to be properly enforced, for regular housing conditions surveys and for councils to be given the legal tools they need to force rogue landlords out.

We also want the government to tighten the law and close the legal loopholes that rogue landlords are currently using to exploit tenants.

For more information on the campaign, visit the Shelter website or use:

<http://tinyurl.com/27nct37>

Bill Rashleigh, Shelter



Landlord Watch

Rules Are Rules ?

Following on from the "No Democracy Here, Thank You" article in the last issue, where we reported one of our members was ordered to remove a window poster advertising a meeting about the council elections, by his block's managing agents. We've now discovered similar goings on in a block in Wimbledon, South West London.

There is a noise ban between 11pm and 9am, residents are not allowed to smoke in their flats, or to leave footwear or milk bottles outside their front doors. And

prams and bikes are also banned from the building.

The freeholder of "HM Prison Marlborough" as one resident dubbed it, also stipulated that windows had to be covered by "white nylon net curtains" and washed when they get dirty.

Not surprisingly, when they were contacted by the Evening Standard, they were "unavailable for comment" or maybe they were just busy making up some more rules.



The Annual General Meeting – A Personal View

On Saturday 6th November I attended the Annual General Meeting of the Camden Federation of Tenants, in my capacity as Treasurer. The meeting took place in the Swiss Cottage library and our guest speaker was Karen Buck, the Labour MP for Westminster North. As I arrived in the library Karen was coming in, mobile pressed to her ear.

She had been asked to speak about the proposed changes in Local Housing Allowance (LHA) which could potentially mean, due to rent caps being imposed by the government, that many private tenants are driven out of their homes in central London.

She began by stressing the importance of keeping inner London mixed and that housing benefit is not “a means by which the feckless poor can live in Mayfair”. It is also an in-work benefit, with 28% of people in receipt of housing benefit in Camden also working.

She claimed that the changes are “damaging and pernicious” and that the average amount people will lose is £120 per month for a one bedroom flat, which in central London is “wipeout”. And this is before the already existing shortfall is factored in.

Karen made an interesting assertion that, as a budget, housing benefit is not out of control and has remained pretty much the same for the last 20 years.

People who have their benefit reduced will be required to either make up the money themselves, negotiate a lower rent or leave their homes altogether.

The attempt to remove people in receipt of housing benefit from central London might be seen as deliberate – along the lines of Dame Shirley Porter’s gerrymandering efforts in the early 1990s – as people on lower incomes tend to support Labour.

The people who would be removed in this way would be re-located to places like Slough, Hastings and Watford – but as she pointed out Slough, Hastings and Watford do not want these people anyway.

Frank Dobson, who had arrived in the meantime, stated that he thought the whole move was, in fact, nothing other than an “attack on everyone who is not buying”.

The point of Karen’s argument is that a lot of damage will be done in uprooting people from their homes and it is not



Frank Dobson MP (left) and Karen Buck MP (right) answering questions

even clear that savings will be made.

Increases in house prices, a lack of social housing and a shortage of properties in the private rented sector means that more money is being spent on subsidising housing than ever before.

An amusing moment occurred in the proceedings when Frank Dobson referred to Lynne Featherstone, the Liberal Democrat MP for Hornsey and Wood Green as “what’s her name – that awful woman in Hornsey?”

A number of questions were asked by the audience, but as ever there were more of these than concrete answers.

Susan Aykroyd

Full of Life in Camden Fair



The Full of Life in Camden Fair for people 50 and beyond, was held in October 2010 at Haverstock School in Chalk Farm.

We spoke to a large number of Camden’s elderly folk at the busy Full of Life in Camden Fair at Haverstock School in Chalk Farm.

The event which was organised by Camden Council, included a wide variety of activities - information and advice about sexual health and relationships, volunteering, the senior Olympics and getting hands on with the Internet. It would appear that you are never too old to live a full and exciting life in Camden !

Councillor Samata Khatoun, Camden’s Older People’s Champion, who visited our stall, said: “With more and more people living longer, it is so important that we make sure that people over 50 have the support and advice that they need for later life”.



We were out once again in November, when we spoke to tenants living in Somers Town.

The “Winter Warmer” event which was held in Cooper’s Lane Tenants and Residents’ Association Hall, was a joint effort by the council’s Pathways For All service, the Healthy Communities Project and Camden Federation of Private Tenants.

People attending were not only able to get a wide variety of housing, benefits and energy saving information but also free low-energy lightbulbs, warm soup and bread and a free goodie bag of vegetables to take away.

How To Save Money On Your Energy Bills

Compare Tariffs

Use a price comparison service (see below) to compare your current supplier, tariff and usage with all the other energy suppliers in the UK. They can also help you switch service. Those without a telephone number are available online only.

www.energyhelpline.com	0800 074 074 0745
www.energylinx.co.uk	0800 849 7077
www.homeadvisoryservice.com	0845 1800 300
www.moneysupermarket.com	0845 345 1296
www.saveonyourbills.co.uk	0800 055 3800
www.simplyswitch.com	08000 111 395
www.energyshop.com	0845 330 7247
www.ukpower.co.uk	0845 009 1780
www.unravelit.com	0800 279 4091
www.uswitch.com	0800 404 7908
www.whichswitch.co.uk	No phone number
www.confused.com	No phone number
www.fuelswitch.com	No phone number



Getting A Social Tariff

All energy providers have to offer social tariffs (which must equal the supplier's cheapest deals) to help their most vulnerable customers cope with the high costs of gas and electricity.

To be eligible for one of these tariffs, you have to satisfy criteria varying from company to company but which may include one or more of the following: Be a customer for 12 months or more, in receipt of certain welfare benefits, aged over 60 or 70, suffer from a chronic illness, annual household income below £13,500 or £15,000, have a disability, or children under 16.

The main problem is that they are not very widely advertised. So, here is our brief guide to what is currently available (to find out if you qualify – call the numbers provided below).

ENERGY SUPPLIER	SOCIAL TARIFF NAME	CONTACT
EDF	Energy Assist	Energy Priority Services Team: 0800 269 450
British Gas	Essentials	British Gas Essentials Team: 0800 072 5230
N Power	Spreading Warmth	Spreading Warmth Team: 0808 172 6999
EON Energy	Warm Assist	Warm Assist Team: 0800 404 6287
Scottish and Southern Energy	Energyplus Care	Energyplus Care Team: 0800 622 838
Scottish Power	Fresh Start	Fresh Start Team: 0845 2700 700

Problems Paying Bills or In Debt

The following utility suppliers can help their customers who are in debt or struggling to pay their bills by offering grants or other financial assistance. Below are the details of the charities set up to do this and who are independent of the donor company.

UTILITY SUPPLIER	TEL	EMAIL	WEBSITE
Freepost RRZJ-XBSY-GYRG British Gas Energy Trust PO Box 42 Peterborough PE3 8XH	01733 421020	bget@charisgrants.com	www.britishgasenergytrust.org.uk
Freepost RLXG-RBYJ-USXE EDF Energy Trust PO BOX 42 Peterborough PE3 8XH	01733 421060	edfet@charisgrants.com	www.edfenergytrust.org.uk
Freepost RSAJ-BXEA-LKLT Thames Water Trust Fund Sutton Coldfield B72 1TJ	0845 456 6863	office@twtf.org.uk	www.twtf.org.uk



Housing Advice In Camden

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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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 and commonhold.

Monday-Friday
(9.30am-5.00pm)

Tel: 020 7374 5380

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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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 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 kobicinta 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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Camden Federation of Private Tenants

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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 _____

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