

# Private renter's forum

## 29 November 2023

Online - Zoom conferencing

Please note that this timetable is indicative only. The chair will be guided by the needs and interests of participants and the length and time for the Q&As.

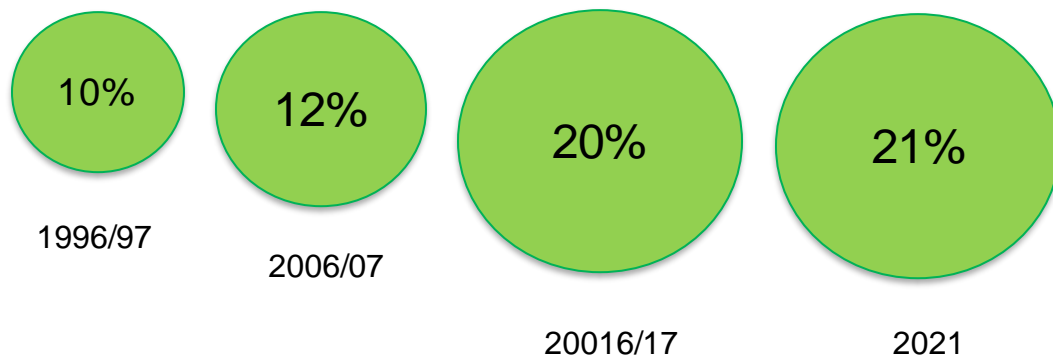
### Agenda

18:00	Welcome and introductions	Darren Wilsher, Private Sector Housing Service
18:05	Overview of how the Council can help	Darren Wilsher
18:20	HMOs and licensing	Alison Pruden, Operations Manager (HMO licensing)
18:40	Rent repayment orders	Al McClenahan, LA Outreach Lead, Justice for Tenants
19:00	Tenant fees, managing agents and unfair practices	Michelle Hughes, National Trading Standards Estate and Letting Agents Team
19:20	Q&A	
19:30	Close	



# Private rented sector

- Second largest tenure in England
- Doubled in size over 20 years

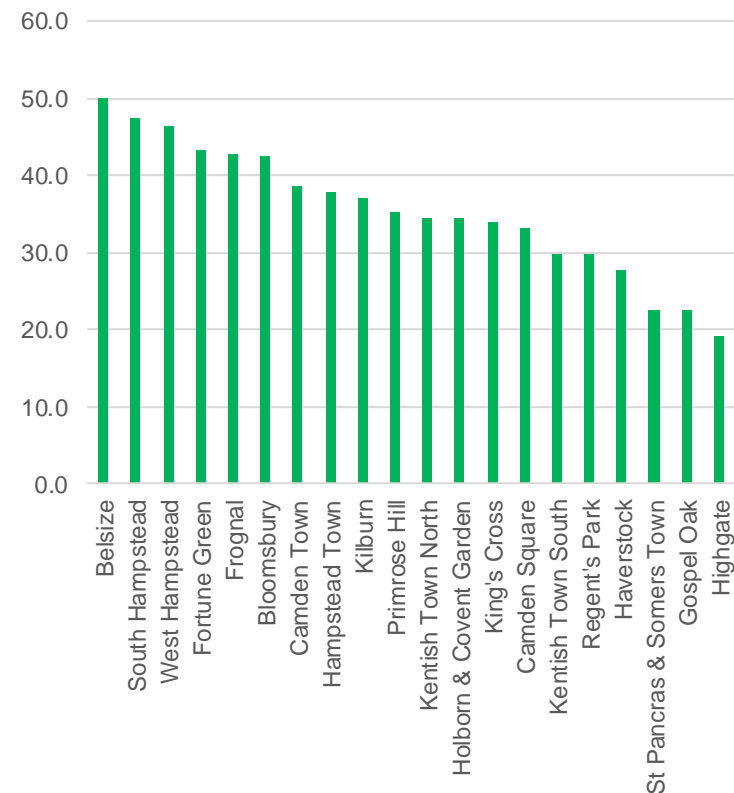


**Camden – 35.9%** (3% increase)  
= 33,286 households

(England 20.6%, London 30.1%)

- » 30.4% (2011 - 33%) owner occupied
- » 33.7% (2011 - 23%) social rented

Households in private rented sector by ward



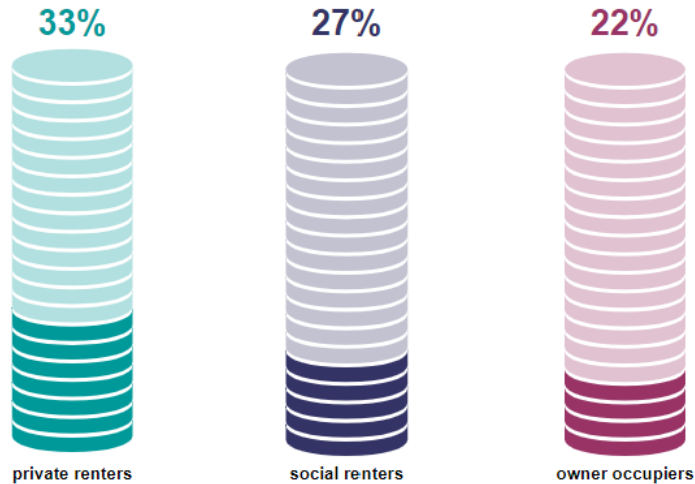
## Highs and lows

Belsize 50%

Highgate 19.1%

# Tough time for renters

Percentage of income spent on rent



- Average proportion of household income spent on rent is higher for those who live in London (41%) or the South East (36%), for those who receive housing support (39%), are retired (44%) or otherwise economically inactive (45%) and unemployed (58%) private renters, as well as households with a HRP under age 25 (44%).
- For those in the bottom two income quintiles (or the 40% of renters with the lowest incomes) 71% spend more than 30% of their income on rent.

Figure 4.1: Non-decent homes by region, all tenures, 2021

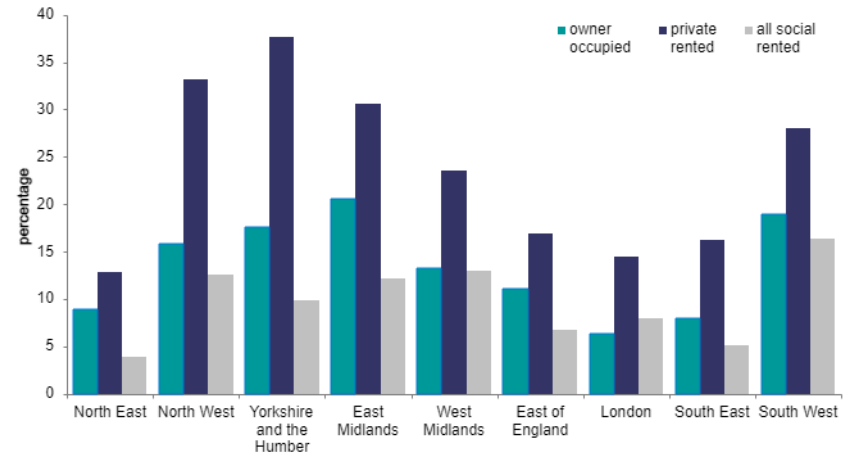
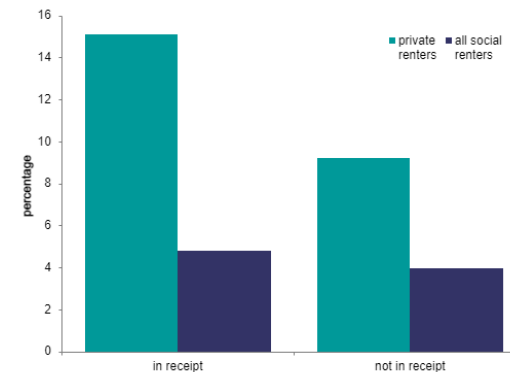


Figure 4.3: Presence of damp by receipt of housing support, by renters, 2021-22



Base: all households

Note: underlying data are presented in Annex Table 4.6

Source: English Housing Survey, household sub sample

[English Housing Survey 2021 to 2022: private rented sector - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

# How can the Council help?

## Dealing with repair issues

- The majority of landlords will take reports of disrepair seriously from their tenants.
- Unfortunately, there will be some that fail to take action
- Camden receives over 700 complaints a year from tenants regarding disrepair

The Private Sector Housing Service can assist you, however, you should consider first:

# Dealing with repair issues

## Things to remember

- Report to your landlord as soon as possible
- If urgent report by phone first
- Follow up in writing (letter, email or text)
  - What is repair issue
  - Request timescale for repair to be completed
  - Tell landlord you will follow up if no progress
- **No response**
- Send another email/text
  - Remind them when reported previously
  - State impact on your physical or mental health
  - Give reasonable time period for landlord to respond
  - You may mention that you will refer to council if no response



# Dealing with repair issues

## Don't

- Do not stop paying your rent, this will be a breach of contract

## Still no response

- Report to Private Sector Housing service, we can take action using various legislation:
  - Primary legislation - Housing Act 2004
    - Housing Health and Safety Rating System (HHSRS)
  - Public Health Acts – blocked drains, WC
  - Prevention of Damage by Pests Act 1949
  - Environmental Protection Act 1990

# Taking your own action

[Homes \(Fitness for Human Habitation\) Act 2018](#)

[Camden Private Renters website](#)

- One stop shop for guidance and support when renting in Camden
- Advice articles ranging from finding a home, what are your rights to disputes and deposits
- News articles relevant to you



# Cost of Living – Financial support

<p>➔</p> <p>Refer yourself for money advice and support</p> <p>Get support to access any money you may be eligible for. If you need support with money, bill or debt, we can help you claim support.</p>	<p>➔</p> <p>Apply for grants, funds and loans</p> <p>Find out more about these short-term payments</p>	<p>➔</p> <p>Help to pay your bills</p> <p>Cost of Living payments and utility bill discounts</p>	<p>➔</p> <p>Help to access food</p> <p>Food banks, supermarket vouchers and food co-ops</p>
<p>➔</p> <p>Claim benefits you're entitled to</p> <p>Use a benefits calculator to find out if you're eligible for benefits</p>	<p>➔</p> <p>Mental health services</p> <p>Find out about the range of services and online support for mental health.</p>	<p>➔</p> <p>Save energy and keep warm</p> <p>Get help to keep warm, save energy and more</p>	<p>➔</p> <p>Worried about housing costs or losing your home</p> <p>Support if you cannot pay your rent, service charges or mortgage</p>
<p>➔</p> <p>Employment support</p> <p>Good Work Camden, apprenticeships, training, businesses courses and more.</p>	<p>➔</p> <p>Help to get out of debt</p> <p>If you're worried about debt, contact us for advice and support</p>	<p>➔</p> <p>Ways to donate, volunteer and help others</p> <p>Ideas to help others in your community, if you're able to</p>	<p>➔</p> <p>Advice bus and free and low-cost events in Camden</p> <p>Free and low-cost events and activities happening in Camden</p>

## Cost of living support pages

- Where to go for money advice and support
- Check whether you're entitled to any benefits
- Details of our Cost of Living Crisis Fund also Household Support Fund



**Struggling with the rising cost of living?**

We're here for you

If you're struggling to afford the essentials – including food and energy bills – or if you have debt, help is available.

- ➔ Find advice at [camden.gov.uk/CostOfLiving](https://camden.gov.uk/CostOfLiving)
- ➔ Contact a Camden Advice Network organisation (see page 11)
- ➔ Call us on 020 7974 4444 (option 9)
- ➔ Refer yourself to our Money Advice Service at [camden.gov.uk/MoneyAdviceService](https://camden.gov.uk/MoneyAdviceService)

Find your nearest 'warm welcome' space

'Warm welcome' spaces remain open in libraries, children's centres and other community buildings across Camden. Everyone is welcome to visit them to work, relax, meet up with others and get help or support with the cost of living crisis in a safe and warm space. ➔ [camden.gov.uk/warmwelcome](https://camden.gov.uk/warmwelcome)

To receive this booklet in another language or large print, please email [camdentalking@camden.gov.uk](mailto:camdentalking@camden.gov.uk)

Camden



# Homelessness or at risk of homelessness

- Increase in number of residents reporting that they are at risk of becoming homeless
- You may have received a Section 21 notice (many are not valid)
- Harassment – it's a crime for a landlord to harass you or force you out of your home
- [Contact](#) the council as soon as possible
  - Early assistance possible to avoid eviction



## On this page:

- [Private renter eviction](#)
- [Council tenant eviction](#)
- [Home owner mortgage arrears](#)
- [Asked to leave by family or friends](#)
- [How to contact us](#)
- [What happens next](#)

If you're worried about becoming homeless, you need to tell us as soon as possible. Do not wait until you've been evicted. Our priority is to help you stay in your current home if it's safe to do so.

## Private renter eviction

If you rent from a private landlord, you have rights.

## Section 21 notice

A Section 21 notice is a letter from a landlord to a tenant, asking the tenant to leave the place they're renting. It must give at least 2 months' notice. Use Shelter's [tenancy rights checker](#) to confirm your tenancy agreement. If you have an [assured shorthold tenancy](#), your landlord will need to issue you with a [valid Section 21 notice](#). This will need to go to court before you can be evicted. Citizens Advice has advice on [what to do if you get a Section 21 notice](#).

If your landlord has not given you a valid Section 21 notice you can [contact us](#) or [contact Citizens Advice](#).

# Trading Standards

The councils Trading Standards team is able to take action against landlords and managing agents for a range of issues.

Michelle Hughes will be covering this later on.

	Landlord	Letting agent/property management agent
Consumer Protection from Unfair Trading Regulations 2008	✓	✓
The Redress Schemes for Lettings Agency Work and Property Management Work (Requirement to Belong to a Scheme etc) (England) Order 2014	⊘	✓
Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015	✓	⊘
Consumer Rights Act 2015	⊘	✓
Tenants Fees Act 2019	✓	✓
Safety in Let Accommodation	✓	✓

# Sheltered housing

Sheltered housing supports vulnerable older people to live independently

Who can apply:

- Are 65 or over
- Feel your current home is no longer suitable
- Need help and support to continue to live independently



# Contacts



PRIVATE SECTOR  
HOUSING SERVICE



HOMELESSNESS  
SERVICE



COST OF LIVING /  
FINANCIAL SUPPORT

