

A place for everyone



Camden

**Private
renting in
Camden
– does it
work for you?**

Does private renting in Camden work for you? Consultation and evidence gathering

We say in our private rented sector policy – [a private rented sector that works for everyone](#) - that we will gather evidence and explore different options to achieve our ambitions to: improve property conditions; create a stronger private tenant voice; and increase the supply of (particularly affordable) private rentals.

Between December 2013 and May 2014 we held a consultation and evidence gathering exercise in Camden to find out how we can work with landlords, private renters and other residents to improve standards and make sure the private rented sector works for everyone.

During this period we:

- Ran an online survey for landlords, private renters, residents, staff and partners
- Examined the distribution of houses in multiple occupation (HMOs) in Camden
- Visited 391 houses in multiple occupation let by a private landlord
- Visited 28 houses in multiple occupation above shops
- Held an event for landlords
- Held an event for private renters
- Held an event for professionals and partners
- Reviewed our internal service information to see the extent of problems and complaints associated with houses in multiple occupation
- Looked at the profile of private renters based on information from the 2011 Census
- Studied the private rents on offer across the borough and housing benefit records
- Commissioned the Building Research Establishment (BRE) to write a report on property conditions in Camden and the extent of houses in multiple occupation

We told people about our consultation activities in lots of different ways:

- Stories in our Camden Magazine
- Stories in Homeowner News – our bi-annual newsletter for leaseholders
- Stories in our newsletter for businesses
- Emails to subscribers to the We Are Camden website
- Posters at bus shelters, in libraries and sports centres
- Adverts in the Camden New Journal newspaper
- Information on the [Camden Council website](#)
- Posts on our [Twitter account](#)
- Flyers delivered to over 1000 shared houses in Camden
- Flyers handed out across Camden
- Press releases to local and regional media

Summary of findings

Private renters tell us...

In our online survey:

- 120 private renters responded to our survey.
- Less than half (49%) are satisfied with the overall quality of their home.
- Nearly a quarter (23%) has experienced burglary in their current home.
- Over two fifths (44%) have experienced problems with rubbish or recycling.
- People are less likely to be satisfied if they share their accommodation or they have lived in their home for over a year.
- People are less likely to be satisfied and more likely to say they have experienced problems if they do not have an emergency contact to report problems to.
- Nearly a fifth (18%) has neither a fire alarm nor a smoke alarm in their home.
- Around two fifths (42%) are aware of the different kinds of help and advice available from the Council for private renters.
- The top three major problems relating to private renting are: poor management of properties (66%); poor external appearance of properties (40%); and noise and disturbance from residents or neighbours (32%).
- Very few agree or strongly agree that private rented housing is well managed in Camden (6%) or that private rented homes are well-regulated by the Council (8%).
- Three-quarters (75%) agree or strongly agree that the Council should do more to improve standards in privately rented homes in Camden. However, people who have lived in their home for more than five years are even more likely (85%) to agree or strongly agree.

At our event for private renters:

- Many are afraid they will be priced out of their homes – this is especially a concern for families who need larger properties.
- Many say they find no correlation between high rents and the quality of privately rented properties in Camden.
- Many expressed the fear of being evicted if they complained to their landlord or raised a complaint with the Council.
- Older tenants described poor conditions and a lack of adequate heating.
- Living in overcrowded accommodation, some say, is the only way they can live in the borough.
- Disrepair, poor relationships with landlords/agents and harassment are ongoing and underlying issues.
- Problems with letting agents and the fees they charge add to the financial pressure felt by tenants.
- Enforcement action by the Council needs to be prioritised, proactive and publicised.
- Many were concerned about their long term security of tenure.
- Many mistakenly believed the Council had the power to improve security of tenure and introduce rent controls.

Landlords tell us....

In our online survey:

- Twelve landlords and one letting agent responded to our online survey.
- Most of the landlords provided their tenants with most of the basic provisions.
- However, landlords were slightly less likely to provide battery-operated smoke alarms (8) or a fire alarm system (8).
- Most landlords felt well informed about the definition of HMOs (10) and legal requirements regarding deposits (10).
- Fewer landlords felt informed about matters such as the Housing, Health and Safety Rating System (4) or the regulations relating to HMOs (4).
- Less than half of the landlords were satisfied with the letting of the property by their letting agent (5) the management of the property (3), dealing with repairs (4) and the fees charged by agents (4).
- Very few landlords perceive there are major problems related to private renting.
- Most landlords agree or strongly agree that, in general, privately rented housing in Camden is well managed (9).
- Less than half agree or strongly agree that privately rented homes in Camden are already well regulated by the Council (6).
- Many agree or strongly agree that the Council should do more to improve standards in privately rented homes (9).

At our event for landlords:

- Forty-two landlords attended our event.
- Overall, landlords told us that events such as the Landlord Forum were very beneficial.
- They want us to keep them informed of developments that affect them as landlords.
- They also appreciate the training and information that is available to landlords but suggested that there are areas where more training and information could be made available, for example on:
 - Responsibilities for landlords of HMOs
 - Easy to understand information about housing benefits
 - Dealing with rent arrears and problem tenants
 - Educating tenants on their responsibilities
 - The Housing Health and Safety Rating System
 - Specific issues such as damp and mould hazards
 - The services the Council provides for tenants and landlords.
- Landlords also told us that, if the Council introduced licensing for HMOs, they were concerned about:
 - High fees
 - The burden of too much regulation
 - The burden of too many standards and conditions
 - The burden of too much paperwork
 - Problems with lenders and increases in interest rates
 - Higher insurance premiums

- Becoming locked into planning use class if a scheme is introduced.

Residents tell us....

In our online survey:

- Forty-one residents responded to our online survey.
- The top three issues residents rated as a major problem related to private renting in Camden are: poor management of properties (59%); poor external appearance of properties (41%); noise or disturbance from residents of neighbours (31%).
- Few residents agree or strongly agree that, in general, privately rented housing in Camden is well-managed (13%); shared privately rented housing is well managed in Camden (10%); or that privately rented homes are well regulated by the Council (15%).
- Well over half (58%) agree or strongly agree the Council should do more to improve standards in privately rented homes.

Our partners tell us....

In our online survey:

- All rated poor management of properties as a major problem in Camden.
- All strongly agree the Council should do more to improve standards in privately rented homes in Camden.

At our event for partners and professionals:

The following organisations attended:

- Shelter
- Camden Citizens Advice Bureau
- London Fire Brigade
- University of London
- Public Health
- Age UK
- Camden Federation of Private Tenants
- Camden Community Safety
- Adult Social Care

Problems with the private rented sector:

- Insecurity of tenure
- High rents
- High letting fees and lack of transparency
- Poor management of properties
- Problems with repairs
- Problems with deposits
- Hazards to health
- Elderly and vulnerable groups in private renting prone to fire incidents

What can we do together to improve the sector:

- Inform tenants of the standards they should expect

- Increase awareness of who to complain to about rent and noise
- Call for the government to end retaliatory evictions
- Better enforcement
- Call for minimum standards
- Regular meetings as a partnership
- Share information and intelligence about problematic agents and landlords
- Carry out early intervention
- Make it easier to report problems to the Council
- Share good practice from other boroughs

What is different about HMOs in Camden? What kind of problems are there?

- Cheaper accommodation
- High proportion of single males
- High proportion of low wage/unemployed
- High proportion of 40 to 60-year-olds
- Poor maintenance, particularly common areas
- More students
- Less well managed
- Lower standards – water, hygiene, electrical safety
- Problems with fire/smoke detection and general fire safety
- Less secure neighbourhoods
- More problems with rubbish
- More problems with noise
- Tenants less aware of rights – harassment, illegal eviction
- Problems with pests
- Problems with disrepair

Distribution of HMOs

- An HMO is a property occupied by three or more persons who form more than one household. A household could be a single person or members of the same family who live together.
- We produced a list of properties on the Council's databases occupied by three or more persons who do not form one household.
- In order to increase the accuracy of this list of HMOs we used properties where names occurred on two or more databases – **a total of 8,585 properties.**
- Using data from the 2011 Census, the percentage of HMOs within the private sector is 13%.
- HMOs are fairly evenly distributed across Camden with between 3% and 9% of the total HMO stock situated in each ward.

Our visits to homes across Camden tell us

- Professional environmental health officers (EHOs) visited 391 HMOs across the borough from a sample of 1,060.
- Nearly one in five (19%) properties was rated poor or very poor by the assessing officer in the areas of: refuse provision and management; external repair of the property; external condition of the property (gardens, walls, fences etc.).

- Less than half (45%) of the renters interviewed as part of the survey said their landlord or letting agent had placed their deposit in a government backed tenancy deposit scheme.
- Few renters said they were in receipt of standard management provisions at the start of their tenancy. Just over a third (38%) had a gas safety certificate at the start of the tenancy; a third (33%) had a written tenancy agreement; less than a fifth (19%) had an emergency contact to report problems; around one in 10 (9%) had an energy performance certificate (EPC).
- One in 20 (5%) of renters interviewed have experienced a burglary in their current home. Smaller numbers reported problems with disrepair (2%); rats, mice or other pests (1%); problems with rubbish or recycling (1%); other antisocial behaviour (1%); noise from people they share with (less than 1%).
- Nearly all (97%) have a fixed heating supply in their bedroom.
- Just over two thirds (67%) are very or fairly satisfied with the overall quality of their home
- Less than two thirds (60%) are very or fairly satisfied with the overall repair and maintenance of their home.
- Closer to two thirds (62%) are very or fairly satisfied with the management of their home.
- The repair and cleanliness of commons parts were found by the assessing officer to be good or very good in two fifths of properties (40% and 41%).
- Very few had notices in common parts with the landlord's contact details (6%) or a 24-hour emergency contact (5%).
- Over two fifths (44%) of properties had at least one hazard.
- Nearly one fifth (17%) of properties had three or more hazards while nearly a third (31%) of flats in poorly converted houses had three or more hazards
- The three most common hazards found in all properties were excess cold (36%), entry by intruders (20%) and falls between levels (17%).
- Less than half (43%) of the properties had only battery smoke alarms, while over a quarter (27%) had no fire or smoke detection system at all.
- The management of two in five properties (40%) was rated poor or very poor overall by the assessing officer.
- The overall impression of the management of the property by the environmental health officer did not always match the satisfaction of the renter interviewed, although there is some correlation.
- Properties were more likely to be rated poor and renters were less likely to be satisfied in flats in poorly converted houses. The difference was even more pronounced in poorly converted houses with more than one flat per floor.

Our visits to flats above shops

- We surveyed 28 HMOs during visits to 174 flats above shops. These houses scored better than those HMOs surveyed as part of the larger sample visited.
- Overall, only four out of 28 properties were rated poor or very poor by the assessing officer.
- Three properties were rated poor or very poor for refuse provision and management.
- Five properties were rated poor or very poor for external repair of the property.
- Two properties were rated poor or very poor for external condition of the property.

- A higher proportion of properties had a gas safety certificate, EPC, emergency contact and a written tenancy agreement compared to the properties in the HMO sample.
- Four properties did not have a fixed heating supply in the bedroom.
- Three of the renters have experienced a burglary.
- Five of the renters have experienced disrepair.
- Three of the renters have experienced rats, mice or other pests.
- Twenty-one are very or fairly satisfied with the overall quality of their home and the overall repair and maintenance of their home. None are dissatisfied.
- Seventeen are very or fairly satisfied with the management of their home. Three are fairly dissatisfied.
- Four properties were rated poor or very poor for both cleanliness and repair of the common parts.
- Twenty-three have no notices in the common parts with the landlord's contact details or an emergency 24-hour number.
- Three have a 'fall on stairs' hazard.
- One has a 'fall on the level' hazard.
- Two have 'excess cold' hazards.

Information from the Metropolitan Police

- Around one in 10 (9%) burglaries in Camden occur in HMOs.
- The highest proportion occur in HMOs in Regent's Park (25%), Holborn and Covent Garden (18.2%) and King's Cross (16.4%).
- Just over one in 10 (11.42%) criminal damage to a dwelling occurs at HMOs in Camden.
- The highest proportion occurs in HMOs in St Pancras and Somers Town (34.6%), Regent's Park (23.8%) and Holborn and Covent Garden (17.4%).

Our service information tells us

- There are 8,585 HMOs or 13% of all private sector homes (including owner occupied homes) in Camden.
- HMOs are fairly evenly distributed across the borough with between 3% and 9% of all HMOs situated in each ward.
- Service requests from HMOs across a five-year period are broadly proportionate (although not insignificant) except for requests for housing options and opportunities.
- We found that a disproportionate number of service requests came from HMOs for housing options and opportunities on the themes: complaints about management of properties (23%); non-return of deposits (21%); and harassment and unlawful eviction (18%).

The Building Research Establishment (BRE) tells us

- The BRE estimates that HMOs account for 7,652 (23%) of all private rented dwellings (32,922) in Camden.
- Just over a fifth (21%) of all 5,800 hazards estimated to be present in all private rented dwellings are located in HMOs.
- Just over one in ten (11%) of the 3,390 private rented dwellings estimated to be in disrepair are HMOs.

- Over one in 10 (14%) of the 4,206 households estimated to be living in fuel poverty in the private rented sector live in HMOs.
- Over one in 10 (14%) of the 7,538 low income households living in private rented dwellings are living in HMOs.

The profile of private renters tells us

- Based on the Census data, the private rented sector in Camden is dominated by young and highly skilled, economically active people.
- 73% of those living in the private rented sector are aged between 25 and 49.
- 80% are in employment and only 3% of economically active people (excluding students) are unemployed.
- Of the 17% that are economically inactive, the majority are students (9%), some are retired (4%), and others are looking after home or family (1%) or are long-term sick or disabled (2%).
- 65% of full-time students in Camden live in the private rented sector but account for a relatively small proportion of the whole sector (4%).
- An overwhelming majority of 76% of private renters in employment are in top tier occupations: managers, directors, senior officials (16%); professional occupations (35%); and associate professionals and in technical occupations (25%).
- While the sector provides homes for large proportions of single people and sharers, a growing number of families are now relying on the sector, with 26% of all one-family households now privately renting.
- The sector is ethnically diverse - 60% of all households renting from a private landlord or letting agent are from a black or minority ethnic group. This compares to 56% of the total population.
- A much greater proportion of Other White persons (33% compared to 20%) living in the private rented sector and a smaller proportion of White British persons (39% compared to 49%) accounts for much of this difference.

The level of rents in Camden tell us

- Based on data provided by the Valuation Office Agency for the GLA London Rent Map for the 12 months up to February 2014, rents in Camden range from £172 per week for a shared room to £1,000 per week for a four bedroom house or flat.
- Compared to average rents from the same data source in 2011, rents have decreased by 5% for shared room lets but increased for all other bedroom sizes by between 14% and 33% depending on the size of the home.
- Rents advertised on the website Zoopla on 12 June 2014 ranged from £405 per week for one bedroom to £1,407 per week for a four bedroom house or flat.
- Compared to advertised rents on a similar website (the now defunct Find-a-Property) in 2011, rents have increased by between 21% and 26% depending on the size of the home.
- Only 16% of all housing benefit claimant households (4,433) live in the private rented sector, and of all private tenants only about 14% claim housing benefit. This is much lower than the national figure, where more than 25% of households in privately rented property claim housing benefit.

- Given the high rents in the area this low claimant rate reflects the relatively high incomes of those renting in the Camden market.

Conclusions

We want the private rented sector to work for everyone – private renters, landlords, residents and partners. Our evidence tells us that it isn't working. High rents in the borough don't always mean high quality accommodation. There is evidence of poor management, disrepair, hazards to health and safety, and fuel poverty across the sector.

Everyone wants the Council to do more to improve private rented homes. Private renters want us to find a way to control spiralling rents, make their tenure more secure, and enforce minimum standards across the sector. Landlords appreciate the support on offer from the Council but want more information and training about certain aspects of their responsibilities and for us to tell renters about the responsibilities they have as tenants. Residents want to be able to easily report problems related to private rented homes and they want to see improvements to the appearance and management of homes. Our partners tell us that we should work together to call for better standards across the sector and to influence changes to national and regional policy. Everyone asked us to be more proactive, for example by: inspecting properties; taking enforcement action; publicising our services and our efforts.

Our research into HMOs shows that they are fairly evenly distributed across the borough. A significant proportion (40%) are poorly managed; there is a high incidence of housing health and safety hazards; there is a lack of basic management provisions across all HMOs; and there are significant deficiencies in fire safety. Flats in poorly converted houses are much more likely to be poorly managed and people living in them are less likely to be satisfied with the overall quality of their home.

Our partners tell us that the problems they see in the private rented sector are worse in this kind of housing such as: disrepair; lower standards of water, hygiene, electrical safety; poor fire safety; problems with rubbish; noise and nuisance; harassment and illegal eviction; pests. Information from the Police shows that nearly one in 10 burglaries and just over one in 10 criminal damage to dwellings occur in HMOs in Camden.

Next steps

Our current approach relies on residents making complaints to the Council and landlords joining our voluntary accreditation scheme. Despite our successes and our communications campaign early in 2014 to encourage more tenants to report problems to the Council, our evidence shows that we are not making a big enough impact to make the private rented sector work for everyone.

Not all of the problems in the borough are within the powers of a local authority to tackle and our current policy includes 10 calls for change which reflect the changes we think need to be made at a national and regional level to improve the sector.

Our next steps are to:

- 1. Consult on whether or not to introduce an additional licensing scheme for all houses in multiple occupation in Camden.** The consultation will start in September 2014 and run for 10 weeks. Landlords tell us that if we do introduce a scheme, we should charge a fair price, keep paperwork to a minimum and not overburden them with standards and conditions. We will present full details of the scheme and everyone will have a chance to tell us if the proposed fees, standards and conditions are reasonable.
- 2. Publish research into methods of rent stabilisation for London.** As a local authority, we don't control all the levers that could change the level of rents charged in the borough. That's why we've commissioned the London School of Economics to advise on what can be done in London to influence quality and price in the private sector without adversely affecting supply. We hope this will spark debate and lead to action to prevent many areas of our city becoming unaffordable for a whole section of society.
- 3. Review our private rented sector policy and develop a new five-year approach to improving the sector.** Our current policy sets out our long term goals and what we will be doing over a one-year period to work towards them. We also say that we will develop an evidence base to inform our delivery plans for future years. The evidence presented here will be used to prepare a new policy for 2015 – 2020.

Results of our online survey – Does private renting work for you?

Methodology

We ran an online survey between December 2013 and March 2014 to give everyone a chance to tell us what does and doesn't work about private renting in Camden. This is known as a 'convenience sample'.

There were four sets of questions and participants were asked to complete the set of questions that best fit their circumstances. 185 people responded to the survey and some people completed more than one set of questions.

Each survey included a different set of questions. However, each survey also included the same questions on problems and standards of private renting in Camden.

Set of questions	Number of responses
I rent my home from a private landlord or letting agency in Camden	120
I am a private landlord or letting / management agent in Camden	13
I live or work in Camden but I do not rent privately	41
I work for an organisation or Camden Council	13

We used a variety of methods to tell people about the survey. The most common ways respondents said they found out about the survey were: Camden Council's website (22%); flyers (14%); the We Are Camden website (14%) and through social media (10%). A large proportion (18%) said they had found out about the survey in 'other' ways.

How did you hear about this survey?	Private renters	Residents	Landlords	Council Staff	Partners	Total	%
Camden Council website	20	13	3	1	4	41	22%
Other	23	6	4	1	0	34	18%
Flyer	24	2	0	0	0	26	14%
We Are Camden website	6	17	3	0	0	26	14%
Social media	17	1	0	0	1	19	10%
Camden Council employee	10	1	0	4	0	15	8%
Camden Magazine	5	0	1	0	0	6	3%
Advice service	4	0	1	0	0	5	3%
From a friend	4	0	0	0	0	4	2%
Poster	3	1	0	0	0	4	2%
Camden Council intranet	1	0	1	2	0	4	2%
Camden New Journal advert	2	0	0	0	0	2	1%
Total	119	41	13	8	5	186	100%

I rent my home from a private landlord or letting agent

Questions 1 – 8: Tenure, length of stay and living arrangements

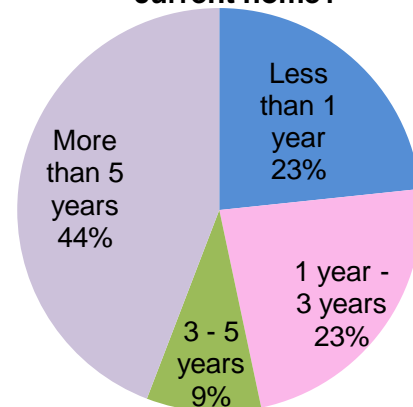
A total of 120 respondents rent their home from a private landlord or letting agent. Over a third (38%) said that a letting/management agency manages the property while for the majority the property is managed by the landlord (63%).

Around a quarter (23%) have lived in their current home for less than a year or between one and three years (23%), while most have lived there for more than five years (44%).

Most of the respondents hold either an assured shorthold tenancy (AST) (57%) or a secure or regulated tenancy agreement (26%).

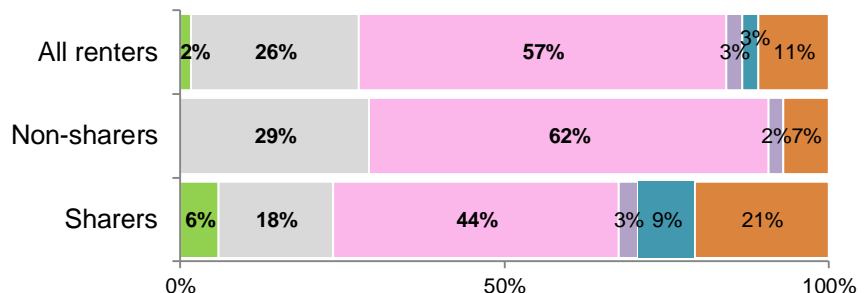
People who share their accommodation are more likely to be unsure what kind of tenancy agreement they have (21% compared to 7% not sharing). However, similarly to other renters, most of the group had an assured shorthold tenancy agreement (44%) or a secure or regulated tenancy (18%).

How long have you lived in your current home?



What type of tenancy agreement do you have?

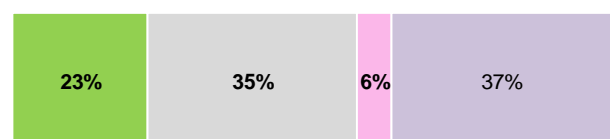
- A licence agreement
- A secure or regulated tenancy agreement
- An assured shorthold tenancy agreement
- I don't have a tenancy agreement
- I live with my landlord / I am a lodger
- I'm not sure



Of the small proportion that share their accommodation with people who are not in their family (28%), almost all share a bath or shower (94%), a toilet (91%) and a kitchen (88%). Only four said that they share these facilities with more than four people.

Which of the following best describes who lives in your accommodation?

- I live by myself but I share my accommodation with people who are not my family
- I live by myself only
- I live with my partner or my family but we share our accommodation with people who are not in our family
- I live with my partner or my family only



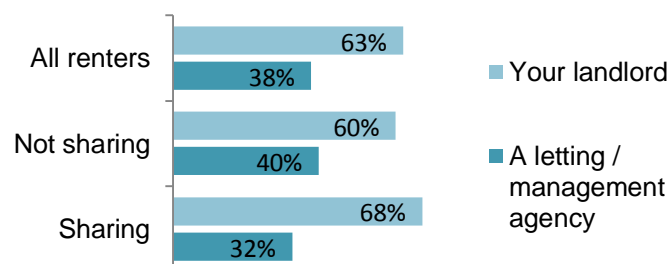
Most people, who share their accommodation, share with one or two other people (61%), a quarter share with three or four people (24%), and the remaining share with between five and fifteen people (15%).

Questions 9 – 12: Management arrangements and provisions at the start of the tenancy

The homes of nearly two thirds (63%) of respondents are managed by their landlord and the remaining (38%) are managed by a letting agent. However, slightly more renters (42%) had found their home through a letting agent in the first instance.

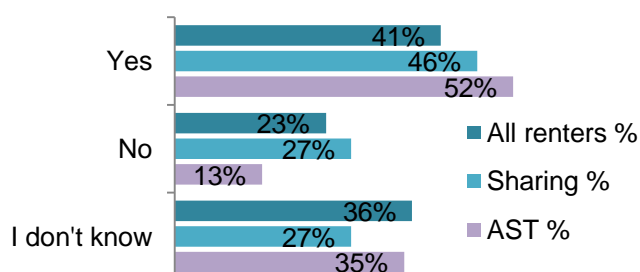
People who share their accommodation are more likely to have found their home through a landlord (62% compared to 56% of people who do not share) and have their home managed by their landlord (68% compared to 60%).

Who manages the property?



Out of 91 respondents that had paid a deposit, two fifths (41%) had their deposit placed in a government backed tenancy deposit scheme by their landlord or letting agent.

Has the landlord or letting agent placed your deposit in a government backed tenancy deposit scheme?



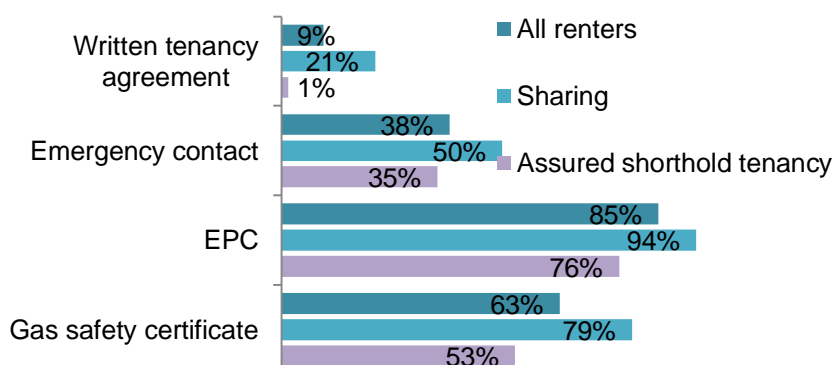
People with an assured shorthold tenancy (AST) were more likely to have the deposit placed in a scheme (52%). However, more people with an AST did not know whether or not the deposit had been placed in a scheme (35%) than knew it had not (13%).

At the start of the tenancy, nine out of 10 renters (91%) were

given a written tenancy agreement. However, one in five people who share their accommodation (21%), were not given one, while almost all (99%) of those with an AST were provided with one.

People in shared accommodation were more likely than people not sharing to not be in receipt of an energy performance certificate (94% compared to 82%), a gas safety certificate (79% compared to 56%) or an emergency contact (50% compared to 33%) at the start of their tenancy. People with an AST were more likely than all respondents to be in receipt of each

% of renters not in receipt of the following at the start of their tenancy

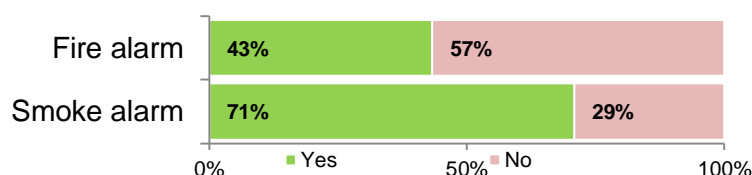


of them but significant proportions were still without.

Questions 14 – 15: Fire safety

Less than half (43%) of the respondents said there is a fire alarm system in the property. There was no difference, proportionally, between people who do or do not share their accommodation. Over two thirds (71%) of properties have a battery operated smoke alarm. The proportion is higher (85%) for people who share their accommodation. Nearly a fifth (18%) of all renters has neither a smoke alarm nor a fire alarm. The proportion is lower for people who share their accommodation (9%).

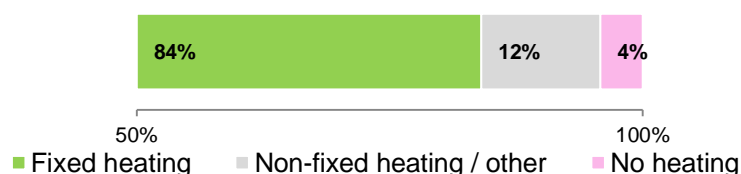
Fire alarm system or smoke alarm in the property (all renters)



Question 16: What type of heating do you have in your bedroom?

Most respondents (84%) said they have a fixed heating supply in their bedroom (i.e. gas central heating, electric storage heater or other electrical heater fixed to their wall). A small proportion (12%) had a portable heating supply in their bedroom (i.e. a portable electric heater, a portable gas heater or other portable heating supply). A few respondents (4%) said they didn't have any heating supply in their bedroom at all. There was no difference, proportionally, between people who do or do not share their accommodation.

What type of heating do you have in your bedroom? (All Renters)

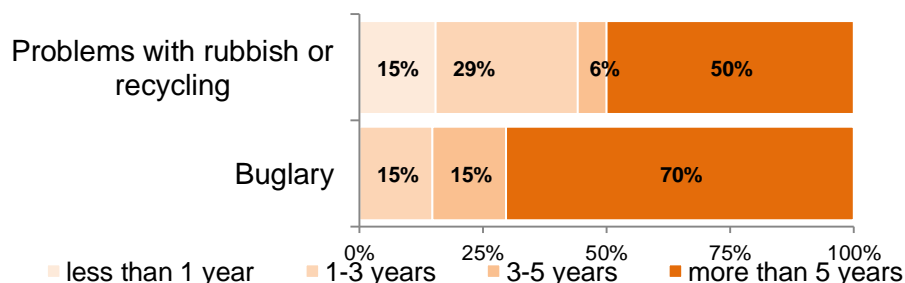


Question 17: Have you experienced any of the following in your current home?

Nearly a quarter (23%) of all renters have experienced a burglary and over two fifths (44%) have experienced problems with rubbish or recycling. People in shared accommodation were slightly more likely to have experienced burglary (27%) and less likely to have experienced problems with rubbish or recycling (32%).

Respondents were much more likely to say they have experienced problems with rubbish or recycling (50%) or burglary (70%) if they had lived in their home for more than five years.

Experience of problems by length of tenancy

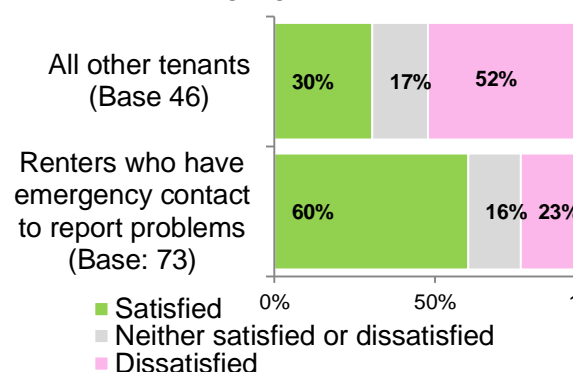


Nearly half (47%) of people who share their accommodation said they have experienced noise from people they share with. However, fewer (15%) said they have experienced antisocial behaviour from people they share with.

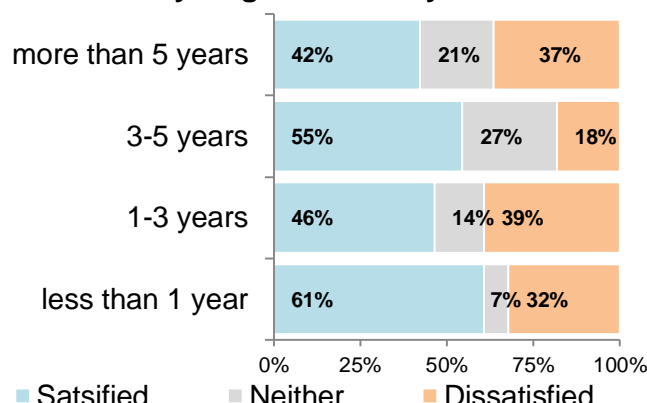
Question 18: Satisfaction with home, repairs and management

Less than half (49%) of respondents are very or fairly satisfied with the overall quality of their home. People who share their accommodation are less likely to be satisfied (41%) than people who do not share (52%). Renters who said that they have an emergency contact to report problems are much more likely to be satisfied (60%) than those who don't (30%). The length of tenancy is also a key driver to satisfaction. People who have lived in their home for less than one year are more likely to be satisfied (61%). Those who have lived in their home for one to three years or more than five years are less likely to be satisfied (46% and 42%).

Satisfaction: overall quality of the home

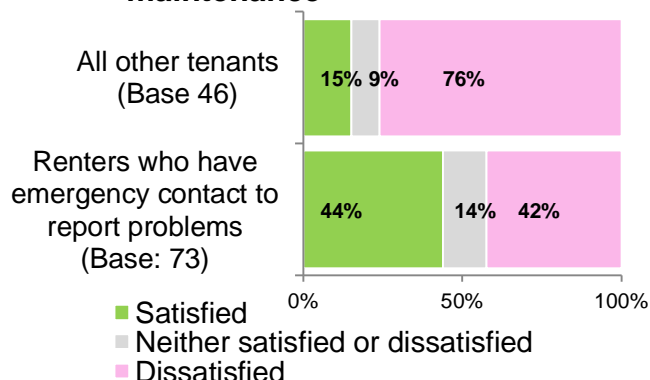


Satisfaction: overall quality of the home by length of tenancy

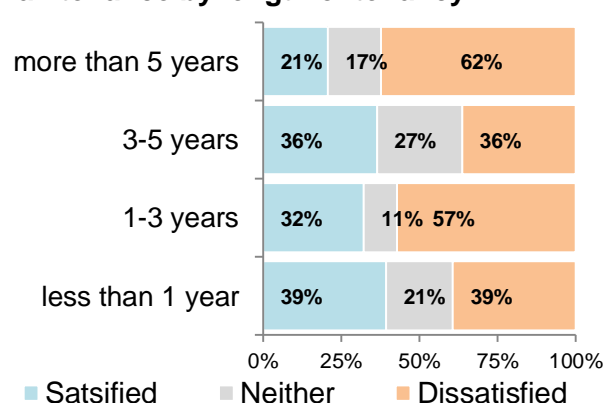


Satisfaction with repairs and maintenance is lower than overall satisfaction with the quality of the home. Only a third (33%) of respondents are very or fairly satisfied with the overall repair and maintenance of their home. People who share their accommodation are less satisfied (26%) than those who do not (35%). Renters who said that they have an emergency contact to report problems to are much more likely to be satisfied (44%) than those who don't (15%). People who have lived in their home for less than a year are more likely to be satisfied (39%). Those who have lived in their home for more than five years are less likely to be satisfied (21%).

Satisfaction: repairs and maintenance

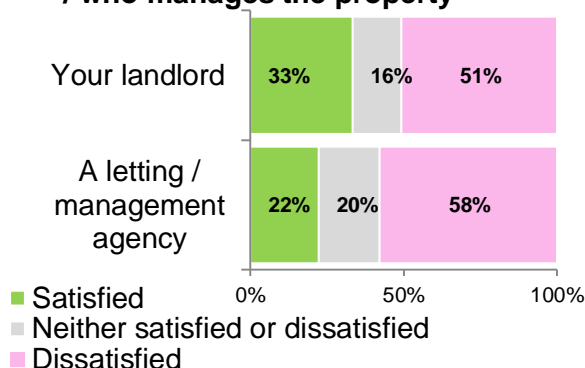


Satisfaction: with repairs and maintenance by length of tenancy

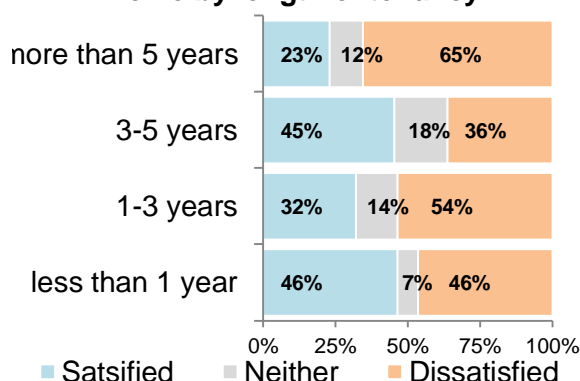


Satisfaction was lowest for management of the home by the landlord or letting agent. Less than a third (29%) of respondents are very or fairly satisfied with the overall management of their home by their landlord or letting agent. People who share their accommodation are less satisfied (26%) than those who do not (30%). Renters who said that their home is managed by a letting/managing agent are less likely to be satisfied (22%) than those whose home is managed by their landlord (33%).

Satisfaction: management of home / who manages the property



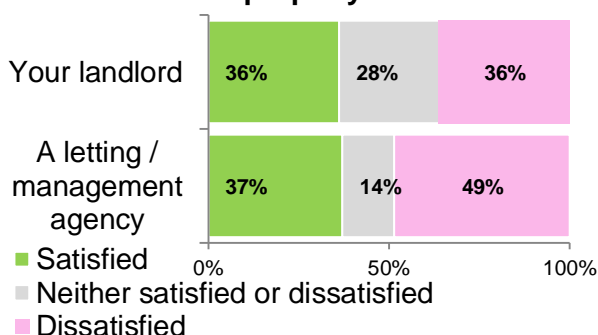
Satisfaction with management of home by length of tenancy



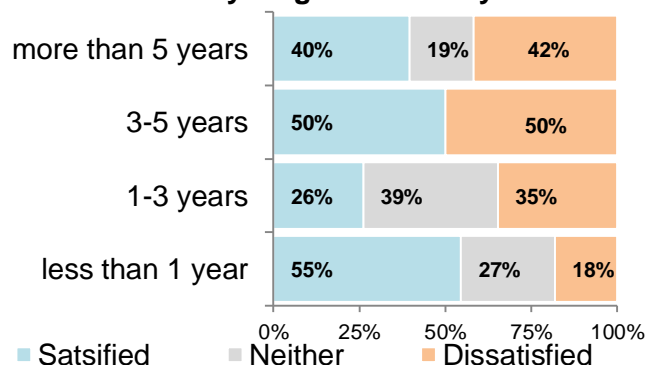
Question 19: satisfaction if landlord or agent is responsible for communal areas and shared facilities

Nearly four in five (78%) renters said their landlord or agent is responsible for the cleanliness of communal areas inside the property (e.g., hallways, stairways). Just over a third (37%) of them said they are very or fairly satisfied. People who share their accommodation are less satisfied (33%) than those who do not (38%). There was little difference between renters who said that their home is managed by a letting/managing agent (37%) compared to those whose home is managed by their landlord (36%). However, renters who said their home is managed by a letting agent or landlord are more likely to say they are dissatisfied (49% compared to 36%). People who have lived in their home for between one and three years are the least satisfied (26%).

Satisfaction: communal areas inside the property



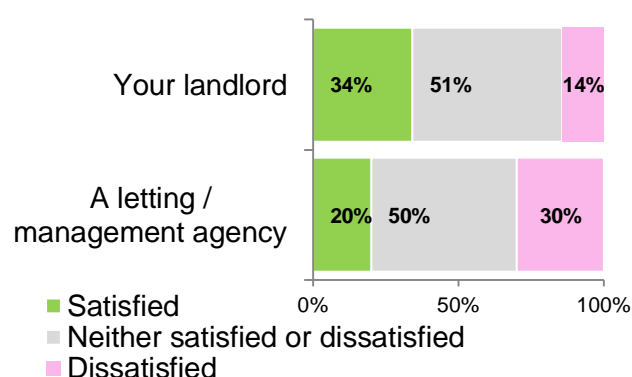
Satisfaction with cleanliness of communal areas by length of tenancy



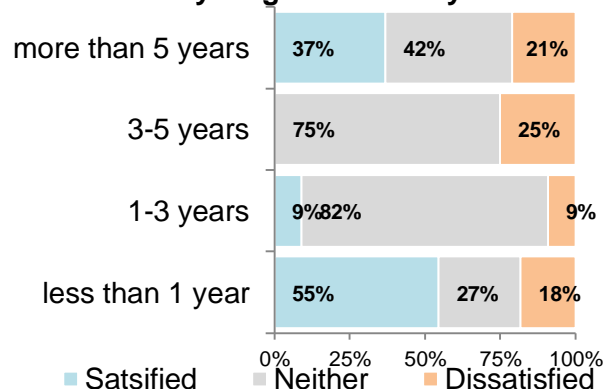
Nearly two in five renters (38%) and half (50%) of the people who share their accommodation said their landlord or agent is responsible for the cleanliness of

shared kitchens, toilets and bathrooms. Less than a third (31%) of all renters are very or fairly satisfied. People who share their accommodation are more satisfied (41%) than those who do not (26%). Renters who said their home is managed by their letting agent are less satisfied (20%) than those whose home is managed by their landlord (34%). People who have lived in their home for between one and three years are not satisfied at all while less than one in 10 (9%) of those who have lived in their home for more than five years are satisfied.

Satisfaction: shared kitchens, toilets and bathrooms

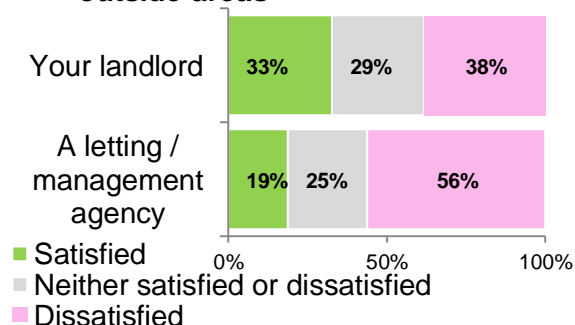


Satisfaction with cleanliness of shared, kitchens, toilets and bathrooms by length of tenancy

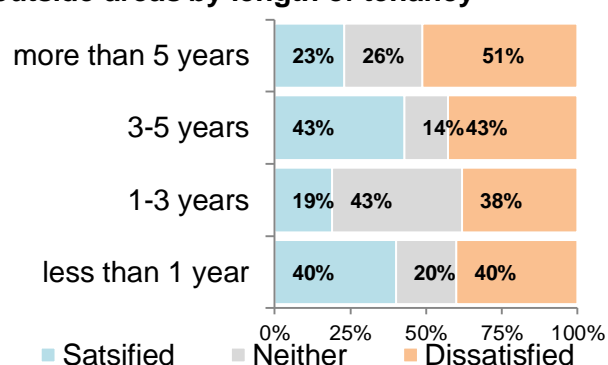


Nearly three quarters (73%) of renters said their landlord or agent is responsible for the maintenance of outside areas (e.g., paths, gardens, yards). Satisfaction was the lowest for this service (28% of all renters). People who share their accommodation are less satisfied (25%) than those who do not (29%). Renters who said their home is managed by their letting agent and those who had lived in their home between one and three years are the least satisfied (19%).

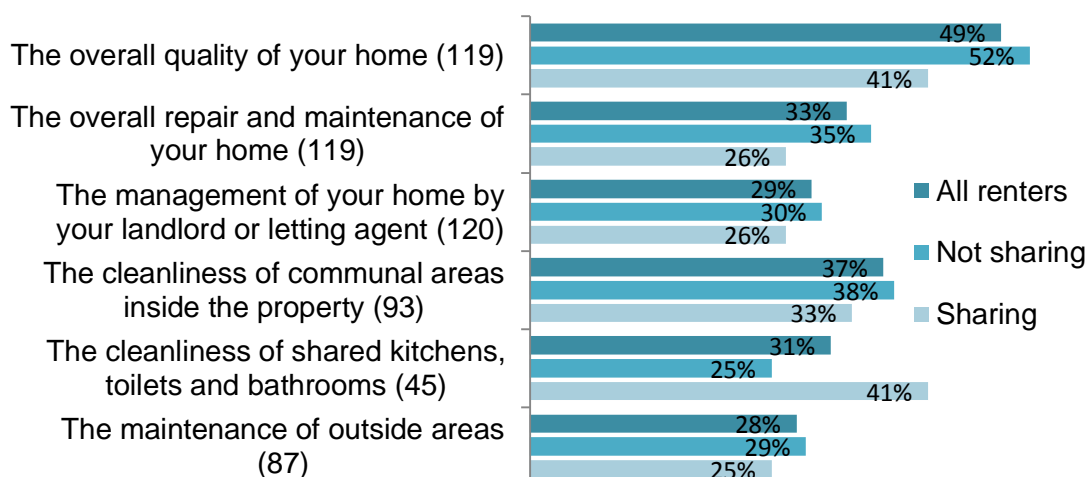
Satisfaction: maintenance of outside areas



Satisfaction with maintenance of outside areas by length of tenancy



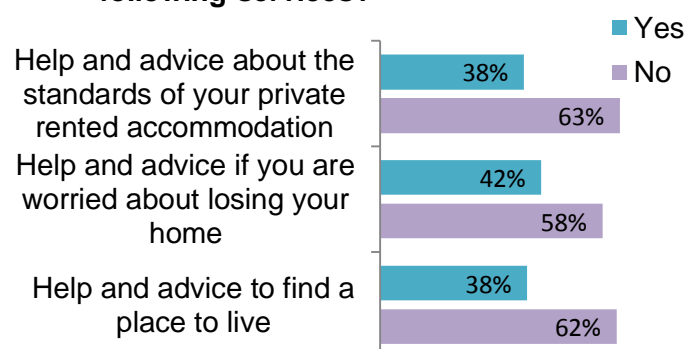
% of renters very or fairly satisfied with the following



Questions 20 to 23: awareness of advice and help for private renters

Around two in five (38%) respondents are aware of the different types of help and advice for private renters available from the Council. Slightly more (42%) were aware of help and advice if they are worried about losing their home. There is little difference in awareness between people who share or do not share their accommodation. People who have lived in their home for more than three years are more likely (up to 57%) to be aware of the help and advice available from the Council.

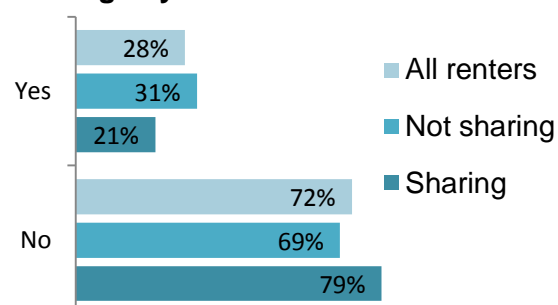
Did you know the Council provide the following services?



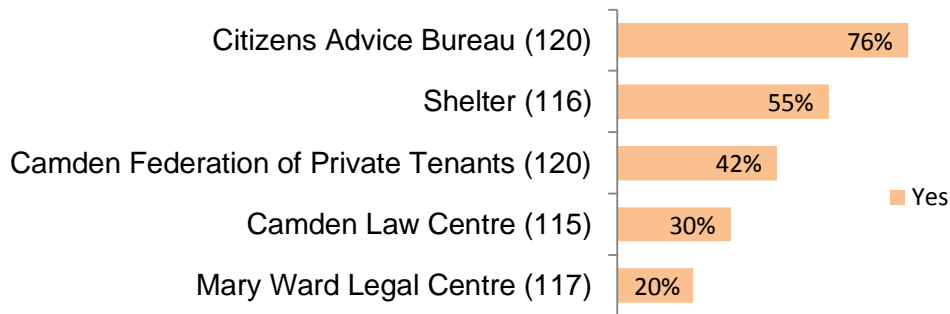
While people who share their accommodation are less likely to be satisfied with quality, maintenance and management of their home, a smaller proportion (21%) have made a complaint to the Council compared to those who do not share their accommodation (31%).

A much greater proportion of renters know that Citizens Advice Bureau (76%) and Shelter (55%) provide advice and help for private renters compared to those that know about Council services. Around the same proportion (42%) were aware of the Camden Federation of Private Tenants. Smaller proportions were aware of the Camden Law Centre (30%) and the Mary Ward Legal Centre (20%).

Have you made complaints to the Council about your home or landlord whilst living in your current home?



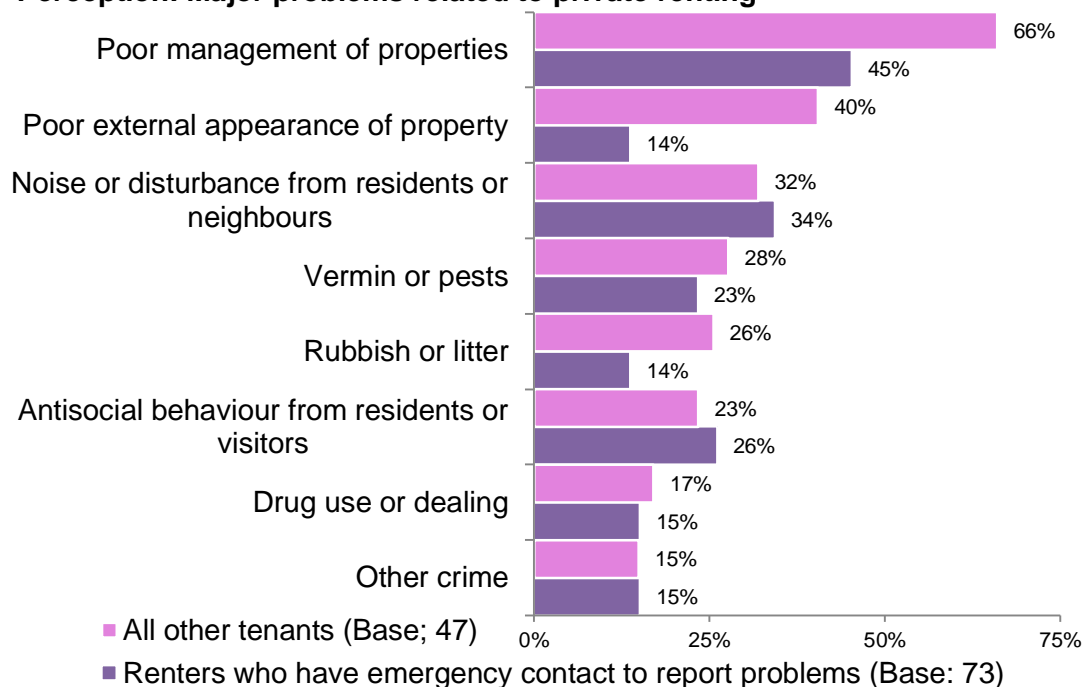
Did you know the following organisations provide help and advice about private renting?



Questions 23 and 24: problems related to private renting

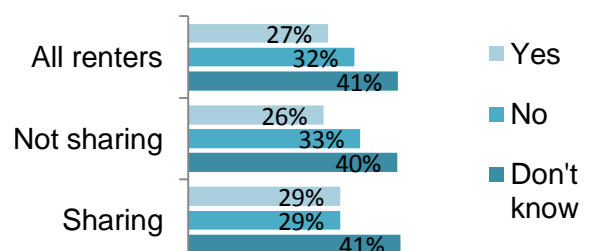
The top three issues that respondents rated as a 'major problem' are poor management of properties (54%); noise or disturbance from residents or visitors (33%); antisocial behaviour from residents or visitors (26%). There was little difference between people who do or do not share their accommodation. However, those that have an emergency contact to report problems to were much less likely to rate issues as a major problem.

Perception: Major problems related to private renting



Renters are most likely (41%) to say they do not know if the problems are linked to accommodation being shared, even if they share their accommodation. Just over a quarter (27%) thought that the problems are linked to accommodation being shared and around the same proportion (26%) thought they are not linked.

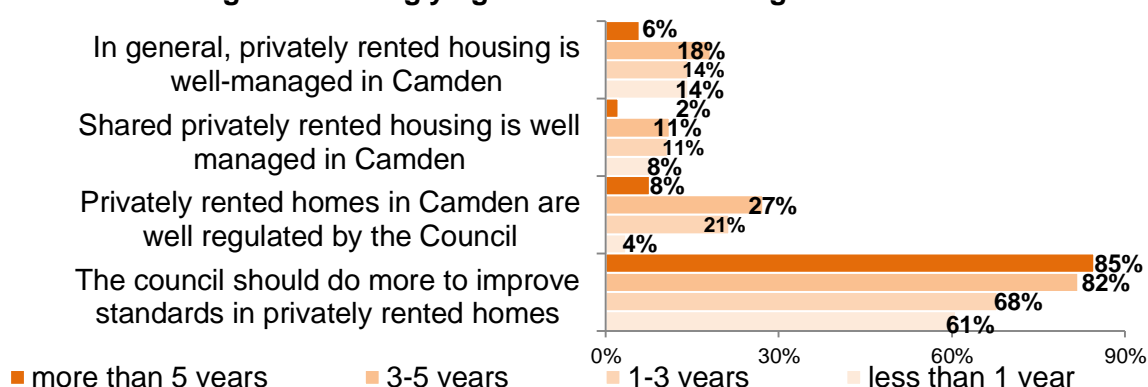
Do you think any of the problems are linked to accommodation being shared?



Questions 25 and 26: standards and regulation of private rented housing

Very few renters agreed or strongly agreed that privately rented accommodation is well managed in Camden (11%); or that shared privately rented housing is well managed in Camden (6%); or that privately rented homes are well regulated by the Council (12%). However, three quarters (75%) of respondent agreed or strongly agreed the Council should do more to improve privately rented homes in Camden. There is little difference between people who do and do not share their accommodation. Generally speaking, the longer people have lived in their current home, the less likely they are to agree accommodation is being well managed or well regulated and the more likely they are to agree the Council should do more to improve the sector.

% of renters who agree or strongly agree with the following



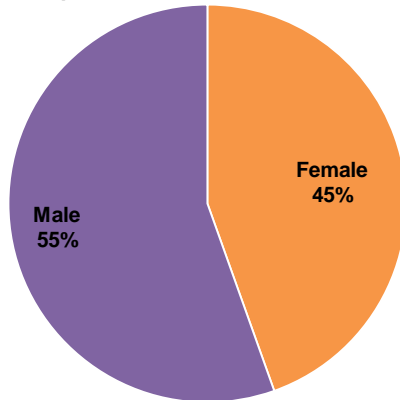
Eighty-eight (73%) of the respondents made suggests about how the Council should raise standards in privately rented housing. The four most commonly made suggestions related to: finding ways to control rent increases (19); carrying out regular visits or inspections (16); making sure landlords meet a set of minimum standards (14); and finding ways to increase security of tenure for private renters (13).

How do you think the Council should raise standards in privately rented housing?	
Comments	Number of times similar comments were made
Find a way to control rent increases	19
Carry out regular visits / inspections	16
Make sure landlords meet a set of minimum standards	14
Find a way to increase security of tenure for private renters	13
Take more and quicker enforcement action	9
Improve communication with landlord and tenants and provide faster response times to complaints	7
Lobby for compulsory register / provide a list of approved landlords	6
Regulate letting agents and their fees	5
Build more affordable housing	3
Employ more housing advisers	3
Fund and support the Camden Federation of private tenants	3

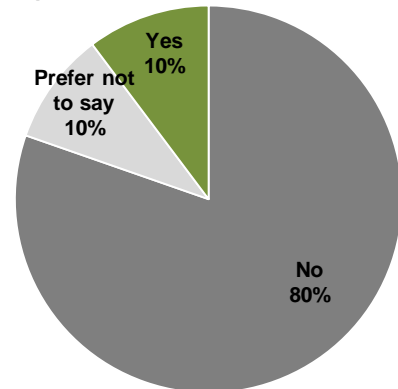
Difficult for tenants to complain because of fear of eviction or rent increases	2
Consult with renters	2
Publicise enforcement action	2
Introduce licensing	2
Provide good housing advice	2
Rents increases should be linked to good service provision	2
Imposing a limit on the size of the PRS	1
Don't let landlords evict if they have not protected the deposit	1
Advertise services to tenants	1
Set up a multidisciplinary team to inspect all agencies	1
Help under occupiers in PRS move to smaller council homes to free up family sized PRS homes	1
Inspect hostels and supported housing	1
Consult with landlords	1
Consult with government	1
Reduce demand for low cost PRS	1
Rate landlords on performance	1
Employ more environmental health officers	1
Be strict on requirements for affordable housing in new developments	1
Inspect right to buy properties after 6 months of a sale	1
Carry out EPCs for landlords	1
Provide more floating support to private tenants	1
Provide landlords with training and support	1
Provide information leaflets for residents to inform of rights and where they can get support.	1
Look at examples of other countries where it is going well	1
Tackle the rise in properties being advertised for short lets (e.g. through sites such as airbnb)	1
Set up an ombudsman for complaints about private renting	1
Provide a website where tenants can complain about landlords anonymously	1
Tenants should be able to feel at home	1
Provide simpler information about housing benefit	1
Landlords should provide tenants with information about rubbish and recycling	1
Give more incentives for energy efficiency	1
Take more interest in the sector	1
Stop exploitation of vulnerable tenants	1
Make use of compulsory purchase orders	1
Contact Camden staff are rude and unhelpful	1
Tackle landlords with leasehold properties that are avoiding HMO licensing	1
No legal aid make it difficult for tenants to take action	1

Equality Monitoring

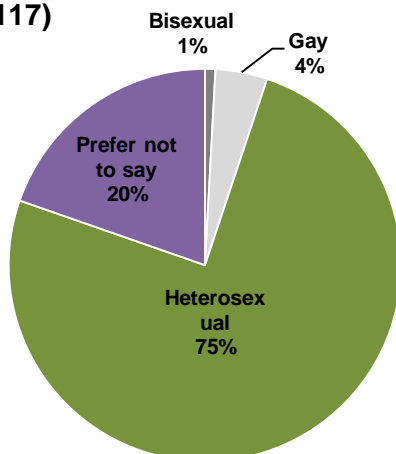
All private renters :
(base: 110)



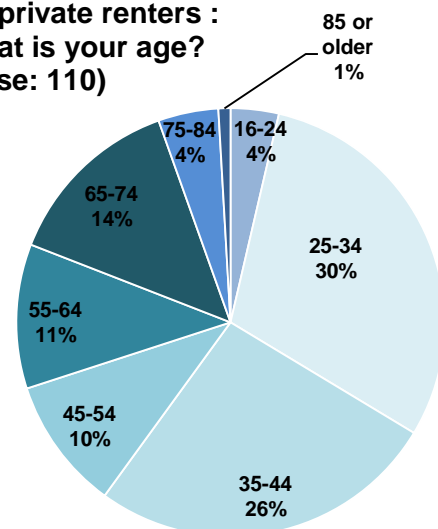
All private renters :
Is your gender identity different to the sex assumed at birth?
(base: 117)



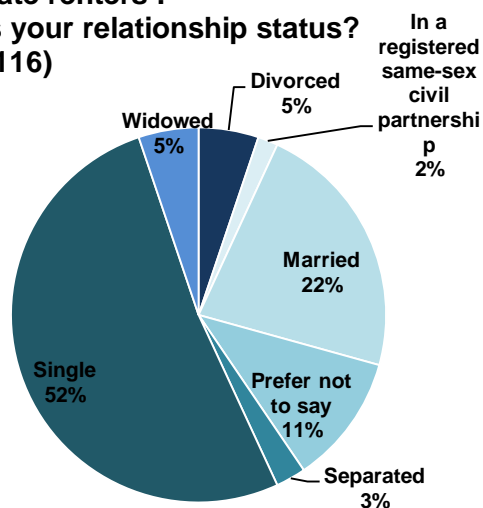
All private renters:
What is your sexuality?
(base: 117)



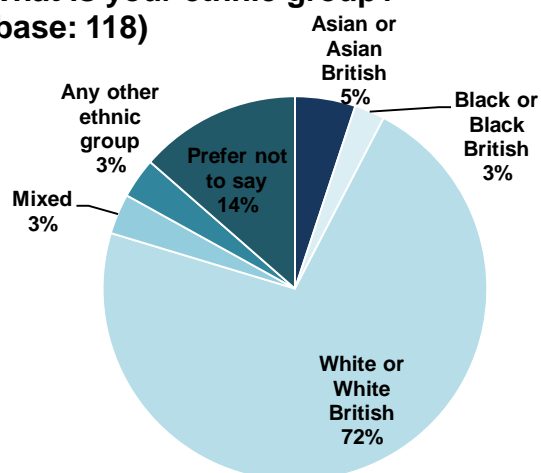
All private renters :
What is your age?
(base: 110)



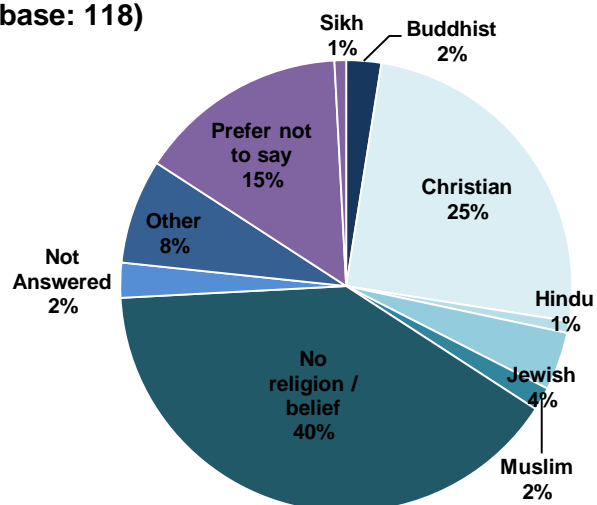
All private renters :
What is your relationship status?
(base: 116)



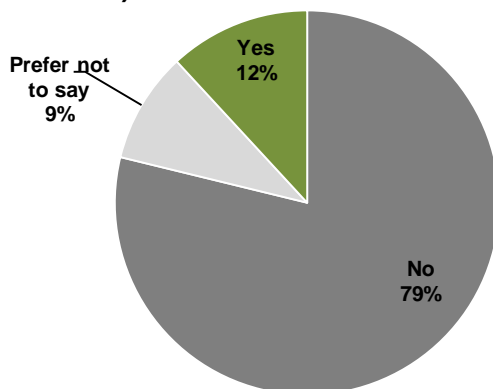
**All private renters:
What is your ethnic group?
(base: 118)**



**All private renters:
What is your religion or belief?
(base: 118)**



**All private renters :
do you consider yourself to
have a disability?
(base: 118)**



I am a private landlord or letting / management agent in Camden

Question 1: are you a landlord or letting agent?

Twelve landlords and one letting agent responded to our survey. For this reason, whole numbers are provided instead of percentages. Not every respondent answered every question.

Questions 2 – 7: Portfolio and accreditation

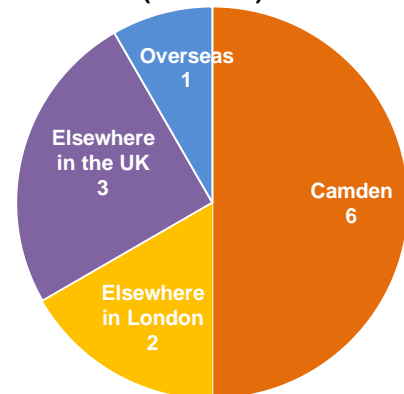
Nine out of 12 landlords have only one property in Camden, two landlords have between two and five properties and one landlord has more than six properties. Half of the landlords live in Camden while the others live elsewhere in London (2), elsewhere in the UK (3) or overseas (1).

Most of the landlords (8) are not accredited. The others are accredited by the London Landlord Accreditation Scheme (2) or another scheme (1). However, belong to an association for landlords and agents – ARLA (1), NLA (2), RLA (1).

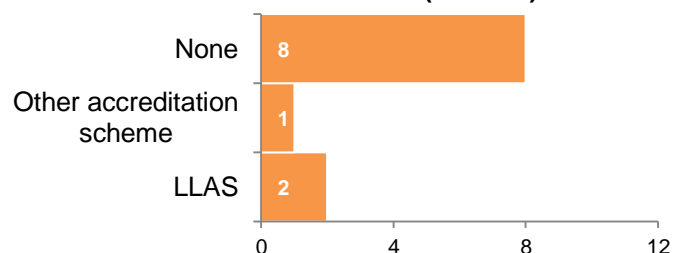
Just under half own or manage more than one bedsit/studio in the same building (4), or houses or flats with kitchens, toilets and bathrooms occupied by more than two people who are not part of the same family (5). The same proportion own or manage houses of flats occupied by only one family (5).

Most landlords either visit properties in their portfolio at least once a year (3) or at least every three months (4).

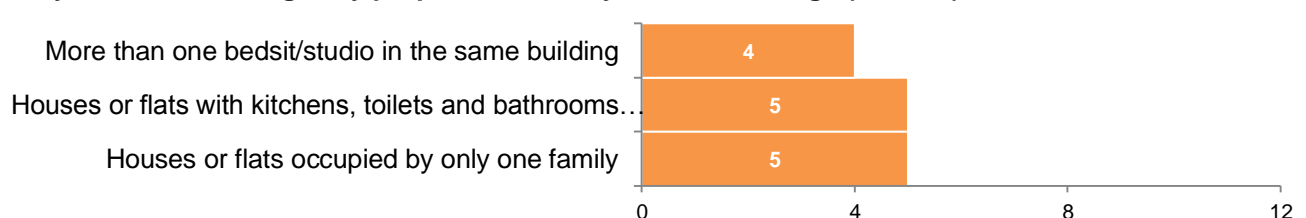
Landlord primary residence (Base: 12)



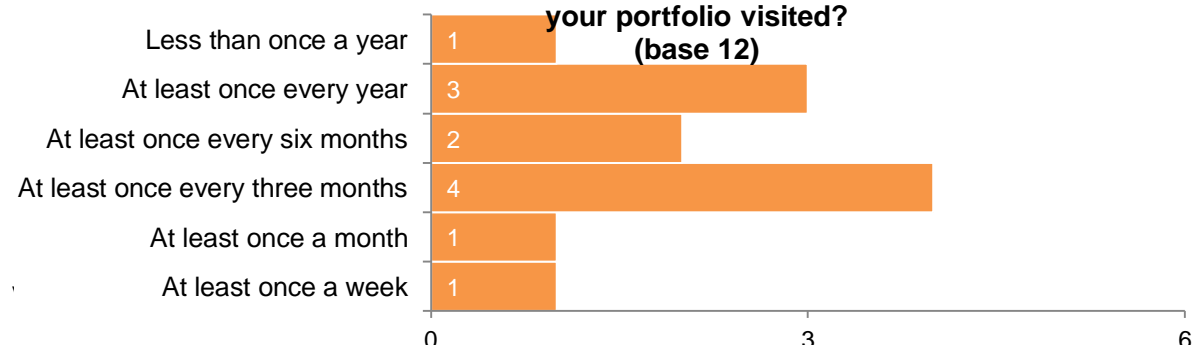
Number of accredited landlords (base 12)



Do you own or manage any properties with any of the following? (base 12)



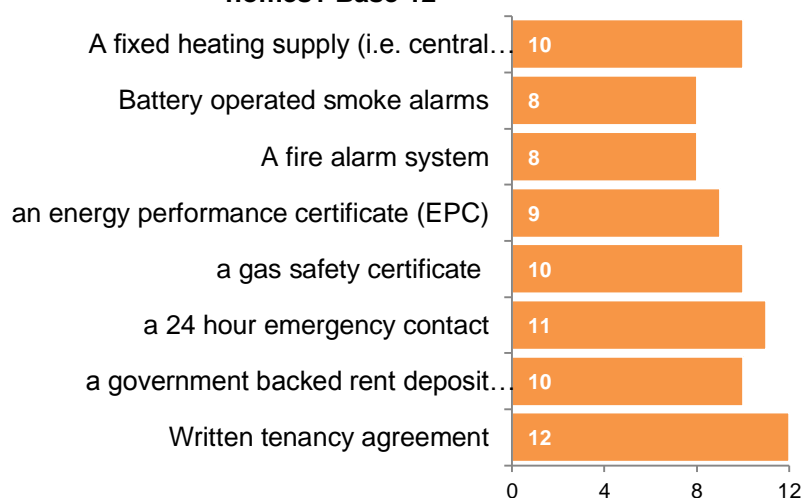
How often during the term of a tenancy are each of the properties in your portfolio visited? (base 12)



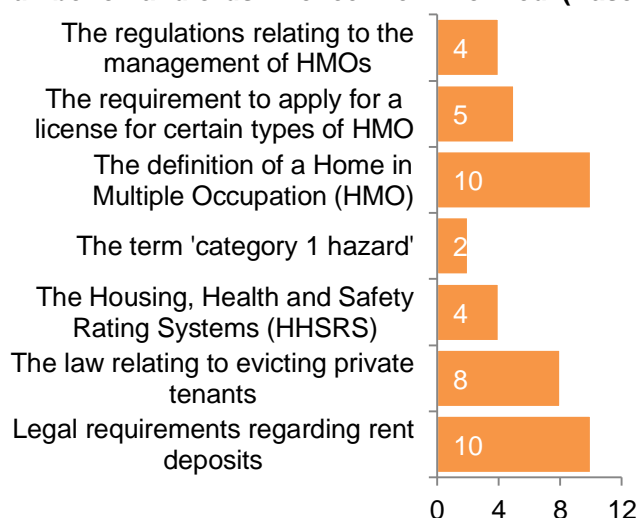
Questions 8 and 9: Awareness of management responsibilities

Most of the landlords provided their tenants with most of the basic provisions. However, landlords were slightly less likely to provide battery operated smoke alarms (8) or a fire alarm system (8). Most landlords felt well informed about the definition of HMOs (10) and legal requirements regarding deposits (10). However, fewer landlords felt informed about matters such as the Housing, Health and Safety Rating System (4) or the regulations relating to HMOs (4).

Do you provide any of the following to tenants or in their homes? Base 12



Number of landlords who feel well informed (Base 12)



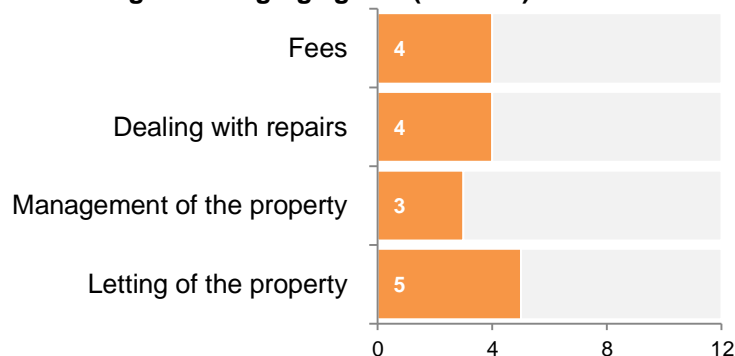
Question 10: satisfaction with letting agents

Less than half of the landlords were satisfied with the letting of the property by their letting agent (5), the management of the property (3), dealing with repairs (4) and the fees charged by agents (4).

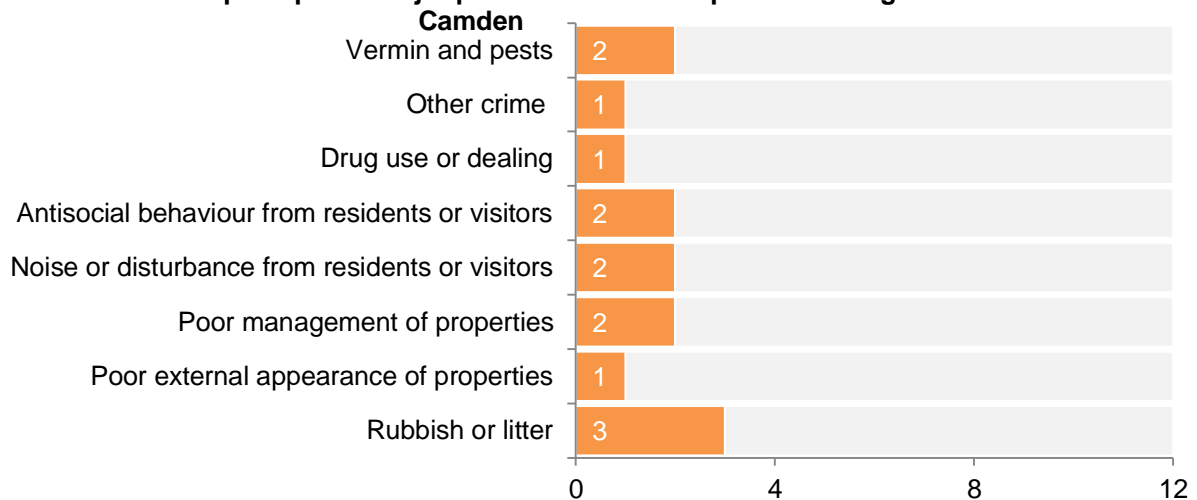
Question 11: Perception of problems related to private renting

Very few landlords perceive there are major problems related to private renting. Rubbish and litter had the highest rating (3), with only one or two landlords rating other issues as a major problem. Only two landlords believed the problems were linked to accommodation being shared while most (6) did not know.

Private landlords very or fairly satisfied with letting or managing agent (Base 12)



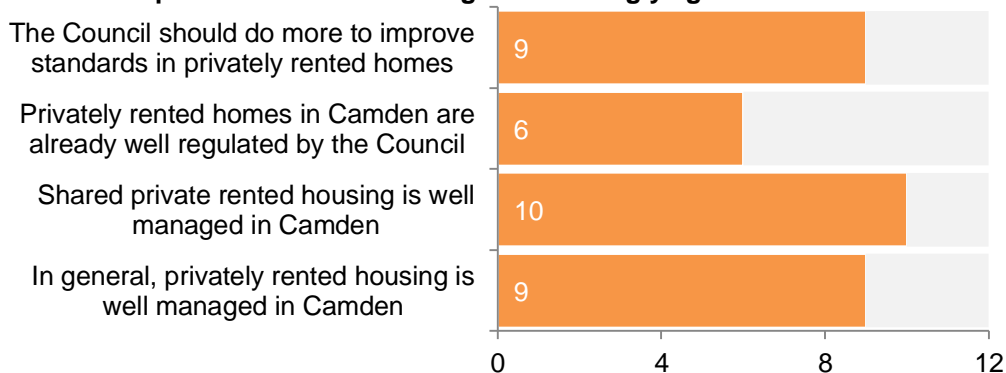
Private landlord perception: major problems related to private renting in



Question 12: standards and regulation of privately rented housing

Most landlords agreed or strongly agreed that, in general, privately rented housing in Camden is well managed (9); shared private rented housing is well managed in Camden (10). Fewer landlords agreed or strongly agreed that privately rented homes in Camden are already well regulated by the Council (6) and many agreed or strongly agreed that the Council should do more to improve standards in privately rented homes (9).

Number of private landlords who agree or strongly agree



Question 13: how do you think the Council should raise standards in privately rented housing?

Six landlords made the following suggestions about how the Council should raise standards (numbers in brackets indicate more than one landlord offered the suggestion):

- Introduce licensing (3)
- Introduce registration (2)
- Give advice to landlords on their responsibilities (2)
- Empower tenants to assert their rights
- Be more responsive and quicker to respond to complaints
- The Council should be a better landlord itself
- Knock down tower blocks

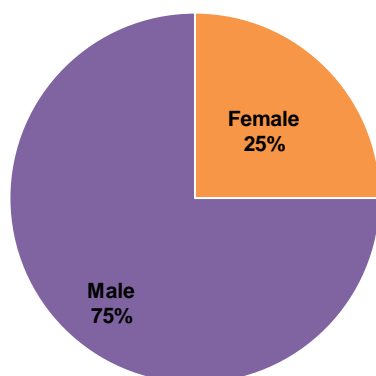
Question 14: in what ways would you like the Council to work with landlords and letting agents to help you provide a quality service to private tenants?

Seven landlords made the following suggestions about how the Council could work with landlords and letting agents to help provide a quality service:

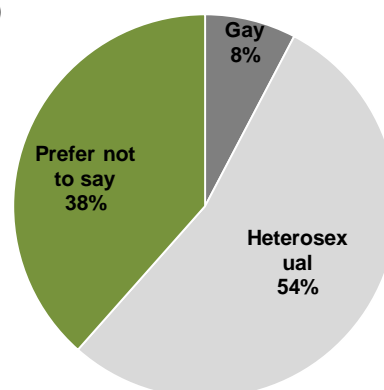
- Already satisfactory
- Be cooperative about council tax owed between tenancies
- Better communication with landlords
- Don't assume landlords are resident
- Better communication about housing development works
- I think I already provide a quality service to tenants
- Pest control is not joined up. Single flats in blocks are being treated individually instead of the whole block.
- Inspect properties
- Set standards and management procedures for landlords
- Limit letting agent fees
- Improve standards of letting agents
- Help landlords and tenants broker their own agreements without the use of a letting agent (e.g. through a match-making website)

Equality Monitoring

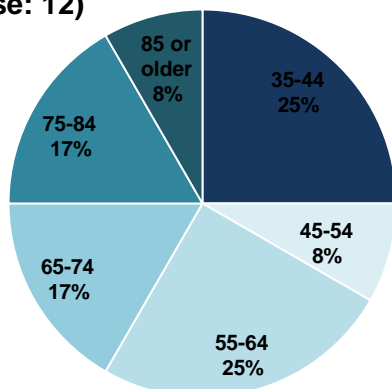
**Landlords
(base: 12)**



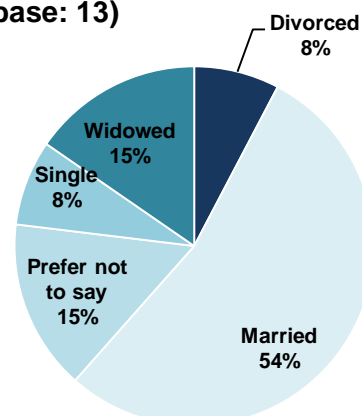
**Landlords: What is your
sexuality?
(base: 13)**



**Landlords:
What is your age?
(base: 12)**



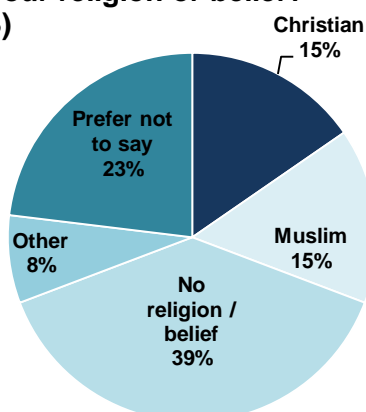
**Landlords: What is your
relationship status?
(base: 13)**



Landlords:

What is your religion or belief?

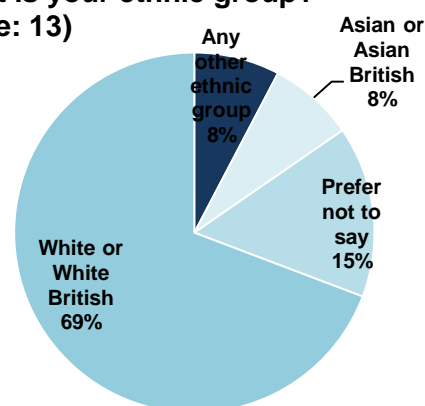
(base: 13)



Landlords:

What is your ethnic group?

(base: 13)



I live or work in Camden but I do not rent privately

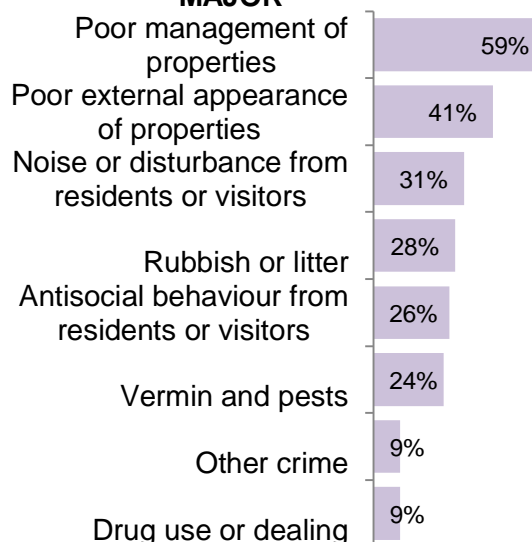
Question 1: do you live or work in the borough?

Over half (54%) of respondents who filled in this survey said that they live in their own or family home in Camden; a third (27%) rent their home from the Council; a small proportion (10%) rent from a housing association; the same proportion (10%) work in Camden.

Questions 2 to 4: problems related to private renting in Camden

The top three issues residents rated as a major problem related to private renting in Camden are: poor management of properties (59%); poor external appearance of properties (41%); noise or disturbance from residents of neighbours (31%). Nearly half (49%) did not know whether the problems were related to accommodation being shared by people who are not part of the same family. The views of the remaining respondents were equally split between those that think they are linked (26%) and those that do not (26%).

% of residents that think the following is a MAJOR



Thirteen residents gave examples of problems linked to private renting in Camden they had experienced (the number in brackets indicates the number of times similar comments were made):

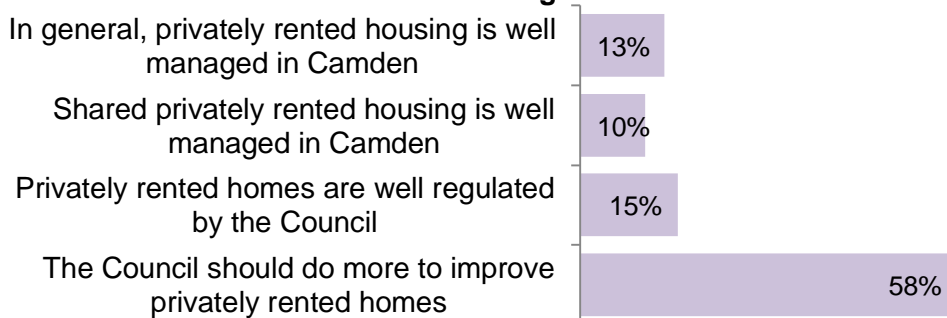
- Problems with rubbish, fly tipping or littering (5)

- Noise nuisance (5)
- Problems from Council leasehold properties being rented out (4)
- Disturbance from drunk people (4)
- Poor external appearance (3)
- High turnover of tenants (3)
- High rents (2)
- Landlords have no contact details for neighbours to report problems (2)
- Vermin (2)
- Buildings not renovated to building regulation standards (1)
- Lack of enforcement from the Council (1)
- Gross overcrowding of properties (1)
- Tenants are afraid to report problems to their landlord (1)
- Pigeons (1)
- Poor fire safety (1)

Question 5 and 6: standards and regulation of privately rented housing

Few residents agree or strongly agree that, in general, privately rented housing in Camden is well managed (13%); shared privately rented housing is well managed in Camden (10%); or that privately rented homes are well regulated by the Council (15%). Over half (58%) agree or strongly agree the Council should do more to improve privately rented homes.

% of residents that AGREE with the following statements



Thirty-seven residents made the following suggestions about how they think the Council should raise standards in privately rented housing in Camden.

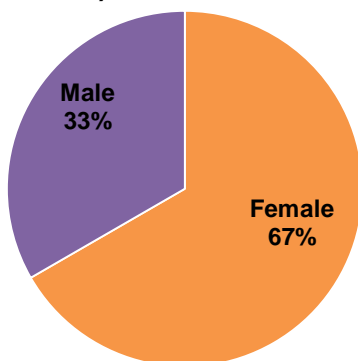
(The numbers in brackets relate to the number of times a similar comment was made):

- Find a way to control rent increases (12)
- Make sure landlords meet minimum standards (6)
- Take enforcement action against Council leaseholder breaches (5)
- Set up a register of landlords (especially for Council leaseholder landlords) (4)
- Carry out regular visits / inspections (3)
- Hold landlords to account when tenants cause problems (2)
- The Council should be a better landlord itself (2)
- Take more enforcement action (2)
- Charge landlords higher council tax (2)

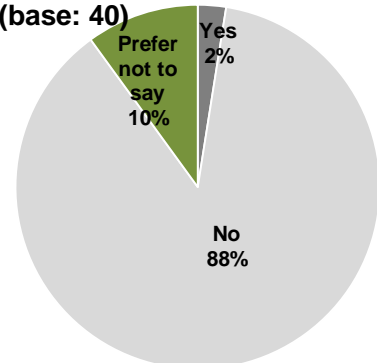
- Increase the number of compulsory purchase orders (2)
- Accreditation scheme (1)
- Closer working with letting agents (1)
- Make sure tenants understand their responsibilities (1)
- Put a time limit on parties and loud music (1)
- Take action against Council leaseholders causing problems in the neighbourhood (1)
- Offer better management services for leaseholders renting out properties and charge them (1)
- Make sure Council leaseholders can't overcrowd properties (1)
- Support the Camden Federation of Private Tenants (1)
- The Council needs more powers to regulate the sector (1)
- Stop discrimination by landlords against young people and people on benefits (1)
- Introduce licensing (1)
- Stop poor building contractors from operating (1)
- Encourage build-to-rent developments (1)
- Find a way to make tenancies more secure (1)
- Increase the number of environmental health officers (1)
- Build more Council homes (1)
- Require landlords to subscribe to a complaints ombudsman (1)

Equality Monitoring

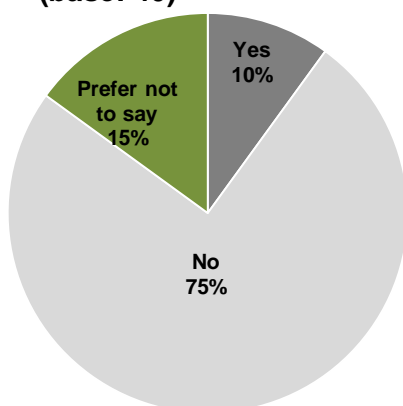
**Residents
(Base: 36)**



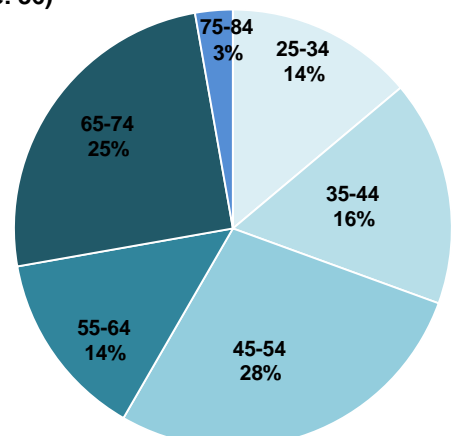
**Residents:
Is your gender identity different
to the sex assumed at birth?
(base: 40)**

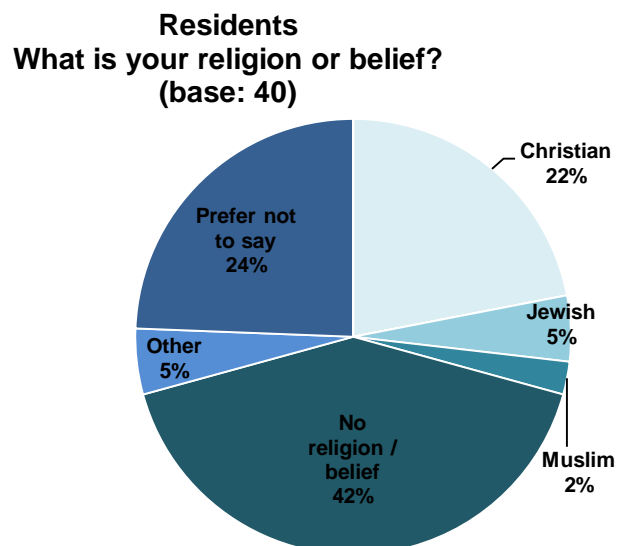
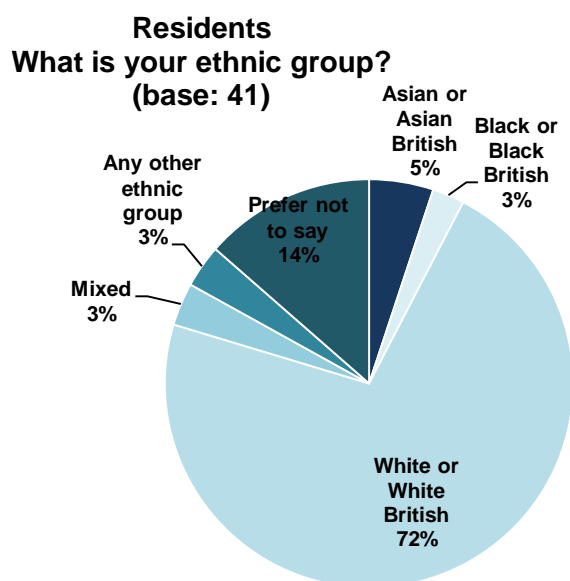


**Residents:
do you consider yourself to have a
disability?
(base: 40)**

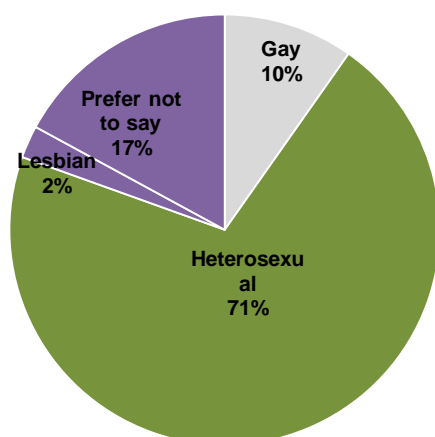


**Residents:
What is your age?
(base: 36)**

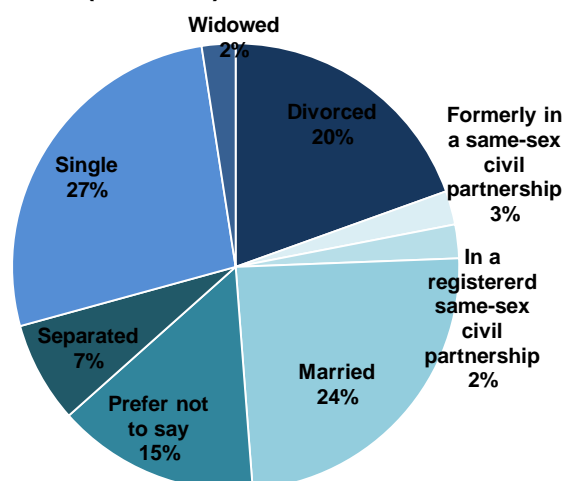




Residents:
What is your sexuality?
(base: 41)



Residents:
What is your relationship status?
(base: 40)



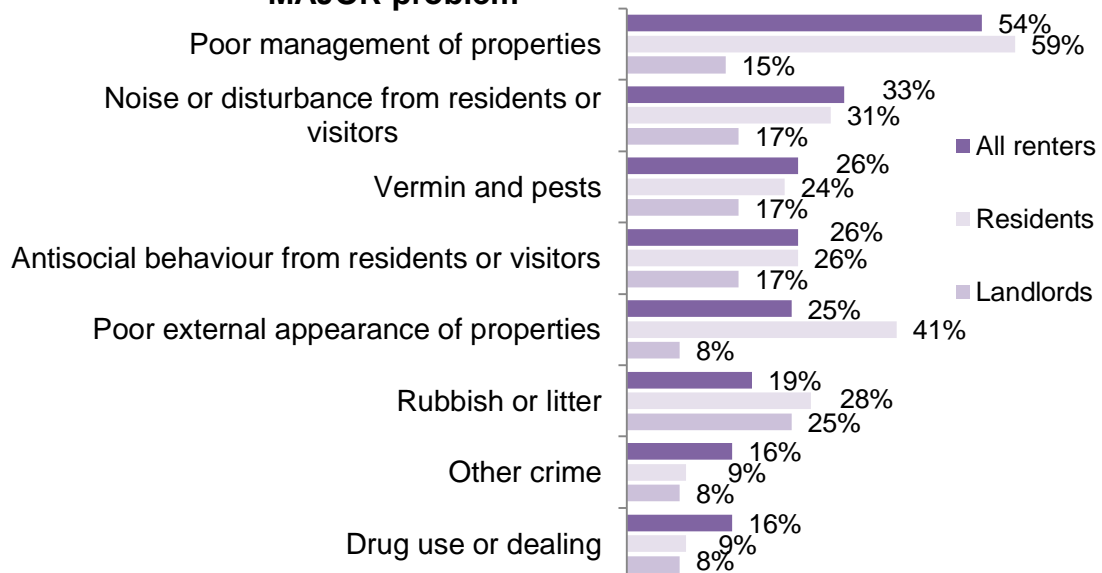
Comparing renters, residents and landlords

Each survey included a different set of questions. However, each survey also included the same questions on problems and standards of private renting in Camden. Less than 10 Camden Council staff and partners responded to the survey and so their responses are not compared here.

Renters and residents both rate poor management of properties and noise and disturbance from residents or visitors in the top three major problems relating to private renting. However, poor external appearance of properties appears in the top three major problems for residents while vermin and pests appears in the top three for renters.

Landlords are less likely to rate any of the problems listed as a major problem. The issue most commonly rated as a major problem by a quarter (25%) of landlords is rubbish or litter.

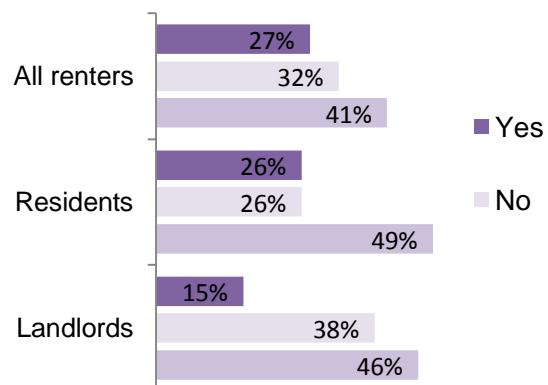
% tenants, landlords and residents that think the following is a MAJOR problem



Renters (41%), landlords (46%) and residents (49%) were all most likely not to know whether the problems were linked to accommodation being shared.

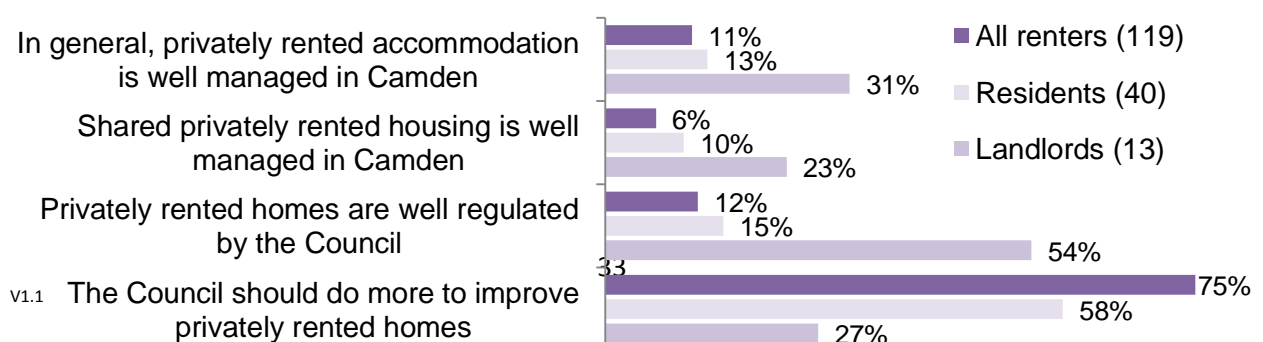
Both renters and residents are unlikely to agree that, in general, privately rented accommodation is well managed in Camden; shared privately rented housing is well managed in Camden; and privately rented homes are well regulated by Camden. More renters (75%) than residents (58%) agreed that the Council should do more to improve privately rented homes in Camden.

Do you think any of the problems are linked to accommodation being shared?



Landlords are much more likely to agree that privately rented accommodation is well managed and well regulated. They are also less likely to agree that the Council should do more to improve standards in privately rented homes.

% of tenants who agree or strongly agree with the following



I work for an organisation

5 respondents from different advice agencies operating in Camden responded to our survey.

- All rated poor management of properties as a major problem in Camden.
- All strongly agree the Council should do more to improve standards in privately rented homes in Camden.

Here are some of their comments about how they think the Council should raise standards in privately rented housing in Camden:

“Consider the Borough of Newham initiative to introduce compulsory licensing for all privately rented property.”

“Given that many of the problems experienced by our clients are related to letting agents, we would urge the Council to consider the feasibility of licensing letting agents, and if that is not possible then the introduction of a voluntary register along the lines of the Good Garage Scheme run by some boroughs.”

“Pro-active visits to private rented sector properties to check on standards (property/management).”

“Zero tolerance attitude towards poor property/management standards (by both landlords/agents).”

“More resources to be directed towards pro-active ‘policing’ of the sector.”

“Proactive work in terms of highlighting the work of the environmental health team and making it more easily accessible to private tenants - e.g. direct telephone numbers and direct online enquiry forms so that tenants can avoid having to navigate through the main Camden help desk where they are often misdirected.

“Quicker responses to complaints of poor housing conditions.”

“Pro-active work to deal with non-licensed HMO accommodation.”

“It would be helpful for us to have a direct contact at Camden to refer students to. We feel these steps would be more beneficial than additional licensing.”

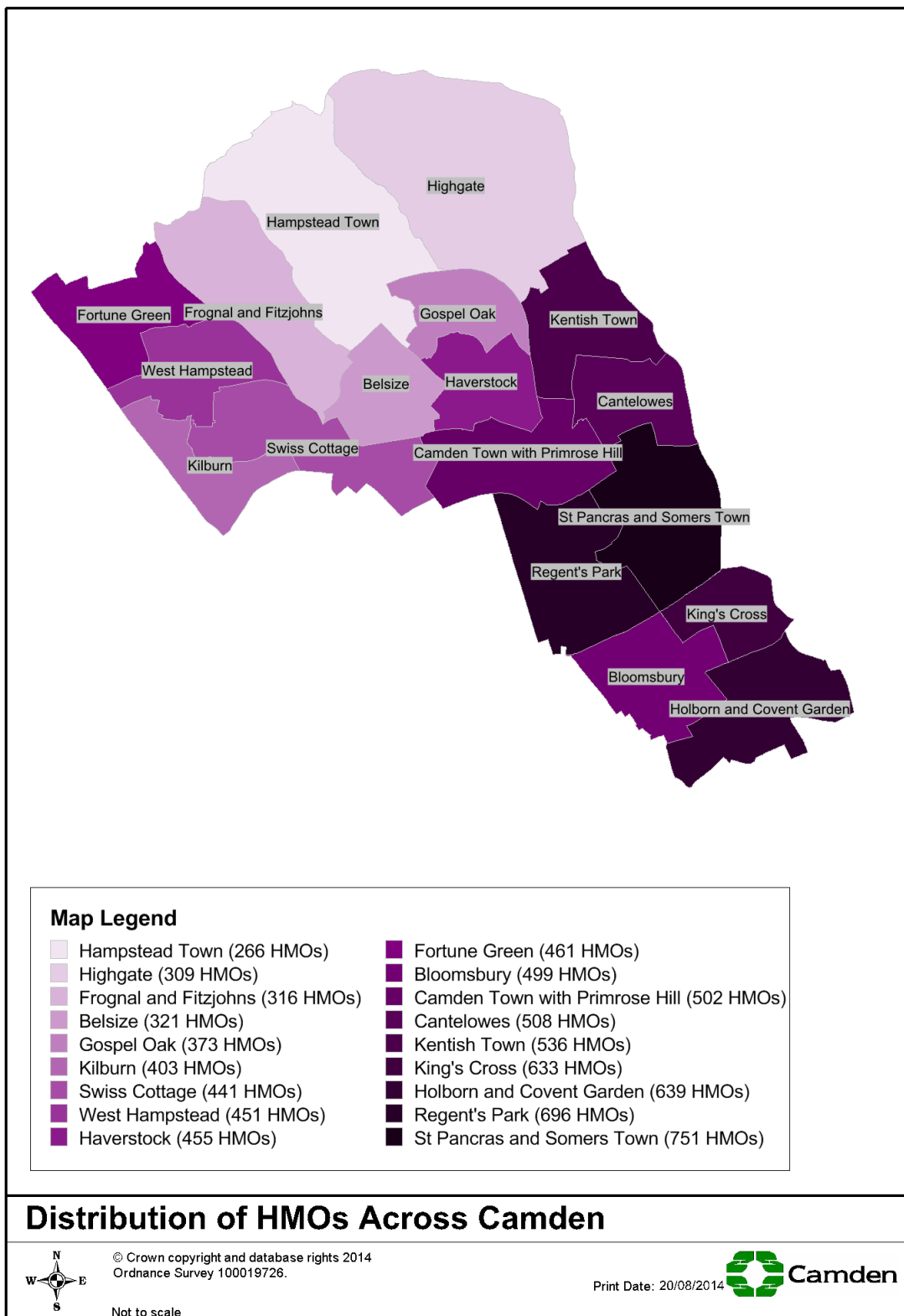
Distribution of HMOs in Camden

An HMO is a property occupied by three or more persons who form more than one household. A household could be a single person or members of the same family who live together.

The Council currently has no clear data in relation to the addresses of HMOs. We looked for those properties on the Council's databases occupied by three or more persons who did not form one household. In order to increase the accuracy of this list of HMOs we used properties that were present on two or more databases – **a total of 8,585 properties**. Using data from the 2011 Census, the percentage of HMOs within the private sector is 13% or 8.8% of all dwellings in Camden.

HMOs are fairly evenly distributed across Camden with between 3% and 9% of the total HMO stock situated in each ward.

Ward	Number of HMOs in ward	% of total HMOs in Camden
St Pancras and Somers Town	751	9%
Regent's Park	696	8%
Holborn and Covent Garden	639	7%
King's Cross	633	7%
Kentish Town	536	6%
Cantelowes	508	6%
Camden Town with Primrose Hill	502	6%
Bloomsbury	499	5%
Fortune Green	461	5%
Haverstock	455	5%
West Hampstead	451	5%
Swiss Cottage	441	5%
Kilburn	403	5%
Gospel Oak	373	4%
Belsize	321	4%
Frognal and Fitzjohns	316	4%
Highgate	309	4%
Hampstead	266	3%



Visits to HMOs across Camden

Methodology

Between February and May 2014, professional environmental health officers (EHOs) visited 391 HMOs across the borough from a sample of 1,060. The properties for which surveys were completed would not come under the mandatory licensing scheme for HMOs. The sample was drawn from a list of 8,585 addresses with three or more people with different names appearing on **at least two** council databases. The sample was selected as they all appeared on **more than two** council databases. It was considered that the sample would include the properties most likely to meet the definition of an HMO. This is called a 'judgement sample'.

Accuracy

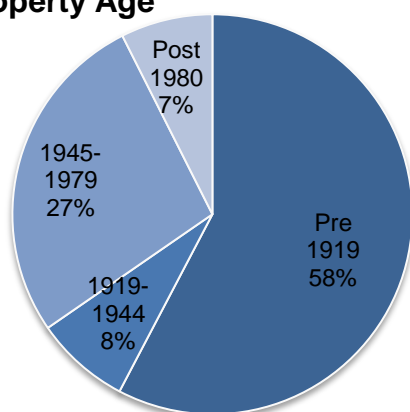
The total completed surveys of 391 achieved a sampling error of $\pm 3.87\%$ at the 95% confidence interval. This means, for example, that if 50% of EHOs answered 'Yes' to a particular question, there are 95 chances out of 100 that the correct figure for all properties in the list of 8,585 addresses would be between 46.13% and 53.87%.

SAMPLE	POPULATION	SAMPLE SIZE	SAMPLING ERROR
all addresses	8585	391	\pm 3.87%
TOTAL (calculated)	8585	391	\pm 3.87%

External survey

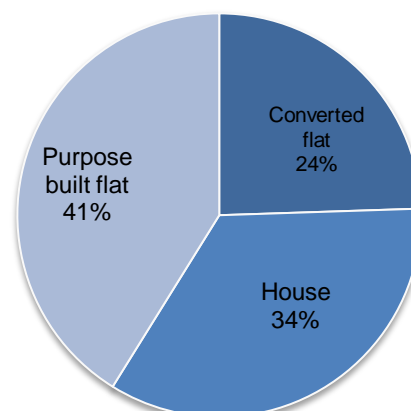
Over half (58%) of the properties surveyed were built before 1919; over a quarter (27%) were built between 1945 and 1979; the remaining properties were either built between 1919 and 1944 (8%) or post-1980 (7%).

Property Age



There is a broad mix of property types among the properties surveyed. The largest proportion, two fifths (40%), are purpose built flats; close to one third (34%) are houses; and close to a quarter (24%) are converted flats. The vast majority, four fifths (81%), contain commercial units within the building.

Property type



The properties are located in buildings ranging from two to 21 storeys high. Most (84%) are in buildings between three and five storeys high.

Just over a quarter (26%) of the properties surveyed are flats in poorly converted houses

(known as 'Section 257 HMOs). Of these, 25 (25%) were in houses with more than one flat on each floor.

Nearly one in five (19%) properties was rated poor or very poor by the assessing officer in the areas of: refuse provision and management; external repair of the property; external condition of the property (gardens, walls, fences etc.).

Flats in poorly converted houses were much more likely to be rated as poor or very poor in each of the external aspects of the survey. Over a third (37%) received a poor or very poor rating for refuse provision and management; over a quarter (27%) received a poor or very poor rating for external repair of the property; and nearly a quarter (23%) received a poor or very poor rating for the external condition of the property.

Flats in poorly converted houses with more than one flat on each floor were the most likely to be rated poor or very poor in each of the external aspects of the survey. Over two thirds (68%) received a poor or very poor rating for refuse provision and management; nearly half (48%) received a poor or very poor rating for external repair of the property; and just over half (52%) received a poor or very poor rating for the external condition of the property.

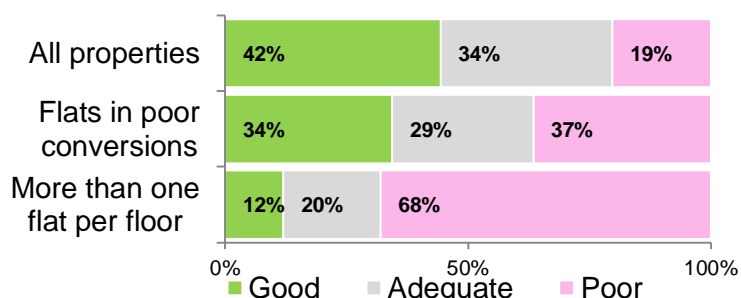
None of the flats surveyed in poorly converted houses where less than half of the flats are rented out (i.e. most of the flats were occupied by people who owned the flat), were rated as poor or very poor in any of the external aspects of the survey.

Information from occupants

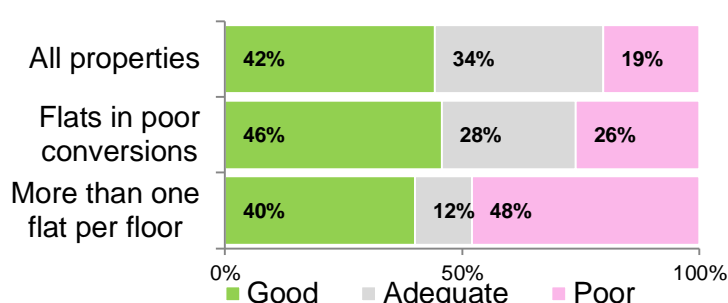
Occupants and amenities

The number of occupants in the properties visited ranged from two to 14. The largest proportion, nearly two thirds (64%), had three or four occupants. Most were living as separate households. Occupants in two in every five (41%) properties shared facilities with people that were not part of their household. The vast majority (96%) of them had the right amount of amenities for the number of occupants.

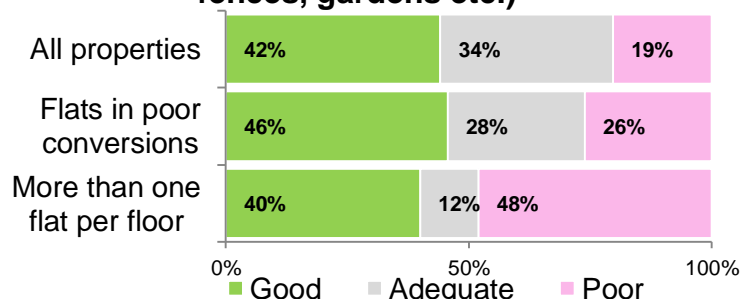
Refuse provision and management



External repair of the property



External condition of the property (walls, fences, gardens etc.)

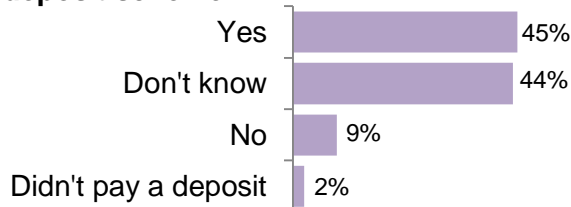


Provisions at the start of the tenancy

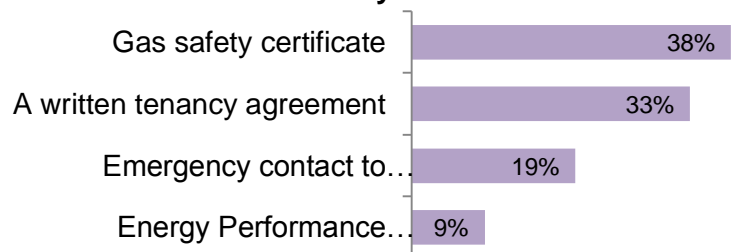
Less than half (45%) of the renters interviewed as part of the survey said that their landlord or letting agent had placed their deposit in a government backed tenancy deposit scheme. However, a similar proportion (44%) did not know. Around one in 10 (9%) said the landlord or agent had not done so, and a small proportion (2%) had not paid a deposit.

Few renters said they were in receipt of standard management provisions at the start of their tenancy. Just over a third (38%) had a gas safety certificate at the start of the tenancy; a third (33%) had a written tenancy agreement; less than a fifth (19%) had an emergency contact to report problems; around one in 10 (9%) had an energy performance certificate (EPC).

Has the landlord or letting agent placed your deposit in a government backed tenancy deposit scheme?



% in receipt of the following at the start of their tenancy



Experience of problems, complaints and satisfaction

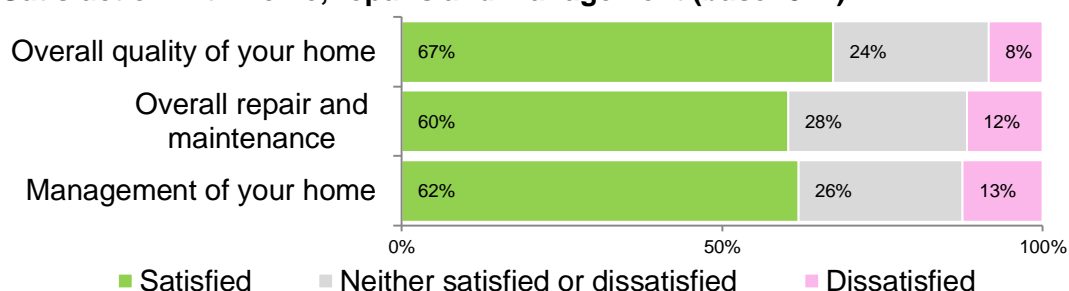
One in 20 (5%) renters interviewed have experienced a burglary in their current home. Smaller numbers reported problems with disrepair (2%); rats, mice or other pests (1%); problems with rubbish or recycling (1%); other antisocial behaviour (1%); noise from people they share with (less than 1%).

Nearly all (97%) have a fixed heating supply in their bedroom.

Just over one in 10 (13%) said they had had to make a complaint to the Council about their home or landlord whilst living in the property.

Just over two thirds (67%) are very or fairly satisfied with the overall quality of their home; less than two thirds (60%) are very or fairly satisfied with the overall repair and maintenance of their home; and closer to two thirds (62%) are very or fairly satisfied with the management of their home.

Satisfaction with home, repairs and management (base: 321)



People living in flats in poorly converted houses are much less satisfied with the overall quality of their home (52%). Those living in properties with more than one flat per floor are the least satisfied (22%).

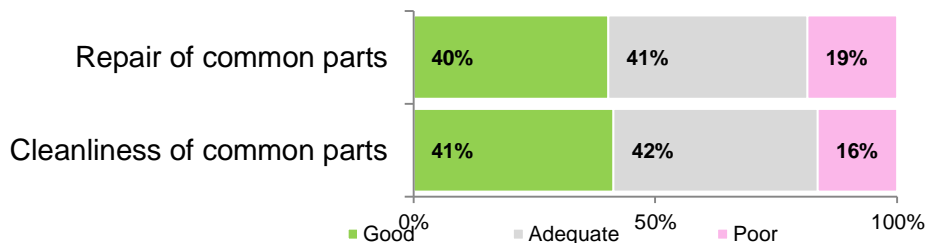
Internal survey

Communal areas

The repair and cleanliness of commons parts were found by the assessing officer to be good or very good in two fifths of properties (40% and 41%). The same proportion was found to be adequate (41% and 42%), while the remaining were in a poor or very poor condition (19% and 16%).

However, very few had notices in common parts with the landlord's contact details (6%) or a 24-hour emergency contact (5%).

Assessment of communal areas



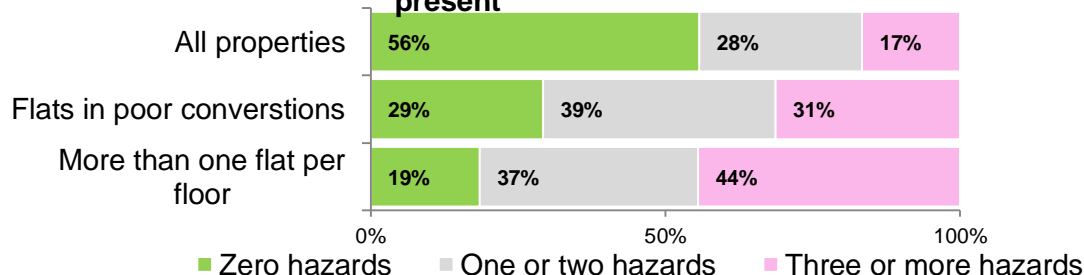
Housing Health and Safety Hazards

The housing health and safety system is a risk-based evaluation tool to help local authorities identify potential risks and hazards to health and safety in homes. Each hazard has a weighting to determine if a property has a serious risk (category 1) or any other level of risk (category 2).

Over two fifths (44%) of properties had at least one hazard. The proportion was much greater for flats in poorly converted houses. Seven in 10 (71%) had at least one hazard. Eight in 10 (81%) flats in poorly converted houses with more than one flat per floor had at least one hazard.

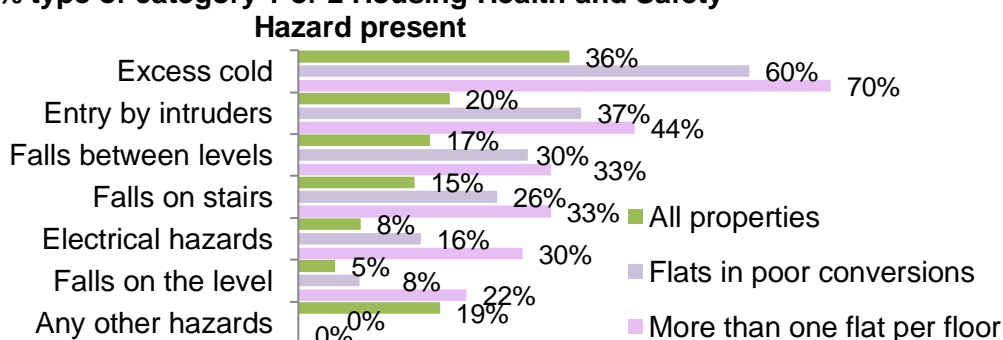
Nearly one fifth (17%) of properties had three or more hazards while nearly a third (31%) of flats in poorly converted houses had three or more hazards. Over two fifths (44%) of flats in poorly converted houses with more than one flat per floor had three or more hazards.

Number of category 1 or 2 Housing Health and Safety Hazards present



The three most common hazards found in all properties were: excess cold (36%); entry by intruders (20%); and falls between levels (17%). Apart from 'any other hazard' (which were not found in all property types), each hazard was more likely to be found in flats in poorly converted houses, ranging from 60% of properties with an excess cold hazard to 8% with a fall on the level hazard. It was even more likely for each hazard to be found in flats in poorly converted houses, ranging from 70% to 22%.

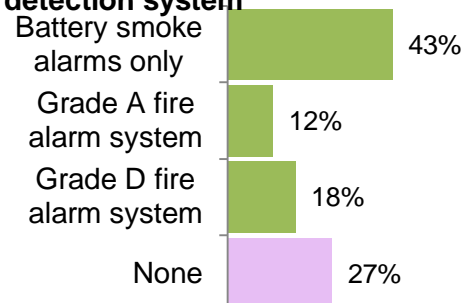
% type of category 1 or 2 Housing Health and Safety



Fire safety

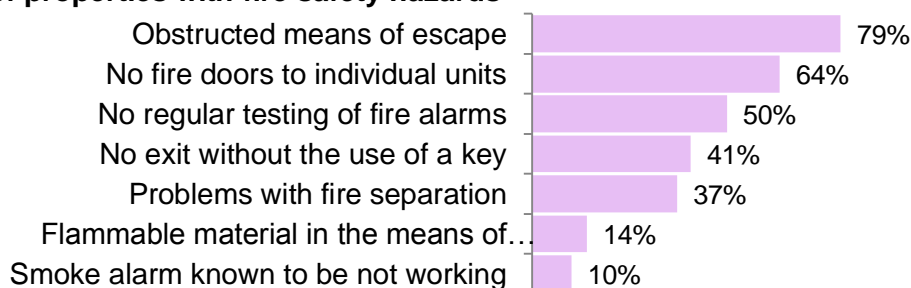
Less than half (43%) of the properties had only battery smoke alarms, while over a quarter (27%) had no fire or smoke detection system at all. Nearly three in 10 (29%) had either a Grade A fire alarm (12%) or a Grade D fire alarm (18%).

% with fire or smoke detection system



The three most common fire safety hazards found were: an obstructed means of escape (79%); no fire doors to individual units (64%); and no regular testing of smoke alarms (50%).

% of properties with fire safety hazards



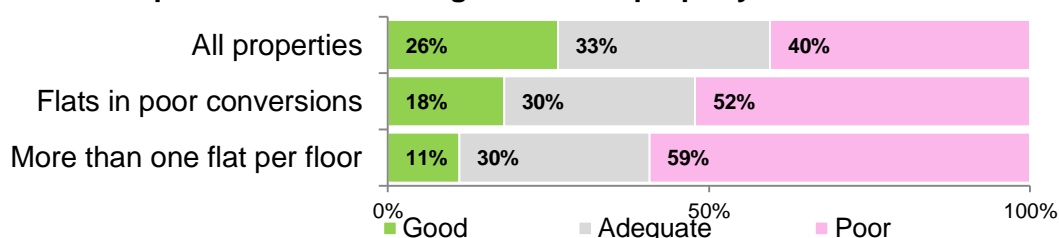
Overall impression of management

The management of two in five properties (40%) was rated poor or very poor overall by the assessing officer. The management of a third of properties (33%) was only adequate, while just over a quarter (26%) was good or very good.

A third (32%) of properties rated poor or very poor were flats in poorly converted houses. Flats in poorly converted houses were more likely to be rated poor or very

poor (52%) and those in properties with more than one flat per floor were even more likely to be rated poor or very poor (59%).

Overall impression of the management of the property



Drivers for overall rating

Properties rated poor or very poor for overall management of the property were more likely to be rated in the following ways compared to all properties:

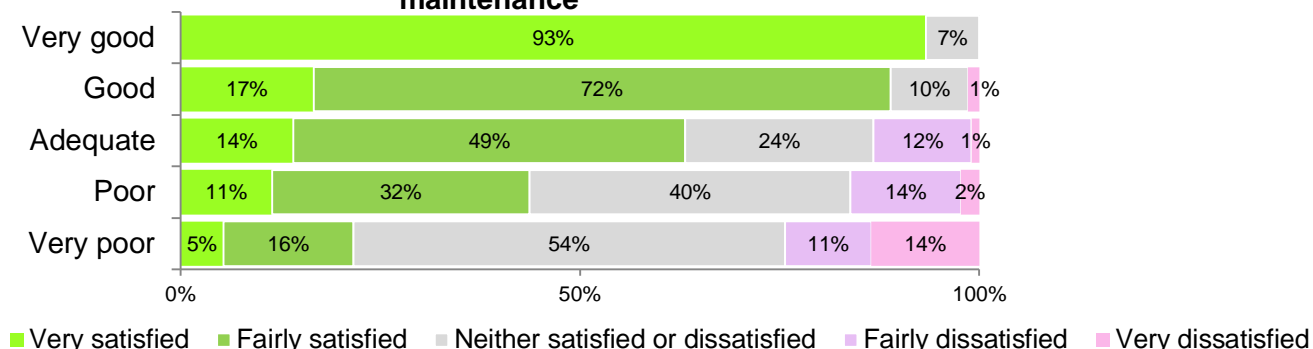
- Experience of disrepair (25% vs 2% of all properties)
- Experience of rats, mice or other pests (22% vs 1% of all properties)
- Experience of problems with rubbish or recycling (11% vs 1% of all properties)
- Complaints to the Council (20% vs 13% of all properties)
- Poor or very poor refuse provision or management (29% vs 19% of all properties)
- Poor or very poor external repair (37% vs 19% of all properties)
- Poor or very poor external condition (32% vs 19% of all properties)
- Poor or very poor cleanliness in common parts (36% vs 16% of all properties)
- Poor or very poor repair of common parts (42% vs 19% of all properties)
- Excess cold (58% vs 36% of all properties)
- Entry by intruders (41% vs 20% of properties)
- Falls between levels (36% vs 17% of all properties)
- Any other hazard (27% vs 19% of all properties)
- Falls on stairs (26% vs 15% of all properties)
- Electrical hazards (12% vs 8% of all properties)
- Falls on the level (11% vs 5% of all properties)
- No fire or smoke detection system (51% vs 27% of all properties)
- No exit without a key (51% vs 41% of all properties)
- Flammable material in the escape route (20% vs 14% of all properties)

Overall impression of the management of the property vs satisfaction of occupants

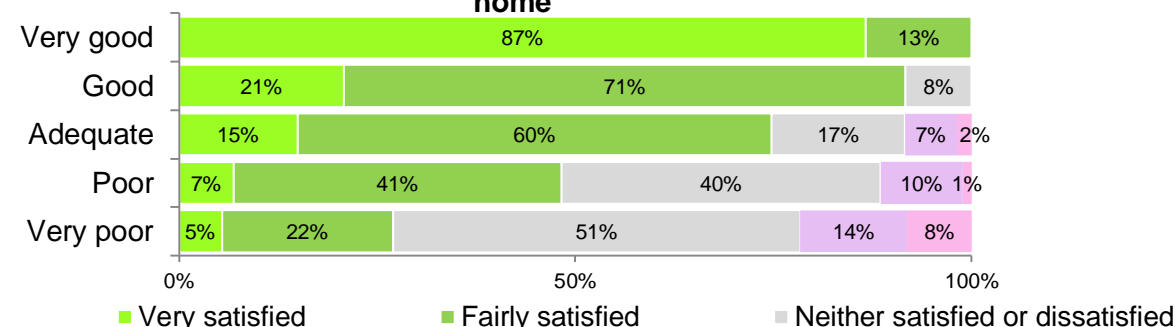
The overall impression of the management of the property by the environmental health officer did not always match the satisfaction of the renter interviewed, although there is some correlation.

Satisfaction with each of the indicators is higher for properties rated good or very good by the assessing officer and is lower for properties rated poor or very poor. However, they are not an exact match. A proportion of renters are very or fairly satisfied with properties rated poor or very poor by the officer. Satisfaction with management of the home and with repair and maintenance more closely compare with the officer's assessment.

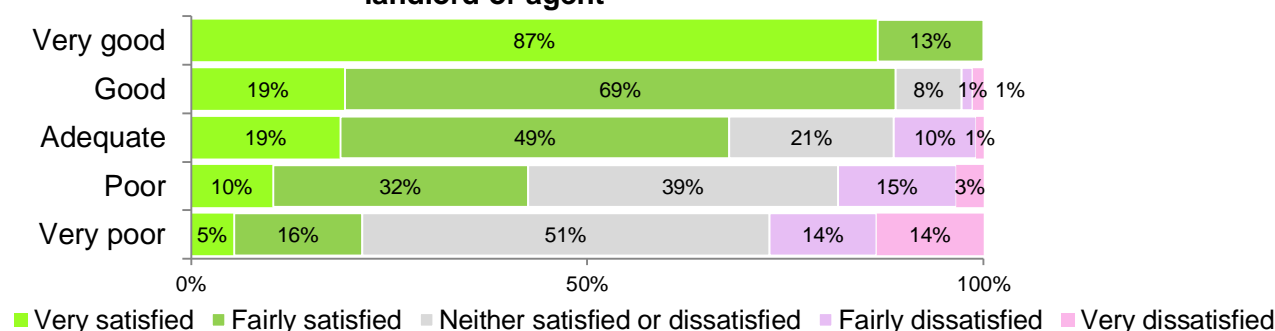
Overall impression of the EHO vs satisfaction with overall repair and maintenance



Overall impression of the EHO vs satisfaction with overall quality of the home



Overall impression vs satisfaction with management of the home by landlord or agent



Ward level data

While care was taken to visit properties across the whole of the borough, due to the nature of requiring access to properties, some wards are overrepresented (e.g. St Pancras and Regent's Park) and some wards are underrepresented in the survey (e.g. Hampstead Town – where no properties were surveyed, and Frognal and Fitzjohns). Caution should therefore be exercised before drawing any conclusions about ward level data.

Satisfaction with overall quality of the home

Satisfaction with overall quality of the home is highest in Swiss Cottage (100%), Kentish Town (86%), Gospel Oak (83%) and Camden Town (79%). It is lowest in King's Cross (56%), Regent's Park (56%), Kilburn (50%) and Highgate (46%).

Overall impression of the management of the property

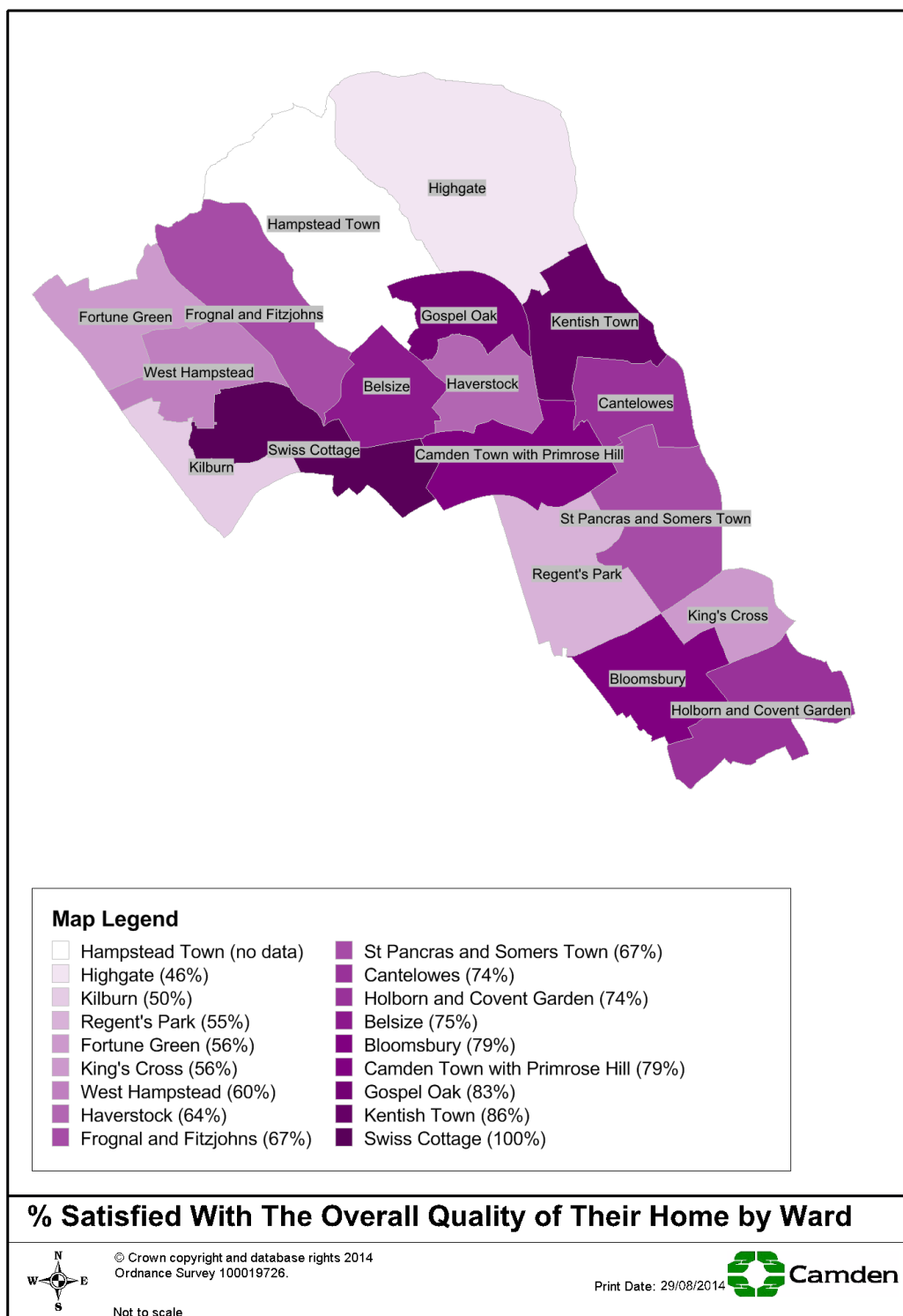
Properties were most likely to be rated poor or very poor in Haverstock (67%), Regent's Park (58%), King's Cross (53%) and Belsize (50%). Properties were least likely to be rated poor or very poor in Fortune Green (27%), Bloomsbury (19%), Holborn (11%) and Swiss Cottage (0%).

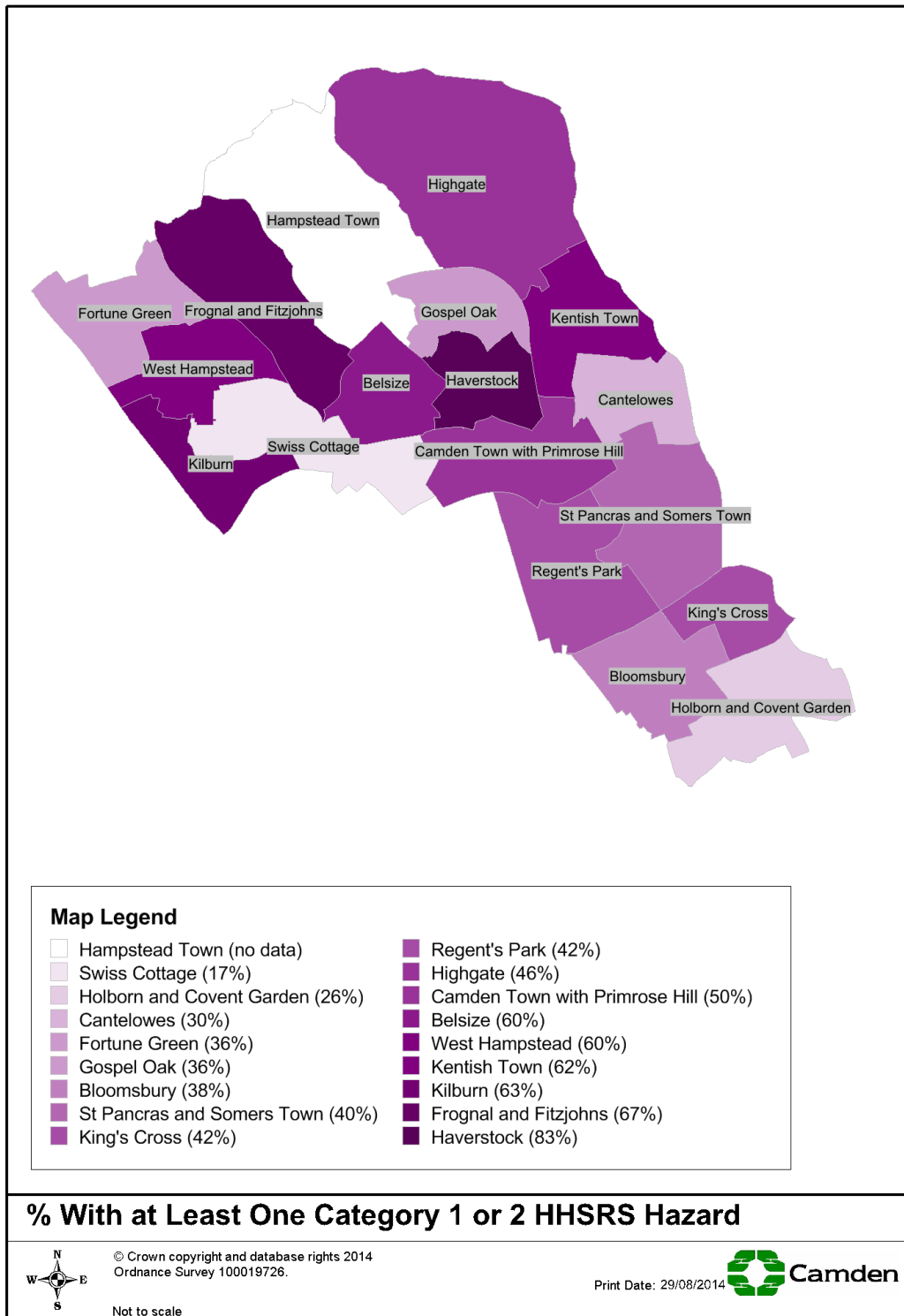
Housing Health and Safety Hazards

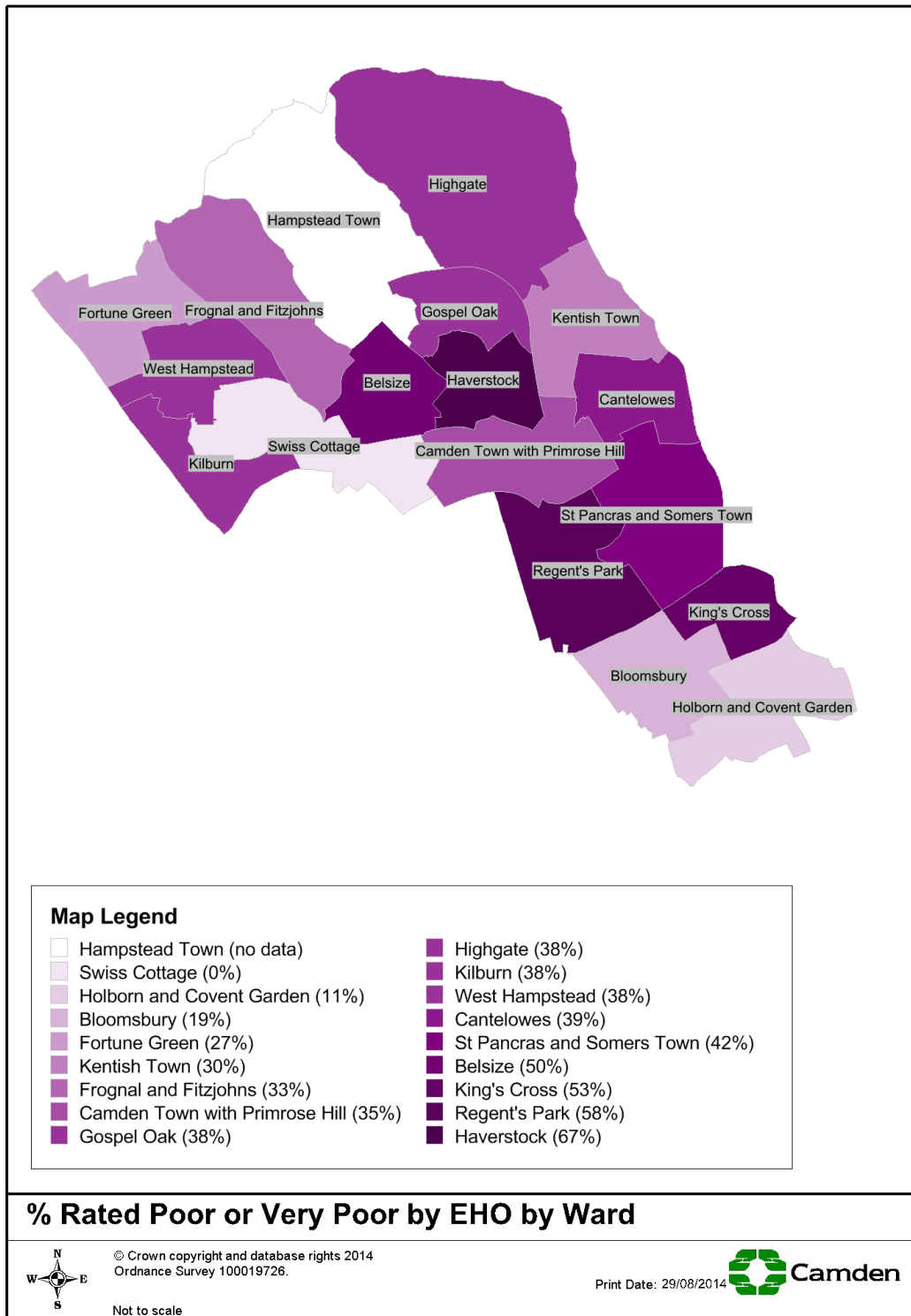
Properties are most likely to have a serious or other housing health and safety hazard in Haverstock (83%), Frognal and Fitzjohns (67%), Kilburn (63%) and Kentish Town (62%). Properties are least likely to have a hazard present in Gospel Oak (36%), Cantelowes (30%), Holborn and Covent Garden (26%) and Swiss Cottage (17%).

Ward	Number of completed surveys	% of all completed surveys	Number of HMOs in Ward	% of total HMOs in Camden
St Pancras and Somers Town	55	14%	751	9%
Regent's Park	91	23%	696	8%
Holborn and Covent Garden	27	7%	639	7%
King's Cross	19	5%	633	7%
Kentish Town	39	10%	536	6%
Cantelowes	23	6%	508	6%
Camden Town with Primrose Hill	34	9%	502	6%
Bloomsbury	21	5%	499	6%
Fortune Green	11	3%	461	5%
Haverstock	12	3%	455	5%
West Hampstead	10	3%	451	5%
Swiss Cottage	6	2%	441	5%
Kilburn	8	2%	403	5%
Gospel Oak	14	4%	373	4%

Belsize	5	1%	321	4%
Frognaal and Fitzjohns	3	1%	316	4%
Highgate	13	3%	309	4%
Hampstead Town	0	0%	266	3%







Visits to flats above shops

Methodology

We visited 174 flats above shops in three locations across the borough. We chose to sample these properties we believed they would have a greater proportion of HMOs. This is known as a 'judgment sample'. This means the sample is for illustrative purposes only and is not used to give population results in the same way as the visits to the sample of HMOs in the list of 8,585. We gained access to 28 properties and completed surveys for 28 properties which are HMOs.

Location of visits

Fortess Road, NW5

- 76 properties visited.
- Access gained to 15 which are HMOs.
- Two others are HMOs already licensed by Camden.
- Three properties appeared to be vacant.

Eversholt Street, NW1

- 43 properties visited.
- Access gained to two which are HMOs.
- Two others visited earlier in the survey by another officer and found to be HMOs.
- One other identified as HMO but occupiers refused to participate in survey.
- One other is an HMO already licensed by Camden.
- One other property was vacant.
- One other owner-occupied.

Cricklewood Broadway, NW2

- 55 properties visited.
- Access gained to seven which are HMOs.
- One other identified as HMO but occupier reluctant to participate in survey.
- One other property visited and not an HMO (single occupation).

Summary of findings

- Three properties were rated poor or very poor for refuse provision and management.
- Five properties were rated poor or very poor for external repair of the property.
- Two properties were rated poor or very poor for external condition of the property.
- A higher proportion of properties had a gas safety certificate, EPC, emergency contact and a written tenancy agreement compared to the properties in the HMO sample.
- Four properties did not have a fixed heating supply in the bedroom.
- Three of the renters have experienced a burglary.
- Five of the renters have experienced disrepair.

- Three of the renters have experienced rats, mice or other pests.
- Twenty-one are very or fairly satisfied with the overall quality of their home and the overall repair and maintenance of their home. None are dissatisfied.
- Seventeen are very or fairly satisfied with the management of their home. Three are fairly dissatisfied.
- Four properties were rated poor or very poor for both cleanliness and repair of the common parts.
- Twenty-three have no notices in the common parts with the landlord's contact details or an emergency 24-hour number.
- Three have a 'fall on stairs' hazard.
- One has a 'fall on the level' hazard.
- Two have 'excess cold' hazards.
- Overall, only four out of 28 properties were rated poor or very poor by the assessing officer.

Information from the Metropolitan Police

Methodology

We shared a list of 1,145 properties with the Metropolitan Police. The sample was drawn from a list of 8,585 addresses (which account for nearly 9% of all dwellings in Camden) with three or more people with different names appearing on **at least two** council databases. The sample was selected as they all appeared on **more than two** council databases. It was considered that the sample would include the properties most likely to meet the definition of an HMO. The Police matched the addresses to incidents of burglary in a dwelling or criminal damage to a dwelling. The sample of 1,145 properties achieved a sampling error of $\pm 2.16\%$ at the 95% confidence interval.

Findings

- Around one in 10 (9%) burglaries in Camden occur in HMOs.
- The highest proportion occur in HMOs in Regent's Park (25%), Holborn and Covent Garden (18.2%) and King's Cross (16.4%).
- Just over one in 10 (11.42%) criminal damage to a dwelling incidents occur at HMOs in Camden.
- The highest proportion occurs in HMOs in St Pancras and Somers Town (34.6%), Regent's Park (23.8%) and Holborn and Covent Garden (17.4%).

Ward	Number of HMOs in ward	% of total HMOs in Camden	Number of HMOs in the sample	% of all crimes in 12 months occurring in HMO	
				Burglary	Criminal damage to a dwelling
St Pancras and Somers Town	751	9%	152	14.9%	34.6%
Regent's Park	696	8%	145	25.0%	23.8%
Holborn and Covent Garden	639	7%	86	18.2%	17.4%
King's Cross	633	7%	81	16.4%	11.1%
Kentish Town	536	6%	87	3.9%	8.0%
Cantelowes	508	6%	86	12.8%	8.0%
Camden Town with Primrose Hill	502	6%	63	6.1%	4.8%
Bloomsbury	499	5%	45	8.3%	8.3%
Fortune Green	461	5%	47	6.3%	0%
Haverstock	455	5%	53	9.2%	11.8%
West Hampstead	451	5%	50	5.7%	0%
Swiss Cottage	441	5%	47	9.5%	16.7%
Kilburn	403	5%	36	8.3%	12.5%
Gospel Oak	373	4%	29	11.4%	15.0%
Belsize	321	4%	28	3.6%	11.1%
Frognal and Fitzjohns	316	4%	40	2.6%	0%

Highgate	309	4%	28	4.8%	0%
Hampstead	266	3%	37	0%	0%
Camden Borough	8585	100%	1,145	9%	11.42%

Requests for Council services from HMOs

Each property on the list of 8,585 HMOs has a Unique Property Reference Number (UPRN). We used this to find out the proportion of service requests we received from these properties over a five-year period (2008 to 2013). The number of service requests relating to HMOs has been expressed as a percentage of the total number received by: our private sector housing team; our pest control team; our housing options and opportunities team; and our community safety team. HMOs represent 13% of private sector housing in Camden. We found that a disproportionate number of service requests came from HMOs for housing options and advice on the themes: complaints about management of properties (23%); non-return of deposits (21%); and harassment and unlawful eviction (18%).

Service area	Percentage of service requests relating to HMOs
Private sector housing team	
Advice sought	8%
Disrepair	13%
Electricity or gas disconnections	12%
Noise	6%
Pests	9%
Pest control team	
Pest control	8%
Housing options and opportunities team	
Disrepair	14%
Antisocial behaviour	0%
Harassment and unlawful eviction	18%
Management problems	23%
Non-return of deposits	21%
Missing amenities	0%
Community Safety Team	
Antisocial behaviour	5%

Landlord Forum – 12 March 2014

We held a Landlord Forum at ORT House in Camden Town on 12 March 2014. Forty-two landlords with properties in Camden attended. The Cabinet Member for Housing, Cllr Julian Fulbrook, the Assistant Director for Housing and Adult Social Care, Rhys Makinson, and staff from our services, took part in a discussion for private renters and landlords. Participants had a chance to take part in each of five workshops:

1. **HMOs: To license or not to license?** What is licensing and why are we considering it?
2. **Private rented sector: does it work for you?** What do landlords think about the private rented sector and Camden's private rented schemes?
3. **Sustaining tenancies: know your rights and maximise tenancy success.** Advice on the best way to deal with common tenancy-related issues
4. **Do landlords need to go to college?** How training can help improve the private rented sector.
5. **Question time with Cllr Fulbrook and Rhys Makinson.** In groups of 10, landlords had a chance to put their questions to the Cabinet Member for Housing and the Assistant Director of Housing and Adult Social Care.

Overall summary of feedback

Overall, landlords told us that events such as the Landlord Forum were very beneficial. They want us to keep them informed of developments that affect them as landlords. They also appreciate the training and information that is available to landlords but suggested that there are areas where more training and information could be made available, for example on:

- Responsibilities for landlords of HMOs
- Easy to understand information about housing benefits
- Dealing with rent arrears and problem tenants
- Educating tenants on their responsibilities
- The Housing Health and Safety Rating System
- Specific issues such as damp and mould hazards
- The services the Council provides for tenants and landlords.

Workshop feedback

1. **HMOs: To license or not to license?**

A common theme in the discussion was that, if the Council does introduce a scheme, it should be fair. Landlords are particularly concerned about:

- Not understanding the difference between mandatory and additional licensing
- Not understanding the definition of an HMO – any additional scheme should explain simply and clearly which properties fall under the scheme
- The need for landlords to be offered extra training on HMOs and their responsibilities

- The burden of too much regulation
- The burden of too many standards and conditions
- The burden of too much paperwork
- High fees
- Problems with lenders and increases in interest rates
- Higher insurance premiums
- Becoming locked into planning use class if a scheme is introduced.

Many landlords agreed that an additional licensing and the associated standards and conditions would provide greater clarity and transparency on what is an acceptable standard to let a property. Some, who already work with the Council to provide accommodation to low income households, felt that the suitability arrangements for homelessness placements were a good enough standard to meet.

2. Private rented sector: does it work for you?

In this workshop, landlords told us what we can do to improve our private rented sector scheme for low income households. Among the ideas shared, landlords said we should consider:

- Increasing the incentives to landlords to take part in the scheme
- Improving the speed of housing benefit applications
- Collecting housing benefit overpayments from tenants not the landlord
- Paying a retainer fee at the point of procurement
- Better training/vetting of tenants
- Keeping landlords informed of any changes that may impact them
- Offering a deposit and advance rent to give landlords greater security
- Direct contact details for housing benefit officers
- Allowing tenants to top up the rent above Local Housing Allowance levels if they can afford it
- Offering loans to support landlords to let their properties
- Regular landlord liaison.

3. Sustaining tenancies: know your rights and maximise tenancy success.

We presented information to landlords on ways to maximise tenancy success. The following themes were covered and landlords expressed a range of views:

Managing housing benefit

- Housing benefit overpayments was a recurring theme, with some landlords feeling they had little control over this. One landlord raised concerns that overpayments were being recovered for tenant changes of circumstances they had no control over or knew nothing about.
- Direct payments, clients are able to change payments to themselves without the landlord knowing or having a say. By the time they find out and direct it back they have already incurred arrears.
- It takes eight weeks before housing benefit can go direct and this is too long.
- Inability of landlords to get information about claims. Landlords are told they cannot be given information and therefore do not know what is happening with benefit claims. Housing benefit is paid in arrears and by the time they realise payments have not been made there could be substantial arrears.

- One or two landlords felt tenants lacked understanding of the housing benefit system and did not know what they should be doing to progress claims or manage problems.

Managing rent arrears

- There is a general problem for landlords with tenants not paying shortfalls. Where these are small shortfalls they can often build up before they take legal action (we highlighted the need to give regular statements and advise tenants of the implications of not paying or referring to services for advice and support).
- Problems with tenants moving out without notice and failing to pay over the housing benefit they have received. Sometimes landlords are unaware of when they have moved and this could result in overpayments which they have no control over. They are then left out of pocket.
- Some landlords provided regular rent accounts to tenants but not all did. There were a few who recognised the need to keep in regular contact with their tenants and follow a process for dealing with arrears. One landlord felt that chasing tenants too soon could be detrimental to the relationship with them.
- A few would not hesitate to serve notice where tenants fell into arrears. Another talked about setting up standing orders for repayment of rent and arrears.
- Landlord insurance was discussed, one landlord used this to take legal action but most did not see this in a positive light.

Assistance from the Council

- Some landlords felt there could be more information available for landlords and tenants about the benefit process, which they often found complex.
- Tenants should be given more information about their rights and responsibilities.
- Most landlords working with us knew they could get help from the Council with managing issues but also felt that in some instances this could be limited.

London Landlord Accreditation Scheme

- One landlord felt forums like this were just as beneficial in getting people together in open discussion.
- One or two thought an online course would be useful as well as offering discounts on services such as repairs.

4. Do landlords need to go to college?

We presented landlords with some brief information about the Housing Health and Safety Rating System and had a discussion about how to help landlords learn and understand their responsibilities. The most common theme in the discussion was that the Council should promote our services better - be it through literature, online information or providing training courses. There was some confusion around the Council's enforcement powers and the processes we need to follow.

Housing Health and Safety Rating System (HHSRS)

- A large majority of landlords had never heard of the HHSRS – the system we use to assess properties.
- Many of the landlords would like training on this or at least being made aware of the HHSRS.

Landlord's responsibilities

- Landlords were unaware of the work we can do to resolve disputes. They shared examples of where it was unclear when repairs were the responsibility of the landlord or as a result of tenant behaviour.
- Landlords were interested in further training on issues such as damp and mould hazards.
- Landlords also thought the Council should educate them about their responsibilities

Council services

- Landlords find it difficult to work out which Council service they need help from and how to make contact with them.

5. Question time with Cllr Julian Fulbrook and Rhys Makinson

There was a general consensus from landlords that good management of properties by decent landlords was by far the best way to prevent poor property conditions. They were pleased with the training and support the Council has offered to empower them to deliver a good service. Some landlords supported licensing schemes as a way to demonstrate to tenants that they are meeting minimum standards and as a way to prevent spurious or vexatious complaints. A common and concerning problem for landlords is the future impact of direct payments to tenants on delivering a quality service. Many landlords are proud of the role they play in providing good quality accommodation to tenants on benefits. Other concerns that were expressed were:

- The need to find ways to educate tenants of their responsibilities.
- Some landlords found the recommendation from environmental health officers over-burdensome and out of proportion to the original complaint.
- Landlords found it difficult to make contact with housing benefit officers.
- Landlords working with the Council to provide homes to benefit claimants asked for better information about tenants including references from previous landlords.

Private Renters' Event – 25 March 2014

We held an event, along with the Camden Federation of Private Tenants (CFPT), for private renters living in Camden. Fifty private renters attended the event at Arlington House in Camden Town on 12 March 2014. There was a mix of tenures, including regulated tenants and assured shorthold tenants. The Cabinet Member for Housing, Cllr Julian Fulbrook, the Director for Housing and Adult Social Care, Rosemary Westbrook, and staff from our services took part in a discussion for private renters. Participants had a chance to take part in each of five workshops:

1. **Camden Federation of Private Tenants** – what is CFPT, what do we do and what are our future plans?
2. **Well and Warm** – improving the energy efficiency of a privately rented home
3. **Sustaining tenancies:** know your rights and maximise tenancy success
4. **How the Council can help you** deal with poor housing conditions
5. **Question time with Cllr Julian Fulbrook and Rosemary Westbrook** - in groups of 10, private renters had a chance to put their questions to the Cabinet Member for Housing and the Director of Housing and Adult Social Care.

Overall summary of feedback

There were some common themes. Many renters said they are afraid they will be priced out of their homes or evicted if they ask their landlord for repairs and improvements. Older tenants described poor conditions and a lack of adequate heating. They were very realistic about the fact the Council couldn't help directly with some of these concerns, especially in relation to rents, but valued our advice and intervention and the fact we are taking a strong stance on issues affecting private tenants.

Workshop feedback

1. Camden Federation of Private Tenants

Private renters talked to Robert Taylor, Organiser at CFPT. They shared their concerns about the following things:

Affordability

- Rent levels and regular rent increases are major issues of concern, especially for families that need larger properties.
- Overcrowding is a consequence of high rents and is the only way some can live in the borough e.g. £800 per month just for a room.
- Fear of whether rents can continue to be paid and whether people will be able to continue living in Camden was repeatedly mentioned.

Imbalance of power between landlords and tenants

- Disrepair, poor relationships with landlords/agents, and harassment are ongoing and underlying issues.
- Lack of knowledge about who their landlord is and the difficulty in getting this information.
- They saw a need to publicly rate the performance of landlords/agents.
- Problems with letting agents and the fees they charge adds to the financial pressure felt by tenants.

The role of the Council

- Enforcement action by the Council needs to be prioritised, pro-active and publicised.
- Lack of understanding about what exactly the Council does and is responsible for, for example, some think it runs the Rent Officer service.

Government housing policy

- Does the government lack a housing policy or is it just not interested in tenants?
- Will anything change, even if private renters lobby the government?

2. Well and Warm

We presented information about the Council's Well and Warm services. Those who had received a well and warm visit said they had been very helpful with regards to the advice and warmth packs. Most paid for their energy bills and were interested in the support the Green Camden helpline could provide regarding fuel switching as this would not require liaison with the landlord. A common theme in the discussion was a general fear of requesting or making energy efficiency improvements in case it led to retaliatory harassment, rent rises or eviction. Many preferred to keep things as they are rather than 'rock the boat' with their landlord.

3. Sustaining tenancies

We asked private renters about the types of problems they faced in the private rented sector and offered advice to groups on individual cases. Overall there was a great deal of concern about long term security of tenure and managing complaints about the quality of properties. Some tenants did not know about the services available from the council or had used them in the past and not thought to use them for more recent issues. The following themes were discussed:

Security of tenure and the threat of homelessness

- Many were concerned about their long term security of tenure due to both unaffordable rent increases and the threat of retaliatory evictions.
- There were some fears around the impact of welfare benefit caps.
- Both regulated and assured shorthold tenancy renters were concerned there was no long term protection for their homes.
- Many were unsure what they would do if their rents became unaffordable and there was no access into social housing.

Retaliatory evictions - disrepair and rent increases

- A number of tenants were worried about being evicted if they complained to their landlords about disrepair.

- Many felt they could not enforce any rights to get repairs done or to challenge rent increases without risk to their homes.
- Regulated tenants have greater security but equally complained about getting repairs done.

Harassment, succession and other issues

- There were discussions about other areas such as agency fees, deposit protection and also offshore landlords.
- A couple of tenants expressed concerns about harassment from their landlords with one tenant moving out as a result.
- There were questions about succession to regulated tenancies, with some worried about their rights, or the rights of family members to remain in their home after they have died.

4. How the Council can help you

We presented information to private renters about how we can help residents deal with poor housing conditions. Views shared included:

- Many told us that they were afraid of complaining to the Council or their landlord because they feared being evicted.
- Many mistakenly believed the Council had the power to introduce security of tenure and introduce rent controls.
- Some discussed their personal housing situation and advice was given.

5. Question Time with the Cabinet Member for Housing and the Director of Housing and Adult Social Care

Private renters told the Cabinet Member and the Director that they appreciated events like this where they are listened to and can express their views. They are pleased to hear that the Council is increasing the amount of work it is doing to improve standards in the private rented sector and taking a more strategic view of the sector. Broadly similar issues were raised as at other workshops:

- Many found no correlation between high rents and the quality of privately rented properties.
- Many were concerned about rising rents and were afraid that they may have to leave the borough.
- Many expressed the fear of being evicted if they complained to their landlord or raised a complaint with the Council.
- People wanted the Council to do more to improve the sector but were not clear on what the Council had the power to change.

Partners' and professionals' event – 20 May 2014

We held an event for partners and professionals at Camden Town Hall on 20 May 2014. We presented details of our private rented sector policy and explored the idea of introducing an additional licensing scheme for HMOs. The event was attended by:

- Shelter
- Camden Citizens Advice Bureau
- London Fire Brigade
- University of London Housing Services
- Public Health
- Age UK
- Camden Federation of Private Tenants
- Camden Community Safety
- Camden Adult Social Care

There were two workshops:

1. A private rented sector that works for everyone
2. Exploring the possibility of an additional licensing scheme in Camden

Workshop feedback

A private rented sector that works for everyone

1. **Are there particular groups among private renters that are vulnerable or at risk of exploitation?**
 - Given the weak position in terms of security of tenure, all tenants are possibly vulnerable.
 - Low income tenants may have problems managing tenancy-related issues e.g. rent arrears, eviction, problems securing another home in the borough, less informed immigrants and people with English as a second language
 - Students – inexperienced, new to London. Many are financially and personally supported by family.
 - Power imbalance – high letting agent fees and lack of transparency, poor management, problems with repairs, holding of deposits.

What can we do to protect them?

- Working together – sharing information, having a clear way to report problems to reduce red tape.
2. **What differences do you notice about HMOs (i.e. three or more people that are not part of the same household or family)? What sort of problems are you aware of for this group?**
 - Poor maintenance, particularly common areas
 - Cheaper accommodation
 - High proportion of single males

- High proportion of low wage/unemployed
- High proportion of 40 to 60-year-olds
- Insecurity of tenure
- More students
- Less well managed
- Lower standards – water, hygiene, electricity
- Problems with fire/smoke detection
- Less secure neighbourhoods
- More antisocial behaviour – litter, noise
- Tenants less aware of rights – harassment, illegal eviction

3. What does your organisation notice about private renters as a group?

- University of London Housing Services (UoL) – one third of students live in the private rented sector. Fewer problems with landlords registered with UoL. High satisfaction rate (70%).
- Age UK – Private renting is less common for older people. Problems with repairs. Tend to need advocacy – help presenting issues to landlords.
- Public health – hard to find people who do not use health services. Health issues, such as winter conditions.
- Fire brigade – elderly and vulnerable groups are more prone to fire incidents. Fit smoke detectors. Lifestyle – smoking etc.
- Camden Citizens Advice Bureau – very few affordable rentals in Camden, especially south of the borough. Leading to movement out of borough, and renting is only affordable to highly paid professionals. Poorest are living in worst accommodation. Regulated tenants tend to be older and living in poorly maintained properties.

4. How important is tenure in the provision of your service (i.e. social/private/owner-occupier)? Do you routinely record household tenure?

- Tenure is very important to all organisations (Shelter, CAB, Age UK, CFPT) and is the first question they ask – as they need to ascertain security of tenure. Not as important for UoL – as all on 12-month assured shorthold tenancies (800 cases a year).

5. What can we do together to improve the services private renters receive?

- Inform tenants of the standards that they should expect e.g. fire safety
- Understand tenancy agreements are complex
- Find ways to help tenants facing difficulties due to rent deposit schemes
- Basic property inspection sheet for tenants
- Lobby government about retaliatory evictions
- Make it easier to take action on repairs
- Increase awareness of who to complain to about repairs and noise
- Find ways to help people with problems caused by joint tenancies
- Minimum standards
- Better enforcement
- Make better use of contacts/referrals

- 6. How can we share information to protect private renters? What information is it important to share?**
- Regular meetings to discuss problematic agents and landlords in area
 - Share experiences and learning
 - Data protection issues for clients
 - Share information on rogue landlords
 - Good to get information from Council e.g. already find useful the quarterly report of the impact of welfare reform
 - Share information on common repair problems
 - Examine impact of rent increases.
- 7. Thinking about health and wellbeing, how can we make sure that private renters don't get left behind?**
- Build on existing partnerships
 - Ensure renters understand the services already provided
 - Look at ways other services can dovetail with the Council to work together and get across each other's messages
 - Make it easy for agencies to use Council services
 - Dialogue with environmental health and housing advice would be useful
 - Keep renters up to date with information about services
 - Community events
 - Early intervention
 - Work with groups such as tenant associations
 - Better joint working between health services and environmental health and housing
 - Work with hard to reach vulnerable renters. Power imbalance means they lack knowledge
 - More tenant organisations needed
 - Give renters knowledge about standards to expect and what to do if they encounter problems.
- 8. How can we work as a partnership to improve conditions and services for private renters?**
- Regular meetings
 - Sharing information and intelligence
 - Work together in lobbying and campaigning
 - Council needs to be more proactive when issues are reported by tenants
 - Sharing information on rogue landlords
 - Contact points in the Council
 - Ability to feedback issues arising about problems with the Council
 - Some form of licensing
 - Information to tenants and landlords
 - Sharing information on private rented properties – especially where there are poor conditions
 - Need to get to know each other better – this is a great start in working together
 - Proper dialogue regarding expectations
 - Sharing information, regular meetings, events like this

- Getting input before policy changes
- Sharing good practice from other London boroughs

Exploring the possibility of an additional licensing scheme in Camden

1. Do you identify and record whether properties are HMOs?

- Generally not. May deduce it from information that is given.

2. What problems do you come across in HMOs?

- Disrepair
- Co-sharing tenancy problems
- Fire safety
- Pests – often related to disrepair
- Rent to rent - subletting

3. Are HMOs a good thing in Camden – what are the advantages and disadvantages?

- Advantages: Contribute to a diverse community; affordable; students benefit from the supply; good for other transient groups; flexible.
- Disadvantages: sharing issues; overcrowding; disrepair; hygiene; health and safety; joint tenancy agreements; landlords more negligent.

4. Do you deal with problems in badly converted flats or studios (known as Section 257 HMOs)? If so, what sort of problems?

- Noise
- Fire safety
- Utility meters
- Electrical safety

5. What do you think are the advantages and disadvantages of additional licensing?

- Advantages: could raise standards, could identify the worst landlords.
- Disadvantages: no action after initial publicity, drive worst landlords underground, lose supply of privately rented properties (landlords decide to sell or not rent them out).

6. How can we target the worst landlords and worst properties in Camden?

- Offer rewards to tenants ('whistle blowing')
- Offer advice and events for landlords and tenants
- Share data on tenancies
- Enforce current legislation
- Build more privately rented properties
- Carry out more street surveys.

7. Should we inspect properties immediately after application and before they are licensed (which may be a quicker and less thorough inspection) or after they have been licensed (which may mean a longer and more detailed inspection).

- Before. To give confidence in licensing and improve standards
- More incentive to landlords to make improvements now.

- 8. How can we prevent the possible reduction of HMOs (if landlords decide to not to let to sharers)?**
 - No solutions were found but partners agree that it could be a problem. They shared concern that landlords may sell or let to different types of tenant and that more landlords may operate under the radar.
- 9. What information can we share about landlords to assess if they are a 'fit and proper person'?**
 - Records of convictions
 - Make it easy to report bad landlords to the local Council
 - Publish details of enforcement action taken against landlords and letting agents.

A profile of private renters in Camden – Census 2011

Overview

The profile provided here of private renters renting from a landlord or letting agent in Camden is drawn from the Household Reference Person (HRP) in the 2011 Census. The term was first used in the 2001 Census and replaced the traditional concept of the 'head of the household'. The HRPs provide an individual person within a household to act as a reference point for producing statistics and for characterising a whole household according to the characteristics of the chosen reference person.

Based on the Census data, the private rented sector in Camden is dominated by young and highly skilled, economically active people. 73% of those living in the private rented sector are aged between 25 and 49. 80% are in employment and only 3% of economically active people (excluding students) are unemployed.

Of the 17% that are economically inactive, the majority are students (9%), some are retired (4%), and others are looking after home or family (1%) or are long-term sick or disabled (2%). 65% of full-time students in Camden live in the private rented sector but account for a relatively small proportion of the whole sector (4%).

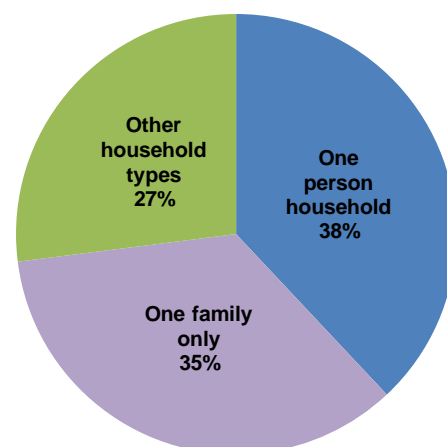
An overwhelming majority of 76% of private renters in employment are in top tier occupations: managers, directors, senior officials (16%); professional occupations (35%); and associate professionals and in technical occupations (25%).

While the sector provides homes for large proportions of single people and sharers, a growing number of families are now relying on the sector with 26% of all one family households now privately renting.

The sector is ethnically diverse - 60% of all households renting from a private landlord or letting agent are from a black or minority ethnic group. This compares to 56% of the total population. A much greater proportion of Other White persons (33% compared to 20%) living in the private rented sector and a smaller proportion of White British persons (39% compared to 49%) accounts for much of this difference.

Household composition

There is a fairly even split between one person households (38%), one family only households (35%), and other household types (27%) in the private rented sector. However, when expressed as a proportion of all households in Camden, a different story emerges. Over half of all other household types currently live in the private rented sector (52%). Over a quarter of one family households are living in the private rented sector (26%) compared to less than a third of one person households (30%).

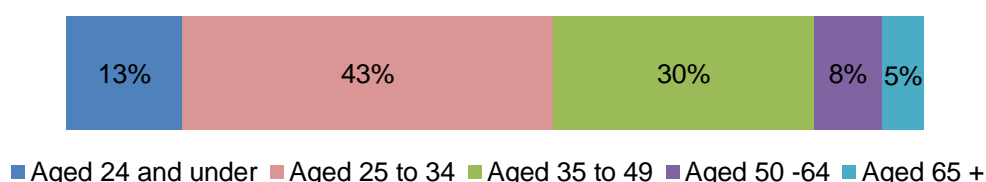


Household composition	All households	Renting from a private landlord or agent
One person household	39,531	11,228
One family only	41,503	10,369
Other household types	16,500	8,109

Age

Camden has a relatively young population but there are a greater proportion of younger people living in the private rented sector compared to other types of housing. The largest age group are aged 25 to 34 (43%). 73% of all private renters are aged between 25 and 49 compared to 55% of all households in Camden. Less than one in 10 are aged 65 or above.

Age group of all households renting from a private landlord or agent%



Large proportions of the two youngest age groups are renting from a private landlord or letting agent. When expressed as proportion of all households in Camden, two thirds (67%) of those aged 24 and under are living in private rented homes along with well over half (57%) of 25 to 34-year-olds.

4,021 (14%) households renting from a private landlord or letting agent have dependent children. This is lower than the proportion in the wider population (22%). A small number of households with dependent children are in properties lived in by more than one person or family - 391 out of 8,109 households (4.8%).

3,794 (13%) of households renting from a private landlord or letting agent are aged 50 and over.

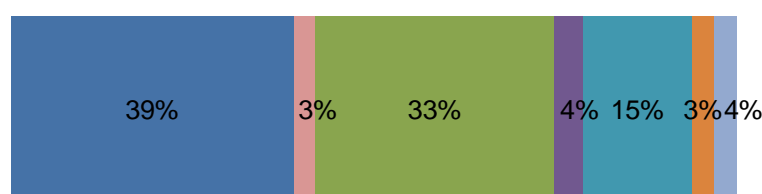
1,205 (4.1%) of households renting from a private landlord or letting agent are composed only of members aged 65 and over, however, the number is much smaller for households that are formed of more than one person or family, 32 out of 8,109 households (less than 1%).

Age group	All households	Renting from a landlord or letting agent
Aged 24 and under	5,975	4,010
Aged 25 – 34	22,495	12,860
Aged 35 – 49	31,309	9,042
Aged 50 – 64	20,451	2,347
Aged 65 – 74	9,052	792
Aged 75 – 84	5,837	448
Aged 85 +	2,415	207

Ethnicity

60% of households renting from a private landlord or letting agent are from a black or minority ethnic group. This compares to 56% of all households in Camden. A much greater proportion of Other White persons (33% compared to 20%) living in the private rented sector and a smaller proportion of White British persons (39% compared to 49%) accounts for much of this difference.

Ethnicity of households renting from a private landlord or agent



- White En/We/Sc/Nl/Br
- Irish
- Other White
- Mixed /multiple ethnic group
- Asian / Asian British
- Black / African / Caribbean / Black British
- Other ethnic group

There are greater concentrations of some ethnic groups living in the private rented sector. Around a half of all Chinese (51%), Other White person (49%) and Other Asian person (49%) households in Camden are renting from a private landlord or agent. Other groups with over a third of all households living in the sector are Other Mixed (41%), Indian (40%), Arab (40%), and White and Asian (39%) person households.

There are only small numbers of Black / African / Caribbean / Black

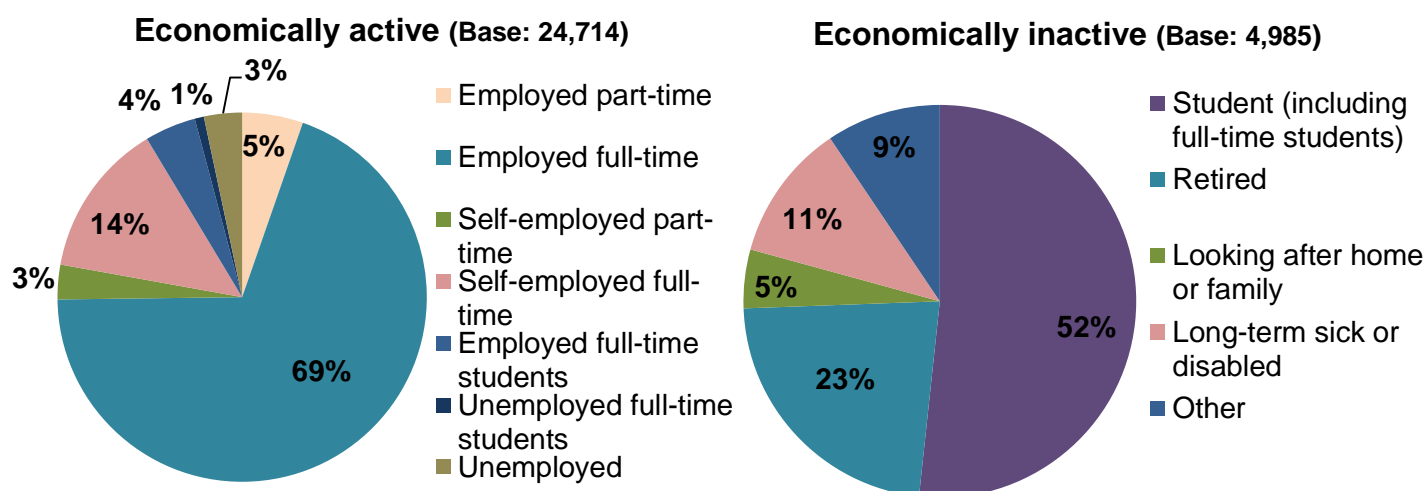
British households living in the private rented sector - 789 out of all 6,589 households living in the borough.

Ethnic group	All households	Renting from a private landlord or agent
White English / Welsh / Scottish / Northern Irish / British	48,272	11,718
Irish	4,311	790
Gypsy or Irish Traveller	87	24
Other White	19,791	9,732
Mixed / multiple ethnic group	3,428	1,159
Asian / Asian British	11,857	4,356
Black / African / Caribbean / Black British	6,589	789
Other ethnic group	3,199	1,138

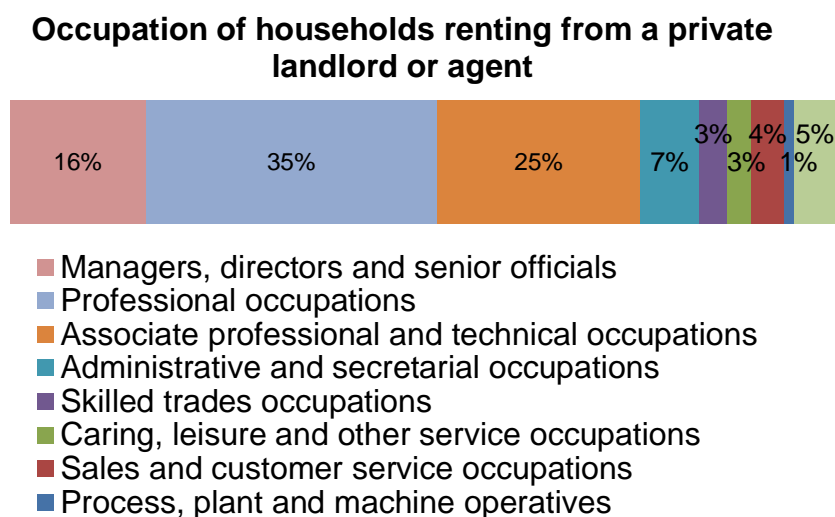
Economic activity and occupation

With the high rents on offer in Camden, it is no surprise to find that those living in the sector tend to be economically active, in employment and working in jobs where higher salaries are expected.

80% are in employment and only 3% of economically active people (excluding students) are unemployed. Of the 17% of that are economically inactive, the majority are students (52% or 9% of all renters), some are retired (23% or 4% of all renters), and others are looking after home or family (5% or 1% of all renters) or are long-term sick or disabled (11% or 2% of all renters).



An overwhelming majority of 76% of those in employment are in top tier occupations: managers, directors, senior officials (16%); professionals (35%) and associate professionals and technical occupations (25%).



Rents and affordability in Camden

Camden has some of the most expensive residential property in the country. The average house price in June 2014 was £759,310, according to the Land Registry. The borough also has very high rents. Accurate data on private rents is hard to find. This study compares two sets of rental data:

1. The **median let rental value published on the GLA London Rent Map**. The GLA takes data from the Valuation Office Agency (VOA). Private rental data entered into the lettings administration information database were extracted from the 12 months previous to the data release. At the time of conducting this study, the GLA Rent Map data showed rents for the **12 months up to February 2014**. As a caution to the quality of the data, the VOA says “the underlying data set to these statistics is not drawn from a statistical sample and does not consist of tracked properties. This means that the statistics presented in this release should be considered as indicative only and do not represent accurate measures of the population. Additionally, the composition of the sample varies over time and therefore care should be taken when drawing comparisons between the statistics reported in this release and those for different time periods due to those variations.” The data finds that rents in Camden range from £172 per week for a shared room to £1,000 per week for a four bedroom house or flat.
2. The **average advertised rental values on the 12 June 2014 on the Zoopla website**. The data is provided by the website and offers a snapshot of average rents advertised live on the site according to user inputted search criteria. There is no explanation of methodology available or the type of average calculated. Caution should be exercised due to the apparently duplicate entries of the same property by different agents, which may influence the overall average. The data finds that homes advertised for private rent in Camden ranged from £405 per week for one bedroom to £1,407 per week for a four bedroom house or flat.

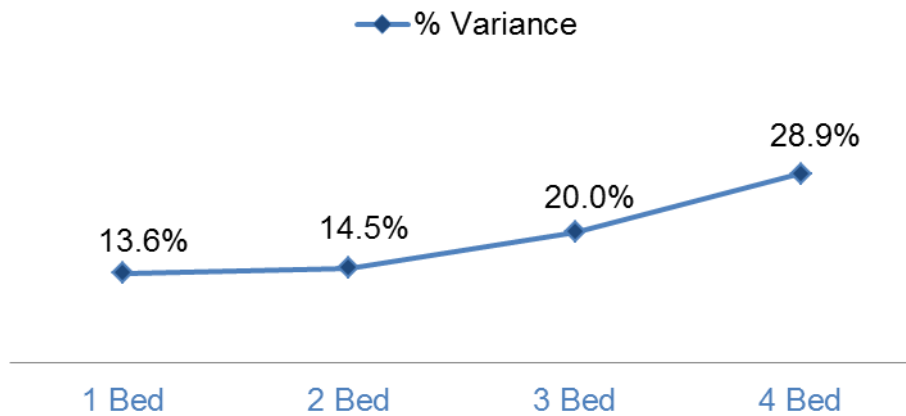
Comparing market rental values across bedroom size

The charts at the top of the next page show that there is a significant variance between the advertised rental values and the GLA Rent Data of between 13.6% and 28.9% depending on the size of the home.

Average Market Rental Values June 2014 (per week)



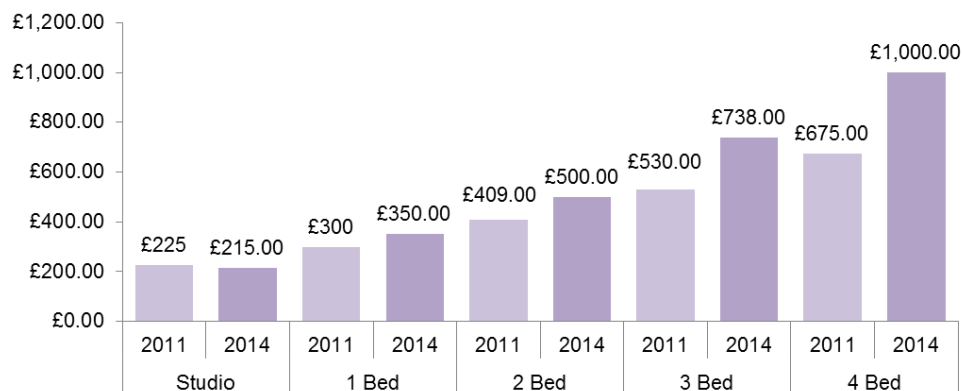
Variance between advertised and GLA rent data



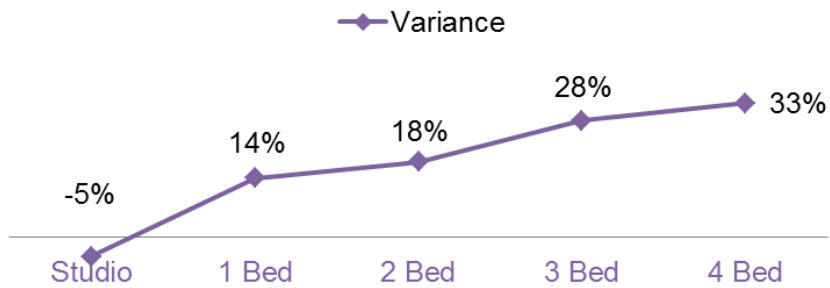
Comparing market weekly rents in 2011 and 2014

The charts below show that the average (median) let rental value (GLA Rent Data) decreased by 5% for shared room/studio lets and increased by between 14% and 33% depending on the size of the home between 2011 and 2014.

2011 vs 2014 - GLA weekly rents

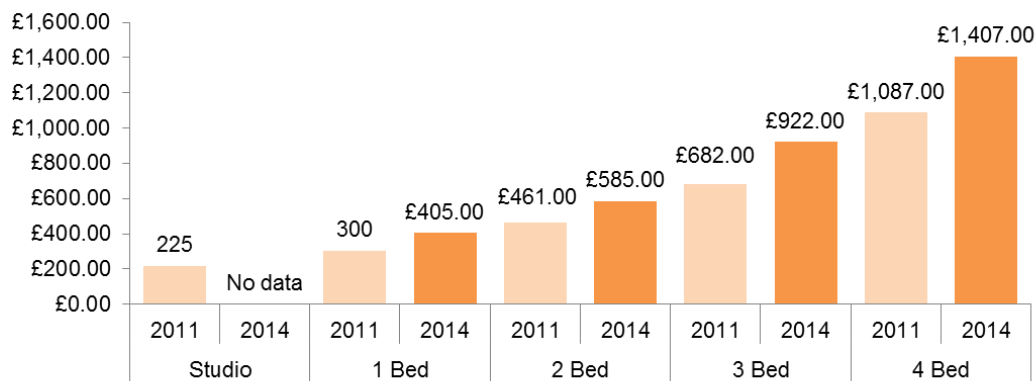


Change in average weekly rents between 2011 and 2014 (GLA data)

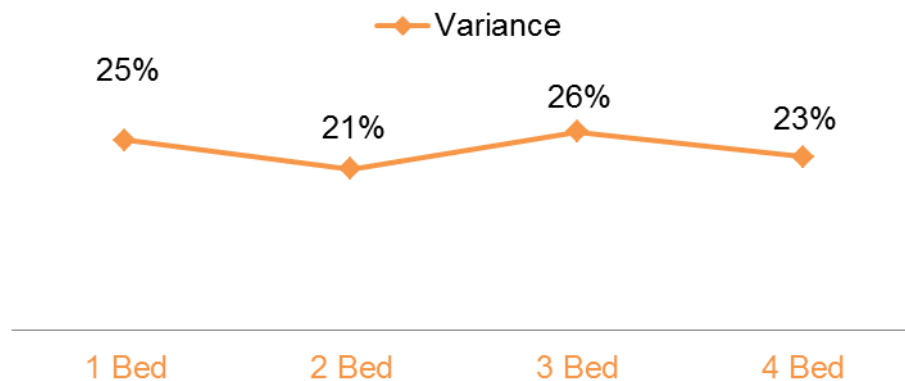


The next two charts show that there is a fairly even variation of between 21% and 26% across the bedroom sizes for advertised rents between 2011 and 2014. However, the advertised rents shown for 2011 were taken from the now defunct Find-a-Property website and the research was carried out on behalf of Camden Council by Pod (a consultancy).

2011 vs 2014 - Advertised weekly rents



Change in average weekly rents between 2011 and 2014 (Advertised rents)



Comparing market rents in Camden by postcode area and LHA levels

About a quarter of Camden households receive housing benefit¹. The great majority of these live in social housing; only 16% of all housing benefit claimant households (4,433) live in the private rented sector, and of all private tenants only about 14% claim housing benefit. This is much lower than the national figure, where more than 25% of households in privately rented property claim housing benefit (English Housing Survey Table FT3231). Given the high rents in the area this low claimant rate reflects the relatively very high incomes of those renting in the Camden market.

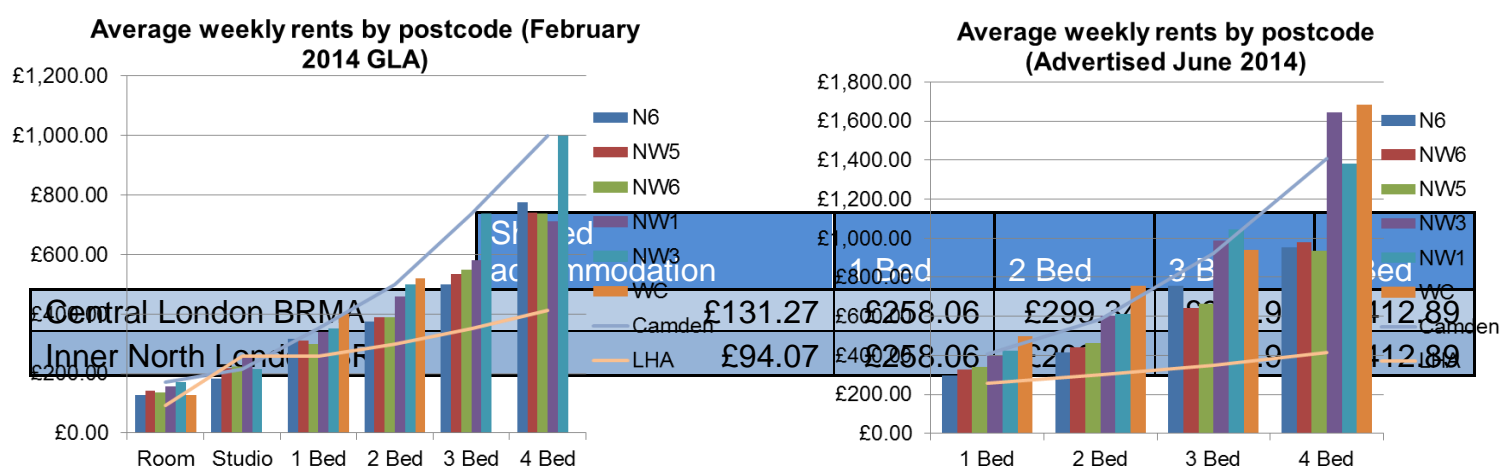
In April 2011, housing benefit was replaced for new claimants by the Local Housing Allowance (LHA). This is currently capped at £258 per week for a one bed apartment and £413 per week for a four bedroom unit. The cap on LHA has made it more difficult for Camden households in housing need to find accommodation in the private rented sector. In 2009/10, 84% of Housing Options and Advice (HOAS) placements were in the borough; since April 2011 this has fallen by over half to 35%.

LHA is calculated by the Valuation Office Agency which collects evidence of rents charged locally for all property sizes and then select the 30th percentile. In Camden, there are two Broad Rental Market Areas (BRMAs):

- Central London, which covers most of W1, WC1, WC2, EC1
- Inner North London, which covers the remaining postcodes.

The only difference between the two is the shared accommodation level, which is higher for the Central London BRMA. For this reason, the Central BRMA is used in this report.

The following charts show the weekly advertised rents and GLA Rent Data by postcode, bedroom size and compared against LHA 30th percentile values.



¹ According to Council figures there were a total of 23,793 households claiming housing benefit in Camden, or 24% of the total of 97,534 households enumerated in the 2011 Census.

Building Research Establishment (BRE) Stock Modelling Report

We commissioned the BRE to provide information on key housing and domestic energy variables, with a focus on private sector housing. The full report is available at www.camden.gov.uk/landlordlicence. The summary table below shows the stock profile of the private rented sector in Camden plus a comparison with HMOs. A definition of an HMO can also be found at www.camden.gov.uk/landlordlicence. The findings show:

- HMOs account for 7,652 (23%) of all private rented dwellings (32,922) in Camden.
- Just over a fifth (21%) of all 5,800 hazards estimated to be present in all private rented dwellings are located in HMOs.
- Just over one in 10 (11%) of the 3,390 private rented dwellings estimated to be in disrepair are HMOs.
- Over one in 10 (14%) of the 4,206 households estimated to be living in fuel poverty in the private rented sector live in HMOs.
- Over one in 10 (14%) of the 7,538 low income households living in private rented dwellings are living in HMOs.

Type of dwelling	Number of dwellings	Housing Health and Safety Hazards (Category 1)			Disrepair	Fuel Poverty	Low income households	Simple SAP Score
		All hazards	Excess cold	Fall hazards				
All private rented sector	32,922	5,800 (18%)	2,802 (9%)	2,528 (8%)	3,390 (10%)	4,206 (13%)	7,538 (23%)	54
All HMOs	7,652	1,219 (16%)	461 (6%)	665 (9%)	499 (7%)	587 (8%)	1,067 (14%)	54
Types of HMO								
Shared/bedsit	2,569	460 (18%)	179 (7%)	251 (10%)	269 (10%)	125 (5%)	154 (6%)	53
Section 257 HMO	4,578	620 (14%)	254 (6%)	308 (7%)	181 (4%)	429 (9%)	867 (19%)	55
Mandatory licensable	505	139 (28%)	28 (6%)	106 (21%)	49 (10%)	33 (7%)	46 (9%)	51

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