

WHAT'S NEXT FOR MARGATE RENTERS?

Writer
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Promise versus precarity in the Margate rental sector

Welcome to Margate: a charmed land in which the beaches are yellow, the batter is golden, and three-bed homes can be purchased for the price of a cramped London flat. True? Sort of. But then again – as anyone who has tried to move to or within Margate in recent months will know – in many ways, sort of not.

Certainly Margate holds appeal for those already on the property ladder, but for those without a mortgage and lacking any prospect of securing one, rising house prices plus increasing demand from buy-to-let investors – and far from enough council housing to go around – has led to record numbers living in accommodation rented privately.

In a perfect world private rentals ought not be a problem but, as with all arenas where money is involved and demand outstrips supply, Margate's private rental sector is currently rife with abuses. The problems tenants face are multiple: not only are rents commonly set at levels disproportionate to local average incomes (rents rise; wages do not) but, being in many cases both desperate for a home and unaware of their legal rights, tenants find themselves disempowered in the face of landlords who frequently do whatever the hell they can get away with – whether legal or not.

“Rent increases are one problem,” confirms Georgie, who works with national renters’ union Acorn, “but the more immediate problem is that so many people are living in slum housing or forced to deal with horrific landlords.” She explains that Acorn works by harnessing the collective clout of its members, in order to take “direct action” against exploitative behaviour. This is necessary because, she says, too often tenants find themselves “alone, vulnerable, and confused about their rights.”

Simply put, it is about the power of the group: creating “a critical mass,” as Georgie puts it, “from which pressure can be applied more effectively.” Such pressure might initially take the form of an email campaign. “But, if there is no response from the agent, we would escalate the pressure by using public shaming.” This might mean leaving bad reviews on Facebook or Google. The method is surprisingly effective: “Estate agents absolutely hate bad reviews!”

Where the situation involves an unresponsive landlord, on the other hand, he or she might find themselves facing a group of Acorn members protesting on the street outside their home. “It’s not about physical pressure,” Georgie notes, “but about demonstrating that we won’t be quiet. That’s what landlords expect.”

* Affordable, safe and secure homes are what we all need and have a right to expect. Unfortunately, since the start of the pandemic, the already precarious life of a renter appears to have become

increasingly insecure. Though the government has asked landlords to show “compassion” when it comes to tenants facing difficult circumstances, in many cases this is not happening: as ever, evictions can be sudden and unexplained. They can even come as “punishment” for making, for example, a simple request for repairs.

Ayaan Bulale, who in the course of her outreach work with Open School East meets many members of the local community, has many such horror stories to tell. She speaks of a property-owner in Cliftonville who expressly targets fresh immigrants as tenants – likely in order to take advantage of their lack of English ability. “She charges £200 for a mysterious ‘tenancy agreement’ fee,” says Ayaan, “and this on top of an £850 a month rent. For a one-bed flat in a terrible condition!” If this owner decides to evict, she can do so easily: the new arrivals often don’t understand that landlords are required to give notice. Desperate, they simply tell Ayaan, “He said leave tomorrow.”

The stock reply from landlords – “If you don’t like it, no one’s forcing you

to rent this place” – is precisely what leaves tenants feeling vulnerable and afraid, convinced they have zero leverage on their own. “That’s why it’s crucial that people are taught what they have a right to complain about,” says Georgie. “Nobody should live in fear of being slapped with a Section 21 [an eviction for which no reason need be given].” Ayaan describes the situation of another family who, following three weeks in a new flat found themselves “covered in bed bugs.” Soon after they reported the problem, they returned home to find an eviction notice taped to the door. About the bedbugs, the landlord simply said, “You brought them.”

Compounding the problem is that, as Margate continues to gentrify, agents and landlords are becoming increasingly selective – discriminatory – when it comes to choosing tenants. Often they state “no families,” says Ayaan, “or no black people, or no Roma, or no one on benefits.” That such specifications are actually illegal makes little difference: demand is now sufficiently high for landlords ▶



▲ Photograph courtesy of Acorn Brighton

to be confident that they can fill their properties with the high-paying tenant of their choice. This is perhaps especially ironic as, of the roughly quarter of the 23 million households in England now renting their home from a private landlord, white British households are the least likely to do so.

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Also working to remedy the issues that renters in the area face, the Thanet Community Land Trust hopes to undermine the private sector not by protest, but by actually building new and affordable homes. Robert Hewer, who describes himself as one of the “five concerned individuals” who in 2019 founded the Trust, explains: “The key problem is supply. You can make a lot of noise, but the way to truly undermine the private sector is to create alternatives.”

Consequently the trust is now in the midst of a project to construct four three-bed homes in Clifton Street, which will be let at an affordable price - that means at approximately 80% of the current average - to those at the top of Thanet District Council’s waiting list. He agrees with Ayaan that there are “some very objectionable landlords out there,” citing a family who, doing their best to pay off rent

arrears accrued during the pandemic, suddenly found “five men in balaclavas and with baseball bats at their door.” They were given a week to move out. Terrified, naturally they did.

The Clifton Street project will hopefully be only the first of many. Sourcing sites which can’t be otherwise sold is the first challenge. Inevitably, Robert says, the sites the Trust secures end up being “the ones nobody else wants.” Already in receipt of a £10,000 grant from TDC (“admittedly this will cover the cost of an architect’s design and not much else”) the rest of the fund for the building work will be raised through loans from ethical banks, some of which offer lower lending rates for homes built to high ecological standards. The homes the Trust eventually constructs will be timber-framed and environmentally conscious, making them “not only cheaper to build, but cheaper for tenants to live in,” says Robert. “Which is of course the primary objective!”

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In Thanet, Local Housing Allowance (the system used to calculate housing benefit for those renting from private landlords) rates are currently set at £473.72 a month for a one-bed flat - with under 35-year-olds only ever

entitled to £299.17 a month, the rate for those living in shared accommodation. Rates for larger, family homes are similarly underwhelming. Such rates appear to be completely out of step with the reality of the property market: a survey conducted by Acorn found that of the 68% of individuals renting privately in Margate, the average cost (per individual per month) is £500-599. This means that individuals and families on benefits are obliged - somehow - to make up the shortfall themselves.

As if to add insult to injury, the survey also found that the equivalent average monthly mortgage payment is £400-499. In other words, those perhaps most likely able to afford inflated prices are the least likely to have to do so.

Are there any solutions to such an absurd situation? Rent caps, tax incentives, and placing a limit on the number of Airbnbs any one landlord can own (“People with means are hoarding homes,” Ayaan remarks) are all common suggestions. But neither the council nor government is going to take action unless they really have to. “More local people need to get involved,” Georgie agrees. “And that means DfLs as well. Just bickering in Facebook groups creates little prospect

of change. In fact, it only leads to more division.”

Even for those whose main concern is to increase Margate’s creative and tourist capital, escalating quantities of holiday lets cannot be deemed a unilateral good. “It’s an incredibly blinkered view,” says Georgie. “If artists can’t afford to live here, the whole regeneration of Margate along creative lines is undermined!” Ayaan adds that if too many homes are converted into Airbnbs, we all lose out — TDC included (council tax discounts are applied to holiday homes). “In a way you can’t blame people for wanting to make as much money as they can,” she admits. “But someone needs to remind these landlords that life is not just about money. If too many people are priced out, our town risks becoming not just heartless, but soulless too.”

Both Acorn Margate and Thanet Community Land Trust are actively seeking to recruit more members.

To get involved, visit:
acorntheunion.org.uk
thanetcommunityhousing.org

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