

## Rent Better and the Future of PRS



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# RentBetter research

## Key lessons for PRS policy in Scotland

CIH March 2025

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**indigo**house  
The Collaborative Consultancy

 **Nationwide**  
Foundation

 **RentBetter**



# What is RentBetter?

## 5-year study independent research - 2019-2024

Funded by The Nationwide Foundation to

- Understand the impacts of the Scottish private tenancy reforms (and more recent legislation)

Is it achieving

- Increased security of tenure
- Protecting against excessive rent increases
- Empowering tenants

And

- Explore tenants and landlords/letting agents' experience
- Provides learning to help shape any further Scottish reforms – Housing (Scotland) Bill 2024
- Renters Rights Bill 2024 - England

## Wider/more recent legislation and regulation

- Reform dating back 15 years
- Repairing Standard, Private Landlord Registration, Letting Agent regulation
- 2016 Act – PRT etc
- Coronavirus Emergency Legislation
- Cost of Living Emergency legislation
- New Deal for Tenants consultation
- Housing (Scotland) Bill 2024
- Heat in Building Regulations Bill
- Short Term Let regulation
- Mortgage Interest Tax Relief
- Additional Dwelling Supplement



## Luke's story

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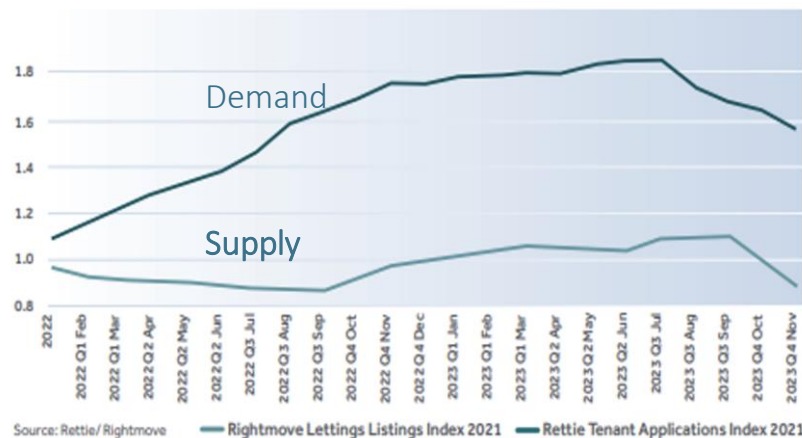
## Luke is unusual .....

- Luke was dissatisfied with his private rental
- Most private tenants are satisfied – SHS, RentBetter, SDS
- Luke knew his rights
- The vast majority of private tenants do not know their rights
- Luke knew about how to get justice – the Tribunal
- The vast majority of private tenants do not know about the Tribunal, or about rent adjudication.

# Context – supply and demand

- The market is (almost all) powerful .....
- **A vicious cycle of power imbalance....**
- **Market forces - Lack of choice, lack of challenge = no change**
- Even with more legal rights, tenants are less likely to exercise rights when there is **lack of choice**
- Imbalance in the tenant landlord power dynamic – especially for lower income tenants / others with less market power.
- Recommendation – Enforcement AND more affordable supply across the housing system

The increasing gap between supply and demand



Source: RentBetter Final Report 2024, see page 17





## Security and tenants' confidence

- The PRT means tenants have more legal security and -
- Tenants' confidence over the last 5 years has generally increased
- But tenants put that down to financial, health, individual circumstances, and trust and confidence in the landlord - not increased legal security
- It's still a subjective relationship for many
- Those with less financial security feel less confident
- But signs and examples of a gradual shift to contractual relationships –
- It is clear that regulatory/cultural change takes time



## Security and tenants' confidence

- Consistent lack of knowledge of rights from tenants –
- We found no change in tenants' knowledge over the last 5 years about their tenancy rights and how to exercise them
- When tenants do know their rights, it is empowering and can make a difference, especially with advice and support
- Access to justice – perception and reality is that it is challenging with lack of awareness
- Lack of enforcement



## Security and tenants' confidence

Very few tenants have eviction experience (1% over 5 yrs)

But evidence of informality

Unlawful eviction on ground of sales

- 1 in 5 landlords did not sell when this was the ground for eviction
- Examples from tenants of sales eviction experience

Landlords and agents are 'settled' with the PRT

- Most landlords said 'no impact' – end of fixed term, end of no grounds for evictions, tenants giving longer notice
- Brings consistency – cited especially by agents
- **But** landlords and agents are generally more unhappy now than 5 years ago – due to more recent legislation/can't keep up.

## Key Recommendations



## Enforcement, enforcement, enforcement

- ✓ Legislation is only the first step
- ✓ More and better enforcement to support tenants and change
- ✓ Make sure tenants know their rights from the start of tenancy
- ✓ Accessible – verbal and 2-4 page easyread\*
- ✓ More resources for information and advice
- ✓ Enforcement targeted at the lower end where tenants have less market power
- ✓ Stronger deterrents for wrongful evictions – onus on landlords not tenants
- ✓ More affordable housing supply



## And finally .....

- Cultural change in this highly diverse and disparate market takes time.
- Prioritise policy for change.
- Then stick to it and **enforce it.**



How is private renting in Scotland changing?

[rentbetter.indigohousegroup.com/](http://rentbetter.indigohousegroup.com/)

**RentBetter**

**The Indigo House Group**

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# Lunch break

Time to network and speak to your  
exhibitors





## Planning, development and delivering more affordable homes



Michelle Mundie  
Chief Executive,  
Argyll Community  
Housing Association



Gordon Thomson  
Director, Turley



Ken Gibb  
Professor in housing  
economics and  
director, University of  
Glasgow and CaCHE



Kirsty Wells  
Director, ARK  
Consultancy

# Maximising Supply in Argyll and Bute

**Michelle Mundie**

**Chief Executive**

**Argyll Community Housing Association**



Chartered  
Institute of  
Housing



# Argyll Community Housing Association

- The ACHA Group was formed in 2007 following a large scale voluntary stock transfer from Argyll and Bute Council.
- ACHA owns 5200 properties with housing stock across all of Argyll and Bute including on 13 islands.
- Over 70% of the housing stock is post war built between 1945 and 1980.
- The Association has a wholly owned repairs and maintenance subsidiary Argyll Homes For all (AHFA)





# Argyll & Bute Council Housing Emergency

In June 2023, Argyll and Bute Council declared a Housing Emergency due to the acute shortage of housing in the area.



# What's the evidence of housing shortage in Argyll & Bute?



The Housing Emergency in Argyll & Bute is driven by a complex range of issues with the scale of housing shortage and housing system pressure evident in the following statistics:

4,066



people on Home Argyll waiting list (up 21% on 2021). Argyll & Bute has **5% less social housing than average**

£206k



average housing price in 2022.  
This is **7 times** average income levels in Argyll & Bute

11%



of all homes in Argyll & Bute are either second homes (6%) or empty (4%)

43%



of property sales are made to households living out with Argyll and Bute

131



private housing completions in the last 5 years, are just **17%** of the expected rate (131 actual, 780 predicted)

22%



increase in 2022 construction costs 2022 (BICS) with island costs significantly higher

92%



of residents who responded to the Housing Emergency survey said that housing shortage was having an impact on their community

75%



of employers who responded to the workforce housing survey said a shortage of housing was a barrier to recruiting or retaining staff

# Letting Long Term Void Properties - Helensburgh

- 24 properties let to Ukrainian Refugees in Helensburgh
- Funding to improve the condition of the buildings awarded from the Ukrainian Refugee Resettlement Programme
- Tackled issue of long term void properties and brought in a rental income for the association



# Letting Long Term Void Properties - Bute

- Refurbishment of 3 closes of low demand properties on Bute
- The flats within the block benefited from
  - External and internal reconfiguration to make an open living room/ kitchen space,
  - air source heating,
  - new windows and doors,
  - kitchen and bathroom upgrade,
  - external wall insulation and
  - a new roof.
- 8 properties subject to special lease with HSCP for special needs client group
- £1.33m awarded through the Scottish Government's Net Zero Fund
- £1.33m match funding from ACHA



# Letting Long Term Void Properties - Bute

**After**





# Buy Backs

- Working with Argyll and Bute Council to facilitate their buy back scheme
- So far have purchased 22 properties with one still to conclude.
- Concentrating on blocks where ACHA has ownership already or on the islands
- Have also bought 2 x police houses and 1 x police station. These are being converted for special needs.
- Funding from Scottish Government
- Meets objectives of
  - Empty Homes,
  - Tackling Homelessness
  - HSCP,
  - Value for Money



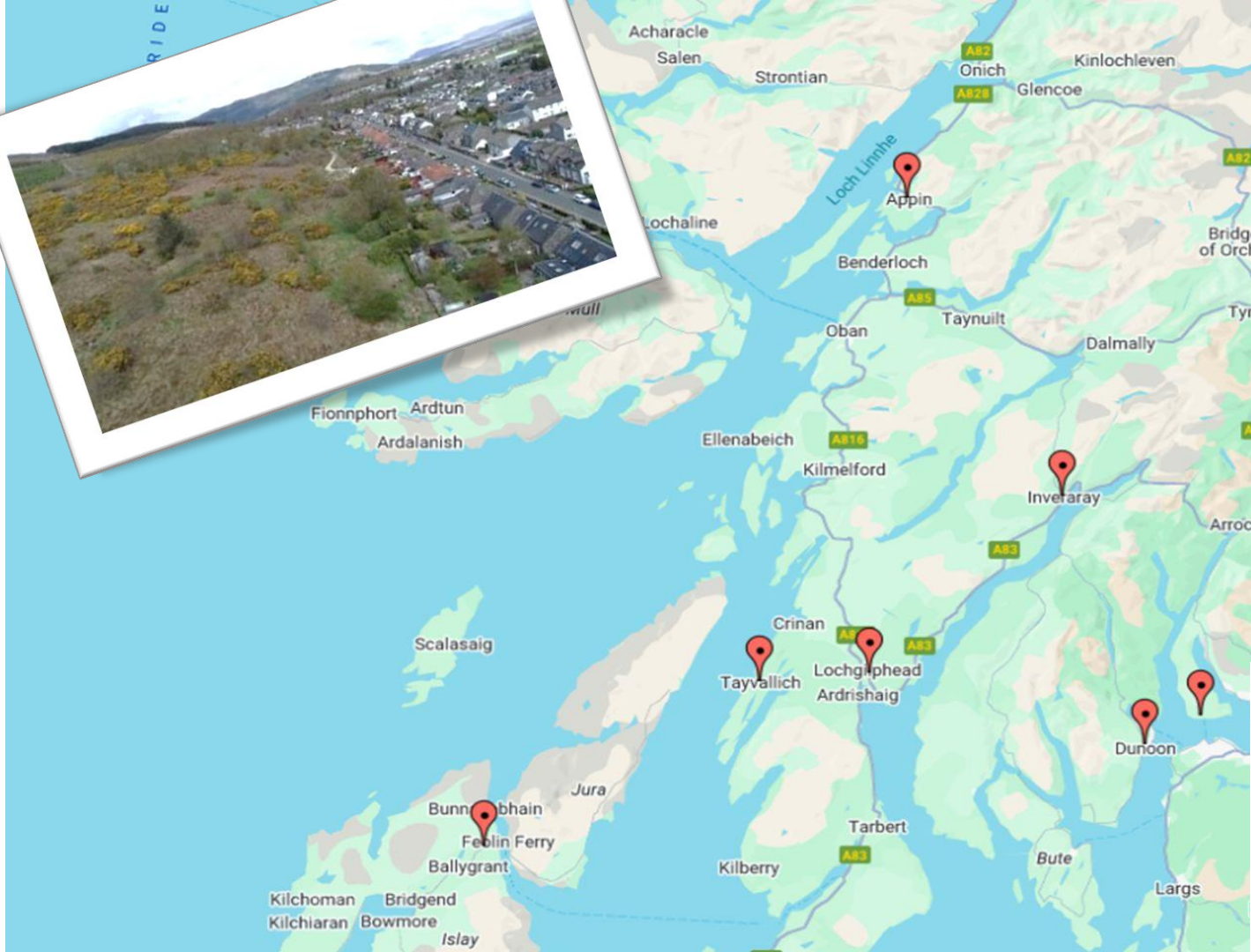
# Leases to Key Workers



- Leasing properties to HSCP, Police Scotland and Education Dept. for key worker accommodation

# Land Banking

ACHA has acquired a number of sites for future development with the aim to develop over 300 units in the next 5 – 10 years. This will depend on the availability of grant funding and a successful refinance.





# Ulva (a very small island off the coast of Mull)

- Working with the North West Mull Woodland Trust
- Purpose – Repopulation of the remote island
- Agreed to commission a feasibility study to look at the possibility of developing 5 units on the island
- Complications – no roads, infrastructure issues, how to get materials onto the island, cost
- Have actively involved the Trust in the feasibility study
- Some hiccups along the way



# Longer Term

- ACHA will....
  - Refinance
  - Provide over 300 new build, mixed tenure units across various sites
  - Deliver essential new housing to help deliver economic growth on the islands.
- Key Challenges
  - Statutory consents
  - Availability of grant funding
  - Ferries
  - Difficult to get construction workers onto islands especially in summer months
  - Getting contractors to come over the rest and be thankful





Thank you  
Questions?

# *Scotland's Housing Festival 2025*

Session:

Planning, Development & Delivering More Affordable Homes

Funding & Subsidy of Affordable Housing Supply

Kenneth Gibb

University of Glasgow

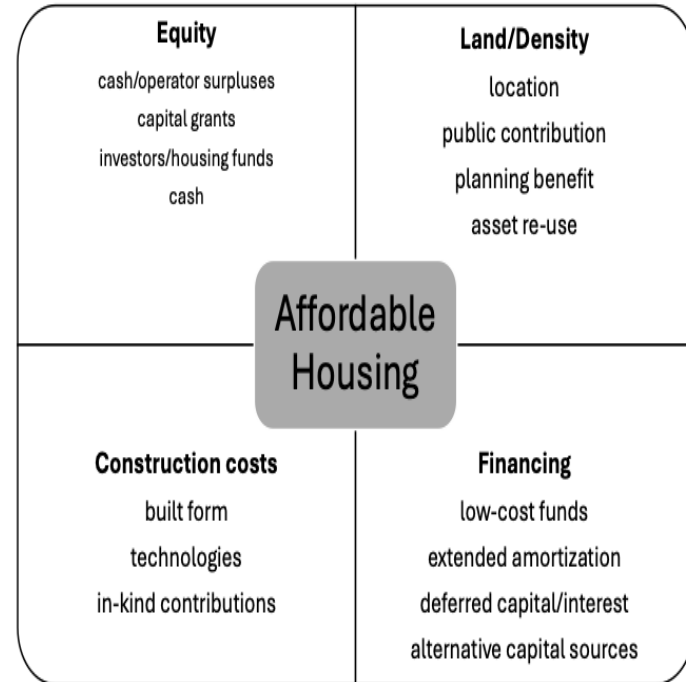


UK COLLABORATIVE  
CENTRE FOR  
HOUSING EVIDENCE

# Housing Investment Taskforce Literature Review

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- Themes – no silver bullet
- Context - operating in a polycrisis
- Messages – multiple positive ideas; lets consider a small number of them
- Implications for Scotland
- Lessons from our JRF work on the affordable supply programme





Short Run actions	Medium Term Actions	Long Term
Shift use of grant into social housing	Benchmark cost and grant setting for social & affordable housing	Intra-public sector sales land values reduced for social & affordable housing
Shift debt and FTC resource to affordable housing	SHIF and TMDF framework formulae revised	With UK government establish pro-investment focus for social housing through revised fiscal rules, public accounting practice and subsidy control principles
Explore additional borrowing and guarantees opportunities	SHIP rules revised eg annuality	Compulsory sales initiated
Pressure to stop and reverse programme cuts given emergency context and reality of the programme	Establish national land and housing agency	Land adjustment
Accelerate use of S75s for social housing	Localise and revise HNDA & new national affordable needs study	Incentives to bring forward housing land with planning permission eg taxation
SG advocacy for UK level help eg with LHA	Establish new national financial capacity study of social landlords	Land compensation revisions re hope value

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