



# RentBetter and A New Deal for tenants

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Anna Evans, Emma Dore, Briega Nugent,  
Mandy Littlewood, Douglas Robertson  
and Regina Serpa  
*Indigo House Group*

**indigo**house  
The Collaborative Consultancy

 **Nationwide**  
Foundation

 **RentBetter**



# Recap about RentBetter

## 5-year study funded by the Nationwide Foundation - 2019-2024

- Understand the impacts of recent Scottish private tenancy reforms
- Provide learning to help shape any further Scottish reforms, and share lessons learned across UK – Renters Reform Bill - England

### Focus

- Affordability and tenancy matters
- Security of tenure
- Access to justice

Specific focus on low-income groups/those in housing need

Seeks a balanced picture – impacts for both tenants and landlords

### Wave 1 – Baseline - reported 2020

- Large quantitative surveys with tenants and landlords/letting agents, secondary data, qualitative with tenants, landlords and stakeholders

### Wave 2 – Low-income experience – reported 2022

- Further Secondary data analysis and Qualitative analysis involving 65 tenants and , 48 landlords/agents and other stakeholders

# A New Deal for tenants

The rented sector strategy proposed changes to the PRS including

- rent controls
- higher standards for homes
- new regulator

What are the priorities for tenants?

What would make outcomes better for tenants?

## Highly diverse sector

- Two thirds private renters in full-time work
- Monthly income range £200 to £4,500
- 25% claim housing support –
  - 11% in Shetlands, 85% in North Ayrshire
- Rents vary widely - £840 average pm
  - lowest in line with social rent levels
  - highest average of £1,200 in Edinburgh
- PRS tenants are generally satisfied
  - Scottish Household Survey – 86% satisfied with landlord service, 83% with letting agent service
  - RentBetter – 92% satisfied with property
  - Dissatisfied tend to more financially vulnerable and excluded

# Rents & Affordability

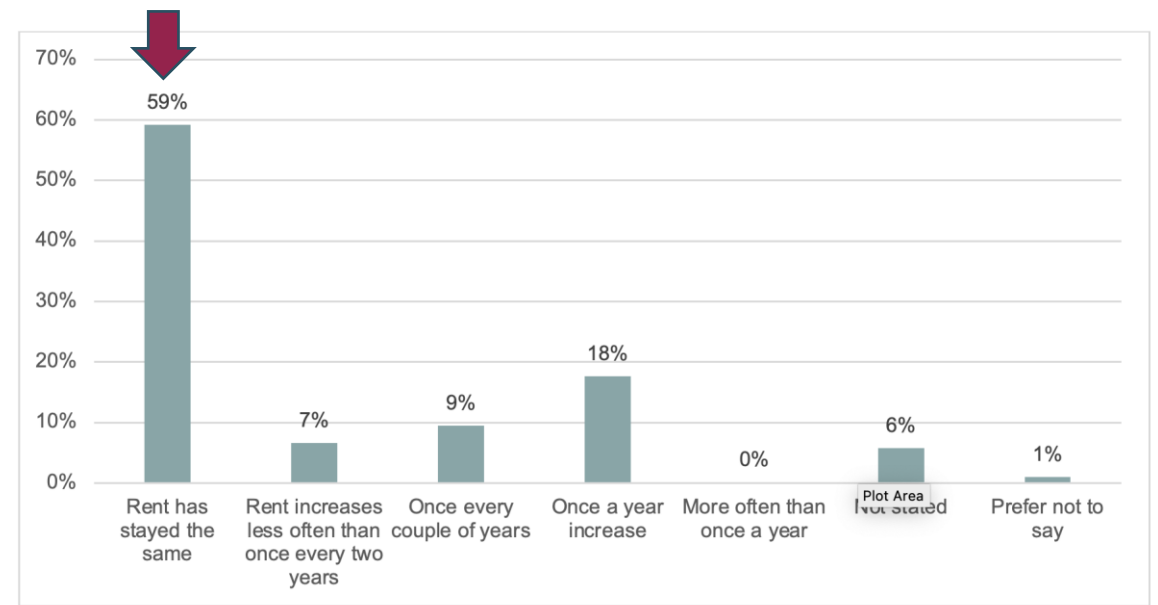
## RentBetter Tenants Survey (980 tenants, 2020)

### Over 50% paid more the 30% on housing

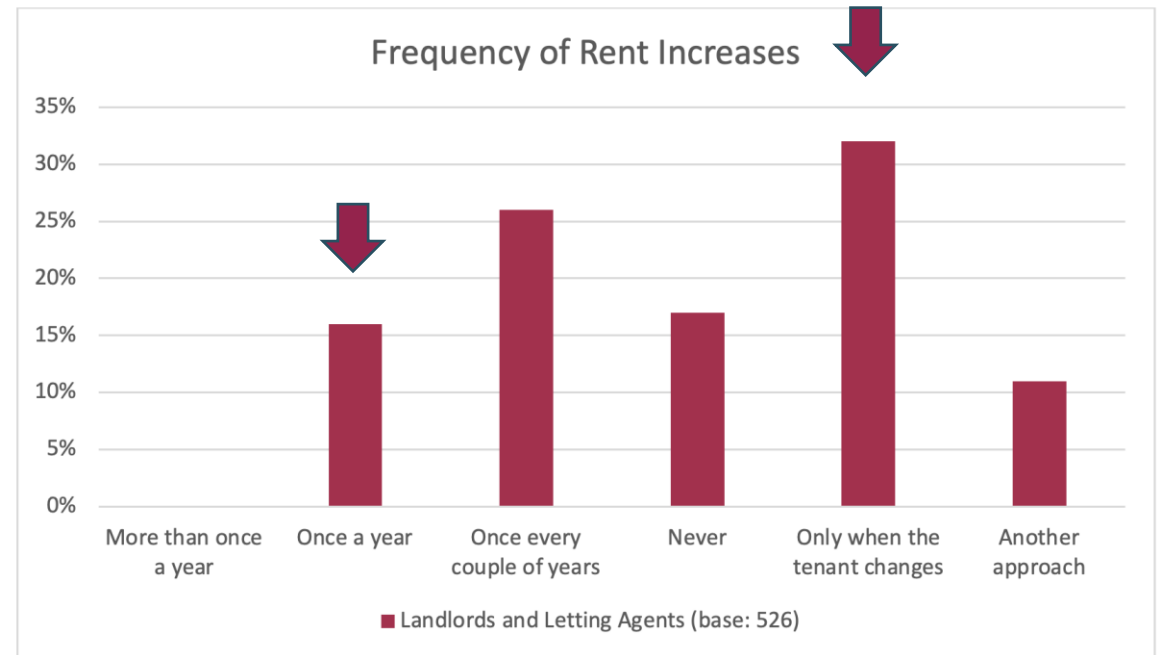
- 22% between 30% - 40%
  - 21% between 40% - 50%
  - 8% above 50%.
- 
- **But, many people said this their rent was affordable –** Questions around what people pay versus expectations
  - **Affordability is key to limiting access** for low-income households, those from ethnic minorities, & single parents in particular
  - **Disabled tenants also had difficulties** accessing a tenancy, often citing being on benefits as a barrier

# Rent increases

- Evidence provided by landlords and tenants showed infrequent rent increases
- What impact will the PRT have on legitimising annual rent increases when they haven't historically occurred?
- **What difference will rent increase cap really have?**
- **What else needs to happen?**



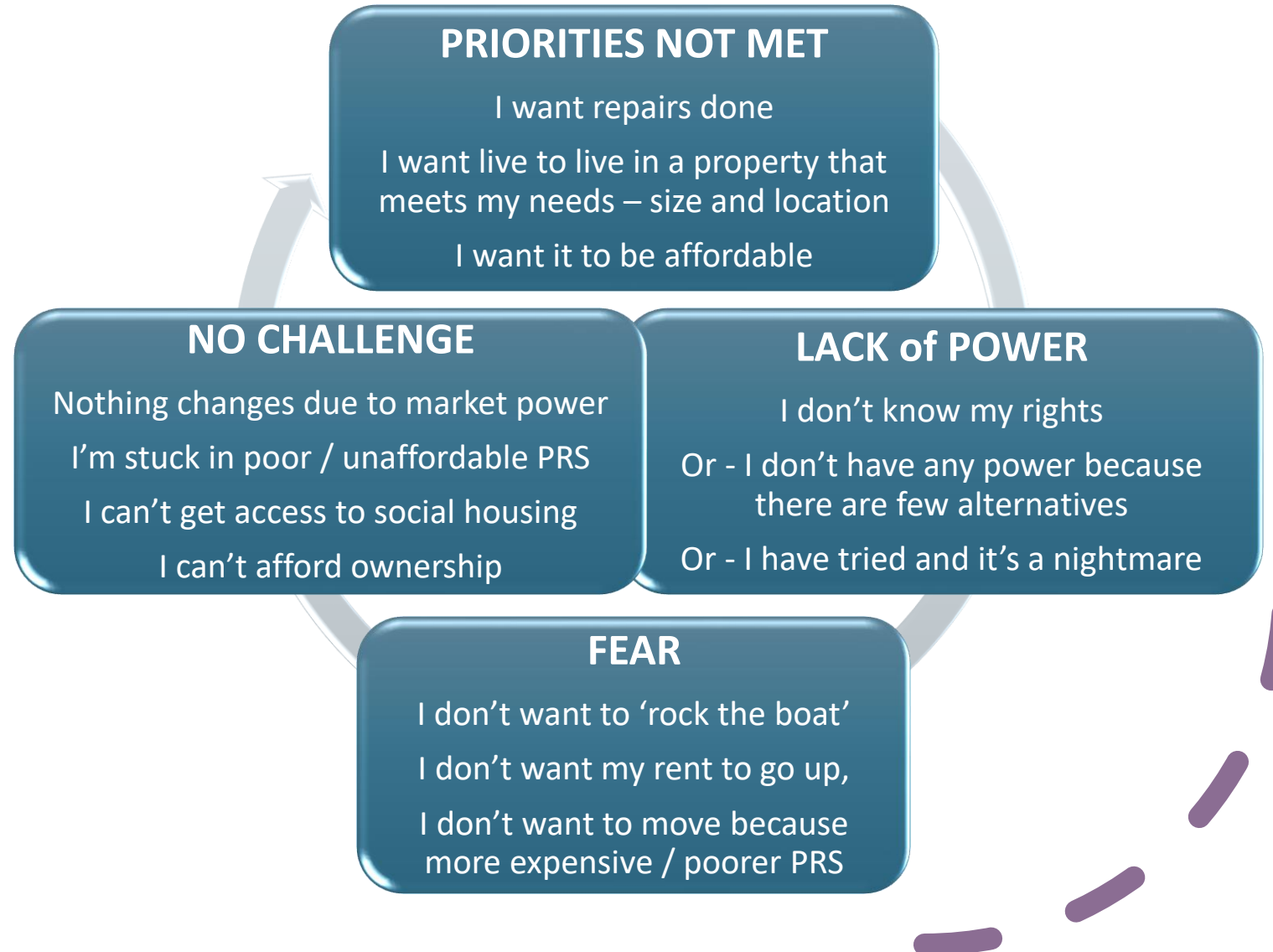
Source: Rent Better Tenants Survey 2020



Source: Landlord and letting agent survey 2020

# Priorities and lack of Empowerment

A significant minority of tenants are not satisfied in PRS (most are satisfied)  
- poorer, excluded, with less power



# Better outcomes? REAL empowerment

- **Early information & advice**
  - greater capacity for accessible information at start of tenancy and verbal walkthrough,
  - ‘ring-fenced’ and increased resources for independent information and advice
- **Enforcement, enforcement, enforcement**
  - Lots and lots of legislation; very little enforcement - empowerment
  - more capacity needed for local authorities to intervene locally
  - advice and enforcement resources – targeted to lower end market
  - more capacity for FTT and a need to simplify their processes
  - Regulator??
- **Rent increase caps** – most increases infrequent anyway - outcomes versus unintended consequences? ..... Time will tell.



How is private renting in Scotland changing?

Please check out our project website

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

**Wave 1** Executive Summary, full Baseline report, and two survey reports

**Wave 2** Executive Summary, full Report, Secondary data report, and two survey reports one on tenants and another on landlords/agents

**RentBetter**

**The Indigo House Group**

**[anna.evans@indigohousegroup.com](mailto:anna.evans@indigohousegroup.com)**





# LIVING RENT

*HOUSING: WHAT SCOTLAND'S  
TENANTS NEED*

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*Calum Sanderson, Living Rent spokesperson*

# 5 key priorities

- Rent controls
- Better rights for tenants
- Better quality housing
- Access to justice and clear enforcement mechanisms , within a professionalised sector
- Addressing loopholes and bring back homes into use (Short-term lets PBSA)

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# Rent controls

- Points-based system
- Tied to the property not the tenancy
- Having an affordability index linked
- Making sure that they can target quality issues
- Need for an effective database of rent prices

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# Better rights for tenants

- Reviewed and updated grounds for evictions (notably all grounds that are based on 'intention')
- Right to make a home: have pets, redecorate
- Better rights for joint tenants
- Better protections against eviction: winter break
- Clear protection regarding landlord harassment and illegal behaviour

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# Better rights for tenants

- **Case study:** *A family with a one year old child was evicted from their home in Midlothian. The notice to leave stated that the landlord's sister intended to move in. It was issued days after the family requested heating repairs. They left without contest believing that this ground could not be successfully contested at a tribunal. No family has moved into the property, and the house remains empty.*
- **Case study:** *In a flat of 4 tenants, two wished to leave and move to another flat due to an existing mouse infestation in their current residency. Two of the tenants wished to remain and so they requested to conduct a 'tenancy changeover' and offered to source replacement tenants themselves. Despite this, the landlord refused. This meant that either two of the tenants had to remain in an infested flat they did not wish to live in; or pay rent on two flats as they had already signed a new tenancy agreement; or inadvertently evict the tenants who wished to remain.*

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# Better quality housing

- Minimum energy performance requirements, with penalties for landlords below EPC C
- Clear standards of repairs and maintenance ('tolerable' 'repairing'), with clear responsibilities of landlords and deadlines regarding repairing timescale
- Compensation for lack of repairs/inadequate housing conditions
- Immediate action on issues of mould

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# Better quality housing

- **Case study:** *A tenant withheld rent for one month due to lack of action on a broken boiler, damp, mould and general disrepair. They came back to the flat to find all of theirs and their flatmates' belongings strewn outside of their front door and on the stairwell. The locks had been changed and there was a letter on the door saying that if the tenants wanted to get back into their home that they should call the landlord and pay outstanding rent. They called the police, who showed up to say that it was not their responsibility as it was deemed a "civil matter". In the end, the police contacted the landlord and managed to get the new keys from the landlord, which allowed the tenant to move all the things back into the flat, while some belongings were missing or had been disposed of in the bins outside.*

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# Access to justice and clear enforcement mechanisms

- Support to have representation at tribunal
- Compensation awarded by tribunal
- Enforcement mechanisms (landlord register, tribunal, local council teams)

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# Access to justice and clear enforcement mechanisms

- **Case study:** *Following a telephone tribunal on the 28th October 2020, a private tenant received written notice on the 3rd November 2020, to leave their home on the 3rd January 2021. The tribunal hearing on the phone was very distressing and the tenant felt that they were unable to process questions asked, in order to give the right answers to the questions. They reported that their head was spinning by the end of the 90-minute telephone tribunal. Being given the notice to quit their tenancy on a date when council services were closed due to the Christmas break left them very distressed. Their limited IT skills and the restrictions in place made it increasingly difficult to find alternative accommodation. It was only the eviction ban that enabled them to have the time to find suitable accommodation.*

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# Addressing loop-holes (Short-term lets and PBSA)

- Short-term lets
- Purpose Built Student Accommodation (PBSA)
- Empty homes

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# Conclusion

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**Ronnie MacRae**

*Chief Executive Officer*

[ronnie.macrae@chtrust.co.uk](mailto:ronnie.macrae@chtrust.co.uk)



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Greener Homes / Rent To Buy, Fodderty



Cairngorms, low-cost home ownership



Staffin, NHS health centre



## What we do

We are the leading organisation delivering community-led housing in Scotland

We tackle **social inequalities**, **repopulation** and **rural regeneration**

We bring together public & private stakeholders to provide **community-led, affordable housing** and accompanying facilities

We pioneer a range of **housing tenures, financial and technical solutions** to create sustainable futures for rural communities – including initiatives such as Long Lease, Empty Homes and Woodland Crofts



Strontian Community School Ltd.



Rural Housing Burden / Self Build



GALE Centre, Gairloch



## Where we work

Some of our community-led projects across northern and central Scotland



# CHT 'township'

Holistic and  
creative approach  
to community-led  
developments



Woodland Crofts



Low-cost home ownership



Homes & NHS health centre



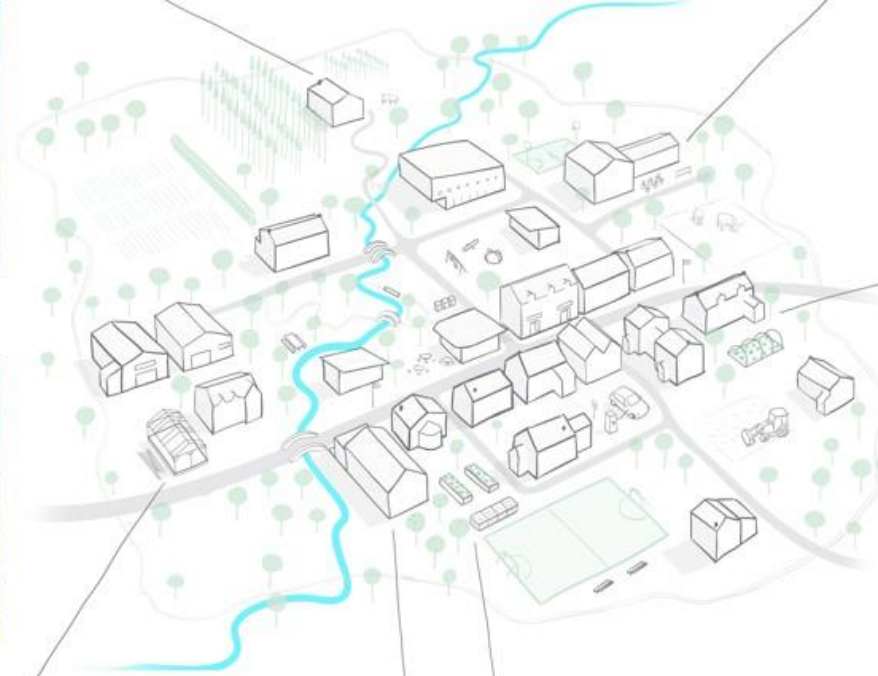
Primary school



Greener Homes



Mixed affordable tenure homes



Community-owned renovations



Discounted self-build



Self-build



Tourist Hub (Passivhaus)



Community growing spaces



Rent To Buy homes & shinty pitch



## Holistic rural sustainability: **Achtercairn, Gairloch**





## Access to services & repopulation: **Staffin, Skye**



CHT Discounted Sales

SCT Low Cost Rent

LSHA Low Cost Rent

SCT Low Cost Rent

GP Surgery &  
Business Units

**6 affordable homes** of 3 different tenures, with 3 housing providers  
**Commercial units, workshop & storage space**

A new health centre in partnership with **NHS Highland** will provide improve healthcare services in the area, increasing access and reducing long journeys

**Population has increased;** school roll not declining  
Staffin Development Video:

<https://youtu.be/7Ja70ueNpb4>



## Community & climate resilience: **Glendale, Skye**



### **Ongoing project:**

- The Glendale Trust purchased the derelict school and schoolhouse in 2014 with support from Scottish Land Fund
- We are supporting the renovation and conversion into 5-6 affordable homes

### **Key aims of project are:**

- Recycling and reuse of materials
- Supporting rural trades
- Establish skills training scheme
- Retrofitting for the climate crisis
- Provide solutions for overcoming barriers of community restorations of disused buildings

**Funders:** Historic Environment Scotland, RCIA Fund, AHF, Crown Estate Scotland, HIE

**Partners:** Zero Waste Scotland, Local Energy Scotland, Skills Development Scotland, CSIC





## Contact us

info@chtrust.co.uk

01463 233549

[www.chtrust.co.uk](http://www.chtrust.co.uk)

@chtscotland   