

the Governor

HQN'S MAGAZINE FOR BOARDS, EXECUTIVES AND LEADERS **SPRING 2019**

Can Halloween Brexit delay avert housing horrors?

Jules Birch searches for reasons to be cheerful

Alistair's top IDA tips

A life in 15 questions

10 years of HQN accreditation

The last word

Colin Wiles on social housing stigma

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Low income private renters: tenancy rights and emotional wellbeing

The private rented sector (PRS) in the UK has undergone a transformation in recent decades. It is now housing more and more people, and for longer periods of their lives. The PRS tenant base is now much more diverse. It is the second largest tenure in England, and is housing increasing numbers of low income and vulnerable households.

Yet there remain significant differences in tenancy rights and regulations across the UK, which in turn, has implications for tenants' emotional well-being and ability to make a 'home', as recent research by Kim McKee and Adriana Soaita for CaCHE illustrates.

Insecure housing and housing stress

Insecure housing has significant impacts on people's wellbeing, writes Kim McKee. It was a real source of stress and anxiety for participants in our research, especially those living in England on an Assured Shorthold Tenancy, who could be evicted by their landlord at a contractual break, without any reason, under section 21. This created a very uncertain situation for tenants. They worried about how they would find new accommodation at short notice, as well as how they would meet the additional costs of doing so (eg, letting agent fees, moving costs, rent up front as a deposit). Beyond these very real impacts on individuals, the constant churning of residents in PRS properties also impacts on community cohesion. Data from the MHCLG (2018) highlights that 80 per cent of PRS tenancies in England are granted for an initial fixed term of only six to 12 months.

Insecure housing also impacts on people's ability to make a 'home'. There are often restrictions on decorating and having pets; sometimes the property has had little investment, resulting in a dated living space. Lower income households are also more likely to be in shared accommodation, having to negotiate communal living spaces and complex inter-personal relationships. Whilst sometimes these were arrangements with friends, for some, these were stranger shares with unknown others they met after seeing an advert online. Welfare reform, coupled with constrained access to social housing, means these stranger shares are likely to remain a feature of the PRS. Yet they pose particular challenges for tenant mental health (Barratt and Green 2017).

The affordability of the PRS

The cost of private renting was also a real source of frustration. Housing costs consumed significant proportions of people's income, yet they felt they had nothing to show for it. People commonly talked about how their money 'was going down the drain' and that they were effectively 'paying someone else's mortgage'. These sentiments highlight how homeownership has become valorised as a form of investment for the future, which people feel they are missing out on by renting.

For lower income households, labour market insecurity and housing insecurity were interwoven. Unpredictable incomes and insecure work made it difficult for people to save enough to change their current situation. Participants talked frankly about money worries, and how they balanced all the different demands on their incomes. For some, even sharing with others did not make private renting affordable to them. A few told us about their experiences of sofa-surfing and more extreme forms of homelessness. The lack of security of tenancy led to a very precarious living situation. This is something recent legislative reform in Scotland has tried to address. The new Private Residential Tenancy sought to change the tenant-landlord relationship through open-ended tenancies. It also introduced the possibility of rent regulation through Rent Pressure Zones, and the ability to appeal an excessive rent increase to a Rent Officer.

Lessons from Scotland

The Scottish Government's desire to professionalise the sector, and enable all tenants to make a 'home' regardless of their housing tenure, makes Scotland distinctive in its approach to the PRS.

Whilst the recent Tenant Fees Act in England indicated some willingness to engage in reform, as yet, there seems no appetite to follow the broader thrust of the Scottish approach. Moreover, there seems to be no questioning by governments anywhere in the UK about whether the PRS can really meet the needs of the lower income households it is increasingly being expected to house. Social housing would arguably provide a stronger safety net for those households cycling in and out of work. Yet demand for affordable housing continues to outstrip supply, and the Right to Buy (in some parts of the UK) continues to erode the social housing stock.

Kim McKee is a Senior Lecturer, Housing & Social Policy, University of Stirling

Links

Barratt, C. and Green, G. "Making a House in Multiple Occupation a Home:", *Sociological Research Online* 22(1): 9.

McKee, K. and Soaita, A. *The Frustrated Housing Aspirations of Generation Rent*. <https://bit.ly/2U3Fjlc>

McKee, K. *England Could Learn from the Scottish Government in Protecting Renters*, <https://bit.ly/2Uf2XAZ>

Ministry of Housing, Communities and Local Government *Overcoming the Barriers to Longer Tenancies in the Private Rented Sector*. <https://bit.ly/2K1IivK>

Robertson, D. and Young, G. *An Evaluation of Rent Regulation Measures within Scotland's Private Rented Sector*. <https://bit.ly/2Jdvmh3>

Rugg, J. and Rhodes, D. *The Evolving Private Rented Sector: its contribution and potential*. <https://bit.ly/2zvNVLY>