

June 2022



Spotlight



On Research and Campaigns

FOCUS ON RENTED HOUSING

Hello all,

Welcome to the latest edition of Spotlight. We are focussing on rented housing this month, as it is becoming an issue that is increasingly identified as a problem area by our advisers. And clearly it is something that is fundamental to people's wellbeing.

Affordability and availability of housing are compounding problems that we are seeing as a result of the cost of living crisis.

Citizens Advice has highlighted some of the challenges faced by people in the private rented sector and some of the possible policy solutions.

More generally at CASL, we are still seeing significant increases in demand, mainly related to cost of living. We had the benefit of Household Support Fund, which helped provide much needed assistance for people in emergency situations, but we still await details of the new scheme. There are currently very few solutions for people, who are struggling to manage the gap between income and rising costs.

I hope you find the issues raised of interest.

As always, thank you for your support.

Please do get in touch if you have any questions or ideas for future work.

Simon Richards

Chief Officer

Citizens Advice South Lincolnshire



Housing rental issues.

(Peter)

Our clients are struggling to find affordable and comfortable rented accommodation in the CASL area. Although there has been an increase in the availability of local authority and housing association provision, it is not enough to satisfy demand. The key issue within the private rental



sector is affordability as rents increase. For those on benefits the maximum support towards rent is governed by Local Housing Allowance. Unfortunately, these allowances have not kept pace with rents locally. For example, the maximum for a 2-bedroom house in the Spalding area would be £573 per month and in the Grantham area £484 per month. There are few if any decent homes available at these prices.

We have also had reports of letting agents and landlords refusing to offer tenancies to those relying on benefit income. In many cases this can be viewed as discriminatory.

Here are some of the experiences of clients who we have helped recently:

- A client in the Grantham area is unable to work due to disability. She was trying to rent accommodation through letting agencies locally but was told that she would not be accepted as a tenant due to relying on benefits income.
- An Adviceline client from the Midlands is homeless and in emergency accommodation provided by the council. He is disabled and is unable to work so relies on benefit income including PIP. The council say they cannot rehouse him due to a lack of a local connection. The client has been seeking private rented housing but all the letting agencies that he contacted say they are unable to help as he is reliant on benefits.
- Another client tried to rent through an estate agent. She is in regular work and the rent was affordable. She was refused the tenancy due to her having an overdraft at the bank, which was considered a risk to her credit worthiness.
- An EU migrant worker must leave her rented home due to a no-fault Section 21 eviction. She has desperately been seeking alternative private rented accommodation but says that all of the homes to let are unaffordable.
- A client rented from a local estate agent. He lived in the house for about a year, when he was told that he would have to leave due to the house being repossessed by the landlord's mortgage company. He only found out about the potential eviction at the last minute as the landlord had failed to tell the mortgage company that the house had been let, so the company were unaware of the tenancy. The client is particularly annoyed that the estate agent did not carry out checks on whether the landlord was permitted to let the property.



- A client rented a home in Stamford and then gave notice to move elsewhere. The estate agent has been trying to recovery charges for “cleaning services” even though the client says he left the house in a far better state than when he moved in.
- A single mother renting a house in South Holland reported serious problems with the boiler meaning she had no heat at times during the winter. There were also water leaks and faulty and potentially dangerous electrical wiring. The client repeatedly reported the problems to the landlord, with minimal effect. The client has now been served with an eviction notice, which she believes was issued as a result of her complaints.
- A client who rents a fixed caravan got a little behind with the rent due to a benefits shortfall. The client promised to repay the arrears in instalments. Despite this the site owner said she would have to leave immediately and made threats to change the locks next time she went out. Such an eviction would have been illegal.
- Homelessness services are extremely busy in both district councils within the CASL area. Several clients have found it difficult to access the help that they need or appropriate housing.

Citizens Advice continues to advise clients to help resolve their housing problems and to campaign for fairer treatment for tenants.

The following tells you more about Citizens Advice campaigning for reform of the private rental sector.

“When renting, there’s no security, there’s no guarantee — that’s what’s always on my mind”

(Citizens Advice: May 2022)

We asked our Tenants Voice panel why the rented private sector needs reform — here are 3 things they told us...

In the Queen’s Speech, the Government announced plans to create a “fairer rental market” in England through the Renters’ Reform Bill. This legislation could be a sea-change for renters, but it was first announced in 2019. Now, over 3 years later, we’re yet to see tangible action.

This bill could be significant in rebalancing power between landlords and tenants — especially if they put renters at the heart of new policies. We asked our [Tenants Voice panel](#) — 9 people from across England living in the Private Rented Sector (PRS) — about why the Bill is so urgently needed.



Here are 3 things we learned...

Ending Section 21 is key

Section 21 “no fault” evictions mean tenants are always at risk of being kicked out of their home, without their landlord having to give a reason. This makes it hard to feel settled and secure — which has a knock-on effect on mental wellbeing.

“It’s the lack of security you have when renting... just because we’re not privileged enough to be able to own homes doesn’t mean we shouldn’t be able to feel that sense of belonging and security.”

This threat of eviction stops people from feeling at home. Tenants often choose their property based on how close it is to schools, work, and family. If they can’t find a new property nearby, being evicted risks renters having to uproot their entire lives.

“It gives you, as the tenant, no kind of security at all — you’re at the whim of the landlord... you’d have to uproot your entire life for no reason.”

Section 21 undermines other reforms

Another big problem facing renters is disrepair. More than [1 in 5 private renters live in poor quality homes](#) and last year over 1 in 4 of the people we helped with a PRS issue had a disrepair problem.

The government has promised to address this through the Renters Reform Bill too. They’ve committed to extend the Decent Homes Standard to the PRS and introduce a disrepair redress scheme. But tenants told us that these reforms won’t be useful without proper security. Tenants are often hesitant to raise complaints for fear of being evicted.

“You fear that you’ll possibly be left out on the street because of the complaints you’ve made, and so a lot of people just tend to put up and shut up.”

By ending Section 21, tenants would be able to report to a disrepair redress scheme without worrying about the consequences.

The cost of living crisis means renters need change now

The pandemic and the cost of living crisis have hit renters hard. They already [spend more of their income \(on average 31%\) on rent compared to owner occupiers \(18%\)](#). And [rents are now rising at the fastest rate in 5 years](#). Renters are also less likely to have savings — in fact, nearly half of the private renters we help with debt are in a negative budget.

Having to move when you get evicted costs around £1,400 per household — and [many renters are now likely to have to move into a more expensive property](#). With budgets already being squeezed by cost of living pressures, many people just couldn’t afford to move if evicted.

“...I can’t negotiate on things. If I don’t like it, well, you know...I’ll have to move out, but of course I can’t do that because then I’ll have to pay another £1500 up front or whatever, plus a month’s rent...you get caught between the devil and the deep blue sea.”



With **4.4 million households privately renting in England**, delivering a “fairer rental market” will have a huge impact. The bill being re-committed to in the Queen’s Speech was a welcome move. But with rising pressure on household budgets, it’s even more important that things move quickly. We now need a timetable for legislation, so that renters can truly have a safe and secure place to call home.

Find us on Social Media.

(Sean).

Our social media audience continues to increase. We are now followed by 732 people/organisations on Twitter and our content has reached over 28,000 people during 2022. There are also 186 people who either like or follow our Facebook page.

In addition to this, our Facebook and Twitter are still important in sharing information about developing Research and Campaigns issues through our very own bulletins. Recent releases are about courier fraud and holiday scams.



You do not need to have an account to see either of our Twitter or Facebook pages. They can both be accessed at www.citizensadviceouthlincs.org.uk by clicking on the speech bubbles in the 'connect with us' box on the website home page.



Evidence forms April & May 2022.

These are forms filled in, electronically, by our assessors/advisers after interviewing any client who comes to us with an issue of unfairness. The forms are monitored both by the CASL Research and Campaigns team and by national Citizens Advice. The issues are in order of number of Evidence Forms received during April & May. Significantly high numbers of forms relate to **Housing** issues.

Type	Number
Housing	21
Universal Credit	8
Debt	6
Charity & Food Banks	5
Benefits	5
Consumer	3
Utilities	3
Immigration	3
Employment	0
Travel	1
Discrimination & Hate	1
Tax	1
Education	0
Finance	0
Other	0
Legal	0
Health	0
Relationships	0
Total	57

Contact us.

We hope you found this edition of Spotlight of interest. If you wish to contact the Research & Campaigns team with questions or comments, please use the email, impactofficer@citizensadvicesouthlincs.org.uk.