

# Stakeholder engagement on the private rented sector and changing housing aspirations



## Summary

This briefing provides a thematic summary of post-presentation discussions by stakeholders who attended the event organised by CaCHE on 15 January 2019 as part of its ongoing collaborative work with the Department for Communities Northern Ireland.

The event included three presentations based on recently published CaCHE research reports on the overlapping themes of making better use of private rented sector data, changing housing aspirations and the challenges faced by younger households who rent privately. Summaries of the three CaCHE reports are included for ease of reference.

Key messages emerging from the discussions included:

- Landlord registration offers the potential to significantly increase our knowledge of the private rented sector, but enforcement at a time of resource constraints remains a real challenge.
- The private rented sector will continue to provide the only realistic housing solution for many newly forming households for the foreseeable future. Addressing the issues of security of tenure and affordability requires a policy response that balances the interests of tenants and landlords and policy development may benefit from drawing on experience from other countries.

# About the authors

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## Acknowledgements

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### Participating organisations

**Public Sector:** Department for Communities, Northern Ireland Housing Executive, Department for Infrastructure, Belfast City Council, Land & Property Services, Housing Agency

**Voluntary Sector:** Co-Ownership Housing Association, Housing Rights, Radius, Shelter, Supporting Communities

**Private Sector:** Chartered Institute of Housing, Bank of Ireland, Landlords Association Northern Ireland, National Association of Estate Agents, Royal Institution of Chartered Surveyors, ARLA Propertymark, UK Finance, Ulster University

# Session 1

## Scottish private renting reforms and data: overview, analysis and implications for Northern Ireland

Professor Ken Gibb, (University of Glasgow and Director of CaCHE) gave a presentation based on the CaCHE publication, [Private Renting Reforms: how to evidence the impact of legislation](#).

### Executive summary

This briefing is the result of a project with the Urban Big Data Centre (UBDC) at the University of Glasgow and the UK Collaborative Centre for Housing Evidence as part of SPICe's academic engagement programme. It complements another briefing, Private renting reforms in Scotland: overview and analysis (forthcoming), prepared as a part of the same programme. This paper considers three pieces of Scottish legislation that directly affect tenants living in the private rented sector (PRS). It sets out a framework for monitoring the impact of legislation using readily available data, identifies data gaps and considers possible solutions for filling those gaps.

#### The PRS in Scotland

Since 1999, the PRS in Scotland has expanded rapidly. In 1999, 5% of households lived in private rented housing, but by 2016, this proportion had grown to 15%. Now many younger people, 'generation rent', are expected to spend most, or all, of their adult lives living in the PRS. Also, more families, and an increasing number of poorer families, now live in the PRS.

The PRS is complex. It is composed of a number of different sub-markets aimed at different tenant groups, for example, young professionals, students, and key workers. On the supply side, a range of different types of landlords exist. Furthermore, the PRS is also affected by changes in other tenures as well as wider and economic and social changes. These factors complicate analysis of the sector.

**Legislative change** The Scottish Government has implemented legislative changes affecting the PRS over the 15 years or so. However, relatively little is known about the impact of these measures. The UK Government has also implemented changes to tax and welfare policy that affects private landlords and tenants.

This briefing sets out what data could usefully inform an evaluation of three of the main legislative changes affecting the PRS in Scotland:

1. The implementation of the private landlord registration scheme from 2006.
2. The introduction of the tenancy deposit scheme in 2011.
3. The introduction of the new private residential tenancy arrangements from 2017.

#### Data limitations and gaps

There are some good data already available, mainly related to tenants, gathered by large scale surveys such as the Scottish Household Survey and the Census. However, there are some limitations to these data and there are key data gaps. In particular, there is a lack of low level geographical information. Such data are necessary to assess the impact of legislation, given the complexity of the sector and its potential differential impacts on submarkets. There is also a lack of data on landlords.

## Potential data sources

The briefing suggests ways in which these data gaps could be filled. Data collected for administrative purposes or as part of specific legislative requirements, for example, the provision of statistics from sources like the tenancy deposit schemes and the First-tier Tribunal (Housing and Property Chamber) would help increase our knowledge and understanding of the PRS. Other potential data sources include:

- ***The private landlord register***

Every landlord in Scotland must register themselves and the properties they own with the relevant local authority. The private landlord register has the potential to produce a rich source of high-quality data on landlords. Making low level aggregate data available may require legislative change.

The information collected by local authorities when landlords register could also be extended to include, for example, questions on rent levels and property size. Making the provision of this data compulsory rather than voluntary would add considerably to our ability to analyse this sector.

- ***Online property adverts***

Most property for rent is advertised online. Major online advertising sites, like Zoopla and Citylets, collect detailed data on advertised property.

The UBDC has undertaken initial analysis of Zoopla data and suggest that there are also clear potential uses of the data, such as, for example, in providing information on rents and flow of new lets. Modelling and blending such data from a range of sources may provide a good insight into the sector.

While these data may also provide better geographical data than is currently available, they are not without limitations. Firstly, the flow of new vacancies and turnovers cannot always be connected to the relevant stock figure. Secondly, the data is not mix-adjusted or disaggregated by the sub-markets mentioned earlier. Without making progress in this area it is highly likely that interdependencies and feedback effects into other parts of the housing system will be missed.

The combination of property advert data with data from landlord registration could be particularly powerful. The former provide detail on current rents and other property information, while the latter provide the best information on the current stock. Adjusting (weighting) adverts data to reflect the distribution of data on the landlord register would give much greater confidence that the picture was representative of the whole sector. This would be particularly effective if the landlord register also asked about size of property.

## Role of Scottish Government

The Scottish Government has a key role to play in tackling poor data availability this area. Many of the solutions suggested in this briefing may require action on the Government's part to make even aggregate data available.

Aggregate data from landlord registration, the First-tier Tribunal and tenancy deposit schemes could all be made available at little or no cost with the support of the Scottish Government. This would fill huge gaps in our current knowledge of the PRS. Making such data available chimes exactly with the Scottish Government's latest Programme for Government it states (p35): "We will make more of our rich public sector data open for social and economic good." (Scottish Government. (2018) Delivering for today, investing for tomorrow: the Government's programme for Scotland 2018-2019).

## Stakeholder engagement session 1 – chaired by Dr John McPeake

An introduction by the Hub Chair highlighted the differences in Government policy and practice between the four countries of the UK. Historically, policy was much more uniform, but since devolution there has been growing divergence. However, the extent of divergence is not as great as is sometimes imagined because of the power exercised by Treasury via the Block Grant and Welfare Legislation. Nevertheless policy learning remains important as the basic problematic issues with regard to the PRS are the same across the UK. Recognising differences in local contexts is important. In NI, in particular, the political context is different in that none of the UK national parties (Conservative, Labour or LibDem) play a significant role here. In Scotland, policymaking is dominated by the SNP, whereas in NI – even if there was a functioning Assembly – policy is not dominated by a single party. Power sharing has resulted in a more fragmented approach.

### **Adequacy of data**

The adequacy of what is known about the PRS in Northern Ireland continues to be an issue. As in Scotland, data collected as part of Landlord Registration and the Tenancy Deposit Scheme offer significant opportunities for improving the knowledge of the PRS. However, more work is required to ensure greater compliance with regard to landlord registration and, while the TDS provides a lot of useful data, there is scope to enrich that and explore the potential for greater data sharing, which in turn would facilitate more comprehensive information on the PRS.

The opportunity for improving knowledge of the PRS that Landlord Registration was acknowledged. Registration of current property details could be made compulsory and additional property and landlord details could be collected. This would be something that would be of particular importance with regard to HMOs. However, under current legislation the collection of additional property information cannot not be made compulsory and there is currently no incentive for landlords to update their registration information on an ongoing basis.

Currently some 78,000 properties have been registered by approximately 43,000 landlords. Most landlords do complete the property information, but overall the quality of the data is mixed.

### **Enforcement**

District Councils are responsible for enforcement of private landlord registration and have the power to take court action against landlords who do not comply (courts can impose a maximum fine of £2,500). Enforcement is always a difficult issue. In Scotland the level of fines has been increased from a maximum of £5,000 to £50,000. There is also a requirement in Scotland to include the Landlord Registration number in any property advert. However, the problem of consistent enforcement of regulations remains.

In Northern Ireland, the Councils are in a difficult position with regard to enforcement. They do what they can, but there is a significant resource issue. It was suggested that the Councils could be given a proportion of the registration fee as an incentive. Councils generally only make use of information from landlord registration following a complaint by a tenant. In reality the fines imposed by judges are small and Councils may have to bear court costs.

Furthermore, there is an issue with regard to sharing information gathered through the landlord registration process. Under current legislation, the information supplied by the landlords cannot be shared – even internally within the DfC.

### **Perceptions and misconceptions – quality**

The important role played by the PRS in accommodating households who, in earlier decades, would have either been first-time buyers or have been housed in the social sector was acknowledged, and, in particular, the relative ease of access to the PRS compared with other tenures – this was of particular significance at a time of undersupply in the social and owner-occupied sectors. However, there continue to be misconceptions about the private rented sector. Some public representatives, in particular, still appear to have an overly negative attitude towards the private rented sector.

A perception that the quality of a significant proportion of homes in the PRS is substandard has been part of these misconceptions – despite the most recent House Condition Survey (2016) showing a very low rate of unfit. There has been discussion for a number of years around introducing a quality mark for the private rented sector – both in terms of the fabric of the building and the standards of management. There is currently a ‘low bar’ for the PRS in terms of the standard of the property. There is no statutory Decent Home Standard applicable to the PRS and, unlike in GB, in Northern Ireland this standard includes the Fitness Standard rather than the Housing Health and Safety Rating.

However, it was noted that there would be major resource implications of introducing a significantly higher quality standard for the PRS and it was therefore important to manage expectations. In addition, the problem of poor physical and management standards only affected a small percentage of PRS properties and policy should focus on these dwellings.

### **Landlord regulation – policy**

The importance of understanding market segmentation in the sector was highlighted. Different parts of the market require different policy responses. It was also difficult to get the balance right in terms of landlord regulation. Northern Ireland had adopted a light touch approach, but additional measures (such as landlord licensing) should now be given further consideration.

However, policy development should also bear in mind landlord sentiment and the danger of over-regulation leading to significant numbers of landlords exiting the sector. Given the important role that the PRS plays in the housing market – a market currently going through a challenging time – it was important that Government policy/intervention did not overly constrain people’s housing choice. DfC policy should be seen as coming from a position of support rather than just focusing on regulating landlords. It is not all a one-way traffic – there are a significant number of tenants whose behaviour is not acceptable. It was also important to encourage and support good landlords and use enforcement powers selectively against the small number of poor landlords.

### **Concluding comments – additional data requirements**

Having the right data to inform policy and legislation is important – but is something that in turn is partly driven by the availability of resources. However, it also has to be the right data. For example, more data is required on who lives in PRS properties, and how do low income tenants pay the rent where Local Housing Allowance doesn’t cover the full amount.

More information is also required to better understand the motivations for landlord behaviour. A 3-year research programme funded by the Nationwide Foundation will begin to address this by undertaking a qualitative study involving interviews with landlords about the impact of recent legislative/tax changes on their PRS portfolios and how this has changed their motivations.



# Session 2

## Understanding housing aspirations and choices in changing contexts

Professor John Flint (University of Sheffield) gave a presentation based on the CaCHE publication, [Understanding housing aspirations and choices in changing contexts](#).

### Executive summary

1. The key focus for the theme is to understand the extent to which housing choices, aspirations and expectations are being reconfigured in the contemporary housing system. This theme is multi-disciplinary and incorporates a large range of sub-themes. Systematic searching of the research literature yielded 340 publications, which were coded. Data were extracted for 84 publications, which were rated as strongly relating to the theme.
2. A number of sub-themes were developed through engagement with the literature, organised under three broad headings: a) Aspirations and choices – what are the factors that define and influence housing choices, or lack of choices? b) Factors guiding aspirations – what underpins aspirations? c) Housing system change – how do changes in wider housing systems impact on aspirations and choices?
3. Aspirations and choices: Studies have typically considered the relative importance of a range of factors in housing decisions, for example there is general consensus that common life course events play a significant role in decisions to move house. There is a strong relationship between life course and tenure, with research focusing on tenure transitions, particularly who moves into homeownership, under what conditions, and at which points in the life course or pathway.
4. The relative importance of place-based factors, from the practical attributes of places to more socio-emotional considerations such as attachment to place, have also been important areas of research. These are seen as being balanced against other considerations, such as the characteristics of a dwelling. There is recognition that housing choices are nevertheless influenced by a number of constraints, from affordability to discrimination. Given the high priority of tenure transitions in housing choice literature, issues around who has access to homeownership and the experiences of those with financial constraint, have been important areas of consideration.
5. It is notable that many of the terms used in the research literature – such as choices, preferences, expectations, aspirations, and decisions – lack conceptual clarity and may therefore refer to a range of behaviours.
6. Key areas for future research include: the motivations for the housing choices of young adults, for example whether house-sharing is a lifestyle choice or a coping strategy; understanding how people view different tenure options (including more working-class groups) and whether perceptions are changing; and understanding how people respond to 'constrained preferences'.
7. Factors guiding aspirations: A range of research has highlighted the role of socio-cultural factors such as identity, emotion, social norms and cultural dispositions in guiding people's views about housing. This literature also moves beyond the narrow consideration of financial resources to draw out the role of different capitals in structuring people's relationships with housing.
8. One of the consequences of the lack of conceptual definition noted above is that we do not have a good understanding of the role the housing expectations may play in shaping aspirations.
9. Themes of security and stability are highlighted as being particularly important elements in the construction of a sense of home. This relates to tenure, as it is generally perceived that homeownership affords a greater sense of

security in comparison to private renting. However, given changing tenure profile, research must explore perceptions of different tenures in-depth.

10. An emerging area of research focuses on the role of housing in the construction of individual identity. For example, delays to independent household formation may impact on identity-construction for young people. However, emerging research in this area has been more weighted towards understanding more middle-class households.
11. Key areas for future research include: understanding the mechanisms by which aspirations and choices are formed; exploring the extent of the gaps between what people want from housing and what they believe they can achieve; understanding the values people associate with different tenures and how this relates to conceptualisations of home; understanding the relationship between housing and identity-construction for different groups.
12. Housing system change: a key issue for contemporary research is to explain the extent to which changing housing market contexts, particularly in relation to wider affordability issues, is restricting the range of housing options that have historically been open to different groups, at different points in the life course. Given the strong spatial component to housing markets, perceptions of the local context may be important in structuring perceptions of choices. This may lead to a disjuncture between local context and wider societal norms around housing. Given the increasing prominence of the private rented sector, more research is needed to understand people's experiences of the sector, particularly those on lower incomes.
13. Labour market changes are a crucial part of people's relationship with housing, from practical issues such as lending criteria, to the impact of precarious employment on ontological security.
14. Key areas for future research include: exploring the sociological implications of changing housing market contexts, particularly whether changing access to housing is shaping the things to which people aspire; understanding experiences of the private rented sector; and exploring the relationship between contemporary labour market, and housing market experiences.



# The ‘frustrated’ housing aspirations of generation rent

Joe Frey gave a presentation on behalf of Dr Kim McKee, (University of Stirling) based on the CaCHE publication, [The ‘frustrated’ aspirations of generation rent](#)

## Executive summary

### The research

This qualitative study involved in depth interviews with 16 young people (aged 35 and under) living in the private rented sector (PRS) in both England and Scotland who were not in full time education and who had low to middle incomes. The young people also provided photos of their home to act as discussion points. The study explicitly targeted those on lower incomes, for their views have not featured prominently within research on ‘generation rent’.

### Aspirations v expectations

The majority of participants articulated a long-term aspiration for homeownership, with a smaller number aspiring to social housing. Yet, private renting was regarded as their only option in the short-term due to an inability to realise these goals. Participants framed their discussion of aspirations in terms of housing tenure, which may reflect their current dissatisfaction with renting privately, which was discussed largely negatively. There was a levelling down of expectations to own, and a gap emerging between what people articulated as their ‘ideal’ and what they expected to achieve. Key factors were low earnings and insecure work, lack of family financial support and (for some) student debt. This highlights the need for greater conceptual clarity when researching aspirations, especially in terms of differentiating it from related concepts like expectations, choices, preferences and so forth. Our findings challenge the simplicity of the ‘generation rent’ label, for income and family support, as well as age, are critical to understanding young people’s experiences and plans for the future.

### Precarity in the private rented sector

Lack of security of tenure, due to the short-term lets typically associated with living in the PRS, was a major source of stress and anxiety for tenants in England (tenancy arrangements now differ in Scotland). This made it difficult for people to feel settled, put down roots, and make a home and life for themselves in their community. The high cost of renting, in terms of the proportion of people’s incomes it took up, further contributed to their sense of precarity. This was exacerbated by low and insecure incomes, all of which made saving for a mortgage deposit difficult. For some, even sharing with others did not make renting affordable to them and resulted in homelessness. Despite being more highly educated than their parent’s generation and earning more in relative terms, they could not enjoy the housing wealth and security afforded to previous generations. Nonetheless there were also clear inequalities within, as well as between, generations.

### Negative impacts on wellbeing

The precarity of private renting had a negative impact on young people’s wellbeing, especially their mental health. This took the form of stress and anxiety at having to move continually, often at short notice and at considerable expense. Housing related depression was reported by four participants at the lower end of the income scale. Even the more day-to-day hassles of continually chasing landlords to get repairs completed, and the unfeasibility of personalising the place or having pets negatively affected participant’s wellbeing. The young people reflected on the dynamics of sharing with others (which proved more challenging when it involved ‘stranger’ shares), and the rejection they felt when ‘failing’ at interviews to be a prospective flatmate. Discrimination, taking on a number of different forms, was reported. Poor quality housing had a further impact on people’s physical health. This interlinkage between physical and mental health merits further exploration. The data suggests new and distinct forms of stigmatisation in the PRS.

## Geography matters

Tenants' experiences varied depending on where they lived, due to differences in private sector tenancies and regulation of the sector in Scotland and England, as well as to differently pressured local housing markets (e.g. London and Bristol, compared to Newcastle and Glasgow). New tenancy contracts introduced in Scotland at the end of 2017 mean tenants enjoy greater security and flexibility of tenure, more predictable rent increases, and longer and simpler notice periods. The new Scottish legislation also allows for the possibility of rent regulation through the designation of rent pressure zones (RPZs), which could limit in-tenancy rent increases in particular hot-spots. It also allows tenants with the new tenancy to appeal a rent rise to a Rent Officer should they consider the rise to be excessive. These reforms were welcomed by participants. They built on the long-standing ban on letting agent fees and the national landlord (and more recently letting agent) registration scheme introduced previously. Whilst there are lessons for the rest of the UK to learn from the Scottish experience, further monitoring of the roll-out of the new private residential tenancy is key. Not least as the cost of private renting remained a concern for all our participants, including those in Scotland. This raises fundamental questions as to whether the PRS can really meet the needs of lower income groups.

## What tenants want to happen

The young people identified three key areas of intervention:

1. More affordable housing for rent and sale that is within reach of households on low to middle incomes. Some participants expressed a positive aspiration to rent from a social landlord.
2. Greater protection for renters (particularly in England), including some form of rent regulation; more support to assert their rights; and mechanisms for tenants to publicly rate landlords with a view to driving up standards.
3. Efforts to tackle wider income inequalities, particularly through the labour market, which frame the decisions that people can make about their housing options.

## Key policy recommendations

1. Insecure housing creates significant negative impacts on people's wellbeing. This needs to be addressed across the UK in order that tenants can make their rental property a 'home'. We recommend that governments across the UK monitor the Scottish legislative approach of reforming private sector tenancies to make them open-ended, so remove the 'no fault' ground for eviction, with a view to adopting this policy in their own national context. Further qualitative research on the impact of the tenancy changes in Scotland would enhance the evidence base for reform. Whilst the UK Government is consulting on reform to PRS tenancies in England, the proposed three-year tenancy agreement model does not go as far as the Scottish reforms. It also lacks any mechanism to protect tenants from landlords subsequently raising rents as a means to regain possession.
2. More action on rents, as this expense contributes greatly to tenants' sense of precarity. Recent reforms in Scotland on rent regulation are welcome, but may not fully address tenants' concerns. Local authorities are required to make the case for RPZs to the Scottish Government, and the accompanying guidance is both challenging and time consuming given the lack of localised rental data at present. More fundamentally, even if RPZs were designated new tenants would still be paying market rents, while those with existing tenancies would still experience rent increases within defined limits. Private renting would therefore still represent a challenge for those on low and/or insecure incomes. Traditional social housing may provide a stronger anchor for these groups. A private rental database that is fit-for-purpose is vital to support any rent regulation arrangements. It would also offer greater transparency into this particular market.
3. More affordable housing across all tenures. Affordable housing for both social and private rent, and owner occupation, that is in reach of those on low to middle incomes is most needed. Changing labour markets mean traditional homeownership is now out of reach for some socio-economic groups, whilst reforms to social housing in England make accessing (secure) affordable rental housing over the long-term very challenging. Mid-market rent has enjoyed some success in Scotland, but it is not a familiar 'product' to tenants, and intermediate tenure options are again not necessarily affordable for those on the lowest incomes.

4. Better information and support to help tenants take action against their landlords over poor quality housing. Independent advice and arbitration are critical to redressing the perceived power imbalance in the tenant/ landlord relationship. Giving tenants (in England) security of tenancy would also help here – providing protection from ‘revenge evictions’ – and giving tenants more time to bring cases forward. Short tenancy arrangements work against tenants exercising their statutory tenancy rights.
5. Education and information to inform tenants about their housing rights and how to enforce them. This could take the form of citizenship education in school so young people enter adulthood with at least a baseline knowledge, or public media campaigns to raise awareness more broadly, with both approaches utilising social media, online platforms and digital tools to widen access and reach. The discourse around public legal education has now shifted from ‘just in case’ to ‘just in time’. Education is also vital for landlords and letting agents to make them aware of their legal obligations and duties, particularly amongst those operating at the bottom end of the market where practice appears to be poorer. A compulsory landlord and letting agent registration system (as exists in Scotland), including an additional accredited educational component, could address this point.
6. ‘Generation rent’ is too simple to capture the diversity of young people’s experiences, which is shaped as much by income and family resources as it is by age. This label also obscures the similar experiences of renting amongst low income households across the age spectrum. A better understanding of intra-generational inequalities is necessary to allow policy to respond more effectively to differing needs. There is also a need for greater conceptual clarity between aspirations and the related, but distinct, ideas of expectations, preferences, choices and so forth. Recognising positive aspirations for social housing is also important, for not all forms of renting were problematised.

## Stakeholder engagement session 2 – chaired by Dr John McPeake

John McPeake opened the session by drawing attention to Germany's housing market, where there is a well-functioning private rented sector, and emphasised the need to recognise the limitations of what the state can do to resolve the current undersupply of housing given the current constraints on public finances. It is therefore important to try and maximise what can be delivered by the housing market itself through a range of approaches. In Northern Ireland, housing aspirations are generally still driven by a deep-seated desire for owner-occupancy.

### **Aspiration for owner occupancy**

Government policy has played an important role in extending homeownership. Owner-occupancy has been promoted directly by Government policy for decades through, for example, the sale of a large proportion of social housing. The aspiration for owner occupancy will therefore be a difficult aspiration to change, although in many cases households (including older households) are on incomes that makes sustaining homeownership a challenge.

### **Affordability**

An important issue to consider is the extent to which households make rational housing choices constrained by incomes on the one hand and rents/prices on the other. Affordability research has traditionally been dominated by the perspective of economists, but there is a real need for more collaborative work with researchers from the fields of sociology and institutional science. Research has also largely focussed on owner occupiers, although CaCHE has now started some new work that looks at the issue of rental affordability. Evidence is being gathered on how rent controls are working, and what works best, including qualitative evidence from interviewees who have different attitudes to rent control. This includes a recognition by some that, depending on design, rent regulation may under certain circumstances actually prevent some people getting a tenancy, because those benefiting from rent control do not move and rent controls may dissuade further investment. The study is also examining international evidence from countries where rent control appears to work.

It is also important to be aware of other frameworks for examining the housing market – including the right to adequate housing under Art. 25 of the UN's Universal Declaration of Human Rights. This involves a number of inter-related aspects: standards, affordability, access and availability.

### **Addressing challenges in the private rented sector**

The need for a multi-disciplinary approach to address the issues confronting the PRS was recognised. It was important to differentiate between different groups of households within the sector. The greatest challenges (as highlighted by Kim McKee's research) were faced by families on low incomes – challenges (such as affordability and insecurity) that are now being exacerbated by the ongoing social security changes.

However, from a landlord's point of view, increasing security for tenants has disadvantages. Section 21 notices, which can be used to bring fixed term or periodic tenancies to an end, play an important role in enabling landlords to successfully manage their properties. It was all well and good having certain well-defined criteria for eviction, but proving Anti-Social Behaviour, for example, was very difficult and any dispute resolution service would have to be effective. Landlords in Northern Ireland generally accepted there was a need for longer term security of tenure, but were reluctant to give open-ended tenancies as well as probationary ones, given that good behaviour during a probationary period does not guarantee good behaviour in the future.

This was borne out by the DfC's consultation on the PRS, which indicated that some landlords were positive about longer term contracts – seeing the potential for reducing management overheads. Conversely, some tenants found short-term tenancies appealing because of their life style. Indeed, as Kim McKee's research indicated, open-ended tenancies (while at the same time giving 18 reasons for eviction) could give tenants a false sense of security.

The importance of any dispute resolution service achieving a sense of balance was recognised. In Scotland, the service aimed to find a compromise between landlords/letting agents and tenants. The general consensus is that in Scotland the process is working well and CaCHE is undertaking collaborative research with the Disputes Service, which will examine the role of the First-Tier Tribunal in Scotland in the context of a wider cross national review of dispute resolution mechanisms for the rental market.

Overall there appears to still be a misunderstanding on the part of relatively large numbers of landlords and tenants in relation to powers and responsibilities in relation to security of tenure. Overall there has been a shift in favour of the tenant in Scotland under the new legislation. Most of the 18 grounds for eviction, however, are fairly obvious and not unreasonable.

### **New build quality standards**

Trade-offs in terms of housing quality are understandable at a time of financial constraint. However, there is a danger in relation to lowering space standards that have been shown to have significant health advantages. In particular, there is a danger that these lower space standards become the new norm. Indeed, Generation Rent may become the first generation to experience lower standards of housing than their parents.

There was agreement that it is important to keep space standards under review. Households today are using space differently. This needs to be reflected in modern homes, for example, in terms of larger kitchens/dining areas. Living rooms, on the other hand, are being used less and are becoming smaller.

### **Future research on the PRS – welfare reform**

Research on the PRS should include 'what if' scenarios and highlight changing conditions that may impact significantly on the PRS. In particular, the impact of Welfare Reform on the PRS was recognised as an important issue. In addition, the impact of changing aspirations with regard to career and family need to be examined – although this could be challenging in research terms.

However, there is a danger that housing policy is being driven by social security policy. Housing policy should respond to social security policy – not just react to it. The benefits of building social housing need to be emphasised more within the context of investing to save. CaCHE research can perform a useful role in this by meeting the need for more evidence of the wider benefits of investing in more social housing.

### **Future research on the PRS – lifetime homes and retro-fitting**

The issue of the costs of providing Lifetime Homes was discussed. In particular, whether building homes to these standards provides value for money in terms of the facilities that they provide for older people or people with a disability, or whether tailored retro-fitting would be more appropriate.

However, it was pointed out that there is insufficient evidence on retro-fitting over a longer period of time. There are also issues in relation to specifications – evidence from Occupational Therapists would indicate that nobody wants a wet room or a dwelling with space for a through floor lift. What is usually requested via Occupational Therapists is a ground floor extension.

There was general agreement that research was needed that would examine the comparative costs of Lifetime Homes and retro-fitted homes, including existing NIHE properties. However, research on costs would need not only to take the cost of meeting current needs into account, but also the costs of meeting future needs over a 60-100 year period.

## **Other research issues**

There is a need for a piece of work that examines the aspirations of landlords 10 years from now and what support they require to ensure a well-functioning, well-managed PRS in the future. It was noted that the Nationwide three-year Scottish evaluation research project will address this specific issue.

There should be a greater focus in Northern Ireland on Co-Housing and Co-operative housing. There is currently a big push in Wales to examine how these forms of housing could be expanded – Northern Ireland needs to examine how these can be supported here too.

Technology is playing an increasingly important role in housing research – in particular, the use of technology to mine big datasets. AHURI (Australian Housing and Urban Research Institute), has published research looking at the use of new apps and new technology to provide digital platforms for housing solutions, including, for example, ‘matching markets’ to facilitate the buying and selling of homes with specific adaptations.

The importance of international evidence cannot be overestimated in addressing the challenges in the current housing system. Engagement with key stakeholders via the CaCHE Knowledge Exchange hubs forms a vital role in helping CaCHE inform the wider policy debate.