



## **Renters' Voice Survey (October 2020):**

### **Changes needed for Private Tenants during Covid-19 and beyond**



Renters' Voice is a project for people renting from a private landlord or letting agent and who want to improve things for private tenants in Northern Ireland. We are supported by Housing Rights and funded by the Nationwide Foundation.

Since March 2020, our surveys have helped to show that private tenants have faced significant issues and concerns because of Covid-19. This further survey asked first about the **ongoing impact of Covid-19** and then about respondents' **wider experience of renting** and **whether longer-term changes are needed to make private renting work better**.

**This survey was circulated in October 2020 and 87 people responded.**

November 2020 also marked the first anniversary of Renters' Voice and during our first year we worked to build tenant participation, ranging from completion of our surveys and engagement through our mailing list to attendance of our online meetings, involvement in the design and execution of this survey and planning of our further upcoming activities. Seven Renters' Voice participants were involved in the conception and design of this survey, including via a trial of the survey prior to distribution.

#### *About the participants*

The majority of respondents were between 26 and 44 years old and females were over-represented compared to males (4:1 ratio). Half of the respondents worked full-time with a further 15% working part-time. Fewer than 10% were not working outside the home (either unemployed, retired, long-term sick or disabled, or looking after family). Fewer than 5% were self-employed. Excluding those in receipt of state pension, around 60% of the respondents (or their household members) were in receipt of some form of means tested state support, including 13% in receipt of Housing Benefit and 20% in receipt of Universal Credit.

Around 1 in 10 lived with people they were not related to and a further 1 in 10 lived alone. The remainder lived with a partner and/or family. Just under half of the respondents had dependent children who lived with them and 1 in 5 had moved to Northern Ireland from outside the UK. 1 in 5 households had at least one person with a disability or long-term illness.

Almost half of all respondents had lived in their property for more than 2 years (1 in 5 lived in their property for longer than 5 years). One third of respondents had lived in their private rented sector property for under 2 years. Most of the respondents were

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experienced renters, having lived in private rented sector accommodation for more than 5 years (70%). Just under half of the respondents were aware that their landlord was registered, and the same proportion (45%) did not know whether their landlord was registered or not. Whilst around half of the respondents lived in the greater Belfast area, the remainder were evenly dispersed around the council areas of Northern Ireland.

### The ongoing Impact of Covid-19

Almost three quarters of the respondents said they were worried about their renting situation, with **just over half either just as worried or more worried than they had been at the start of the pandemic.**

The **top current concerns** that people said they had for themselves and the people they live with were:



Financial concerns about their ability to pay rent (4 in 10 respondents) and ability to pay bills and other living expenses (half of all respondents).



Feeling uncertain about what will happen with their renting situations in the future due to the crisis (3 in 10 respondents).



Issues with repairs (e.g. repairs not being done due to Covid-19) (just over a quarter of respondents).



Finding it difficult to move or find a new property to rent due to the crisis (just over a quarter of respondents).

**Nearly everyone (95%)** said that their current **rented accommodation** had been **OK (25%), good (39%) or very good (31%) for lockdown, self-isolating or shielding.**

The following are comments provided by respondents on their experiences during the pandemic.

### Affordability

*I have had to leave my work due to covid 19, as I am a single parent with 2 children both under 10. My parents were my main childminders but when I went back to work they had to isolate.*

*Concerned about inability to pay rent and not being able to secure future rented property due to being branded as poor rent payers.*

*Lockdown in winter will bring different problems for us, like additional heating costs for being at home more.*

*Our landlord gave us a break from rent at the start but think we need it more now than we did then and can't ask again.*

*My furlough was significantly less than my usual pay due to having worked less hours than usual in the weeks used to calculate the average.*

*I fell in the furlough gap. Left my job 19th March. New employer couldn't furlough me as I wasn't on their payroll but office was closed so I had no work and previous employer refused to furlough me. I went without wages for nearly 3 months. I used every penny of savings to pay my rent while having no income. Universal credit only came through the week I started new job in late May. Too little and too late. My savings are all gone.*

*My rent is pretty high...my husband works for a small new business. If there is another lockdown we will be unable to pay rent/bills.*

### Keeping safe

*The only issue for me would be the shared hallway and entrance 3 flats are sharing, and what would happen if one of us gets Covid-19. We were given no advice from our Estate Agency.*

*We have struggled getting food deliveries to our flat as the driver won't come up.*

*Shared apartment building with stairs and no lift, deliveries go to the ground floor meaning we had to leave and use common spaces (halls and stairs) even if we were trying to isolate. There was also no increase in cleaning of common areas during the crisis despite large number of people in building.*

*Landlord demanding self-isolation of all household members, despite their situation not requiring such (as per Government guidelines). Landlord going above the level of Government guidelines and possibly illegally giving this instruction to detriment of and restricting freedom of the residents.*

### **Eviction / fear of eviction**

*My family (2 adults and 3 teenagers) were illegally evicted in October after having moved house during the pandemic just 8 weeks before. Although they have been reported to environmental health they are now trying to withhold our deposit. The whole thing has caused a lot of stress.*

*I am on a monthly contract and am concerned that if my landlady issued a NTQ it would be more difficult to find another suitable property as I would be unable to stay with family or friends in the interim as I would have previously had the option to do.*

*Landlord requested proof that we were not furloughed in order to continue lease.*

*We are facing eviction due to rent arrears that we have been paying but the estate agents want it all cleared now. Me and my partner have been struggling a lot to pay them, living off toast to make the payments. We were living off one part time wage and now we are starting to get back on our feet but have the worry of possibly being given an eviction notice.*

### **Repairs**

*Our letting agency didn't inform our landlord of essential repairs, and advised us to report it to environmental health, who weren't offering inspections all through lockdown.*

*It seems like your landlord can refuse to do basic repairs and you have nowhere to turn apart from courts.*

*No repairs done and living in a damp house with chronic illness and Estate Agents using Covid as an excuse not to do anything.*

### **What would help with the impact of Covid-19**

A range of **further measures** have been suggested by tenants' groups and other organisations to help with the impact of Covid-19 and we asked respondents whether these **could help them and the people they live with. 66 respondents gave their opinions on these measures.**

The measures were generally well received and the **most popular suggestions** were:

- **Grants (that would not need to be repaid)** for people who are unable to pay their rent due to Covid-19 – 9 out of 10 respondents who were affected by rent affordability issues said that this would help them.
- **More comprehensive extensions to the 'furlough' and Self-Employed Support Schemes** than those announced by the UK Government in September – 8 out of 10 people who gave an opinion about this said it would help.
- **Increasing steps that Landlords are required to take before they can evict a tenant** – 85% of the respondents who gave an opinion about this said it would help
- A **'Coronavirus home retention scheme'** that would clear renters' debts by allowing landlords to apply to the government for rent that their tenants have been unable to pay during the crisis - again 85% of the respondents who gave an opinion about this said it would help.

Out of those respondents who had an opinion about the following measures, 70% thought that they would help:

- **Further increases to notice to quit periods,**
- **Increased responsibilities for Landlords of shared properties in keeping tenants safe,**
- **Further increases to housing benefits, and**
- **Increases to benefit payments for Under 35s.**

The **least popular** suggestion was **Interest free or low interest loans** for people who are unable to pay their rent due to Covid-19, a measure which was supported by half of the respondents, with a further quarter of respondents saying that these would not help at all.

Some of the responses from participants included:

- *Grants [are] beneficial, loans not so much as people will experience financial difficulty for the foreseeable future by having to pay them back, this will only add to stress.*
- *While all of the options above would be helpful in different ways, I think having a 'home retention scheme' where landlords can apply to the government to cover rent would be the most appropriate.*
- *I believe there should be more support for young people looking to move to accommodation and not be reliant on shared accommodation, especially at a time where living with strangers could potentially have effects on health and risk contracting Covid.*

## Experiences as a Private Renter in Northern Ireland

As well as asking about the impact of Covid-19, we wanted to ask about the **bigger picture for private renters** and **whether respondents think changes are needed to make private renting work better for tenants**. With this in mind, respondents were asked to reflect on their current or previous experiences of renting in Northern Ireland.

**9 out of 10 respondents** said they had experienced one or more of the issues we asked about.

The **top three issues** that people said they had experienced were:



Difficulties with finding suitable properties for rent which:

- they can afford (58%).
- are in the area they want to live in (50%).
- meet the needs of them and the people they live with (47%).



Problems with getting a landlord or letting agent to carry out necessary repairs (45%).



Not always being sure what their rights and responsibilities as a tenant are (44%).

Other issues that **over one third** of respondents said they had experienced included:

- **Difficulties with the costs associated with a new tenancy** (e.g. deposits/rent in advance/letting agent fees),
- Being worried about **needing to leave a rental property sooner than they would like to**,
- Bad experience(s) with **landlords**,
- Bad experience(s) with **letting agents**, and
- Problems with a **rental property being in a poor condition**.

Respondents provided some details about their own experiences of renting privately in Northern Ireland. Even something as common as owning a pet can end up being a major barrier to accessing a range of private rented sector properties:



*Owning pets (and being honest about them in your application) makes it considerably more difficult to access rental properties as many landlords/letting agents have a blanket policy of refusing tenants with pets. Almost half the population of the UK own some kind of pet, and for many, their pet is their emotional support and in some cases, their only company. These blanket policies make finding a suitable property almost impossible for pet owners, putting them at financial risk and subjecting them to unnecessary worry when they inevitably have to lie about their pets in order to secure housing.*

Two respondents summed up the interaction of affordability and house conditions faced by many of the respondents:

*The rental market in Northern Ireland is very competitive, with affordable housing in very poor condition; damp, mold, anti-social behaviour all common.*

*I had one rented property that was costing a fortune to heat during winter due to no insulation. I got a quote and offered to pay half but my landlady refused to go ahead. That winter cost me £100 a month on heating oil and I was out at work 9 to 6pm every day! I made my evening meal with my coat on. Kept an electric blanket on my bed and an oil fired radiator in my living room. All that **plus** the oil heating running.*

Others highlighted the impact of lack of control over one's environment in private rented sector properties (which has been even more important during the pandemic). For example, one respondent shared this experience:

*My first landlord here would enter the property including my room whenever he wanted... [In my current property] I've had to add locks to stop my landlord's agent entering my house without permission.*

Older respondents shared their experiences of living in the private rented sector, highlighting the difficulties experienced when trying to get necessary adaptations carried out:

*My landlord refuses to allow any adaptations to accommodate my disability as recommended by my OT.*

*My neighbour tried to get a stair-lift installed, but the landlord didn't receive a grant, because the health visitor who came to assess her decided she was fit enough to get up our stairs (she was then in her late 80s, now early 90s). Until her mid-80s, she was also still climbing on a chair to get into the bath to take a shower, but at least then she got a walk-in shower.*

*There are very few available rental properties for older /less mobile/people. [Property] owners not encouraged or paid grants to adapt (showers, etc.) as in social housing.*

## Changes people would most like to see

**56 people** answered the questions about which **changes to private renting** they think are the most important. **These were the top 10 in order of preference:**



Increased checks on landlords when they register to make sure that they do not have a history of bad practice.



Increased legal 'fitness standards' that rental properties must meet.



An increase in the notice to quit period that a landlord or tenant needs to give in order to end a tenancy.



A scheme to help people with tenancy deposits if they find it difficult to raise enough money.



Written tenancy agreements for all tenancies which must contain certain minimum terms.



Tenant Information Packs that private tenants would be given at the start of tenancies to explain their rights and responsibilities.



Longer tenancies that can only be ended by landlords where there is a significant issue or where they genuinely need the property back.



Support for private tenants to have more of a say in decisions that affect them.



Further ways to resolve disputes between tenants and landlords without having to go to Court (for example through mediation and/or an independent panel to resolve disputes).



Limits to how often private rents can be increased.



Several respondents expanded on their opinions about potential changes they would like to see, which centered around four themes: affordability, access to the private rented sector, regulation and evictions. The following are direct quotes from survey respondents:

### Affordability

- *Huge deposits and months of rent upfront are asked for these days which is disgraceful.*
- *Over charging is a real issue. Desperate homeless families will go into houses that are not fit for purpose so more checks on the condition of the property are needed.*
- *Private rents are extortionate in some popular areas and properties [are] not up to standard.*

### Access to private rented sector properties

- *Agency fees need to end or be capped.*
- *There should be an immediate ban on "no DHSS".*

### Regulation

- *There should be a more professional body for landlords, like you shouldn't be allowed to rent a house out that you actually keep on the market to sell as this makes tenants feel like it's not their home and that they can be moved at anytime.*
- *A properly regulated private rented sector could really drastically improve people's housing.*
- *Landlords should be more responsible for contents. Houses can be structurally safe and secure however contents (sofas, beds, etc) are terrible standard.*
- *Restrictions on landlords renting if properties aren't fit for habitation.*
- *There should be a one stop shop mechanism for tenants to report unscrupulous landlords. Fines for any and all breaches and a proactive investigation into rogue and unregistered landlords.*

### Evictions

- *Northern Ireland should have a no fault eviction ban.*
- *There should be 12 weeks notice to quit at a minimum.*
- *Mandatory mediation before eviction.*
- *Longer term tenancy contracts.*

Thank you for reading about the results of this survey. For further information about the Renters' Voice project, please contact us at [rentersvoice@housingrights.org.uk](mailto:rentersvoice@housingrights.org.uk)