



# “My choice, not somebody else’s”

Homeless people's experiences  
of the Private Rented Sector in Scotland

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# Background

- *Firm Foundations (2007)*
  - “[The PRS] has much to offer its tenants in terms of flexibility, choice of location and, in most cases, good quality housing”
  - Specific reference to the PRS’s role in accommodating homeless households
- Expanding statutory rights for homeless households in Scotland
  - Housing (Scotland) Act 2001 and Homelessness etc (Scotland) Act 2003
  - Abolition of Priority Need by 2012
- Implementation of ‘Housing Options’ approach at local authority level
- Use of the Private Rented Sector to meet housing needs of homeless households
  - Section 32a (Discharge of duty in the PRS)
  - PRS Access Schemes (i.e. Rent Deposit Guarantee Schemes etc.)
  - Private Sector Leasing

# Key questions...

- *"How do homeless people characterise and understand their experiences of housing need, homelessness and the homeless system?"*
- *"To what extent do homeless people's experiences and views about the PRS reflect the stated benefits and disadvantages of private involvement in welfare?"*
- *"To what extent can it be said that settled accommodation in the PRS has had an impact on homeless households' social inclusion and exclusion?"*

# Qualitative Research

- 35 in-depth interviews
  - Households who were homeless or threatened with homelessness
  - 30 subsequently accommodated in the PRS
  - Five subsequently accommodated in the social rented sector
  - Participants had accessed accommodation;
    - Independently;
    - Through Rent Deposit Guarantee Schemes; or
    - With support from Housing Options/Homelessness services
- Across three Scottish local authority areas
  - One authority was a 'Large Urban' authority
  - Two authorities were 'Other Urban' authorities

# Homelessness and Housing Options

- No single 'story'
- Informal Housing arrangements
  - *'I had nowhere to go', 'I lost everything'*
  - *'My friend was actually fully homeless. She was put into a flat when she was pregnant, and it was horrible. I would never, ever have done it unless I really, really, really had to. And I wouldn't want to take my wean somewhere like that.'*
- Roughsleeping
  - *'I've no hot running water. [...] You don't want to stir anything up, ken what I mean, just in case you do upset them and they take the hump against you, and they're like that "Right, I'm going to get him out of there". [...] I don't want to go back on the street. During the summer, no problems. No bother. I can sleep outside, but during the winter? Ooft. Brutal. Aye, it's brutal.'*

# Homelessness and Housing Options

- Housing Options advice
  - Mixed experience among participants
  - Limited availability in the social rented sector
  - Restricted choice - 'one choice and one choice only', 'they could put you anywhere'
- Temporary accommodation
  - Frequently cited as a reason for not making a formal homeless application
  - Perceived (or experienced) as a negative environment
  - 'Othering' and stigma
  - Cost – some temp acc rental charges in excess of £1,000 pcm

# The PRS as a Housing Option

- Choice and agency
  - Ability to exercise (albeit limited) choice of area, house type, quality, accommodation size
  - Contrasted with very restricted choice in the social rented sector
  - Location and neighbourhood factors – proximity to amenities and family
  - Desire to avoid areas with poor reputations
    - *'Well at least when I picked this one, it was my choice. It wasn't somebody else's choice. You know what I mean? God knows where the council would have put me'*

# The PRS as a Housing Option

- Barriers to Choice

- Affordability

- *'I mean, if I showed you the photographs you'd be... Absolutely like "My God!". But a lot of them are like that. The ones at £350, if you're wanting something decent you need to go £450. But if I went for that it meant that if I was on the buroo, I've got to find that £100.'*

- Availability of suitable properties

- *'The three bedrooms at the time, as I says, when I mentioned about the other area where I came from, erm, I couldn't move back down there. That was the only place that was available, private let. It was the only property that was available, up where I wanted to be, with my mum and dad and that, so that's... Hence why I took it.'*

# The PRS as a Housing Option

- Barriers to Choice
  - Landlord Practices
    - *'Seven [PRS properties] I enquired about! This is the first one that I got a "yes" for, so I took it. I had to take what I could get really. [...] Your options, like, become wide open when you start working. Yeah, although private lets [offer] a lot more range. When you're on benefits, you're limited in what you can do'*
  - Deposits, References and Credit Checks
    - *'I'd to confirm with my old landlord that I didn't owe any rent arrears, because obviously... He told them I had rent arrears. I didn't. So he told [the RDG scheme] that I had rent arrears, so they goes, "Well we can't find you a flat then", so I had to prove I didn't owe it. And by that time the flat had been given to someone else'*

# The PRS as a Housing Option

- Security of Tenure
  - *'It would be nice to be able to [...] have the stability, like we were saying before, to be able to decorate a place and think, I'm not just going to get maybe told in a couple of months' time "Oh, we're selling up the property, so you'll need to move out" [...] When you move in to a place you want to make it a home, you don't just want a house, you want a home. And you can never achieve it because you know that you've only got six months in that place or a year in that place. [...] We really just want a home.'*
  - *'The only thing about council houses is you're safe. This you're not'*
  - *'I like having the option that I can move around a bit more freely. It suits me and my kinda lifestyle just now'*

# The PRS as a Housing Option

- A trade-off between...
  - Perceived benefits of the social rented sector
    - Low-cost rents
    - Repairs
    - Security of tenure, and...
  - Perceived benefit of the private rented sector
    - Availability of properties
    - Good quality accommodation
    - Increased choice.

**Social rented sector not always the ultimate goal**

# Social Inclusion and the PRS

- Broadly satisfied with their accommodation
- Choice in house type and size – contrasted with social rented sector
- Relationships with landlords
  - Often a gap between tenant expectations (and rights) and the service provided by landlords
  - Timescales/quality of work
  - Disagreements about obligations
  - Tenancy rights vs Security of tenure
    - *'When you phone up [in] private [accommodation], you're a bit afraid, thinking, well... Maybe they think I've done this, or maybe something's happened here, or maybe they want an extra charge, know what I mean? [...] If they think you're a nuisance, they might just want you to go...'*

# Social Inclusion and the PRS

- Majority of participants were in receipt of housing benefit
- Top-up towards rent
  - *The council give us £392.32, and the way it's worked out I pay the £50 every four weeks on top, so they're getting £442.32 every four weeks [...] It's got to be taken out of the budget that we've got, because it's got to be paid, just the same as everything else, but I mean a lot of things have had to be cut back because of that. But folk have to realise, we've got to pay our rent. We've got to have a roof over our head, it's got to be done. [...] It's a lot easier than having to pay the £150 that was having to be paid at [our previous address], but it is hard. It is hard to pay the £50.'*
- Impact on employment etc.

# Social Inclusion and the PRS

- Social Engagement
  - Ability to access positive neighbourhood environment – choice
  - Relationships with friends and family
- Health and mood
  - *'This is the best thing that's happened to me for a long, long time, and I've had a lot of good times and a lot of bad times. I've had manic depression for nearly 30 years, and I nearly died, know what I mean? It's a major thing in your life getting a nice house, and I absolutely love the place I'm in just now. I love everything about it.'*
  - *'It's gave me my own place. It's gave me my own flat. Ken? It's clean, tidy, I'm not ashamed to invite anybody into it, it's maybe not the best looking of flat, but it's clean and tidy'*

# Summary

## Homeless people and the PRS

- Complex picture, various competing priorities
- Experience tied in with views about homeless system and social housing
- Entering the PRS as a positive choice, maintaining agency
- Mostly satisfied with accommodation (qualified satisfaction)
- Choice key to many households
  - BUT – Choices available to these households far more constrained
- Distinctive issues about exercising tenancy rights

# Policy Implications

- Many positives in local authorities supporting homeless households to access the PRS
- Considerable benefits seen in the experience of homeless households
- Barriers to accessing the sector remain
  - Stigma associated with homeless households and Rent Deposit Guarantee schemes
  - Welfare Reform (Single people under 35)
- New tenancy regime
  - Improved security of tenure for tenants
  - More selective landlords?
  - Landlords exiting sector?



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