



Research into the Private Rental Sector in Argyll and Bute

June 2022



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Executive summary

Argyll and Bute Citizens Advice Bureau provides free, impartial and confidential advice serving all areas of Argyll and Bute, Scotland's 2nd largest geographical area.

The bureau provides a range of advice services including housing advice. It is well placed to appreciate the mounting challenges people face securing a safe, secure, warm and affordable place to call home.

Through Citizens Advice Scotland the bureau secured a small research grant and embarked on research into the area's Private Rental Sector, principally to:

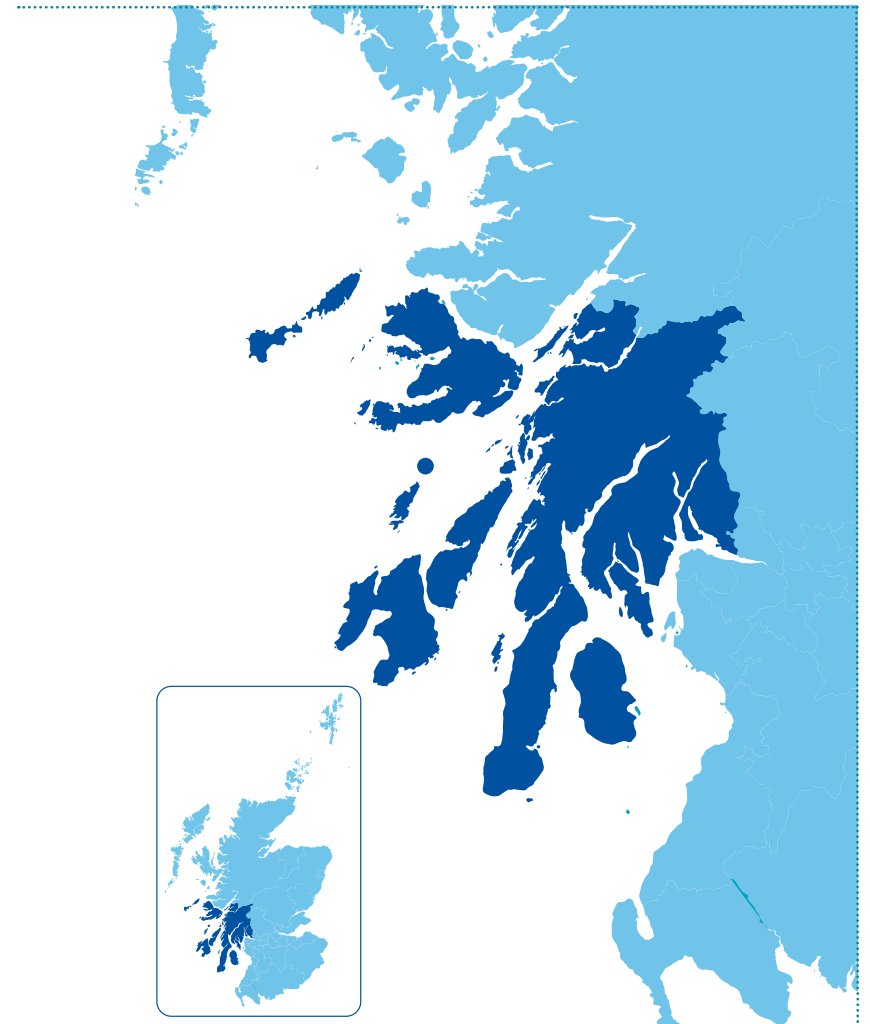
- > raise awareness of freely available advice and support, as all too often tenants are unaware of their rights or approach the bureau only at the stage when they are facing potential eviction.
- > better understand the challenges facing private rental tenants in the area which has a thriving and important tourism sector.

An overview of Argyll and Bute

Argyll and Bute is characterised as predominately rural, has 23 inhabited islands and almost half of the population lives in what is classified as rural or very rural areas.

The area's population has been declining and currently stands at 85,430 having seen a drop of 6.8% between 1998 and 2020. Put in context this drop represents the 30th highest percentage change out of the 32 council areas in Scotland. Over that same period, Scotland's population rose by 7.7%.

The area's housing stock of 48,000 includes 11% unoccupied dwellings – in other words, vacant private homes and second homes. To provide a



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comparison, neighbouring West Dunbartonshire has 2% and The City of Edinburgh has 4%.

The private rental sector accounts for 12% of the housing stock, slightly below the national average of 13.4%, whilst the social rental sector accounts for 17%, compared with the Scottish average of 10.8%

Demand for social housing is high with upwards of 2500 on the local waiting list.

Home ownership stands at 60%, comparable to the Scottish average which stands at 59.1%.

The bureau's approach

This research was carried out taking a project based approach in-house by bureau staff. Additional specialist support was provided by Citizens Advice Scotland.

Widely publicised online, in the local press and on local radio, the aim was to encourage private rental tenants and those looking to rent privately to share their views and experiences. Online alone, almost 9,000 people were reached throughout with the help of 84 community groups sharing information about on the bureau's research.

155 people completed the survey online or in print. 55% of whom rented their home private and the other 45% looking to rent privately in the area and currently living elsewhere. Statistically this level of engagement provides for robust research.

What the bureau identified

- > Almost two thirds (61%) said renting privately was their only option.
- > Two thirds (66%) of respondents rented their home from a private landlord with no letting agent involved.
- > A quarter (26%) of tenants renting in the private rental sector live alone.
- > Two thirds (62.5%) of respondents looking to rent are seeking homes in the Mid Argyll and Kintyre area. The main reason given was employment.
- > Almost all renters responding were in employment (95%) with three quarters (73%) of tenants paying their rent in full and not receiving any housing benefit.
- > 43% of private sector tenants responded that their rental represented value for money, however, more than quarter said that they didn't know how their rent compared to similar homes nearby.
- > One fifth (18%) said changes were being made to their tenancy and 7 households told us that they were facing eviction.
- > A draughty home was cited as the number one problem when it came to the condition of their rental home, closely followed by dampness.



Executive summary

A complex picture

Tenants shared their experiences of how they have tried to obtain and keep hold of private rental sector homes. One particular example has been included within the report given the extraordinary lengths taken by a would-be tenant to rent a home. Poor housing conditions were a recurring theme and often tolerated by tenants rather than approach their landlord and possibly put their tenancy at risk. Tenants also shared their concerns for the future, fearing that they might have to move out of the area if their landlord decided to sell their home or rent it in it in what is perceived to be the area's lucrative short term rental sector.

Many respondents also voiced their concerns over the growth of holiday lets in the area. Some shared local knowledge over the impact on employment including how key workers are affected having been unable to find a home.

As well as the survey, a group of respondents were invited to share their experiences in small group settings. Their feedback was illuminating as they spoke freely about their housing circumstances. They shared their views over the growing demand short term holiday rentals; what they felt as a lack of suitable smaller homes; and, property conditions impacting upon their lives – good and bad.

A strong feeling of powerlessness prevails with the majority of tenants saying that renting private was their only option for housing in this area.

The research supports just how closely aligned economic prosperity and availability of housing is in the area. The bureau's own experience also includes helping clients to retain employment by helping them to retain a home within reasonable commuting distance of work.

Competition for housing

Taking into consideration the area's lengthy waiting list for social housing, higher than average levels of unoccupied dwellings, many used as holiday homes and a buoyant short term private rental sector, it is understandable that private rental sector tenants have concerns over the security holding their private rental sector tenancy.

This report refers to the Scottish Government's 'New Deal for Tenants' as well new legislation requiring all local authorities in Scotland to establish a licensing scheme for short term lets by October 2022. It is hoped that this research is of considerable assistance to those responsible for such in Argyll and Bute.

This report recognises the importance of tourism for Argyll and Bute as a key sector.

When it comes to housing, a **fair balance** requires to be struck to address the needs of people living or looking to live in area. The right to live in a safe, secure, warm and affordable home. Rights directly supporting **Argyll and Bute Economic Strategy**



Foreword

Argyll and Bute Citizens Advice Bureau embarked upon this research project with two key objectives, they were:

- > To raise awareness amongst tenants in the private rented sector where to seek advice and support that can help them retain their tenancies wherever possible.
- > To gain a better understanding of the challenges facing private sector renters in rural and island communities which can help shape local policy and through Citizens Advice Scotland, raise awareness of such with the Scottish Government.

Reaching an estimated 20,000 people through the local press, radio and with a record level of engagement on social media, this research has undoubtedly achieved the aims of raising awareness of the bureau's advice services across communities of Argyll and Bute. Demand for advice from the bureau continues to increase and there is a view that in the medium to longer term, more and more new clients will continue to come forward seeking advice as needed.

Central to extent of the reach and engagement achieved by this research has been the communications planning incorporated in the project management. This planned approach to projects and communications provides the bureau with a blueprint for future campaigning and research activities.

The second objective, gaining a better understanding of the challenges tenants face in the private rented sector was always going to be the bigger ask and this research goes some way to shining a light on those challenges in Argyll and Bute.

Within this research there are many insights shared by the private sector

tenants who participated. In reporting this research, it was important to include as many tenant quotes and their feedback as possible to help portray the depth of feeling and concern held.

Those engaging with the research, existing private sector tenants and those looking to rent privately were found to be mainly in employment and solely responsible for their rent, that is without any welfare assistance. The research identified very low levels of rent arrears. However, many participants shared experiences of poor housing conditions and a fear of raising those concerns with their landlord. Research has also shown that people are living under the shadow of eviction and that a landlord can very easily decide to sell the tenants home, recover possession and choose to change the property's use, should they for example be enticed to place the property into the tourism sector which is extremely buoyant in the area.

This research underlines perceptions, that housing and the employment challenges are entwined, and, in this area, housing bears the additional complication that tourism carries, essential to the local economy, yet undoubtedly having a very real and damaging impact on the availability of affordable housing.

The majority of respondents say that renting privately is their only option.

Through the research, the Bureau has gained a valuable level of information shared by tenants and those looking to rent, and evidence from the focus groups supported the view that many tenants share a very real feeling of powerlessness to change the circumstances they find themselves living in. Respondents reported social housing as being unobtainable because of the lengthy waiting list in this area. Many reported that they are unable to secure mortgages needed to buy locally, so indeed, the private rental sector does appear to be the only option for many.

Foreword

Looking ahead, there is a concern held over the future choices and actions of private landlords given the significant power they hold and that can so easily impact local housing availability.

Should, private landlords choose to divest themselves of their rental properties in any number to take for example, advantage of an uplift in the property market, switch to short term tourist use or for any other reason, the options for those currently renting privately and for those looking to rent privately are very limited. Any scaling back on the private rented sector in Argyll and Bute will only act to apply further pressure on the already high level of demand for social housing and is also highly likely to add to the pressures associated with homelessness¹.

Landlords appear to have more options in an area such as Argyll and Bute and looking to the future, it is imperative that a balance is carefully struck to protect and enhance the rights of people have to live in a safe, secure, warm and affordable place that they can call home. Any legislative change must take account of unintended consequences particularly for rural and island communities such as Argyll and Bute, as the social rented sector in particular is not in a position to offer a much-needed safety net in the short to medium term.

This research emphasises the impregnable links that exist between housing, employment and economic prosperity. Connectively is an important consideration in such a large area where the loss of any home, should another suitable and affordable option not be readily available, is likely to have detrimental economic consequences for an individual and their families, but also for local businesses and ultimately the wider economy.

The bureau has experience of supporting clients facing very difficult choices when facing the loss of a private rental home, those choices can

also impact upon families. When referring to unintended consequences, experience has shown children may have to change schools; support networks for vulnerable households can be broken should a parent be forced to relocate to secure affordable housing. This type of experience is far more likely in dispersed rural areas with high levels of tourism than other areas that don't face the same geographical challenges or have the same level of choice afforded in urban areas. Those are a few of the many reasons why really housing matters and rural communities require protection from any economic sector, including tertiary sector tourism securing too strong a foothold.

The bureau has also supported clients threatened with eviction, including a case where the landlord decided to use the property for short-term holiday rentals. Experience has shown that clients may face relocation far from their area of employment and/or support network; or face homelessness, housed in temporary accommodation as they seek suitable alternative housing.

Advice statistics: during the period April 2020 to March 2022, Argyll and Bute Citizens Advice Bureau provided advice on 391 housing cases, 58 of those related to the Private Rented Sector; there were 14 cases of threatened homelessness at which time the Coronavirus (Scotland) Act) 2020 provided temporary extended notice periods that landlords required to give to regain a let property.

Introduction

During 2020/21, it became apparent to Argyll and Bute Citizens Advice Bureau that aside from increased demand for benefits, debt and employment advice, there were challenges mounting over the availability of affordable housing and in particular in the local Private Rental Sector (referred to as the 'PRS'). Availability of affordable rental properties appeared to be weakening and at the same time, the bureau was also aware of the growing national and Scottish Government interest around the sector.

When the opportunity arose in early summer 2021 to apply for a Citizens Advice Scotland Local Impact Grant, the bureau applied with two key objectives in mind, namely to raise awareness of the bureau, and the advice and support freely available that it provides to local people and, to better understand the challenges facing private rental tenants, or trying to rent locally in a predominately rural area that has a thriving tourism sector.

The impact grant also presented an opportunity for the bureau to raise awareness of rural PRS concerns and to support wider social policy development in partnership with the project's sponsor, Citizens Advice Scotland.

Local housing market demand, as well as the challenges brought about through the pandemic were also thought to have created uncertainty for people renting in the private sector in particular. At the heart of the project was raising awareness of availability of advice and the benefits of seeking advice as early as possible as all too often people renting contact the bureau when faced with debt and potentially facing eviction. The bureau also sought to provide more timely pro-active advice and better understand how it can improve the support given to people finding themselves in uncertain housing circumstances.

Background

To contextualise Argyll and Bute as an area:

- > Argyll and Bute is the 2nd largest local authority area geographically in Scotland with 6 dispersed towns; almost half of the population lives in what is classified as rural or very rural areas and the area also has 23 inhabited islands.
- > Drawing upon the National Records of Scotland 2020 mid-year estimates²:

Argyll and Bute has a population of 85,430. Between 1998 and 2020, the population decreased by 6.8%. This is the 30th highest percentage change out of the 32 council areas in Scotland. Over the same period, Scotland's population rose by 7.7%.

Total net migration (net migration within Scotland, from overseas and from the rest of the UK) is projected to result in a population increase of 0.5% over the next 10 years. Over the same period and overall, the population of Argyll and Bute is projected to decrease by 6.2% due to natural change (i.e. more deaths than births).

In the period 2019-20, the level of in-migration in Argyll and Bute² was 3,430, a 12.9% decrease from 3,940 in the period 2018-19. The level of out-migration in Argyll and Bute was 3,530, which is a 11.8% decrease from 4,000 in 2018-19.

In comparison to 2001, the number of households in Argyll and Bute has increased by 7.2%. This is the 29th highest percentage change out of the 32 council areas in Scotland and a less rapid change than at Scotland level (+14.3%).

Introduction

- > The Scottish Index of Multiple Deprivation 20203 identifies 13 data zones in Argyll and Bute as being in the 20% most overall deprived in Scotland. These 13 data zones are all located in towns of Campbeltown, Dunoon, Helensburgh, Oban and Rothesay.
- > The public sector is the largest employer (comprising public administration, education and health), collectively providing almost one third of all employee jobs.
- > The other key employment sectors are Tourism (largest), aquaculture – fishing, farmed fishing, Food and Drink including whisky distilling, and also forestry which is growing too. Emerging sectors include marine sciences and green energy, on and off shore.
- > Average gross weekly pay for full-time workers in Scotland is £576.70. That figure drops by £40.50 per week, or £175.50 per month in Argyll and Bute. Source: NOMIS 20194

Argyll and Bute housing data Source: Scottish Government Housing Dataset 20195

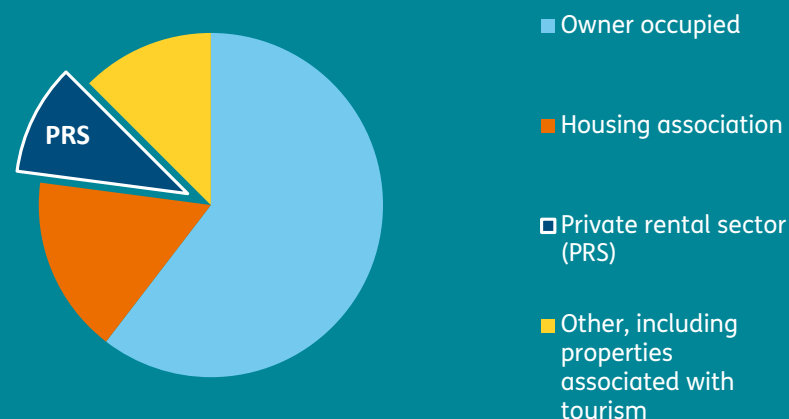
The combined area’s housing stock stands at just under 48,000; 5,000 unoccupied dwellings; thus, Argyll and Bute has 43,000 occupied dwellings.

Argyll and Bute Housing tenure:

- > 60% are owner occupied, with 29,000 dwellings; Scottish average is 59.1%
- > 17% are housing association, with 8,000 dwellings; Scottish average is 10.8%
- > 12% are private rental sector, 6,000 dwellings including work related dwellings; Scottish average is 14.3%
- > 11% are classified as (other) vacant private dwellings and second homes accounting for 5,000 dwellings in Argyll and Bute; notably lower than the Scottish average of 3.8%* (Cornwall has 5% second homes)

* Put in context, neighbouring West Dunbartonshire vacant private and second homes accounts for only 2% of their comparable dwelling numbers 45,000).⁵ Only Nah-Eileanan Star has a higher percentage of this housing tenure at 13%.⁵ The City of Edinburgh, also a prime tourist destination has only 4% of dwellings vacant / second homes.⁵ Cornwall’s second homes account for of the total number of dwellings 5% ⁹

Argyll and Bute - dwelling types



It is understood that there are approximately 2,500 – 3000 applicants on the waiting list for social housing in Argyll and Bute registered under ‘Home Argyll’⁶ and, at the time of writing there are two available properties on their website.

Project overview

Project overview

3.1 – The project set the following key objectives:

- > raising awareness amongst tenants in the private rented sector about where to seek advice and support that can help them retain their tenancies wherever possible.

and;

- > to gain a better understanding of the challenges facing private sector renters in rural and island communities which can help shape local policy and through Citizens Advice Scotland, raise awareness of such with the Scottish Government.

3.2 – The project's key focussed aims were:

- > reach and engage with private renters who have not previously contacted the bureau, including renters in outlying areas and island communities.
- > reach and engage with existing bureau clients privately renting who are known to be vulnerable and/or needed additional support exercising their rights.
- > identify trends and where possible propose potential solutions to those responsible for policy, locally and nationally.
- > identify, triage and support people in a timely manner who engage with this research.gauge potential demand for advice services assisting the bureau plan future service provision and development.

(Subject of reports to the Project Board / Board of Directors, Argyll and Bute Citizens Advice Bureau)

Project Scope

The bureau sought to carry out PRS research that was robust as is practicable within the resources afforded to the project. A key objective of this project also is broadening the reach of the bureau. With that objective in mind, the project scope included both PRS tenants and those seeking to enter the PRS in Argyll and Bute.

Project approach

The PRS in Argyll and Bute is complex given the scale of the tourism sector including the growing short term room and home rentals promoted online. Baselineing the research available data indicated an estimated 5,000⁵ PRS properties in Argyll and Bute.

Raising awareness and optimising reach amongst the PRS and those looking to enter the PRS was determined to be best served by taking a multi-media approach widely promoting the project, optimising participation in the primary research and generating feedback and interest to allow for secondary research to look closer at the feedback given.

Primary research

The primary research method adopted was a survey comprising an online self-completion questionnaire and a shorter print version (non-digital) covering the core line of questioning supporting the overarching research requirements.

Survey content and design was developed with consideration to fulfilling the project's stated objectives as well as important PRS housing issues bureau clients seek advice and support in regard of. The research also

Project overview

sought to provide insight into the PRS in Argyll and Bute to assist Citizens Advice Scotland with the Scottish Government's 'A New Deal? For Tenants' – Draft Strategy Consultation⁷.

The self-completion online survey was developed using the product, 'Smart Survey' (digital survey solution) which enabled routed questioning based upon participant responses, essentially tailoring the line of questioning between those currently renting in the PRS and those looking to rent in the PRS. Care was taken in the design to avoid both the online and paper formats being too long and the print format also tried to ensure that the visual length didn't deter completion. Smart survey provided digital survey analysis and quick filtering options that assisted with secondary research preparations.

The primary research included a standard level of demographic data capture to provide a check that representation was diverse and supported the aims of robust research. Partner organisations were also approached for assistance with a view of further broadening reach and diversification. Their assistance helped to support inclusion over challenges such as literacy and a lack of digital access enabling a broader range of input into the research.

The survey was promoted via the bureau's social media, local press and radio. The multi-media approach was intended to broaden participation and to make the survey fully accessible. The newspaper promotion included the offer of survey in print, large print and telephone assistance for completion. The print format also offered a telephone help number for would-be participants looking to arrange a convenient time for telephone completion; other languages available on request and again, a larger print format for self-completion.

Utilising social media, the bureau also connected and shared the promotion of this project with community groups across Argyll and Bute aiming for wide geographical reach as well as targeting Facebook groups aimed at people looking to buy or rent in the area.

The project's grant allowed for paid advertorial in the local press and on local radio in addition to the press releases issued to all local newspaper titles.

Using those different platforms, the objective of generally promoting the bureau's wide range of services was supported and, for those with PRS tenancy issues, promoted content clearly and repeatedly signposted people to the bureau highlighting support for:

- > tenancy related debt including rent arrears, energy and council tax debts;
- > threats to tenancies, including threats of eviction;
- > housing conditions, including dampness and general repair

Secondary research

Secondary research was undertaken in the form of focus groups to provide an opportunity to strengthen the findings of the research by exploring in greater detail participant concerns given in the primary research.

Recognising the value secondary research could add to this project the project grant also enabled the bureau to carry out focus group research providing a small participant incentivisation research fee. The fee per participant was set in line with other recent focus group research redeemable in the form of grocery or energy meter top-up.

Project overview

Focus group participants were drawn from the primary research participants indicating their willingness to participate in further research. The project lead hosted the focus groups ensuring continuity of research content, messaging and as necessary triaging for advice where identified.

Focus groups were arranged to offer choice of dates and times including evening sessions. The majority indicating an interest in focus group participation stated that they worked and providing a spread of times was essential to group planning arrangements.

Project contingencies

Consideration was also given to distributing printed surveys to public venues however the likelihood of wastage was considered high and matters such as the print format having prepaid postage whilst still ensuring confidentiality was an issue and therefore that seen as practical for the scale of the project.

Plans were in place for the project's primary research to include telephone interviews in the event that non-digital participation was required, so too was provision for incentivisation in the form of a prize draw in event that participation in the primary research was low. As this report will later demonstrate, those contingences were not required given the participation level achieved.

It was important that this research didn't focus on gathering data and information. Respondents were given the opportunity to identify themselves in order that any advice needs they may have could be triaged without any delay.

Project management

The project utilised a PRINCE2 project methodology with an outline of this structured approach to managing the project included in the application to Citizens Advice Scotland for the small grant. To clarify, this project was not of the scale nor did it warrant or have the budget to undertake a full PRINCE2 project however it was helpful to put some controls around the project to keep progress on track and avoid common pitfalls, such as project scope creep or any misunderstanding of the project's outcomes and aims. Light touch project management documentation was developed to assist with efficient project management and support from the Project Board.

Project controls which were particularly useful included:

- > Project initiation document (PID) setting out all of the foregoing, and:
 - > Project Plan
 - > Risk Register
 - > External Communications Plan
 - > Progress reports were incorporated into Social Policy communications updates, and the quarterly Social Policy update to the Bureau's Board of Directors for expediency rather than separate project highlight reports

The scope of the research

This project focused on engagement with households currently renting within the PRS throughout Argyll and Bute, as well as those wishing to rent in the PRS in Argyll and Bute.

Project overview

Project resources did not allow for this research to include housing sectors beyond the PRS, for example, the social rented sector, including the associated work and protocols liaising with Social Landlords, although householders seeking to rent in the PRS are eligible. Responses from households outside of the scope of this research were used for the purposes of primary research only and where relevant indicated accordingly. Secondary research participation was restricted by invitation and as such, only PRS tenants participated.

Constraints

The project and associated research sought to achieve the stated project objectives as far as is reasonably practical within the limited resources available. Opportunities to highlight potential opportunities for further research fits well with such a small project and provides the project sponsor, Citizens Advice Scotland with the opportunity to invest further and/or utilise this project's findings to support broader research in housing or other areas of suitable interest.

The other notable constraint to baselining the size (population) of the PRS in Argyll and Bute is the comparative scale of tourism in the area and as such, the difficulties pinpointing the number of properties solely accommodating holiday makers.

Assumptions

- > Not all PRS tenants knew that the Citizens Advice can assist with tenancy concerns
- > PRS tenants may not have been aware of PRS legislation 'A New Deal for Tenants'⁷
- > Not all PRS tenants may have known about the protections against eviction introduced as part of the Scottish Government's public health response to the coronavirus pandemic".

Purpose of this research

This project sought to provide a robust insight into the challenges facing people renting in the private sector across Argyll and Bute, an area quite unique in its mix of urban, rural and island communities.

The area is known to have a high demand for social and private rented housing often competing with demand for short term and holiday accommodation as well as higher levels of second home ownership. These factors combined with the challenges brought about through the pandemic are believed to mask many worries for people renting in the private sector in particular. All too often people renting only contact the bureau when faced with priority debt or facing eviction and the bureau seeks to move to provide more timely pro-active advice.

The bureau therefore sought to better understand how it can support people in such circumstances; at the same time increase the level of awareness that help, and support is available and that working in partnership with Citizens Advice Scotland tenant rights can be strengthened and landlord responsibilities better understood and enforced.



Project success measures

Project success is defined as delivery of the stated project key objectives and aims, as set out in sections 3.1 and 3.2 above, and achieved by:

- > reaching a high level of quality primary research participation;
- > engaging meaningful focus group research, and;
- > increasing awareness of the bureau's presence, advice and support services.

Key project statistics:

- > Approximately 20,000 reached thereby increasing awareness of the bureau as a source of free, independent and confidential housing and other advice provision. Achieved through multi-media campaign with social media, local newspapers, local radio and targeted direct mailing in the form of calendar greetings cards.
- > 167 people participated in the primary research, comprising 12 partial and 155 full completions. 87 of those participants rent their homes in Argyll and Bute's private rented sector.
- > Approximately 70 people participating in the survey and focus groups provided insight into their own PRS circumstances, sharing their views on the sector in Argyll and Bute. This feedback serves to provide an invaluable insight into the important issues and challenges affecting not only those seeking to live in the area but as the research identified the associated impact that housing is having on the local economy.

Raised awareness of advice services available from Argyll and Bute Citizens Advice Bureau achieved by placing:

- > Advertorials in print and online in the Argyllshire Advertiser; Campbeltown Courier; and Oban Times

Press releases to

- > Argyll, Cowal and Bute News – Dunoon Observer;
- > Ileach (Jura and Islay); and
- > Helensburgh Advertiser
- > Radio commercials broadcast on Oban FM

Targeted direct mailing in selected postal areas of the Bute and Cowal area

Community foodbanks distributing the bureau's seasonal greeting card to vulnerable households with details for advice and support through the local CAB and promoting this rental plus energy campaign

Primary research findings

This section provides in-depth research findings drawn from the 155 survey responses, of which:

1) Asked whether the respondent currently rents their home in Argyll and Bute.

154 answered; and 1 skipped. Of those answering:

- > 85 (55%) currently rent in Argyll and Bute*

*cross reference with Q3.

- > 69 (45%) live elsewhere
-

2) Asked whether the respondent was looking to rent a home in Argyll and Bute.

68 answered and 87 skipped, of those answering:

- > 41 (60%) answered yes, they were looking to rent in Argyll and Bute
- > 27 (40%) answered, no

Of the 41 respondents answering yes, 40 specified a town, village or area where they were looking to rent. Summarising the responses in their recognised administrative areas presented the following:

- > Mid-Argyll, Kintyre and the Islay (MAKI) - 25 (62.5%) were looking to rent in this area
- > Oban, Lorn and the Isles (OLI) - 12 (30%) were looking to rent in this area

- > Bute and Cowal (B&C) - 1 (2.5%) were looking to rent in this area
- > Helensburgh and Lomond (H&L) - 0 (0%) looking to rent in this area

Of the remaining 2 respondents, one response cited an area and villages in the Highland region, the other did not specify a specific area.

The area most popular with respondents seeking to rent a home was the MAKI area; of those specifying MAKI:

- > employment was cited by 9 respondents; 36%
- > schools, family or community connections were cited by 4 respondents; 16%
- > local landscape and environmental reasons were cited by 2 respondents; 8%, and
- > the remaining 10 (40%) gave did not give a reason for their wish to rent in MAKI

Almost one third of respondents were seeking to rent a home was the OLI area; of those specifying OLI:

- > employment was cited by 7 respondents; 58%
- > schools, family or community connections were cited by 2 respondents; 17%, and
- > the remaining 3 (25%) gave did not give a reason for their wish to rent in OLI

Overall, 16 of 25 (64%) – two-thirds of respondents are seeking rental properties for work/employment reasons.

Primary research findings

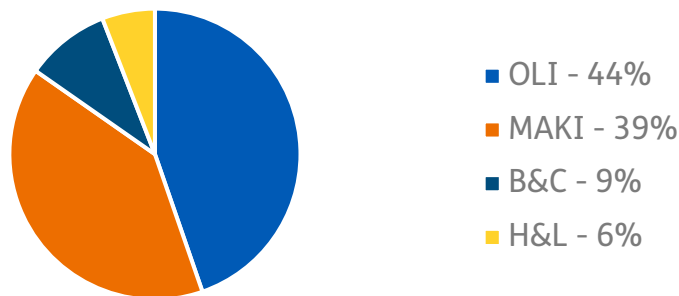
3) Asked whether the respondent currently rents their home in Argyll and Bute.

87 answered and of those answering:

- > 38 (44%) rent in OLI
- > 34 (39%) rent in MAKI
- > 8 (9%) rent in B&C
- > 5 (6%) rent in H&L
- > 2 (2%) rent in other areas – not within Argyll and Bute, although the respondent answered as if they did live in the area.

*For the purposes of analysis, 85 respondents rent their homes within Argyll and Bute. Accordingly Q1 was adjusted from 87 to 85 for accuracy.

PRS respondents by Argyll and Bute administrative area



4) Asked whom respondents rent their home in Argyll and Bute from:

85 answered as follows:

- > 56 (66%) rent directly from a private landlord
 - > 10 rent from one of the social landlords operating under ‘Home Argyll’
 - > 8 rent from a private landlord via a letting agent
 - > 3 rent from a letting agent
 - > 3 rent from a friend or relative
 - > 3 stay with a friend or relative
 - > 1 accommodation is linked to employment
 - > 1 did not specify
-

Primary research findings

5) **Asked the reason for renting a home in the way they do.**

87 answered as follows:

- > 53 (61%) felt it was their only option
- > 13 (15%) said renting privately suited their needs and they were not looking to rent social housing
- > 9 (10%) were on the 'Home Argyll' waiting list looking for suitable social housing
- > 5 (6%) were looking to buy a home in the area and renting privately suited their short term needs
- > 4 (5%) were living in the area on a short term basis and not certain they would stay
- > 1 (1%) were sharing with friends or relatives as it was the only affordable option
- > 1 (1%) were staying with friends or relatives through choice
- > 1 (1%) said private rental came with their job

Respondents gave reasons for choosing to rent their home in Argyll and Bute, reasons included:



"Limited option for single people with dogs"

"Building a house"

"Saving for a deposit to buy a home in the area but due to escalating house prices and low income employment and cost of living it's taking a while"

"Social housing application was not an obvious option when moving"

"Social housing wanted more money after my last rental. My parents paid £400 but they wanted more. We said no"

"Only option. To buy the housing market is so poor with houses going for way over asking price. We need more housing built in Campbeltown"

6) **Asked how long tenants had lived in their current rental home, 86 respondents answered:**

- > Less than one year, 28 (32.5%)
- > 1 to 2 years, 8 (9%)
- > 2 to 5 years, 16 (18.5%)
- > 5 to 10 years, 17 (20%)
- > More than 10 years, 17 (20%)

Primary research findings

7) Tenants asked about living arrangements, 84 responds, provided:

- > 54 (64%) live with their partner / family
- > 22 (26%) live alone
- > 4 (5%) live or share with friends

The remaining 4 respondents cited living arrangements indicating sub-letting.

8) Tenants asked if they had access to outdoor space or a garden, 87 answered:

- > 72 (83%) said yes
 - > 15 (17%) said no
-

9) Tenants were asked what was the main reason why they choose to live where they do, 87 respondents answered:

- > 36 (41%) limited choice of rental properties
- > 14 (16%) closeness to work
- > 9 (11%) family reasons
- > 7 (8%) allocated the home from limited choice
- > 7 (8%) always lived in the area

14 of the respondents cited other reasons. Analysing their feedback, other reasons for rental location indicated:

- > 11 (13%) quality of lifestyle, environment and peaceful living
 - > - 2 (2%) due to family breakdown and bereavement
 - > - 1 (1%) having a pet
-

10) Tenants asked about how their rent is paid, 86 answered as follows:

- > 73 (84%) rent paid in full through income, such as wages
- > 6 (7%) rent paid through a combination of wages and benefits
- > 5 (6%) rent paid in full through benefits
- > 1 (2%) no rent paid, indicating that someone else pays, e.g. friends/family
- > 2 (2%) other

One other respondent cited their rent was paid with the assistance of a student loan.

11) With reference to question 10, 8 respondents receiving benefits stated that rent was paid directly to their landlord.

Primary research findings

12) Tenants asked were asked whether they felt that their rent represented ‘value for money’ compared to rents charged for similar types of property nearby, 86 respondents answered:

- > 37 (43%) said yes
- > 25 (29%) said no
- > 24 (28%) were unsure how their rent compared to similar properties nearby

Respondents saying that they didn’t feel that their rent represented value for money gave reasons which included:

“Current house is needing maintenance and damp issues resolved, landlord is not interested in maintaining the property”

“House is badly built which means cold, damp and old. Lots of cold drafts through windows, doors, kitchen cupboards and drawers. Due to being cold and badly built there is mould in multiple rooms”

“The rent is far more than we would’ve hoped to pay but have little option”

“The rental market in Oban is over-valued for what is available”

“I think there is little more than in my nearby area, but I have literally no other choice than to stay as there are zero other flats to rent in Oban”

“There are no other options of houses to rent”

“There aren’t enough flats or houses available to rent, especially

if you have pets. 30 to 40 applications per flat according to the local agent. Another issue is being self-employed, you are treated like someone with no income”

* “We pay about £100-£150 above market standard. Our landlord is a public body”

* “We pay well above the average market price for a 2 bed home simply because it is in a scenic location and owned by a public body who market it nationally at inflated rates. The house has a very poor EPC rating and is extremely costly to heat”

* the same public body was named by both respondents.

13) Tenants asked whether they ever had to seek advice over rent arrears, 87 answered:

- > 85 (98%) said no, they never had to seek advice over rent arrears
 - > 2 (2%) said yes
-

14) Tenants asked what best described their current rent position, 85 answered:

- > 81 (95%) said they were up-to-date and had no rental debt
- > 4 (5%) said they had arrears on their current tenancy

No respondents stated that they had any rent arrears on their current and previous tenancies; nor any rent arrears on previous tenancies alone.

Primary research findings

15) **Tenants asked if their landlord or letting agent was looking to make any changes to their tenancy agreement, 85 responded:**



- > 70 (82%) said no
- > 15 (18%) said yes

Of the 15 respondents saying that changes were being made to their tenancy agreement. The reasons they gave fell into the following:

- > 7 (46%) cited threat of eviction, or eviction
- > 4 (27%) related to landlords raising the likelihood of selling the tenants home including concerns that a sale may be brought about as a result of the home not meeting new energy rating requirements
- > 3 (20%) related to rent increases

Of the 7 households at threat of eviction, 6 shared details and dates of evictions underway.

16) **Asked about the general condition of their rental property, 61 respondents shared their concerns indicating:**

No. 1 issue (affecting 41 respondents) – living in a draughty home

No. 2 issue (affecting 37 respondents) – living in a damp home

No. 3 issue (affecting 35 respondents) – repairs are required to their home

Feedback from tenants included:



“Black mould present in most rooms”

“It’s a very old property where damp / condensation is always a potential issue”

“Some mould on the ceiling”

“I patch this caravan up on a daily basis. Holes in the floor, cracked windows, bad drain run off, no gas safe check, 40 year old cushions. Having said that I’ve never been happier anywhere. I live within my means; my home is warm and cosy. There should be more options to live this simple”

“Outdated, unmaintained property. Drafty, some rooms don’t have heating. Heating system is dated and poorly functioning. Some electrics are dodgy. Landlord reluctant to do any repairs. Heating nor worked properly from November until February”

“Single glazing. Expensive storage heaters. Approach to house has potholes around 10 inch deep. Water can be on and off”

“I’m happy with it for the price. I haggled the rent down a little before accepting the tenancy. I’m able to do minor improvements myself and would prefer to do so than have tradespeople intruding on my privacy”

“Single paned windows and doors ill-fitting doors, cracks in a window”

“Poor. No heating except a log burner. Drafty windows. Damp walls and mouldy bathroom”

Primary research findings

“It is in a very poor condition, with rotting window frames, single glazing which causes a lot of condensation. There is no wall or floor insulation and we have suffered repeatedly from black mould growing on the walls”

“Windows/doors leak. Roof leaking. Damaged floorboards due to rot”

“Huge damp and water ingress issues”

“For the 15 months, rain has been coming through a crack in the rendering of my unused chimney, leaving an upstairs bedroom very damp. This was reported to my landlord when it began, two different workmen have assessed the damage and what is needed to effect repair. As soon as y landlord receives a quote, no action is taken. Dampness now pervades the entire flat. I also have a bedroom window which blew in during a storm 3 years ago, a temporary repair was affected. Again, permanent repair was priced, and no further action taken. Every stormy night, I fear the window will blow in. Third winter in this situation”

*“We have constantly had to ask our public sector landlord to perform repairs to the property. Damp and mould were addressed with short term fixes. The property is an EPC F band and needs insulating, but the Public Sector landlord does not wish to invest in making the property energy efficient, warmer and less damp. The wood in the windows is rotting. The gutters are leaking, and water comes down the side of the house and the windows. Last winter there was no form of heating for the kitchen, so we had to buy our own portable heater”

* the same public body named by both respondents in question 12.

Positive feedback on housing conditions was also given, with comments:



“Good condition”

“Very good”

“Immaculate”

17) Tenants were asked to take everything into consideration, e.g. condition, size etc and rate their home as a place to live? 83 answered:

- > 16 (19%) very good
- > 26 (31%) good
- > 29 (35%) okay
- > 9 (11%) poor
- > 3 (4%) very poor

18) Tenants were also asked to rate their neighbourhood as a place to live? 86 answered:

- > 36 (42%) very good
- > 34 (39%) good
- > 14 (16%) okay
- > 2 (2%) not good
- > 0 (0%) very bad

Primary research findings

Responses given to questions 17 and 18, when compared highlight the difference in satisfaction between rental properties and neighbourhoods.

Making adjustment for the slight difference in respondents, it is notable that neighbourhoods rated as very good out perform rental homes rated as very good by ratio exceeding 2:1.

Respondents rating their home as good or very good fall considerably below the same ratings given to neighbourhoods, where satisfaction amongst tenants rises by some 28% points. Asked to explain, 23 respondents took the opportunity to comment:

- “Great little community, everybody is friendly and would help you with anything”
- “Mainly long standing occupants in building so know each other well. Very quiet”
- “Lovely views, some very wonderful neighbours. Kind, supportive community”
- “Great welcome when I arrived. Strong sense of community”
- “The neighbours and community are great”
- “Cairndow is a great place to live and has a very welcoming community. There are plenty of job opportunities. It is an area of outstanding natural beauty”
- “Great community in Benderloch, good bus link too”
- “Peaceful happy community, unfortunately I have to leave as landlady will sell property and there are no other private rentals only short term rentals everywhere!”

Other comments highlighted respondents mixed views on their neighbourhoods:

- “We have lovely neighbours in an attractive area. However we are too far away from family”
- “Nice people and community locally. Peaceful. Lacks amenities, resources and services of any sort”
- “It is difficult as the housing crisis means there aren’t many other young couples in rural areas, there is quite an age gap between us and all out neighbours”
- “No community hall, limited community contact”
- “Poor transport links so reliant on car. Area seems to have intermittent refuse collections quite often”
- “Good community spirit, very safe, no other children though”

19) Respondents were given the opportunity to add any further comments on the condition of their home. 19 commented.

A representative selection below:

- “Landlord doesn’t want to carry out any repairs and ignores anything you tell him”
- “Needs updated heating, still using electric storage heaters from the early 90’s which are not present in every room”
- “The property is a post-war prefab. The landlord explained to me its limitations in regard to insulation, condensation, cost of

Primary research findings

heating etc before I took on the tenancy. I've painted the interior external walls with thermal pain to reduce condensation and invested in a dehumidifier which makes a huge difference. The heating could be better though, one storage heater, two old convector heaters and an electric 'feature fireplace'

"The house we live in is in poor condition. The landlord has no interest in long term quality of life for tenants nor reducing our heating bills"

"It's pay as you go electricity which is very costly, I'd prefer to be on gas and electric and pay monthly bills"

"Absent landlord. We have difficulty contacting him. My support worker said he is a hard man and to be careful, so I don't want to contact him"

"Whenever I follow up my concerns with my landlord, I have been told if I'm not happy to find somewhere else to live"

Some of the respondents took this opportunity to voice broader views on housing and the associated impact on the local economy and societal concerns. Those views were also raised during this project's secondary research with focus group participants (refer to section 7):

“I have lived on Mull for years, been on housing waiting list for 9 years. Single, no kids so have absolutely no chance of social housing. Living in a caravan as I could not get anything else. It's ridiculous on Mull, nothing to rent long term but 8 million holiday lets sitting empty week after week after week...”

"We were incredibly lucky to have found a house here. If we lose this lease, we will be forced to give up our skilled jobs and move away from the area due to there being no suitable affordable homes within commuting distance of Oban"

"Landlords have no obligation to improve or upgrade anything. If you don't like it, there are 39 others who will take it. The towns and communities are missing out on a lot of talented people who simply move on to better living conditions somewhere else"

"I manage a local business and fear for the future. It is now apparent that there is a huge shortage of affordable homes for rent. There seems to be no plan for one bedroom rental property at all. For local businesses to survive we need to attract a local workforce. It is now impossible for anyone wanting to buy a property locally due to ever increasing prices as you will be aware. If a large number of affordable rentals are not built immediately you will see a lot of businesses on reduced opening days/hours. We will then see a lot of vital tourism disappear. Coupled with an aging population the future is terrifyingly bleak. I hope more can be done to help build more affordable rental"

*"My landlord, a public body, has been a difficult landlord to deal with. It is disturbing that a publicly funded body can treat tenants with such disdain and provide overpriced poor quality housing without any accountability"

Primary research findings

Research asked of all respondents

Having explored local concerns over tenancies, housing conditions and asked numerous open questions of tenants living in Argyll, the research asked private renters and those looking to rent privately in the area to provide some personal information.

20) Respondents were asked about their current employment status. 127 answered:

- > 97 (76%) were employed
 - > 18 (14%) were not employed
 - > 12 (10%) indicated 'other'
-

21) Respondents stating they were employed were asked to indicate the amount of work that they have. 99 answered and it is presumed that 2 respondents answering 'other' completed this question:

- > 73 (74%) employed full-time
 - > 14 (14%) part-time and working more than 25 hours
 - > 11 (11%) part-time and working less than 25 hours
 - > 3 (3%) part-time zero-hours
 - > 2 (2%) part-time, seasonal work
-

22) Respondents were also asked about their income bracket. 114 answered:

- > Less than £14k per year, 26 (23%)
 - > More than £14k but less than £20k per year, 33 (29%)
 - > More than £20k but less than £30k per year, 30 (26%)
 - > More than £30k but less than £40k per year, 13 (11%)
 - > More than £40k but less than £50k per year, 9 (8%)
 - > More than £50k per year, 3 (2.5%)
-

23) Respondents were asked what best described their employment type. 111 answered:

- > 59 (53%) professional
- > 26 (23%) manual/trades
- > 8 (7%) student
- > 3 (3%) seasonal work
- > 20 (18%) said other

Job titles/ roles stated by those describing their employment as 'other' spanned a wide range of occupations, including:

Admin; carer; creative freelance; healthcare; home care assistant; hospitality; retail; retail manager; retained firefighter; retired; self-employed; self-employed craft worker and craft teacher; self-employed and freelance; setting up business; and third sector.

Primary research findings

24) Respondents described their ethnicity as followed: 121 answered:

- > White, British 98 (81%)
- > White, Irish 1 (0.8%)
- > White, other 18 (15%)
- > Mixed, any other mixed background 1 (0.8%)
- > Other, ethnic group, 3 (2.4%)

25) Respondents were asked their age bracket. 124 answered:

- > 17 or younger, 0 (0%)
- > 18-20 years old, 1 (1%)
- > 21-29 years old, 24 (19%)
- > 30-39 years old, 30 (24%)
- > 40-49 years old, 24 (19%)
- > 50-59 years old, 28 (23%)
- > 60 years or older, 17 (14%)

26) Respondents were asked to describe their gender identity. 99 answered:

- > 72 (73%) Female
- > 22 (23%) Male

27) Respondents currently looking for a home to rent in Argyll and Bute or while they were looking for a home to rent, were asked a series of questions relating to their search. 81 answered.

- > Are you, or were you on the Home Argyll Housing list?
 - > 39 (48%) of respondents confirmed they were or, were on the waiting list for social housing.
- > Have you felt discriminated against because of your health or lifestyle?
 - > 8 (10%) confirmed that is or, was the case.
- > Do you, or did you feel priced out of the market?
 - > 58 (72%) agreed.
- > Have you been told that you can't keep pets?
 - > 26 (32%) confirmed that was their experience.

36 respondents provided comments; a cross-selection is given below.

Housing supply, affordability and the impact of tourism



“It is so difficult to find anywhere to live. We are lucky enough to have somewhere but it has put a significant amount of financial pressure on my family”

“Lack of availability even at ridiculous prices”

“I’ve had max points since November 2021”

“Can’t get one, supply of housing is appalling”

Primary research findings

“I am lucky enough to live in an affordable rental. Thanks to my local landlord. My 20 year old daughter who works locally has zero chance to rent a one bedroom property locally”

“Lack of affordable homes to rent for single occupancy”

“Major prejudice against single people that are happy single. Why do we have to bunk up in order to afford a simple shelter?”

“Have successfully rented in Perth and Dunfermline however unable to source an affordable property in the area”

“There are no long term rentals available on Islay”

“Were on waiting list for 9 months, only offered one house which was too small for our family. Nothing else offered even though we were overcrowded where we were. Had no choice but to go private”

“Lack of available property for long term, too much short term rental property, inflated property market”

“Too many short term rentals”

“Everywhere is short term private rentals”

“As a student I am scared I will not have a place to live for the summer as all flats and housing turn in to Bed and Breakfasts”

“There are only ever short term holiday let’s available in the village”

“A ridiculous shortage of housing made worse by empty second homes and holiday lets, and the main construction company sucking up all rentals for their workers. The market appears closed”

Economic impact

“Moving into the area it’s impossible to get anything. Can’t get a job until accommodation is secured but can’t get accommodation without an income from a job”

“We have been told we are not a priority for housing, as we gave up our flat in Fife. We moved to Oban area for jobs, this was of no importance, we had been told if there was physical violence in our relationship we would have better chances of securing a flat, what does that mean for the future of Oban? Working people can’t get accommodation, businesses cannot hire staff, there is no innovation. The town will age out”

Discrimination and other challenges

“I have a medical assistance dog and have been denied many properties”

“Really hard for a non-British citizen to get a rental contract without guarantors”

“I started to apply for the housing list, but it asked for my landlord’s details for a reference. I felt uncomfortable with this

Primary research findings

as he would then know I was looking to move and might not be happy with that idea”

“Have one small dog but still could not get suitable premises”

Efforts to secure housing

The experience of one respondent shared:



“I am currently renting a holiday cottage which ends in March 2022 and then become homeless.

You have no idea what hoops I have jumped through to try and secure accommodation from March 2022. Here are some of my proactive actions:

1. Writing to farmers asking if they have any accommodation to rent.
2. Written to every Landlord Registered in the Mid Argyll area, personally or through their solicitors.
3. Word of mouth.
4. Social media - asking if anyone knows of any accommodation.
5. Work colleague – people know people.
6. Hotel services within a public body for staff, a lot of staff accommodation has been sold off to a public body and is now lying empty and not being used.
7. I have gone down the Land Registry locating details of owners

of property unused in the area. (cost £72.00 on each search)

8. Written to public body who own at least four properties in the area and not in use.

9. Public body did list a cottage for rental via an Estate Agent at £960.00 per month plus all other bills- expensive. Property is still not in use.

10. Local housing associations making applications for social housing.

11. Local developer’s waiting list for rentals.

12. Local caravan park.

13. I did write to a family who live in London and they own three properties in the Crinan, let two and have left the third to crumble and have no plans to sell.

14. Letters/flyers through peoples’ doors asking about rentals/ property coming up for sale.

15. I’m about to list an ad in the local paper.

16. Gumtree. It is not only the rental market which is proving to be difficult, I am in a position to buy a property but, everything is going very quickly, well over home report value and purchasers are people looking for second homes or buying for holiday lets. I am returning to Argyll due to elderly relative circumstances after 34 years living in Edinburgh and never thought that my return to Argyll would prove to be so difficult.”

Primary research findings

- 28) Respondents were asked if there was anything that they would like to add or expand on their experience of renting in Argyll and Bute. 68 respondents shared their views. A cross-selection provided below:

Housing supply, affordability and the impact of tourism

“We got very lucky with this property as it is in excellent condition, good size and well taken care of by our landlord. Previous ones have been small, poorly maintained and not value for money. Rental properties are in high demand and prices are always rising. Quality of some of the properties we have previously viewed was shocking”

“So far, I have been searching for a private rental for over a year, I haven’t found anything suitable for my partner and I, there are no private rentals at the moment that I can find and haven’t been for already the past 6 months”

“Tackle this now nationwide problem of no affordable rental property being available. Whole areas of Argyll and Bute will very soon be ghost towns. With no provision to attract a younger population who want to work locally the area is on a knife edge. If action is not taken now the whole area will be exclusively a retirement/second home / holiday rental / short term rentals area with no work force anywhere to be seen. A terrifying thought.”

“It is near impossible due to lack of available properties and puts many people into vulnerable situations with no stability or set standards”

“Lack of affordable and energy efficient homes in Mid-Argyll”

“I have been on the housing list since 2019. I find my rent expensive to pay on my income. My home is cold as the electricity is very high on the property and can only afford to have 2 heaters on in the whole house. One in the sitting room and one at the top of the stairs. The heating is storage heaters which I find don’t give out much heat”

“Unfortunately many properties are out of budget, and quite a few have old heating systems and mould issues. A few private landlords do judge and don’t accept DSS unfortunately”

“Tourism/short term rentals killing the area and forcing skilled people to move away”

“Practically no houses available to rent on Islay, but plenty houses available as holiday lets. I’d love to return to Islay where I was born and brought up but it is now more or less impossible due to no houses being available to rent”

“There are so few rental properties in the area. I am quite concerned where we will go when our tenancy is terminated. It’s really depressing that local people who work in the area are priced out of the market- both in terms of buying and renting. Galling that in Cairnbaan alone there are at least 6 short term lets and second homes at the expense of locals seeking

Primary research findings

accommodation – there is a serious lack of affordable housing in the area!”

“There is not enough long term rental properties (or owners willing to rent put their property) for the area. As a result, properties are too expensive for the average family and puts further financial pressure on people with already high living costs. There is no incentive for home owners to rent out their property rather than short term lets. It means that families/ professional people who would love to get ahead financially or, god forbid, own their own home, see that goal as one that they will never achieve. It’s a vicious circle that will not end. People can’t save enough money for a deposit but pay exorbitant amounts of money in rent”

“Previous properties known to be long term rental and no, even in quiet residential areas. Rented in Perth, a two bedroom property for £475 per month, only availability in Benderloch where my family live, is £750 – almost double”

“Trying to get private rent In Oban is impossible due to short term lets”

“I was searching for over a year to buy, and luckily a private rental came up, but it is very expensive for what I have. I want to buy and can afford to buy at a reasonable price, but not a 4/5/6 bed home at £350k+. There are not enough houses for local people in Campbeltown!”

“There simply isn’t anywhere suitable to live as all appropriate housing is holiday lets.”

“I was looking for 4 years for a suitable rental though I did have a rental locally for most of that time that I took as a ‘stop gap’ so that I could move into the area. Whilst my own income relies on the tourist industry and hospitality, there are too many second homes and holiday homes and nowhere near enough long term private rental properties”

“There is few affordable rentals that come on the market once in a blue moon, as a student who will be here for the next 4 years minimum, it gives no security for being able to live in the area. Too many unaffordable short term lets in the area have ruined the renting market within Oban leaving it unattainable for students to have secure long term housing”

“The housing situation in Oban is a joke. Been on the list for 2 years and still not been housed. Private renting is far too expensive, and a lot of private landlords don’t allow pets and I have a dog. Something needs to be done in Oban. People from other towns are getting housed in Oban before locals and I find that wrong”

“Very few affordable properties within the area, and when there are there is some snobbery in the letting agents and judgemental. Also not enough to help for when the owner sells in private lets and in first-hand experience it is terrifying and overwhelming especially if you have invisible illnesses. More needs to

Primary research findings

be done to stop short term lets taking over the town, so people have a home”

“I have been looking to find a new rental property for 4+ years but cannot find anything due to the lack of long-term rental properties in the area (Oban). It has been extremely difficult to find anywhere to live over the past few years and it keeps on getting worse. I am very concerned that when my current landlord decides to sell I will not be able to find anywhere to rent and would have to quit my job and leave the area. I am also very worried about the same difficulties faced by people wishing to move and work in the area (especially NHS, teachers, etc), and the potential degradation of local services due to staff shortages. The massive rental problems in recent years seem to number of long-term lets from the market as well as properties available to first-time buyers. I know tourism is a big part of the economy around here, but some regulations seem needed in o coincide with the explosion of short term lets which have removed a large order to ensure the rest of the local community can survive”

“I have been looking for somewhere to either rent or buy for over a year now. I feel completely priced out of the buying market here as I’m a single person and can’t afford any of the properties that are coming up for sale. Same with the renting situation, rentals are getting more and more expensive and the demand is so high that it’s difficult to find anywhere suitable to rent. I will probably end up moving back to the central belt soon if I can’t find a suitable property”

“Flat or house prices for sale are up to 30 % of the advertised prices. There is a lack of documentation missing such as title deeds, asbestos reports etc. And again, one takes it or there will be others desperate enough to buy without correct paperwork. The influx of short term lets with no controls. At some point more and more businesses will have to stop trading as they can’t have staff. Live-in accommodation for hospitality for professional people is not a permanent option either”

“Majority of suitable properties for rental are taken off the market for short term lets. Extremely hard to find rental properties, took 2 months to find current property”

Impact on employment



“There is a critical issue in Oban regarding accommodation. Having formerly worked and lived here 10 years previously, the current situation is directly affecting employment in healthcare sector. Whilst Oban has always accommodated tourists in hotels and B&Bs, it seems short term lets have caused significant upheaval in the ability for people to live and work in the area.

Property prices are selling for 20-30% over advertised to people from out of area and leading to potential future problems”

“It’s far too expensive to rent on islands more than a mortgage no young folk can afford house prices and social Housing is costly with soaring bills increasing folk are struggling”

Primary research findings

“My tenancy is over in May 2022, if I do not get an offer from social housing I will have to leave island, there are no private rentals, it’s all holiday let’s. Situation is out of control, I know many working people desperate for rental accommodation here. One teacher has already left due to no rental offers on market”

“There’s just so little options in the area. I pay way over the normal rent for a small town and there literally no options available. I pay way more then, I would if I had a mortgage, but I can’t afford to save up for the deposit nor do I earn enough to get a mortgage big enough to buy any property in the town as the cost to buy property is also sky high because of air B and B. Something desperately needs to be done. Shops are closing because they can’t find staff, the hospital is running on the minimum staff as well and all because no one can find anywhere to stay. The council needs to do something that shows they actually care about the locals and people that live and work in the town”

“Too many homes are either empty second homes or booked up for holidaymakers. Finding a long term rental is like gold dust. Heart breaking for many. Every week there are people looking for places to live. Alost posts from professionals coming to work but no place to live. I will be looking for a place to buy here in the coming years but already worry that I’ll be priced out of the market even though I own my own cottage down south (difficult for locals to compete with buyers from down south/out of area”

“There are so many holiday homes and short term lets instead of actual rentals. We are a young family who can’t afford to buy a property in the area hence why we are looking to rent. There are so many jobs in the area but not enough rentals or housing for people to take the jobs”

“There seems to be masses of smaller properties sat empty over winter that then get rented out through various outlets during the summer. I’d like to come and contribute to the local economy but can’t as we can’t find anywhere to buy/rent”

“Section 106 should be applied more vigorously by the council as if there is no accommodation, people will not be able to come here to work. Am already looking elsewhere for employment now due to the housing crisis around Lochgilphead”

“I have been unable to view property as it is snapped up so quickly. I am seriously considering staying with family on Mull and commuting to Oban daily which is a ridiculous situation”

Discrimination and other challenges



“I need a safe secure warm place. I feel discriminated against due to mental health and illness with ADHD, substance use disorder. Anxiety and depression”

“Length of time spent searching a suitable rental: 8 months and still going Conditions are awful: no proper rental available for single, overpriced, origin discrimination, conditions of flats are

Primary research findings

sometimes dreadful, the housing association people are useless unless your situation is beyond critical (perhaps even if it is)”

“Took me 8 months to find the caravan, takes months and months to find anything. Cannot get storage, all my furniture is getting damp in a shed. No vehicle access from the caravan to where I park so I walk across a field”

“Been waiting 4 years on list Very poor contact from my social landlord. Very difficult to understand their system as it’s difficult for non-computer literate folk like me No letter updates all online”

“I have been looking for a place for over 2 years and I have found nothing that will accept me this is usually because housing agents see I am an independent young woman but also a student and I feel discriminated against as I’m a student”

“If our landlord decides to sell, we will have nowhere to live as we don’t have any score on the housing list and prices are not realistic, out of our budget. We have moved a few times from rental to rental and feel expectations when you leave are not reasonable- landlords seem to forget it was your home and don’t expect to see any sign of wear and tear within the property”

“The quantity of empty homes in Argyll, some of which are owned by a public body who refuse to invest in bringing them up to a standard, or even list them for rent at all, needs to be addressed. The Scottish Government need to look first of all at their own housing stock, and that managed by their subsidiaries

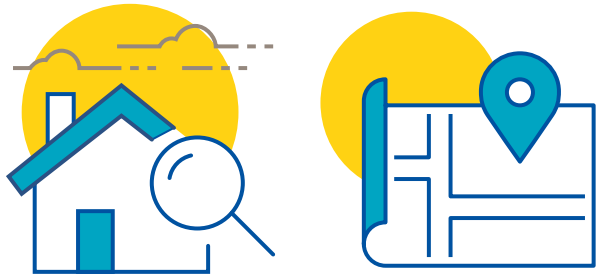
such as the ne locally. Ironically, government owned properties such as ours are some of the worst in terms of value and energy efficiency. The disparity between second home owners / Airbnb hosts and those living and working in the area is unjust and bad for social cohesion. There is currently no accountability for landlords who provide poor quality housing. There is also no economic incentive for homes to become available for long term rent, instead of being sold as second homes or holiday accommodation. There seems to be an imbalance in access to land for development as well. The local construction company seems to exert a kind of monopoly on new builds, many of which are not built to environmentally friendly standards”

Efforts to secure housing



“I am private renting now, never owned property. Interested in Co-Housing really but that is grasping at straws without Scottish Government intervention. Did have a go at approaching the Council. The form is a nightmare, every question timed which stressed me totally. When asked what kind of accommodation I needed and where I had to guess as there is no available list for public that I could obtain to tell me what is where. Got a reply that I was asking for type of housing not available in places I indicated. Anyway completed the form and got zero points – at the time I was under a notice of eviction but all I got given was a phone number to contact. The notice of eviction has now been rescinded but I feel vulnerable. It will happen again some time

(the owner of the flat will use it themselves on retirement) and after six months last year preparing to move I don't want that effort to be for nothing so am gearing up now to re-start the search. The social housing forms are pretty daunting – and I'm an educated woman. I take a look at one and feel exhausted. Maybe just sign of the times – and I am older than last time I applied. Tried about three/four years ago and because lady in Edinburgh office didn't communicate with manager in Tobermory I travelled from Perth to Mull for three days' stay and was not permitted into the two properties vacant because I hadn't had an actual offer. Not impressed. Did start again last year but never finished – felt pointless exercise”



Secondary research findings

Focus group research was carried out amongst a group of primary research participants designed to:

- > Better understand some of the feedback given in the survey;
 - > explore some of the challenges facing renters in this area;
- and
- > ask those currently renting in the PRS, what they think should change in Scotland's private rental sector with particular consideration to Argyll and Bute.

Tenants, invited and currently renting in the PRS, participating:

To help set the scene, renters were asked to share what they felt were the benefits renting privately in Argyll and Bute and what they like about the area. Views included:

- > Location of choice; work can be done from any location
- > Proximity to family
- > Rural location with a strong sense of community
- > Originally from the area and choosing to return

Participant details	Private rental overview	Employment overview
1. Female; MAKI; Age bracket – 40-49	House with garden. Time in current rental: 8 years. Living arrangements: not stated	In full-time employment; Employment description – Professional. Salary bracket £14-£20K
2. Female; B&C; Age bracket – 40-49	Caravan with garden. Time in current rental: 4 years. Live alone	In full-time employment; Employment description – Professional. Salary bracket £40-50K
3. Female; MAKI Age bracket – 50-59	House with garden. Time in current rental: 6 years Living with partner/family	In full-time employment; Employment description – Professional. Salary bracket £20-30K
4. Male; B&C Age bracket – 50-59	House with garden;. Time in current rental:10 years. Living with partner/family	In full-time employment; Employment description – Professional. Salary bracket £ not stated
5. Female; OLI Age bracket – 21-29	Flat, no outside space. Time in current rental: 4 years. Sub-letting room	In full-time employment; Employment description – Retail. Salary bracket £14-20K

Secondary research findings

Renters were asked about their tenancies and landlords.

- > By far the most positive, was the tenant who rented from a private / quasi social landlord. That tenant shared how his tenancy provided long term security for 30 years before the landlord could sell the property. Renting through 'Rural Homes for Rent', the tenant spoke of peace of mind that came with this security, the ability to make the property their own and do things to the garden as they wished.
- > Other participants confirmed their landlords were 'small' investors, i.e. 2 or 3 properties rented, combinations of long-term rentals and holiday homes.
- > All tenants bar one, confirmed that they had tenancy agreements, although not everyone said that they felt secure in their tenancy.
- > The tenant without the tenancy agreement confirmed that the landlord is not registered, and that rent is paid in cash.

Asked about how secure they felt in their tenancy. Mixed views were shared, with some notable feedback:

- > One tenant shared their concern that the landlord may choose to end the tenancy as/when legislative change to energy ratings requires energy improvements to be made to the rental property.
- > Two other tenants shared their positive experience during the pandemic when their landlords' provided a rent-free period for 3 months.
- > One tenant who sublet a room to students confirmed that the landlord was agreeable with that and didn't require details of any sublet on the tenancy.

- > Other tenants shared their concerns over guarantor requirements and their struggles to rent privately in the absence of a credit score. One tenant felt that a perfect credit score was needed to rent through a letting agent and how that was a real deterrent.

Asked about the amount of rent paid and whether it represented good value; and rent rises, feedback indicated:

- > Rent paid is comparable to other rents in the area.
- > One tenant received a rent reduction during a period when the rental suffered dampness, following a roof repair, then reduction was removed.
- > Two tenants confirmed that their rent rise hadn't increased during their tenancies (4 and 6 years respectively); another confirmed that they had only one increase in their 6-year tenancy; one other living in the rental with long term security confirmed only minimal annual increases.

Discussing housing conditions and that the survey had shown there are many living in damp and draughty homes:

Within this group, one tenant was very positive about the condition of their rental home sharing that it was well insulated and economical to heat. Another tenant explained that since her landlord had new insulation installed to the building to which her flat belongs, the significant difference it had made to her heating costs and also to how it looked aesthetically.

The others didn't share this experience with challenging circumstances:

- > One tenant described her reliance on a stove and 'back boiler' to supplement some expensive electric heating for the Dorran bungalow she rented. The tenant explained that it was necessary

Secondary research findings

to keep windows open to avoid dampness building up, that the landlord may reconsider letting the property if sizeable repairs and alternations were needed, however that he would probably undertake small repairs to the property if asked.

- > Another tenant spoke of trying to afford adequate heating ahead of looming energy rises and reliance on plug in heaters. Asked about the ease of operating the electric heaters in the home in the most efficient manner, the tenant confirmed uncertainty as to whether operating instructions came with the property. The tenant shared that they had approached the landlord about the possibility of installing a log burner, to which the landlord declined on that basis that he may be selling the property at some point.
- > The tenant renting a static caravan described the regular repairs required to patch an old caravan and described being unable to afford to adequately heat it, speaking of acclimatisation to living in a colder temperature despite suffering from asthma. The same tenant shared the experience of hot watering to the property being temporarily unavailable and the landlord suggesting the use of their shower in the nearby property.
- > Other challenges shared including the frustration over living only with neutral colours, unable to personalise a home for fear the landlord requiring the tenant to re-neutralise it at their expense. One tenant described how her landlord wouldn't allow any wall hooks up.
- > The subject of garden space was also discussed, with tenants sharing their experiences of landlords zealously checking on what was being done to shrubs and bushes when tenants tried to maintain their outdoor spaces. One tenant shared her frustration that her landlord had asked that nothing in the garden be touched bar

basic maintenance, despite the tenant living in the property over a considerable period.

- > One tenant expressed her view, saying,



“I feel self-conscious when the landlord comes around due to comments being made, landlords forget that this is your home”

Renting with pets, tenants asked to share their experiences:

All of the tenants confirmed that they weren't presently prohibited from keeping pets in their rental homes, however one tenant shared that it was an added difficulty to finding another private rental adding to the challenge of finding a suitable small home for a single person. This was a subject that was recurring and was further explored (see below).

Exploring the reasons why tenants are currently renting privately; and challenges affecting the PRS in Argyll and Bute:

The majority of the tenants indicated that their housing was determined by limited choice. Others indicated closeness to work as the main reason.

One tenant considered applying for social housing but was told she wouldn't secure any points and therefore saw no reason to apply. The same tenant shared that she had to rely on a relative to act as a guarantor for her rental and lives with the worry that her landlord will choose to sell the property or rent it to tourists. The tenant further shared her concerns for the future, how she could afford to rent privately whilst currently employed full time, that she would like to consider retiring at 60 but felt the cost of renting privately would be prohibit that wish.

Another tenant explained that having rented for 35 years there was no possibility of getting a mortgage. Another tenant, notably with the higher stated income of the group, spoke of having no credit rating; another

Secondary research findings

spoke of salary levels across the service sector being too low to secure a mortgage needed to buy property in an area that has to compete with second home ownership and tourism.

Tenants shared their views that there was nowhere near enough single occupancy housing in the area and that the Oban area in particular had been popular with people moved in.

One tenant's view:

“No homes geared towards single people. No option to buy a small piece of land and get a mortgage for kit house or caravan. Only options are for council house or expensive houses.”

The view that there is insufficient housing for single people or couples was recurring and one tenant, who managed a medium sized local business shared their experience and concerns about the lack of affordable housing options impacting on the economy.

on a year-round basis, over and above the business's trading needs and, that decision had been taken to help staff secure a private property close to work. The decision to increase payroll costs had a direct impact on the business profitability and yet without it, the reality was that the business wouldn't be able to retain essential staff necessary to trade in the busier Spring through to Autumn months.

Looking to the future, this tenant/local employer's view was that the outlook was very worrying, and if something had to be done to address the lack of housing needed for businesses to attract staff to the area. Explaining, this hadn't always been the case, but things have changed, and local businesses would be affected or worse have to close, if staff cannot find affordable housing.

The service sector struggles to employ staff every season and more housing was needed for seasonal workers who may then go on to settle in the area and help address the issues around a local aging population.

Another tenant spoke of the challenges finding housing in Oban, giving an example where the hospital was currently recruiting for 5 nursing positions. People want to come to live and work in Oban, yet through the lack of available housing employment offers are turned down.

All spoke of the rapid and harmful growth of Holiday Rental properties throughout the area, with Oban particularly affected. Mid-Argyll was another area mentioned as having a high number of properties used in tourism, including short term lets. One tenant stated that website had something in the region of 400 properties available for short term rentals in Oban and yet finding long term rentals was “like hens teeth”.

Tenants suggestions on what could improve the housing situation:

“Planning needs for people not having families. No homes for single people or couples.”

“More needs to be done about second home owners, homes visited once or twice a year, when people living there can't find anywhere to live.”

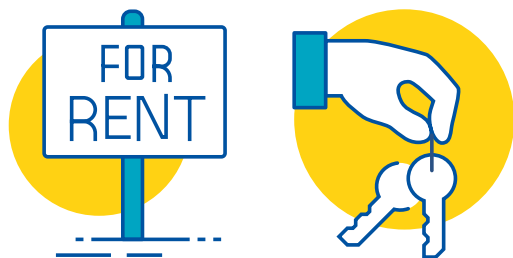
“If there was more parity between the price of social and private renting that would be good.”

“Single occupancy housing and some form of regulation on Short term lets. This has an impact on the service industry and it's running at bare bones. Half the hotels have to turn staff accommodation into tourist accommodation”.

Secondary research findings

“In 10 years-time the current businesses won’t have businesses as people can’t afford to live here. A lot of landowners are probably very open – there are possibilities, there is land available. Need to be some sort of joined up thinking to prepare land for the next generation.”

“Children can only afford to stay at home, but no chance of them moving out on their own. It’s about protecting the future of the area, we need to make it more for workers. Not a unique problem any more, started in Cornwall. If there’s not a huge number of affordable rents, it’s going to be a ghost town.”



Summary of key findings

This research highlighted:

Two thirds (62.5%) of respondents looking to rent in the area are seeking homes in the MAKI area, and the main reason given was employment – cited by one third of those looking for homes. Two thirds (62.5%) of respondents looking to rent in the area are seeking homes in the MAKI area, and the main reason given was employment – cited by one third of those looking for homes.

Almost all renters responding were in employment (95%) with three quarters (73%) of tenants paying their PRS rent in full and are not receiving any housing benefit

43% of tenants renting in the PRS felt that their rental represented value for money, however more than a quarter responded saying that they didn't know how their rent compared to similar nearby properties..

Tenants rated their neighbourhoods considerably higher than their rental home. Renters rating their home as good or very good accounted for 50% of renters, that rose to 81% when asked to rate their neighbourhood.

Two thirds (66%) of respondents rent directly from a landlord, with no letting agent involved.

A quarter (26%) of the tenants renting the PRS live by themselves. Supporting the views shared and rationale for smaller homes.

A quarter (26%) of the tenants renting the PRS live by themselves. Supporting the views shared and rationale for smaller homes.

A draughty home was cited as the number one problem for when it came to poor housing conditions, closely followed by dampness

Almost one fifth (18%) of renters said that there were changes being made to their tenancy; with 7 households saying they were facing eviction, or the threat of eviction.

Gauging the true demand for social housing

Almost two thirds (61%) said renting privately was their 'only option', and 15% said they weren't looking for suitable social housing. A combined 10.3% said they were looking to buy a home in the area, or only living in the area on a short-term basis and whilst it is not a given, there could be a presumption that the other 75%* would be interested in social housing, that said only 10% of the private renters are on the Home Argyll6 waiting list. However, that rose to 48% amongst those looking to rent but not currently renting privately. Crucially the social housing waiting list should not be viewed as the overall number of people seeking social housing and/or overall demand and that figure may indeed fall somewhere considerably higher than it actually is. (Statistically, confidence level certainly supports that assumption).

(*22 people of the 87 renting and answering)

Summary of key findings continued

Steps taken by renters to secure suitable and affordable housing

Examples of the experiences and steps taken by respondents to obtain housing in the PRS have been included, verbatim in this report. A review of community social media pages in use across the area have a constant stream of home-hunters posting their housing requirements. Across both survey responses and focus group discussions, the subject of properties which had previously been long term rentals and are now tourist accommodation and the rapid growth in these came under heavy criticism.

Competing demands for housing

To put the scale of the issue in some context, a check on long term rentals in Oban and the surrounding area identified 1 property, a 3 bed-semi available at the cost of £895 per month. A check on a short term let website for the same area identified 188 visits listed.

A similar check on Mid-Argyll, including Islay (large geographical area) identified 2 properties, both flats in Campbeltown, 1 and 2 bedrooms asking £375 furnished, and £350 unfurnished, respectively. Both stated pets considered. A check on a short term lets website for the same area identified over 400 visits listed.

It is acknowledged not all short term lets relate to entire properties, many relate to room lets, nevertheless there is no denying that short term lets must be impacting on the availability of properties which may otherwise be available to the PRS and potential homebuyers. To provide an example, on Islay alone, 145 listings related to what a short-term rental website refers to an entire property .

Renting with the fear of losing your home

Renters openly shared their concerns over the housing conditions that they live with, and some renters shared very positive examples of landlords responsive to making repairs and ensuring properties they rent are maintained in good order. Others shared their negative experiences of trying to get small repairs as well as essential repairs and property improvements carried out.

Focus groups allowed for in-depth discussion on housing conditions and repairs. The views shared were mixed, with one tenant enjoying what would could be best described as a truly ‘dream rental’ with a tenancy that prohibited sale for 30 years, first class housing condition and that is was easy and affordable to heat. Another shared the experience of having rented a static caravan for the past 4 years and of on-going repairs carried out by the tenant to keep it dry and habitable. This tenant living in a caravan had no tenancy agreement, wasn’t on the social housing waiting list and was of the view that there was very little option for people without a “perfect credit history”. It is worth stating that in the experience of the bureau, this type of accommodation is fairly commonplace in Argyll and Bute.

Discussions with other focus group participants reinforced the powerlessness that they have to enjoy what is considered a right, that is a safe, secure, warm and affordable home. Participants spoke of the fear that their landlords would choose to sell their home or rent it out to tourists. Reference was made to nearby examples of properties which had gone from being homes to tourism rentals and short-term rental properties. One participant in her mid-fifties spoke of her concern about having no points for social housing, that the house was unaffordable to adequately heat and how she felt worried for the future when the time

Summary of key findings continued

came for her to retire. She spoke of potentially having to move away or she could become homeless.

This research bears evidence to people unable to exercise their rights when it comes to their rental home through fear that a landlord will progress one of the many options available to them. One of the objectives of this research was to increase awareness of where renters can access free, impartial and confidential advice. Changes to tenancies, including threats of eviction; concerns over property conditions and housing debt, rent, council tax and energy were all specifically and repeatedly referred to within this research. Making people aware of their rights does, it would appear easier than getting people to exercise their rights, particularly in the PRS. Looking ahead, the challenge will be to change that situation whilst, crucially at the same time avoiding the loss of any PRS rentals.

The very clear link between housing and economic harm

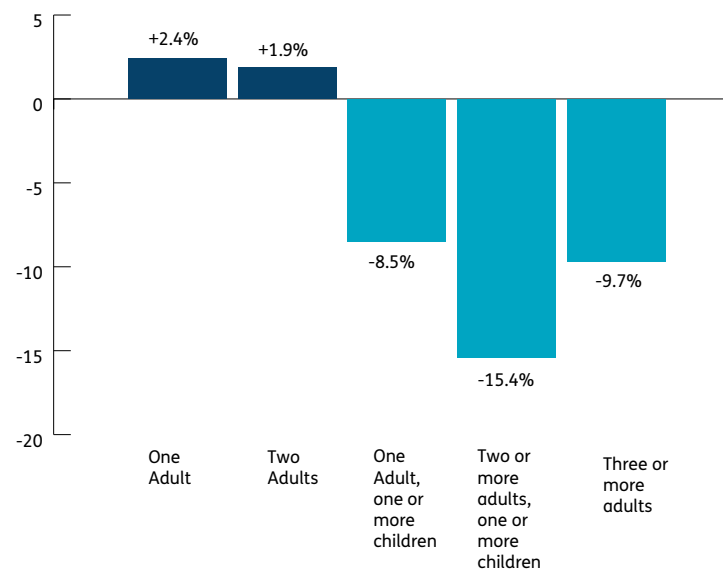
Feedback from PRS tenants provides a valuable insight to the importance of securing a home with security of tenure. This research goes further and clearly demonstrates the interdependency that housing has on the economy and including local services with examples given of nursing staff unable to secure homes and take up local employment.

When a Mid-Argyll local business shares the steps they have taken, increasing their operating costs to keep staff in the area for a seasonal business it only serves to highlight that interdependency on the need for available, suitable and affordable housing.

The need for smaller homes was also a recurring topic and one which was further explored during the focus groups. Data from this research

reflects what has been shared, that is 20% of the tenants participating in this survey live alone. Concerns about availability of rentals geographically suited to employment opportunities were also raised with reasons understandably stated as the wish not to over-extend a single person's finances; smaller homes that help young local adults leave home, pursue local studies or take up local employment and crucially not leave the area. As the sample property search set out in page 33 demonstrates, there is very little available to rent and given the geography, one or two bed rentals in Campbeltown are not suitable for students in Oban, aquaculture or agriculture trainees on the Islands.

Argyll and Bute
Percentage change in projected number of households by household type, 2018 and 2028



Source: National Records of Scotland 2020² (updated June 2021)

Summary of key findings continued

Looking ahead National Records of Scotland (NRS)² projections support the view that there will be an increase in smaller households, whilst acknowledging the overarching Argyll and Bute Local Housing Strategy 2022-2027⁸ and its corresponding Outcomes Action Plan.

Tourism is of course one of the important economic drivers of the area and by all accounts, shows no signs of slowing and to date, has been largely unregulated.

Notably the Scottish Government approved legislation¹⁰ in January 2022 which came into force in March 2022 requiring all local authorities to establish a licensing scheme by October 2022. Existing short-term rental property hosts will require to apply for a license before April 2023. Hosts and operators will require a license before July 2024.

In 2021, Citizens Advice Scotland responded to the Local Government, Housing and Planning Committee's Consultation on Licensing of Short Term Lets¹¹. In principle, CAS welcomed the proposal of a licensing system for short term lets stating "A well-functioning licensing system should help to ensure that communities are able to have peaceful enjoyment of their homes, as well as help to regulate a market which has contributed to the squeeze on the affordability and availability of homes, the latter of which is CAS' key concern regarding short term lets".

It is for local authorities to establish their own licensing schemes. Each scheme must include a compulsory element, supporting safety standards for short term lets, with additional, optional powers for local authorities to enact further conditions or requirements where that is appropriate for their areas.

Given the scale of the short-term letting market in Argyll and Bute, this legislative change is believed to offer an important opportunity to implement a local scheme which supports the importance of tourism to the area, but also takes account of the housing needs and the wider economic implications associated with housing referred to within this report.

It is encouraging to see that short-and long-term rentals sectors are the subject of scrutiny, likely improvement and legislation necessary for areas such as Argyll and Bute, indeed it is difficult to see how one sector could be regulated in isolation without full and proper consideration given to the other.

Looking ahead, it is important that stakeholder needs and motivations are better understood and that engagement, such as this, takes place at a local rather than just at a national level.

It should also be noted that given the demand for housing and particularly social housing, there is merit in trying to retain and also attract new entrants to the PRS especially in the short to medium term. It is also important to recognise the crucial role that the PRS brings to housing provision in Argyll and Bute and any divestment whatsoever in the PRS carries the potential to place further demand on the already over-subscribed social housing sector and, have a detrimental impact upon wider economic and societal need.

Opportunities for further Argyll and Bute research

The scope of this project was for the bureau to carry out PRS research that was robust as is practicable within the resources afforded to the project.

A key objective of this project was also broadening the reach of the bureau and with that objective in mind, the project scope included both PRS tenants and those seeking to enter the PRS in Argyll and Bute.

Research participation achieved 3.34% overall. This exceeded the 1% expected in such a research project. Stand alone, local PRS tenant participation achieved for 1.7%; to explain:

- > Baselineing the project as far as possible there is an estimated 5000⁵ homes in the PRS.
- > 167 participants, 155 completed the survey in full and 12 gave partial responses.
- > 85 participants rent their home in the PRS in Argyll and Bute. 23 indicated an interest in providing further insight through focus groups; 18 fitted the criteria for focus groups, and 5 participated in focus group discussions (expected attrition).

This project achieved its stated objectives, but flowing from the findings, the bureau believes that there are further research opportunities as follows:

Opportunity no.1 –

Exploring the experiences of would-be renters in Argyll and Bute

Of the 80 participating in the survey who do not currently rent through the local PRS and are potentially seeking a PRS home in Argyll and Bute, there remains scope to explore the challenges they face, the reasons why they seek to move to Argyll and Bute, the length of time and steps they have taken to find a suitable home.

Also to seek to better understand the social and economic loss to the area resulting from relocations delayed or stopped through the absence of a suitable home secured in a reasonable period of time.

Opportunities for further Argyll and Bute research

Opportunity no. 2 –

Macro-economic change and the impact on housing needs in Argyll and Bute

Numerous participants referred to the shortage of homes suitable for single people and/or couples. References too were made to the housing challenges facing those in seasonal work.

With consideration to recent macro-economic change, pre and post pandemic, Brexit for example and other shifts in the local and wider labour markets, there is perceived opportunity to better understand not only how such matters have and continue to affect the local economy in particular but how affordable housing availability, the rising cost of living particularly in rural and remote rural areas affects seasonal workers and businesses alike. An understanding of how seasonal workers in particular secure housing; what form housing takes; and, what steps are taken to address the unique challenges associated with seasonal work in all five economic sectors, from agriculture / farming, aquaculture, tourism and hospitality, research and development, and care occupations – just to give some local employment examples. The opportunity to seek to better understand what the true picture of housing for seasonal workers in this area is like.

Opportunity no. 3 –

Gaining a better understanding of PRS ownership in Argyll and Bute

Much is spoken of housing affordability and yet locally, Scottish Government Private Rent Statistics 2010-2021 state, ‘Argyll and Bute having seen cumulative increases in average rents of less than the rate of inflation across all property sizes between 2010 and 2021’¹⁰.

Taken at face value that may be considered good news for tenants and would-be tenants of the local PRS however, set against a backdrop of options available to landlords, some of which are referred to within this research, and not withstanding property market growth and investment yields many landlords will undoubtedly track, the picture is undoubtedly more complex. With consideration to the next stages of the Scottish Government’s Draft Rented Sector Strategy⁷, there is an opportunity to seek to better understand the motivations and intentions of landlords in different areas as well as the PRS representative bodies as a whole, and in so doing provide a clearer picture of the PRS in Argyll and Bute.

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Citizens potentially looking live and rent in Argyll and Bute.

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Senior Social Justice Policy Officer, Citizens Advice Scotland

Senior Research Officer, Citizens Advice Scotland





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