

Research into the Private Rental Sector in Argyll and Bute

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:

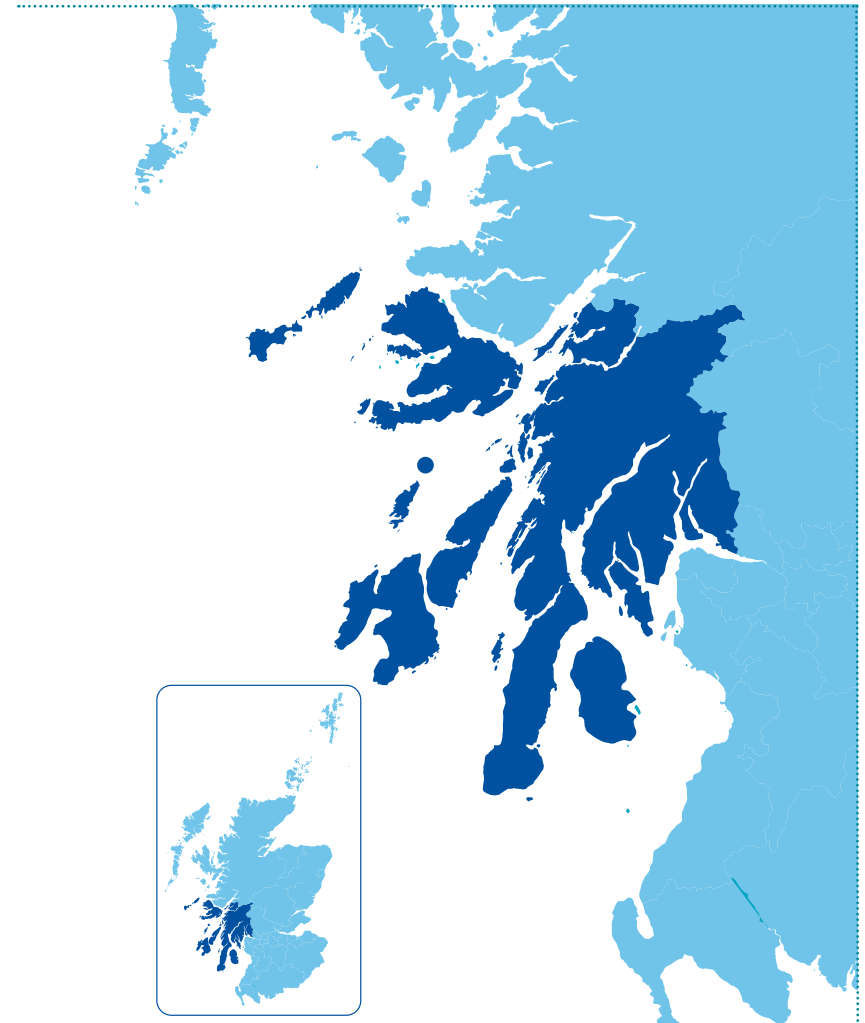
- > raise awareness of freely available advice and support, aware that all too often tenants are unable of their rights or approach the bureau only at the stage when they are facing potential eviction.
- > better understand the challenges facing private rental tenants in the area which has a thriving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



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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**



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