CAN I GET A HOME?

Barriers to getting a private rented home in Wales

March 2022

sheltercymru.org.uk
Charity no. 515902

SHELTER CYMRU

OAK FOUNDATION

OUR VISION

Everyone in Wales should have a decent and affordable home: it is the foundation for the health and well-being of people and communities.

Mission

Shelter Cymru's mission is to improve people's lives through our advice and support services and through training, education and information work. Through our policy, research, campaigning and lobbying, we will help overcome the barriers that stand in the way of people in Wales having a decent affordable home.

Values

- Be independent and not compromised in any aspect of our work with people in housing need.
- Work as equals with people in housing need, respect their needs and help them to take control of their lives.
- Constructively challenge to ensure people are properly assisted and to improve good practice.

The report was written by Paul Bevan of Shelter Cymru.

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This report is available to download free of charge from sheltercymru.org.uk/what-we-do/policy-and-research

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INTRODUCTION

Finding a private rented home in Wales has become increasingly difficult over the last few years, with rents increasing and overall demand for housing outstripping supply. Added to this is an insufficient supply of social housing that is contributing to increased competition for affordable private rented homes.

This report provides the findings of a Shelter Cymru survey of private landlords in Wales which reveals barriers that some prospective tenants can face when trying to access private rented homes, which makes it even more difficult for them to find a home. The survey focussed on seven of these barriers:

1. Being a claimant of Housing Benefit or Local Housing Allowance
2. The way parts of the benefits system operate
3. Landlords' previous experience of letting to people receiving benefits
4. Being homeless or moving from supported housing
5. Being the wrong age, being pregnant, being a transgender person, and being of a certain religion or holding certain beliefs
6. Having satisfactory financial and pre-tenancy checks
7. Having a pet.

As well as asking questions we also invited comments and heard a wide range of views from landlords with different perspectives. Our findings are based on analysis of the data as well as the qualitative feedback we gathered.

> Please be aware that this report includes offensive comments about protected characteristics that some people might find triggering.

WHO TOOK PART?

The survey was undertaken in November 2021 and involved an online questionnaire being sent to landlords and agents registered with the licensing body Rent Smart Wales to explore their approaches to letting properties. It was completed by 310 private landlords; almost three quarters (71%) let between one and four properties, 20% between five and 24, and 6% over 25. Their properties were in all Welsh local authorities, with the highest numbers of homes being in Cardiff (20%) and Rhondda Cynon Taf (13%). The remainder ranged from 2% with properties in Ceredigion to 8% in Swansea and Newport.

SUMMARY OF FINDINGS

Just over half (51%) of landlords asked, or sometimes asked, prospective tenants if they are receiving benefits.

Just over a third (37%) of landlords do not, or would prefer not to, let to people who claim benefits.

Almost half do not, or would prefer not to, let to people who are homeless (48%) or moving from supported housing (47%).

Almost three quarters (72%) require a month's rent in advance, and almost 7% require between two months and a year.

Over half (57%) of landlords said they don't, or would prefer not to, let to people with pets.

A tenth (10%) of landlords would not let to people of all ages.

Just over half (54%) of landlords had no strong preference for or against letting to people claiming benefits.

Changes to the benefits system and more support for tenants and landlords would make it more likely for many landlords to let to people claiming benefits. It would be more likely for:

- over three quarters (77%) of landlords, if benefits for housing costs were paid directly to them;
- almost half (46%), if benefits were paid in advance rather than in arrears;
- 39%, if benefits and Local Housing Allowance were higher and closer to market rent levels.

BARRIER 1

BEING A CLAIMANT OF HOUSING BENEFIT OR LOCAL HOUSING ALLOWANCE

Affordability of accommodation is a key factor for tenants and landlords in renting a home. Just over half (51%) of landlords asked, or sometimes asked prospective tenants if they are receiving benefits. The reasons for asking include to assess people's affordability to pay the rent, some mortgage policies and insurance policies restrictions on letting to people receiving benefits, and a preference to not let to people receiving benefits (often due to previous difficult experiences). 43% of landlords said they didn't ask prospective tenants if they are receiving benefits.

Do you normally ask prospective tenants if they are receiving benefits?	Percentage selecting this option
Yes	41.5%
No	43%
Sometimes	9.5%
Prefer not to say	6%

Landlords and tenants need to be mindful of potential discrimination in relation to refusals to let to people receiving benefits. In July 2020 a female disabled renter successfully challenged an estate agent's 'No DSS' policy on grounds it indirectly discriminated against her because of her sex and disability under the Equality Act 2010. Women and disabled people are more likely to be in receipt of housing benefit than men and non-disabled people and, as a result of the policy, blocked from renting many properties.

Help for people on low incomes or benefits to pay some or all rent payments can be provided through Housing Benefit or Universal Credit. The maximum amount that people are able to claim from Housing Benefit or the housing element of Universal Credit towards their private rented housing is determined by the Local Housing Allowance (LHA). This is designed to provide people with enough support to afford the cheapest 30% of housing in an area, adjusted for household composition. Over the summer of 2021 the Bevan Foundation found that the LHA rate only covered the cost of rent in full of 4.8% of homes advertised on the market across 10 Welsh local authorities.

Our survey of landlords found that more than a third (37%) said they don't let to people claiming Housing Benefit or LHA or prefer not to let to them, but occasionally do if they can get extra assurances that they don't ask other tenants for. However, just over half (54%) had no strong preference for or against letting to people claiming Housing Benefit or LHA.

THE PERSPECTIVE OF A PERSON CLAIMING BENEFITS

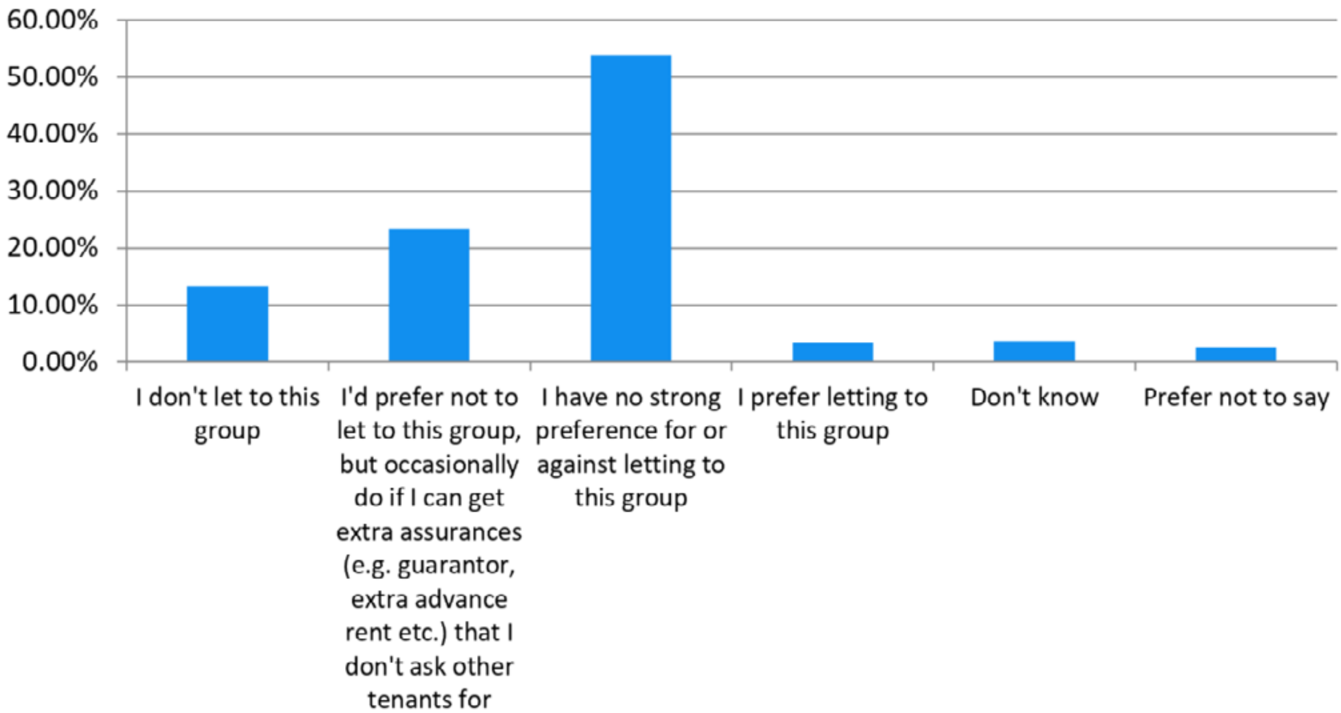
People in a wide range of financial circumstances claim benefits; for example, it may follow the loss of a job, sickness, being in low paid work, temporary work, or the irregular income of zero hour contracts. However, generalisations about people claiming benefits still persist, leading to discrimination.

People claiming benefits will not, or will probably not, be considered by 37% of landlords for a home; people may be considered by 54% of landlords; and only 3% of landlords would prefer to let to people claiming benefits.

Shelter Cymru's casework includes advising people claiming benefits who have experienced discrimination regarding housing. On example is Sian who sold her home following a relationship breakdown and moved back to her father's home with her young son. She was working part time and claiming benefits and found it very difficult to find a rented home. When she found properties she could afford she was regularly asked for six months' rent in advance, which she didn't have. Eventually she found a landlord willing to accept her as long as her father would act as a guarantor if his annual salary was over £20,000.

"I'm a working single mother who wants to provide a good home for my son to be able to thrive in, but the discrimination against people like myself who are in receipt of benefits is so unfair... this discrimination needs to end because if it wasn't for my father, my son and I would be homeless and I feel for others in the same situation as myself who haven't got that financial back-up."

In general, which one of the following best describes your policy on letting to people claiming Housing Benefit or Local Housing Allowance



LANDLORDS' COMMENTS ON LETTING TO PEOPLE CLAIMING BENEFITS

FOR

"

IT DOESN'T BOTHER ME IF THE TENANT CLAIMS BENEFITS OR NOT - AS LONG AS THE RENT IS PAID ON TIME AND THE HOUSE IS LOOKED AFTER THAT IS ALL THAT MATTERS."

"

I DO NOT BELIEVE THAT THIS GROUP SHOULD BE IN ANY WAY DISCRIMINATED AGAINST. WE ALL EXPERIENCE OUR UPS AND DOWNS IN LIFE, AND ANYONE CAN FIND THEMSELVES IN A SITUATION WHERE THEY ARE COMPELLED TO USE THE WELFARE STATE FOR A PERIOD OF TIME. THAT IS WHY IT IS THERE."

"

IT'S THE CHARACTER OF THE INDIVIDUAL AND CREDIT HISTORY I TEND TO LOOK AT, NOT WHETHER THEY ARE ON BENEFITS."

AGAINST

"

LOCAL HOUSING ALLOWANCE RATE IS TOO LOW FOR THE RENT I CHARGE. IN ADDITION IT HAS BEEN MADE HARDER FOR A LANDLORD TO BE PAID DIRECTLY AND SO FURTHER DISADVANTAGED SUCH APPLICANTS."

"

MY CURRENT TENANTS ARE IN RECEIPT OF HOUSING BENEFIT. HOWEVER, I WOULD BE RELUCTANT TO RENT TO SUCH TENANTS IN FUTURE BECAUSE I FIND THAT TENANTS ON HOUSING BENEFITS ARE MORE LIKELY TO FALL BEHIND IN THEIR RENTS AND TO BE UNSTABLE TENANTS - OFTEN LEAVING AT SHORT NOTICE BECAUSE OF OTHER DEBTS."

"

HAVE EXPERIENCED LOTS OF DIFFICULTIES TRYING TO GET RENT FROM TENANTS ON BENEFITS. ENDING UP WITH EVICTIONS AND HUGE LOSS OF INCOME TO US."

"

ABSOLUTELY NIGHTMARE TENANTS."

BARRIER 2
THE WAY PARTS OF THE BENEFITS SYSTEM OPERATE

The survey revealed that the way in which parts of the benefits system operate contributes to some landlords' decisions to not let to people claiming benefits. Changes in how the benefits system and LHA operate could make it more likely that private landlords would let to people claiming benefits. The comments submitted by landlords highlighted a high level of frustration with elements of the current system.

The current default position for the contribution to housing costs in benefit payments is that they are paid directly to the claimant, who is then responsible for passing these to their landlord. If the person is in difficulty managing their money or paying their rent, they can apply to the Department for Work and Pensions for the Universal Credit housing costs to be paid directly to the landlord. Requests for this arrangement are not automatically agreed, and are determined on a case by case basis.

Over three quarters (77%) of landlords said they would be more likely to let to people on benefit if the rent element was paid directly to them.

Almost half (46%) of landlords said that they would be more likely to let to people receiving benefits if the rent element was paid in advance rather than in arrears; over a third (39%) if the LHA rate was closer to market rents; over a quarter (30%) if there wasn't a five week wait for people's first Universal Credit (housing element), resulting in an associated likely delay in landlords being paid the rent; and just under a quarter (24%) highlighted the need for better processing of benefit claims by local authorities/job centres.

LANDLORDS' COMMENTS ON THE BENEFITS SYSTEM

"The main issue is the delay receiving rent. With a private tenant the rent is monthly and strictly in advance. With a tenant on benefits there is always a delay in receiving the rent and it is paid in arrears and four weekly not monthly. This is the single main disadvantage of renting to those on benefits. Until this is addressed and the payments are on the same basis as a private tenant someone on benefits will always be less attractive."

"I would only let to someone on housing benefits if it was paid directly to myself. This housing benefit is raised from tax payers and it should be paid specifically for rent, not for someone to spend on anything else."

"My main concern is the amount of time I might have to wait for the first payment, but other than that I am more than happy to let to people on housing benefit."

"With the gap between housing benefits and current rental rates growing each year it is likely people claiming Housing Benefits will not be able to bridge the gap financially."

"The whole system is a mess! It does not encourage or support landlords to let to people on benefits."

Factors that would make landlords more likely to let to tenants receiving Housing Benefit/ Local Housing Allowance/ Universal Credit (housing element) – landlords could select more than one answer	**Percentage selecting this option**
If the benefit was paid directly to the landlord or agent	77%
If the government paid it in advance rather than in arrears	46%
If the amount of money people receive in Housing Benefit/ Local Housing Allowance/ Universal Credit (housing element) was higher and closer to market rent levels in my area	39%
If I secured a guarantor for them	34%
If there was easier referencing and credit checking of these tenants	30%
If there wasn't a five-week wait for people's first Universal Credit payment	30%
If there was better processing of benefit claims by local authorities/job centres	24%
Not applicable - nothing would make me more likely to let to tenants receiving Housing Benefit/ Local Housing Allowance/ Universal Credit (housing element)	5%
Don't know	4%
Prefer not to say	1%

BARRIER 3

SOME LANDLORDS' PREVIOUS EXPERIENCE OF LETTING TO PEOPLE CLAIMING BENEFITS

Landlords' previous experience of letting to people claiming benefits had a strong influence on letting to new prospective tenants claiming benefits. Over a third of landlords who prefer not to let to people receiving benefits said this was because they had bad experiences of doing so in the past, with rent not being paid (36% of landlords) or damage being done to the property (34% of landlords).

Adopting a blanket preference to not let to anyone in receipt of benefits based on experiences with other tenants is discriminatory, resulting in reduced access to a large group of people. Some landlords acknowledged the detrimental impact that adopting such a general approach has on other people claiming benefits.

Some identified that their insurance policies had clauses that they cannot let to people receiving benefits (or in some cases extra premiums are required). Some identified that this was a clause in their mortgage conditions.

While some landlord insurance products still have 'No DSS' clauses in them, there are plenty of insurance products available which do provide cover to landlords letting to tenants receiving housing benefit, and they are available at little or no extra cost. Because so many insurance policies are available which don't have 'No DSS' clauses in them, having a 'No DSS' insurance product is not a legitimate barrier to letting to people receiving benefits.

It is increasingly unlikely that many landlords will have a restrictive clause in their mortgage agreement. Brokers Mortgages for Business estimate that over 99% of the buy-to-let mortgage market is free of 'No DSS' restrictions. Even if a landlord took out their mortgage before their lender ended their 'No DSS' policy, it is likely that their mortgage policy would now be free of these restrictions.

LANDLORDS' COMMENTS ON THEIR EXPERIENCES OF LETTING TO PEOPLE RECEIVING BENEFITS

"I am not prepared to risk my properties to these types of people. It's unfortunate that there are some decent people on benefits that are tarred with the same brush."

"It's not the rent it's the attitude and how my properties have been left. The deposit will not start to cover the costs to rectify. It normally wipes out 6 months to a year's rent."

"Have experienced lots of difficulties trying to get rent from tenants on benefits. Ending up with evictions and huge loss of income to us."

"I have to pay more for my insurance if I have a tenant in receipt of benefits......I fail to understand why this is not discrimination if refusing to let to someone on benefits is!"

For landlords with a policy or preference not to let to tenants who are receiving Housing Benefit/ Local Housing Allowance/ Universal Credit (housing element) what reasons apply – landlords could select more than one answer	**Percentage selecting this option**
I have let to them in the past and had a bad experience with rent not being paid	36%
I have let to them in the past and had a bad experience with damage to the property	34%
I have let to them in the past and had problems with delays/ the council administration of Housing Benefit/ Local Housing Allowance/ the council/ the Jobcentre	17%
My insurance policies state that I cannot let to tenants receiving Housing Benefit/ Local Housing Allowance/ Universal Credit	14%
I have heard from other landlords that it is not a good idea to let to tenants receiving benefits	11%
My mortgage states that I cannot let to tenants receiving Housing Benefit/ Local Housing Allowance/ Universal Credit (housing element)	8%
I have heard/ seen from the media that it is not a good idea to let to tenants receiving benefits	8%
Because of worries I have specifically with Universal Credit	6%
I do not want to let to this type of person/ household	6%
Because my letting agent advised against it	5%
It worries me/ makes me anxious, even though I have not specifically heard or seen anything to make me feel this way	3%
Not applicable	35%
Prefer not to say	1%

BARRIER 4

BEING HOMELESS OR MOVING FROM SUPPORTED HOUSING

The survey showed that almost half of landlords (48%) do not, or would prefer not to, let to people who have been assessed as homeless by a local authority. More than a third (36%) had no strong preference letting to people in this situation. Landlords' preferences are almost identical for letting to people who were moving from supported housing; almost half (47%) do not, or would prefer not to, let to people in this situation and more than a third (35%) had no strong preference.

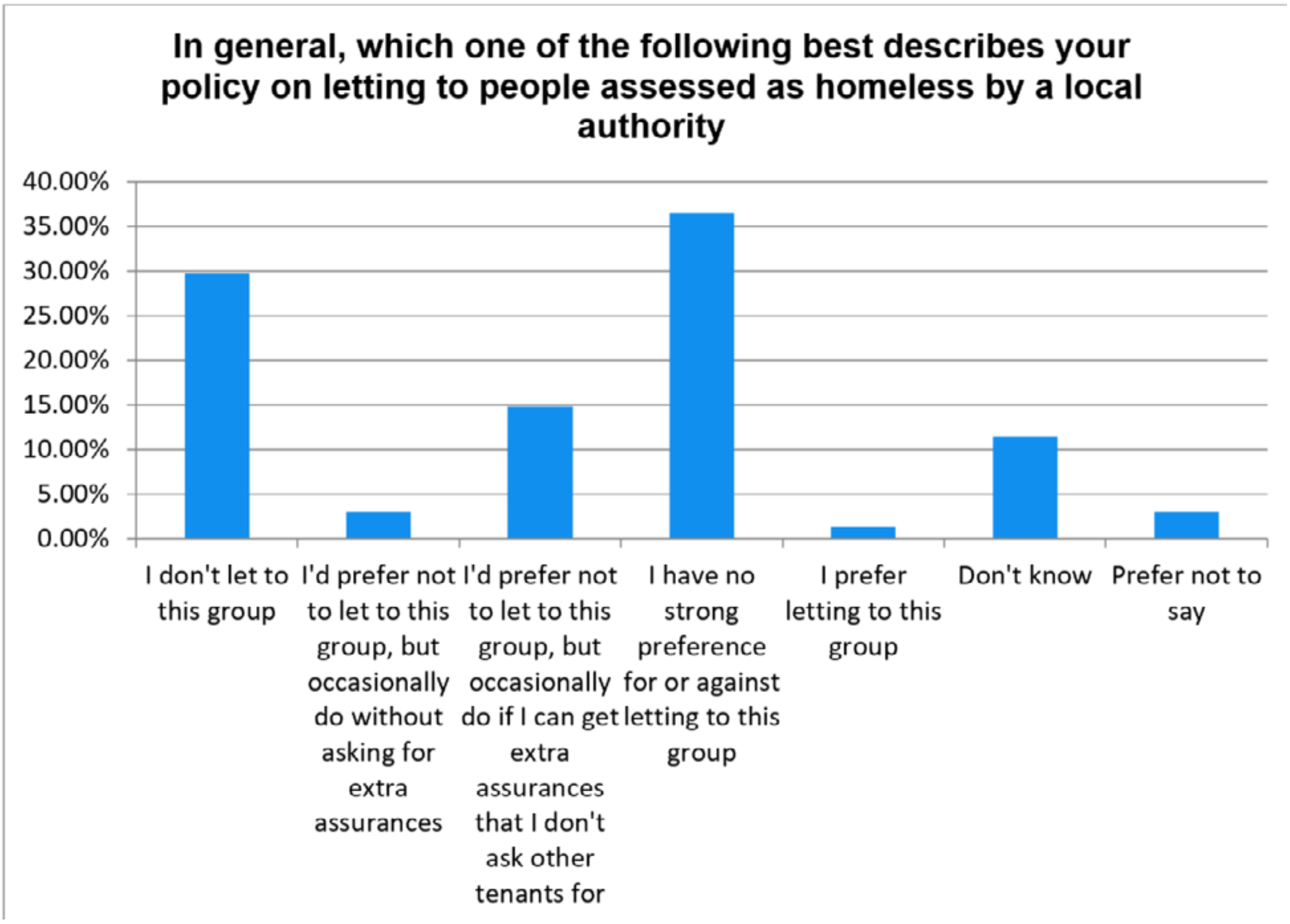
Some landlords commented that they had experienced difficulties with former tenants who had been homeless or moved in from supported housing. This had resulted in them adopting a blanket policy to not let to people in these situations again.

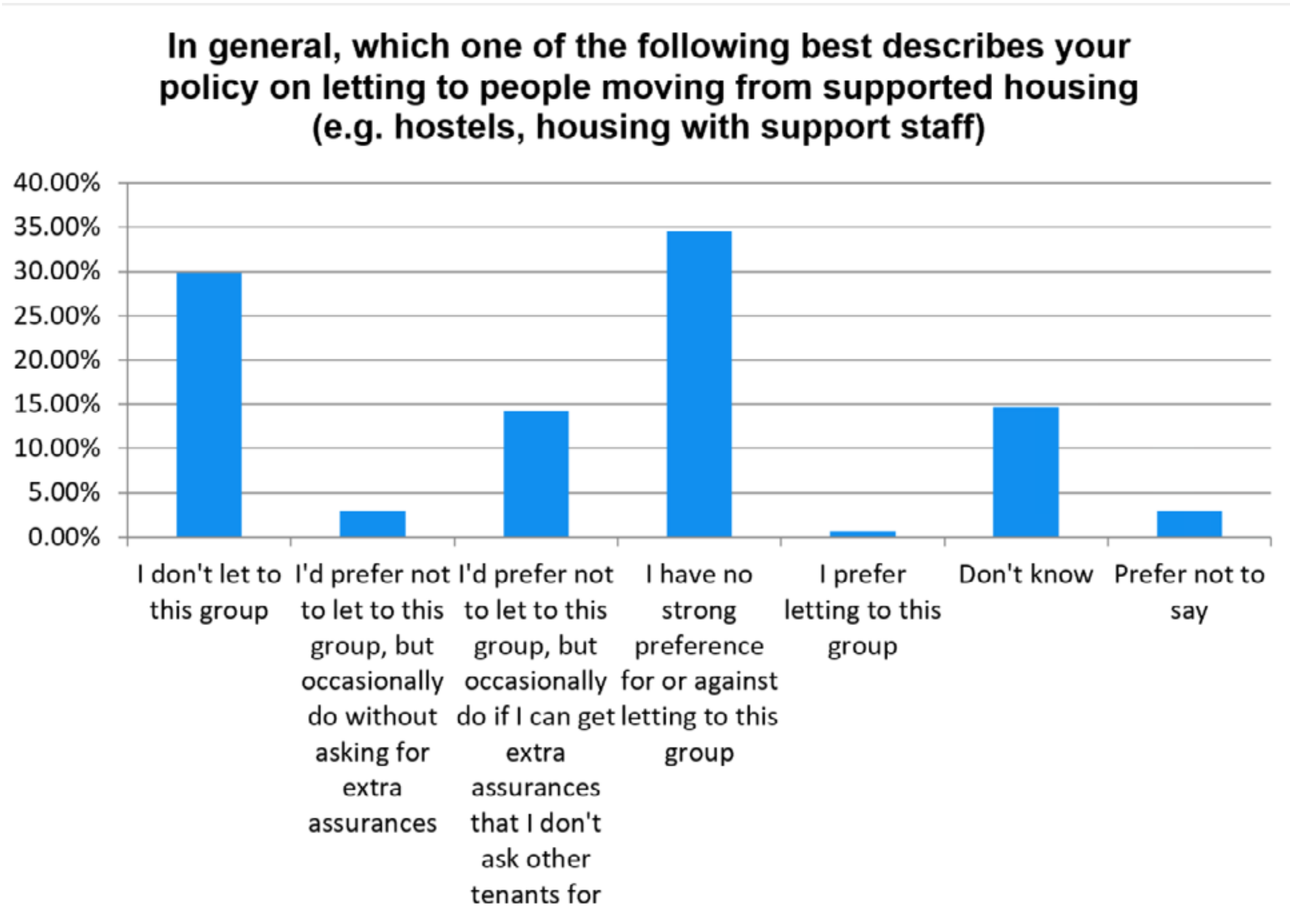
However, others commented that they would consider letting to people if the tenant and the landlord had sufficient support.

THE PERSPECTIVE OF A PERSON WHO IS HOMELESS OR MOVING FROM SUPPORTED HOUSING

Being homeless can be a traumatic experience, and involve instability and anxiety. Some people move into supported housing where they are helped to prepare for getting a home. These periods of homelessness, transition and uncertainty can be lengthened if accommodation options are restricted.

The survey exposed the added barriers people face simply because they are homeless or moving from supported housing. They would not get a home from 30% of landlords, and probably not from 14%-15%. They would occasionally get a home from 3%, and may get a home from 35%-36%. Only 1% of landlords would prefer people who are homeless or moving from supported housing as tenants.


In general, which one of the following best describes your policy on letting to people assessed as homeless by a local authority
40.00%
35.00%
30.00%
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
I don't let to this group
I'd prefer not to let to this group, but occasionally do without asking for extra assurances
I'd prefer not to let to this group, but occasionally do if I can get extra assurances that I don't ask other tenants for
I have no strong preference for or against letting to this group
I prefer letting to this group
Don't know
Prefer not to say


In general, which one of the following best describes your policy on letting to people moving from supported housing (e.g. hostels, housing with support staff)
40.00%
35.00%
30.00%
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
I don't let to this group
I'd prefer not to let to this group, but occasionally do without asking for extra assurances
I'd prefer not to let to this group, but occasionally do if I can get extra assurances that I don't ask other tenants for
I have no strong preference for or against letting to this group
I prefer letting to this group
Don't know
Prefer not to say

LANDLORDS' COMMENTS ON LETTING TO PEOPLE ASSESSED AS HOMELESS

FOR

"

WOULD HAVE NO PROBLEMS RENTING TO THIS GROUP AS LONG AS THEY HAVE A SUPPORT WORKER AND THE TENANT IS WILLING (IF ABLE) TO WORK. WE BELIEVE IN 'HAND UPS' NOT 'HAND OUTS'."

"

I HAVE PROVIDED HOUSING TO HOMELESS FAMILIES. ONE HOMELESS FAMILY ARE/ HAVE BEEN WITH ME FOR 4 YEARS ANOTHER SINGLE PERSON FOR 2 YEARS. NO ISSUES."

AGAINST

"

THIS WOULD BE VERY RISKY AND THE COUNCILS/DWP DON'T OFFER TO STAND AS GUARANTOR, SO WHY SHOULD I TAKE THE RISKS WHEN THEY WON'T?"

"

HOMELESSNESS IS NOT AN ISOLATED ISSUE, IT IS OFTEN RELATED TO MANY OTHER ISSUES SUCH AS DOMESTIC ABUSE, SUBSTANCE ABUSE AND MENTAL HEALTH ISSUES THAT ARE NOT ADEQUATELY SUPPORTED BY GOVERNMENT AGENCIES. IF THERE WAS ADEQUATE SUPPORT TO HELP HOMELESS PEOPLE OVERCOME THESE ISSUES LANDLORDS WOULD BE MUCH HAPPIER TO HAVE THEM AS TENANTS."

"

I HAVE RENTED TO THIS GROUP IN THE PAST BUT HAVE HAD RENT ARREARS AND DAMAGE."

"

LAST TENANT SAID SHE WAS HOMELESS AND LEFT WITH ARREARS IN RENT PAYMENTS, CLAIMED DHP ALTHOUGH SHE HAD MOVED HER GIRLFRIEND AND HER 2 CHILDREN INTO THE HOUSE AND THEN REMOVED ALL FITTINGS WHEN SHE LEFT. WILL NOT BE RENTING TO THIS GROUP AGAIN."

LANDLORDS' COMMENTS ON LETTING TO PEOPLE MOVING FROM SUPPORTED HOUSING

FOR

"I WOULD BE HAPPY TO LET MY PROPERTY TO PEOPLE WHO ARE MOVING FROM SUPPORTED HOUSING."

"AS LONG AS THEY ARE OF GOOD CHARACTER, NOT ANTI-SOCIAL, AND LOOK LIKE THEY WOULD RESPECT MY PROPERTY THEN NO REASON WHY I WOULD NOT RENT TO THEM."

"I UNDERSTAND THAT PEOPLE ARE MAKING A BIG STEP UP WHEN LEAVING SUPPORT. I WOULD BE WILLING TO RENT TO THAT PERSON AS THEY WILL HAVE WORKED VERY HARD TO GET TO THAT POINT OF INDEPENDENCE."

AGAINST

"I WOULD WANT BACKED ASSURANCES FROM AGENCIES."

"UNFORTUNATELY LETTING TO THIS TYPE OF GROUP IS BOUND TO HAVE PROBLEMS AND ISSUES LEADING TO A STRESSFUL TIME MANAGING THE TENANTS."

"I WOULD NEED TO SEE EVIDENCE THAT THEY WERE WILLING TO CO-OPERATE WITH A SUPPORT WORKER. I'VE WORKED WITH MANY FROM THIS GROUP IN THE PAST (TEMP ACCOMMODATION) AND KNOW ONLY TOO WELL THE RISKS INVOLVED IF THEY DON'T CO-OPERATE WITH SUPPORT/ MENTAL HEALTH SERVICES."

"IT IS IMPORTANT FOR ME AS LANDLORD TO KNOW THAT A TENANT IS RESPONSIBLE AND CAN TAKE CARE OF THEIR HOME RESPONSIBLY. WITH THIS GROUP, DUE TO LACK OF SUCH EVIDENCE, THERE IS A NON-PREFERENCE DUE TO THE RISK OF POOR UPKEEP AND MAINTENANCE FROM THEIR SIDE."

BARRIER 5
BEING THE WRONG AGE, PREGNANT, TRANSGENDER, OF A CERTAIN RELIGION OR HOLDING CERTAIN BELIEFS

Everyone in Britain is protected from discrimination, harassment and victimisation under the Equality Act 2010 because of the protected characteristics that we all have. Landlords were asked whether they would let their properties to people under the categories of protected characteristics.

For each of the categories there were landlords who said they would not let to people. Some were a small minority: 2% wouldn't let to people of all races, 1% wouldn't let to people who were married, 0.5% wouldn't let to people in a civil partnership, 1% wouldn't let to people of all colours, and 0.5% wouldn't let to people of all sexual orientations.

There were higher numbers of landlords who wouldn't let to people who had other protected characteristics. These were:

Age

- 10% said they would not let to people of all ages, with comments including:

"Experience has taught me young people are more likely to not pay the rent and damage the property and cause problems for the neighbours."

"I have found the younger tenants more irresponsible and they have damaged the property."

"Would prefer over 25's."

Pregnant women

- 5% said they would not let to women who are pregnant, with comments including:

"Because of repeated problems with property being maintained at higher temperatures, washing dried inside and no ventilation - properties with no previous history of problems suddenly had "damp" and black mould issues that are always my problem. And strangely once they've left and the existing mould treated with an off the shelf product - the problem disappears."

"We have had very bad experiences with them and we still do."

"(Yes I would let to them)... but only if they had a job or had a partner/husband supporting them."

Transgender people

- 4% said they would not let their property to transgender people (and 6% preferred not to say), with deeply prejudiced comments including:

"I guess I'm obliged to but would prefer not to."

"With regular different partners you would have your property trashed."

"I have done in the past and have found that she was extremely difficult and high maintenance, the magnitude of issues in her life made her feel like everyone was against her and this then impacted every area of her life, that everyone was out to get her, in my incidents it wasn't the case but there was no explaining this to her or any understanding on her part. It didn't end well and we sold the property. I am hesitant to let to this group again."

"These people have mental issues and I'm not prepared to upset my neighbours who would be aghast at the thought."

Religions and beliefs

- 3% said they would not let to people of all religions and beliefs (and 4% preferred not to say) with comments including:

"No, not if their beliefs involved hatred of others."

"No, only because I don't understand different religions and in the past have had issues because their normal is very far removed from mine (i.e. no sofa in a top flat causing noise issues)."

BARRIER 6

HAVING SATISFACTORY FINANCIAL AND PRE-TENANCY CHECKS

Being able to move into an affordable private rented home often requires a range of financial payments and checks on the person's eligibility and suitability.

Almost three quarters (72%) of landlords said they require a month's rent in advance, and 7% require between two months and a year's rent in advance (with almost 2% asking for six months or more). Almost three quarters (72%) require a bond/deposit, half (50%) require an employer's reference, with 42% requiring a reference other than from an employer. Just over a quarter (26%) ask for one guarantor and 3% require two guarantors.

Over half (55%) require a credit check and almost a third (36%) require people to have a minimum level of income. Over half (56%) ask for evidence of identity (such as a passport) and just over a quarter (27%) ask for evidence of nationality.

It is widely accepted practice for up-front payments and checks to be required by landlords. These can act as barriers to private rented housing for some people who are unable to provide them. In recognition of this a few landlords commented that they are willing to relax their policies in some situations, and take into account their opinion of people's character.

LANDLORDS' COMMENTS ON FINANCIAL AND PRE-TENANCY CHECKS

"If I know the person I'm letting to (often the case), I don't ask for a bond or a reference. If it was someone I didn't know I would ask for both, but the reference wouldn't have to be from an employer if they weren't working or if they were self-employed."

"I focus chiefly on prospective tenants' character, then affordability. I use guarantors now because the Government has made it harder to evict tenants that do not pay their rent."

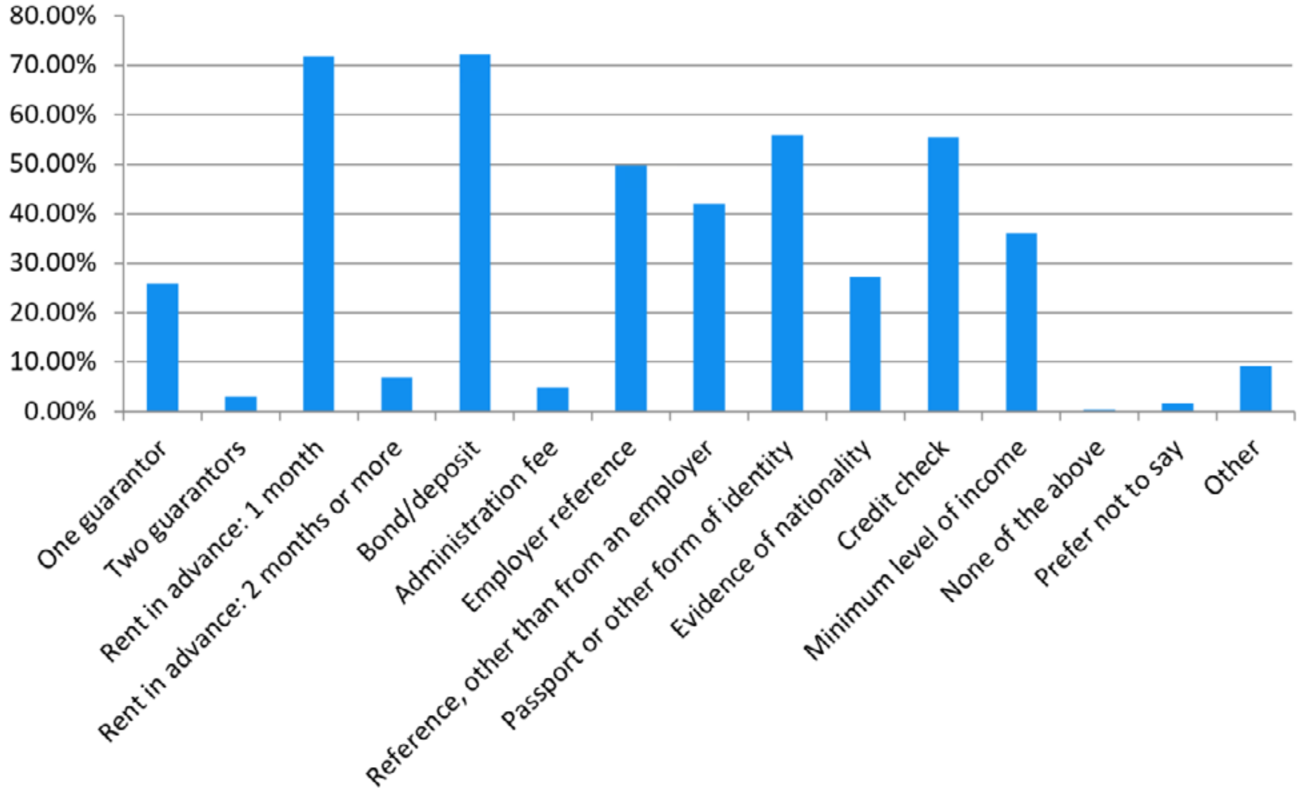
"Each tenant is taken on their own circumstances and not every tenant would pass a credit check but would not stop me renting to them."

"I used to just judge prospective tenants on my feelings when talking and showing them a flat and I could give them a chance if I felt that they needed it, but those days have long gone now. In today's market with the law and Universal Credit as it stands you can't afford to give them a chance and I now have a rental agent to vet them and if they haven't got the best references they are not considered. This unfortunately has the knock on effect of excluding almost all housing benefit tenants."

"We reserve the absolute right to select our tenants. All applications considered on their merits."

"Minimum income is to meet the rent insurance requirement."

Which of the following do you require from people before they can have a tenancy? (Landlords could select more than one answer)



BARRIER 7

Having a pet

Prospective tenants can find that having a pet can significantly restrict their opportunities and choice of housing in the private rented sector. Over half of landlords (57%) said they don't, or would prefer not to, let to people with pets. Just over a third (36%) said they had no strong preference for or against letting to people with pets.

LANDLORDS' COMMENTS ON LETTING TO PEOPLE WITH PETS

FOR

"

HAPPY FOR MY TENANT TO HAVE A PET. IT SEEMS REASONABLE."

"

HAVING A PET MYSELF AM AWARE OF THEIR BENEFITS TO MANKIND - CURRENTLY HAVE 2 PROPERTIES LET TO PEOPLE WITH PETS."

"

WE ARE VERY HAPPY TO LET TO PEOPLE WITH PETS. NICE FAMILY OFTEN HAVE PETS. I SIMPLY NEED A GUARANTOR."

"

WE HAVE INITIATED A PET POLICY WHICH IS SIGNED AS PART OF THE TENANCY AGREEMENT AND ASK FOR AN ADDITIONAL PET DEPOSIT."

AGAINST

"

PETS CAN, POTENTIALLY, CAUSE A LOT OF DAMAGE. MY EXPERIENCE HAS BEEN 100% NEGATIVE AND COST A LOT OF MONEY TO PUT RIGHT."

"

I HAVE HAD CARPETS SCRATCHED UP BY CATS, NOISE NUISANCE COMPLAINTS FROM DOGS, AND A WHOLE KITCHEN AND ARCHITRAVES DESTROYED WITH DOG BITES. THE TENANTS THEN LEFT WITHOUT PAYING LAST MONTHS' RENT."

"

I HAVE ALWAYS ENCOURAGED ALL TENANTS TO MAKE THE PLACE THEIR HOME INCLUDING HAVING PETS IF THEY WISH. THIS HAS PROVED TO BE A HUGE COST WITH DAMAGE TO PROPERTIES FROM TENANTS' PETS. THERE IS A GRADUAL DETERIORATION WITH STRONG AIR FRESHENER IN THE FIRST SIX MONTHS AND CARPET AND FLOORING WEAR. LATER THE STENCH OF URINE AND FAECES AND DESTROYED FLOORING MAKES FLATS UNINHABITABLE. HUGE COSTS OF REMOVING STENCH WHEN TENANT MOVES OUT TO A NICE NEW FRESH FLAT. TWO YEAR OLD CARPETS END UP IN LANDFILL. FLOOR SLABS HAVE TO BE SEALED WITH HIGH VOC OIL PAINTS TO MAKE FLAT FIT FOR NEXT TENANT."

CONCLUSIONS

Our research paints a picture of prospective tenants facing significant barriers to obtaining a private rented home, particularly if they are claiming benefits, homeless, moving from supported housing, or if they have a pet. Being rejected for housing based on claiming benefits has been shown to constitute unlawful indirect discrimination on the grounds of sex under the Equality Act 2010. While many landlords are not acting in discriminatory ways, our research suggests that discrimination is nevertheless endemic in the sector.

The research also found that it is common for landlords to expect certain assurances (such as references or guarantors) and payments in advance before letting their properties (such as rent in advance and deposits). Some people face extra barriers based on their protected characteristics, most noticeably in relation to age.

However, there were not universal barriers to people accessing private rented homes. Many landlords said they are prepared to consider letting to people who are claiming benefits, homeless, moving from supported housing, or who have a pet. Others would be more willing to do so if there were changes to aspects of the benefits system, particularly by making it easier for housing costs in people's benefits to be paid direct to landlords, increasing the Local Housing Allowance rates, improving the support to landlords and tenants, and increasing financial surety for landlords.

The research offers a reminder that generalisations about prospective tenants based on previous experiences of individuals are unjustified and discriminatory, and ultimately lead to homelessness. It also acts as a reminder that generalisations about private landlords based on the approach of some are unfair and unhelpful: many are doing the right thing. The challenge is to ensure that all do.

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