

Annual housing data briefing

August 2021

Executive summary

Over 50,000 pieces of housing advice were given out by the Citizens Advice network in Scotland between April 2020 and March 2021. In 2020-21, housing advice grew as a proportion of all advice, and the types of housing advice people were seeking also changed, compared to 2019-20.

Our statistics suggest the COVID-19 pandemic, its associated restrictions and protective measures brought housing issues to the forefront, as people spent more time within the four walls of their home.

In particular, our statistics show that year-to-year:

- > The proportion of housing advice given on the private rented sector (PRS) overall has increased.
- > Within PRS advice, the proportion of advice on rent and repairs issues has increased.
- > The proportion of housing advice related to environmental and neighbour issues is also up, while advice on local authority housing is slightly down and advice on other registered social landlord (RSL) issues has stayed largely stable.
- > The proportion of threatened homelessness advice is also down, but other homelessness-related advice areas show a more complex picture.
- > Local authority arrears advice remains the most common type of housing arrears advice sought, followed by RSL arrears advice, but both have decreased in the last year, whereas PRS arrears advice has increased.

These trends suggest that private tenants have perhaps seen their circumstances change most year-to-year and require support to see them safely through the pandemic and beyond. We recognise and welcome the efforts made by the Scottish Government to offer protections and support for renters, including the introduction of the new £10 million Tenant Grant Fund, and ask that government and other stakeholders continue to heed the types of housing advice sought by people across Scotland.

CAS recommends:

- > Ensuring PRS tenants get support to keep their homes or move to homes that better suit them as we come out of the pandemic.
- > Using the opportunity of the new Rented Sector Strategy, Housing to 2040 and a new Housing Bill to fix longstanding issues for renters, exacerbated by the pandemic, especially around eviction rights and disputes with landlords.
- > Improving transparency in the PRS through more and better data collection on housing quality and rent levels.
- > Increasing access to truly affordable housing across all tenures, supported by a better shared definition of affordability.

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Introduction

The arrival of the COVID-19 virus in the UK at the beginning of 2020 and the subsequent public health restrictions changed our lives in an unprecedented way. Everyone was asked to stay inside, reinforcing the importance of a safe and secure home, which for many had been (and for some continues to be) difficult to access or sustain. The pandemic also brought new difficulties for people. The widespread loss of or changes to work meant many struggled to afford their rent, protected from immediate eviction only by emergency measures brought in by the Scottish Government. Changes between the “pre-pandemic” financial year of 2019/20 and that of the last financial year, 2020/21 brought an increase in the amount of advice people sought from the Citizens Advice network on housing issues, and some notable changes in the types of housing advice people sought.^{1 2}

This briefing will compare Scottish Citizens Advice Bureaux data from 2019/20 and 2020/21 and particularly consider:

- > Housing advice as a proportion of all advice and the most common types of housing advice
- > Private rented sector advice
- > Environmental and neighbour advice
- > Advice on local authority housing
- > Advice on Registered Social Landlord housing
- > Advice on homelessness
- > Housing cost arrears advice

Note: advice code data is collected quarterly over a financial year, i.e. the year 2019/20 runs from April 1st 2019 until March 31st 2020. Quarter 1 (Q1) refers to April-June, Quarter 2 (Q2) refers to July-September, Quarter 3 (Q3) refers to October-December and Quarter 4 (Q4) refers to January-March. “Pre-pandemic” refers to the financial year 2019/20, as although restrictions were introduced in March 2020, changes in advice code trends were not visible until Q1 of the following year, 2020/21.

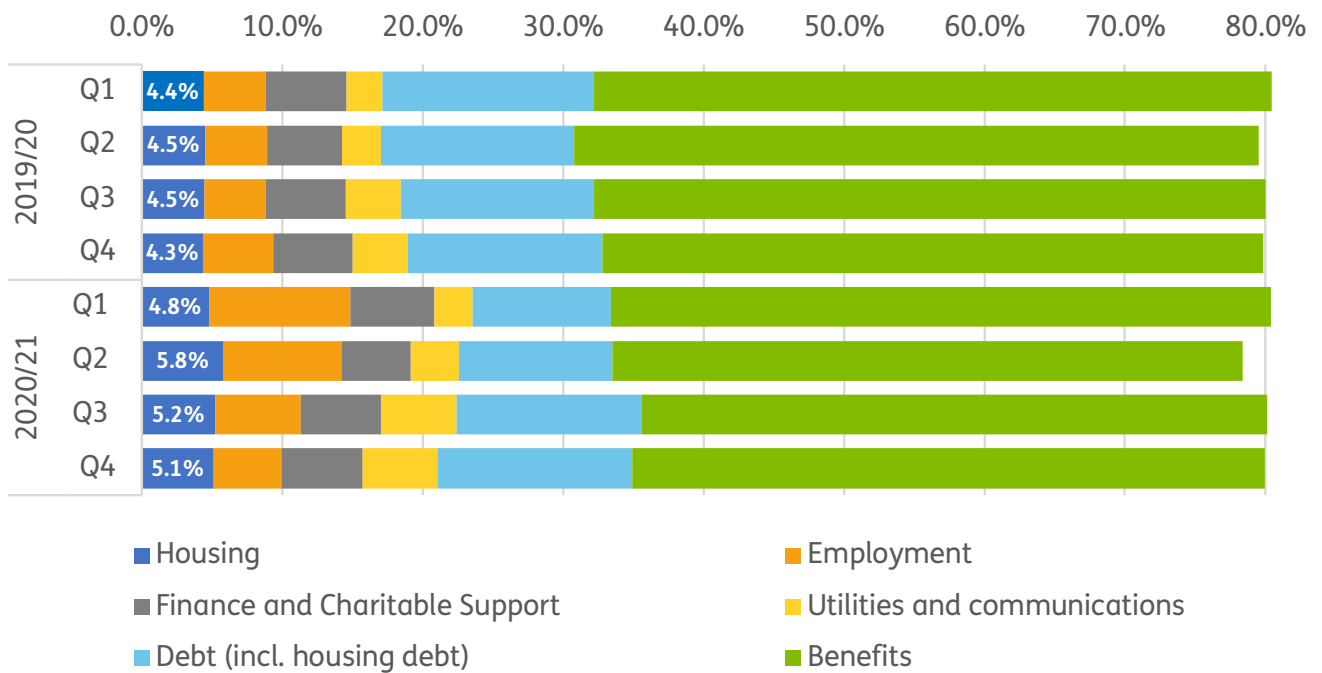


¹ The data in this report should be considered as preliminary as it does not include data from one bureau due to technical difficulties.

² The data in this report is correct as of 21st June 2021.

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Housing as a proportion of all advice

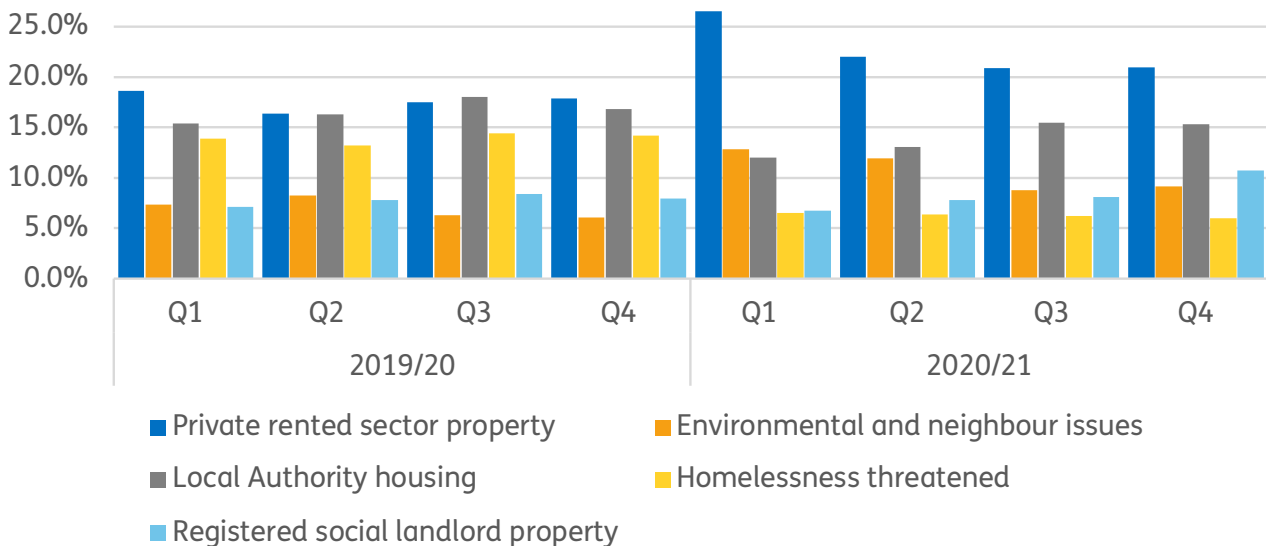


Housing as a proportion of all advice sought has grown in the past year. As Q4 of 2020/21 came to a close, housing advice remained higher than pre-pandemic levels. The proportion of housing advice peaked at 5.8% of all advice in Q2 of 2020/21, up from 4.5% in the same quarter the previous year. Benefits remains the largest advice area but actually decreased by over 3 percentage points between Q1 of 2019/20 and Q4 of 2020/21 as proportion of all advice.



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Most common types of housing advice



The proportion of advice about the private rented sector (PRS) as a whole jumped quite dramatically in Q1 of 2020/21, an increase of nearly 8 percentage points compared to the same time in 2019/21. Although the following quarters of 2020/21 showed this trend to be slowing down, the proportion of PRS advice sought as Q4 drew to a close still remained above pre-pandemic levels. This advice code takes into account both landlord and tenant queries.

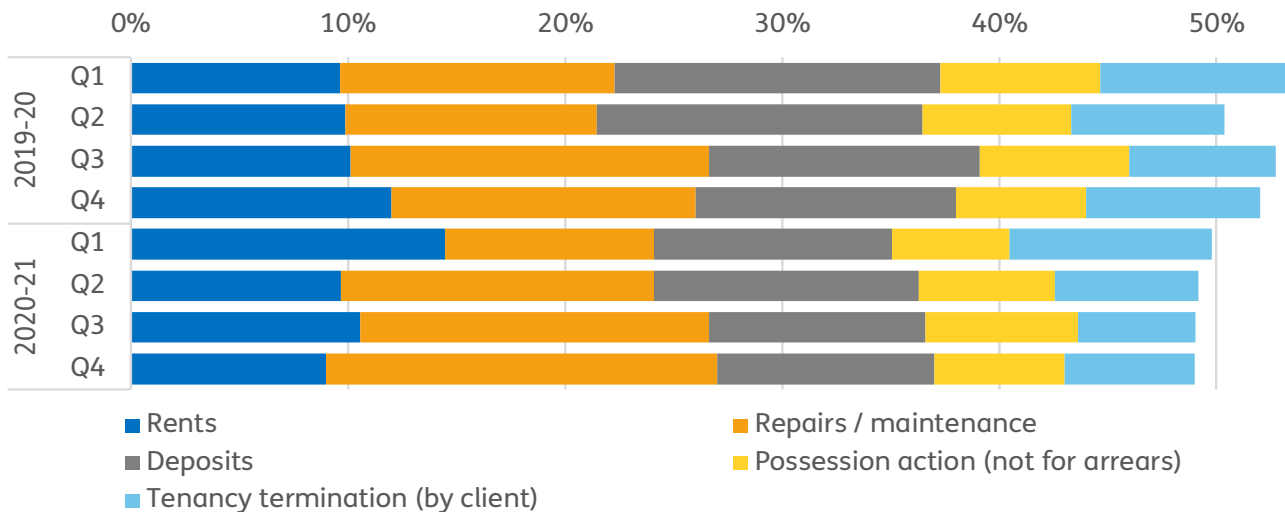
The proportion of advice on environmental and neighbour issues increased considerably between 2019/20 and 2020/21, peaking in Q1 of 2020/21 at over 5 percentage points more than the same quarter the previous year.

Advice about local authority housing (as a proportion of all housing advice) saw a notable downturn at the start of 2020/21 compared to the year before, but slowly returned to pre-pandemic levels. The proportion of advice about RSL housing remained fairly static across the two years but did experience a notable rise in the last quarter of 2020/21.

Lastly, the proportion of all housing advice given on threatened homelessness specifically decreased sharply between 2019/20 and 2020/21, from a high of 14.4% of all housing advice in Q3 of 2019/20 to a low of 6.0% in Q4 of 2020/21. The proportion of advice in this area dropped sharply at the beginning of 2020/21 and a consistent downward trend was observed throughout 2020/21. Later in this paper we will consider other types of homelessness advice in conjunction with threatened homelessness.

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Private Rented Sector advice



Moving onto level 3 advice, the types of private sector advice given by bureaux saw some notable changes between 2019/20 and 2020/21. Q1 of 2020/21 showed a growth of 4 percentage points in the proportion of advice given about rents compared to the same period the previous year although this initial growth tapered down again to below pre-pandemic levels by Q4 of 2020/21. After an initial dip at the beginning of 2020/21, the proportion of advice about repairs and maintenance rose steadily during 2020/21 and peaked in Q4 of 2020/21 at 18% of all PRS advice, compared to 14% in the same period the year before.

We can also observe a particular drop in the proportion of advice given about deposits, from 15% in Q1 of 2019/20 down to 11% in the same quarter in 2020/21, which may be due to a downturn in tenants moving home due to COVID restrictions. Similarly, the proportion of advice about tenancy termination dropped slightly, and this may be for the same reason.

Advice about private rented sector issues saw some of the most notable changes in 2020/21 compared to the previous year. Concerns around addressing longstanding issues such as repair and maintenance issues, and concerns about paying rent appear to bear out in the statistics. The uptick in repair and maintenance issues may also be attributed to restrictions on tradespeople being able to enter homes to carry out works and frustrations around resulting delays. However, people have the right to live in safe homes which are up to standard and landlords should be making every effort to ensure repairs are carried out as soon as possible, while ensuring tenants feel safe and comfortable about any works and are kept informed.

The downturn in advice about deposits may indicate that government efforts to keep people safely at home has worked to a degree as it may indicate fewer people moving between properties and needing advice about either putting down a new deposit or retrieving it when a tenancy ends.

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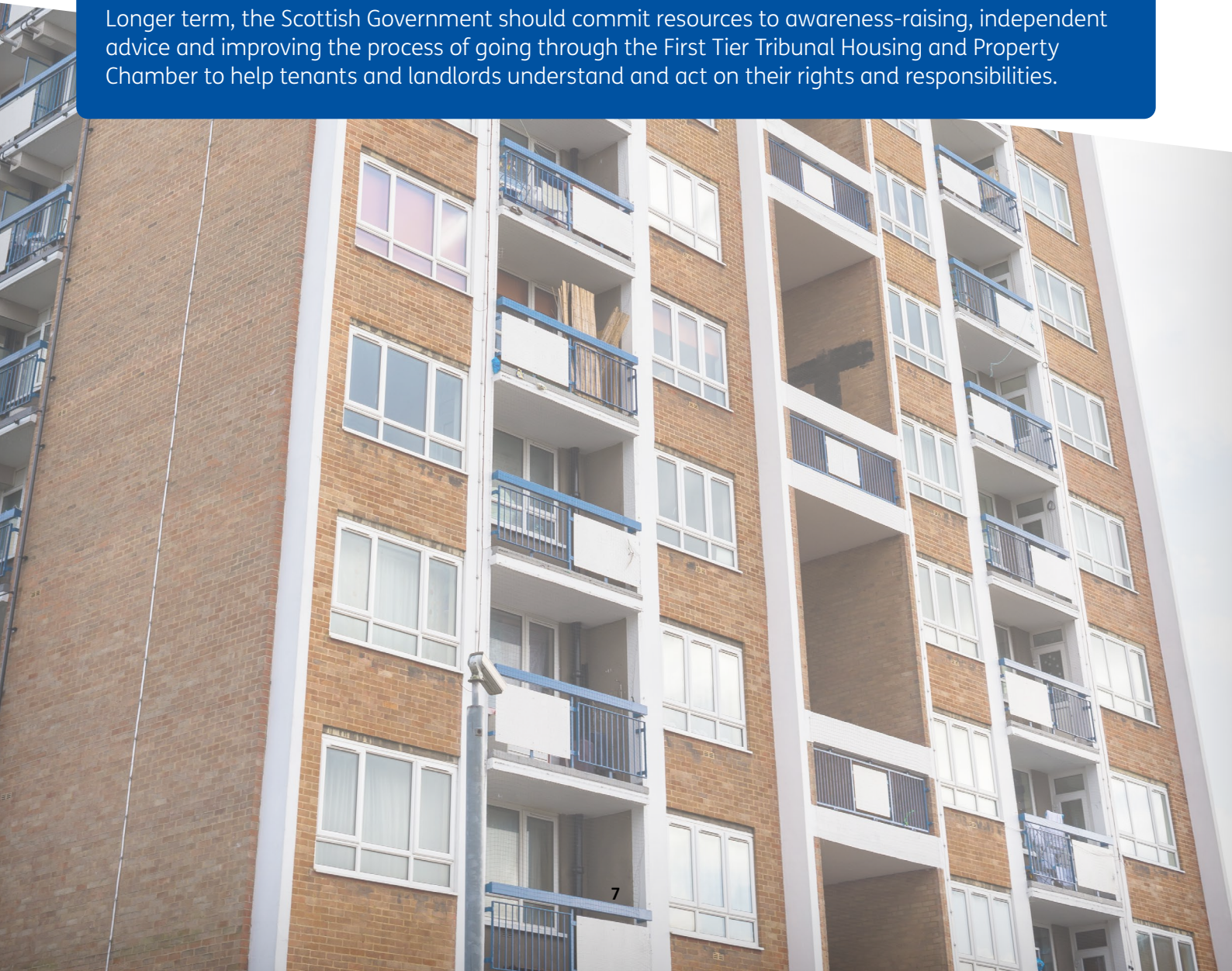
! Citizens ALERT

An East of Scotland CAB reports of a client who has been waiting over 12 months for his landlord to complete necessary repairs to his boiler and heating system. This is having a severe impact on the client's mental health.

CAS recommends:

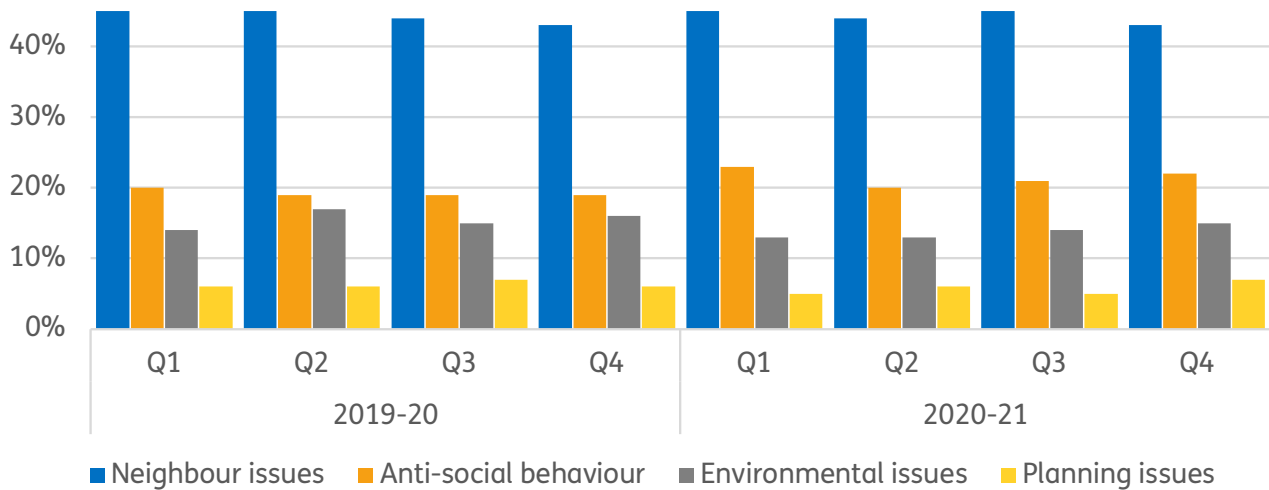
Landlords and tenants should work together to quickly resolve outstanding maintenance issues now that most restrictions on works in homes have eased (unless the tenant is uncomfortable with this for health reasons).

Longer term, the Scottish Government should commit resources to awareness-raising, independent advice and improving the process of going through the First Tier Tribunal Housing and Property Chamber to help tenants and landlords understand and act on their rights and responsibilities.



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Environmental and neighbour advice



In contrast to level 2 environmental and neighbour advice codes, these level 3 advice codes do little to explain the drivers behind the level 2 increase. The proportion of advice on general neighbour issues has stayed mainly the same across the two years, whereas the proportion of advice on anti-social behaviour has seen a growth of 3 percentage points between Q1 in 2019/20 and Q1 the following year, and remains slightly above pre-pandemic levels. Both environmental and planning issues advice dropped during 2020/21 compared to the previous year as a proportion of all environmental and neighbour advice.

One would expect that more people spending a greater amount of time at home, especially in a communal setting such as a tenement building, would lead to an increase in neighbour complaints, but this doesn't seem to have happened. However, we can observe a small growth in advice about antisocial behaviour, which may stem from annoyances about noise which may have gone unnoticed before. It is hard to predict what may happen in future as restrictions lift, however it would be interesting to see if the upward trend in antisocial behaviour advice continues. Because it is still possible to evict on the basis of antisocial behaviour, some of these queries may have come from landlords who are seeking to understand more about this in order to utilise it.

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! Citizens ALERT

An East of Scotland CAB reports of a client who has endured a campaign of harassment and anti-social behaviour from a neighbour, which has persisted for some time and appears to be escalating. It is having a significant effect on their wellbeing. The client has asked their social landlord to take action against the neighbour, but support is not forthcoming. They will not visit property during lockdown to establish facts. Client has asked to be rehoused, and they appear willing but have not been able to find suitable accommodation that meets the client's needs.

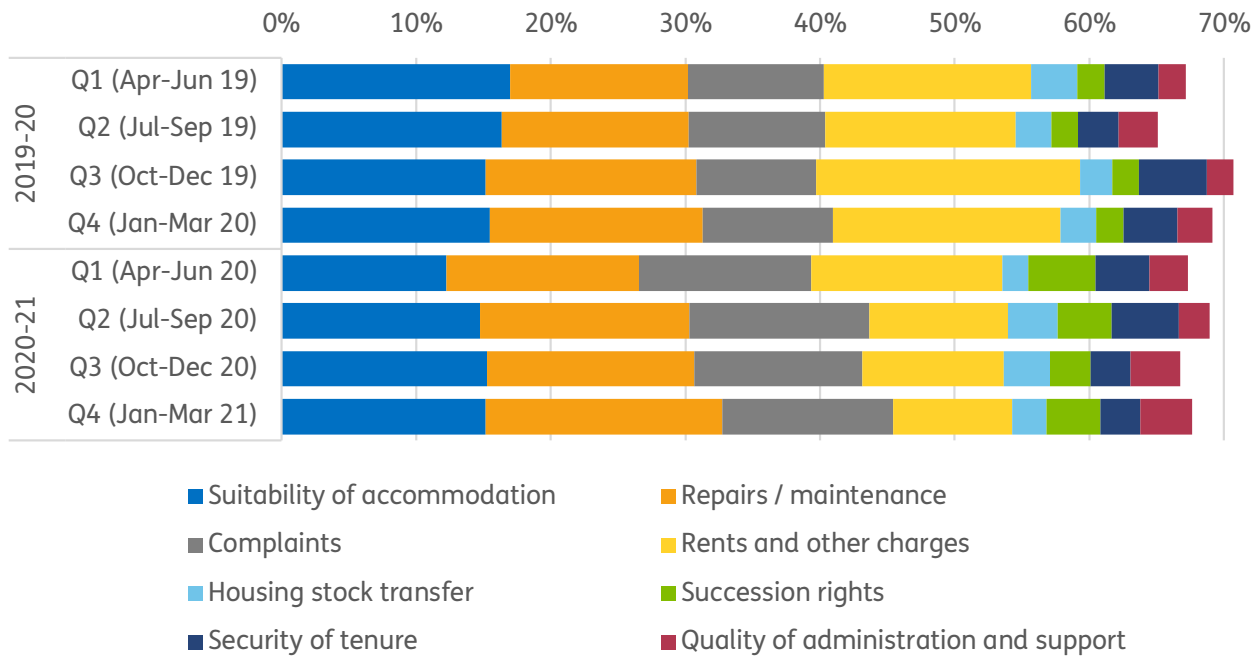
CAS recommends:

Local authorities, social and private landlords should be supportive of tenants facing antisocial behaviour and play a constructive role in helping resolve disputes.



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Advice on local authority housing



Among the types of local authority housing advice, the proportion of advice about complaints saw the largest increase from an average of 10% in 2019/20 to 13% in 2020/21. The proportion of advice on repairs and maintenance issues followed a similar trend to PRS repairs advice and experienced a fairly sustained growth across the two years, with the exception of a slight dip in Q1 of 2020/21. The proportion of advice given in this area finished at its highest level in two years at 18% of LA housing advice in Q4, overtaking suitability of accommodation as the most common type of local authority advice.

Conversely, the proportion of advice given about rents and other charges experienced a significant decrease between the two years, with a drop of 9 percentage points between Q3 of 2019/20 and the same period the following years. Q4 saw advice in this area at its lowest level for two years at 9%.

Advice code data on local authority housing indicates that there is growing concern regarding repairs and maintenance issues, reflecting what we can see happening in the private rented sector on a more long-term basis. This may suggest that while some of this increase can be attributed to the restrictions on tradespeople entering homes and repair work being delayed, the increase in the quarters before the pandemic will have been caused by another factor. It may be that ever-tightening council budgets have led to less to spend on repairs and maintenance. As with the private sector, tenants have the right to safe and warm homes and local authorities should ensure that delays with repairs do not compromise this right. This may be closely interlinked with the upward trend in complaints to local authorities as tenants' and others' patience wears thin with ongoing delays.

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! Citizens ALERT

A West of Scotland CAB reports of a client with a toddler living in temporary accommodation. The client has been without hot water for eight months. Despite several repair visits, the issue has not been resolved and due to COVID restrictions, the client cannot be moved into another property.

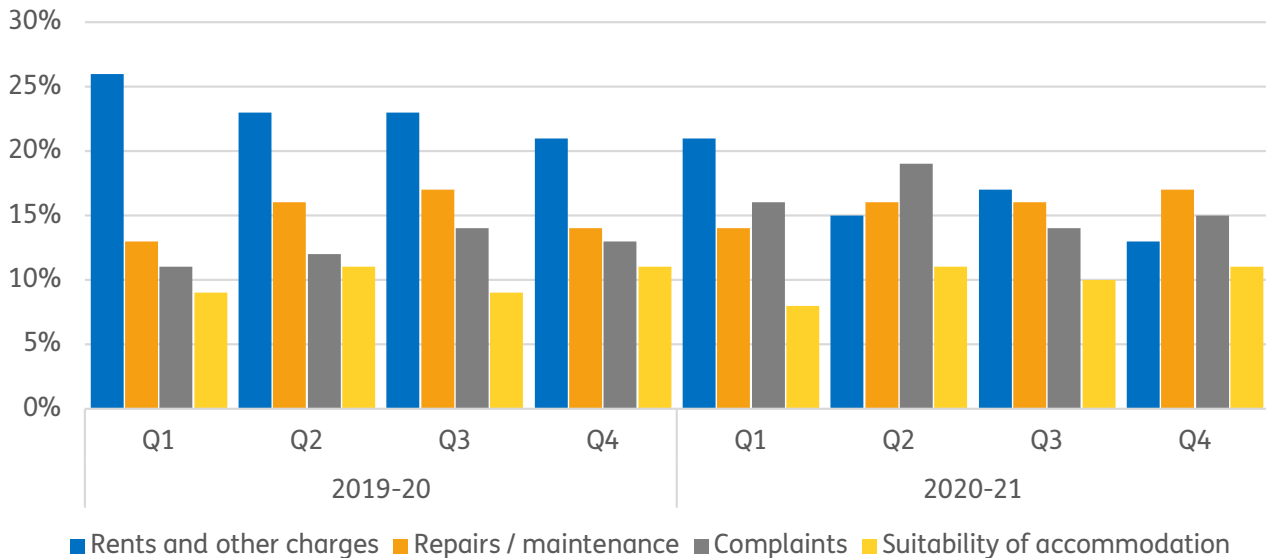
CAS recommends:

Local authority landlords and tenants should work together to quickly resolve outstanding maintenance issues now that most restrictions on works in homes have eased (providing tenants feel it is safe for works to be carried out).



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Advice on Registered Social Landlord housing



The proportion of advice on rents and other charges in the registered social landlord sector saw a notable decrease in the later three quarters of 2020/21 compared to Q1 of 2020/21 and all of 2019/20. The proportion of advice about repairs and maintenance stayed mainly the same over the two years, with a slight increase during the last quarter of 2020/21. Similarly, the proportion of advice on suitability of accommodation remained largely the same over the two years, peaking at 11% of all RSL advice in Q4 of both years. However, the proportion of advice about complaints in this sector rose substantially in 2020/21, peaking at 19% in Q2 of 2020/21, 7 percentage points higher than the same period in 2019/20.

The relative stability of RSL housing advice is interesting to consider alongside changes in advice in other tenures. Like local authority housing, the proportion of advice about rents fell, but not quite as steeply. The relative stability of repairs and maintenance advice as a proportion of all advice suggests that RSLs have managed to stay on top of issues of this kind. However, the notable rise in complaints in the first half of 2020/21 suggests that RSL tenants are still facing problems with their housing. The increase in the proportion of this advice type may also be a side-effect of many organisations having to close their doors and cease offering face to face appointments, meaning potentially longer times for issues to get resolved.

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! Citizens ALERT

A North of Scotland CAB reports of a client who had moved into a housing association property which had black mould covering all of the ceilings in the property. The client was pregnant at the time and had young children. The mould is damaging the client's belongings and is around her children's beds. The client has made several attempts to contact the housing association about the mould to little response and has made a formal complaint. This is having a severe impact on the client's existing mental health issues and she is extremely concerned about the impact on her children's health.

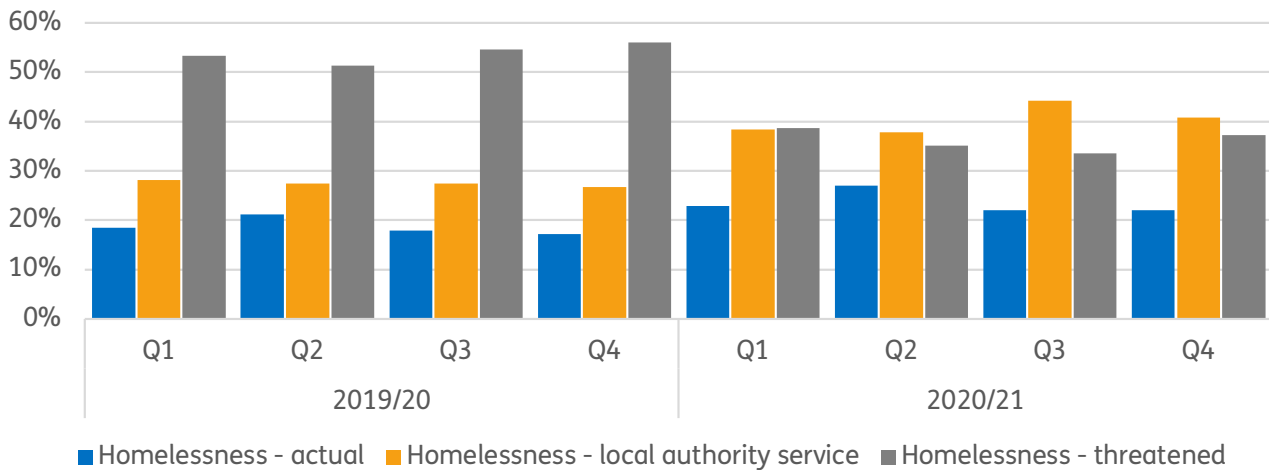
CAS recommends:

RSLs and tenants should work together to quickly resolve outstanding complaints, to prevent further breakdown in relationships and/or repairs issues worsening. Tenants have the right to live safely and comfortably in their homes.



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Advice on homelessness



Taking a deeper dive into all homelessness advice codes uncovers some of the largest data shifts between the two years and suggests important changes in how people are experiencing homelessness and the advice they require. As before, threatened homelessness advice decreased significantly between 2019/20 and 2020/21 as a proportion of all homelessness related advice, and was overtaken by advice on homelessness in regards to local authority service in the last three quarters of 2020/21. Concerningly, the proportion of advice on actual homelessness also increased to a peak of 27% in Q2 of 2020/21, compared to 21% in the same period the year before, and remained above pre-pandemic levels as 2020/21 came to a close.

Taken separately from other homelessness advice codes, the downturn in threatened homelessness advice shows an optimistic picture. It also gives the impression that attempts by the Scottish Government to keep people safely at home during the pandemic were successful. However, when taken together with other homelessness advice codes – actual homelessness and local authority service – quite a different picture emerges. The introduction of protections for renters and the accommodation of rough sleepers was hoped to lead to a downturn in these codes but the opposite has occurred. The actual homelessness advice code might also reflect people who were already homeless before the pandemic and who may have faced further delays in being allocated permanent housing due to COVID. The rise in advice being sought about local authority services could be linked to a temporary drop in service as councils reorganised their workforce at the beginning of the pandemic to work from home, but this may also indicate a more long-term problem if people facing homelessness are continually unable to access the services they require. Given that levels of advice about local authority services were still elevated at the end of 2020/21, local authorities should review their services to ensure they are still accessible and of a high standard.

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! Citizens ALERT

A West of Scotland CAB reports of client who was due to move into a Housing First tenancy after being homeless. Due to scaling back of services due to COVID, the client no longer has a dedicated key worker to help make arrangements for moving in and this has led to significant delays and mix-ups, causing distress to a vulnerable client.

CAS recommends:

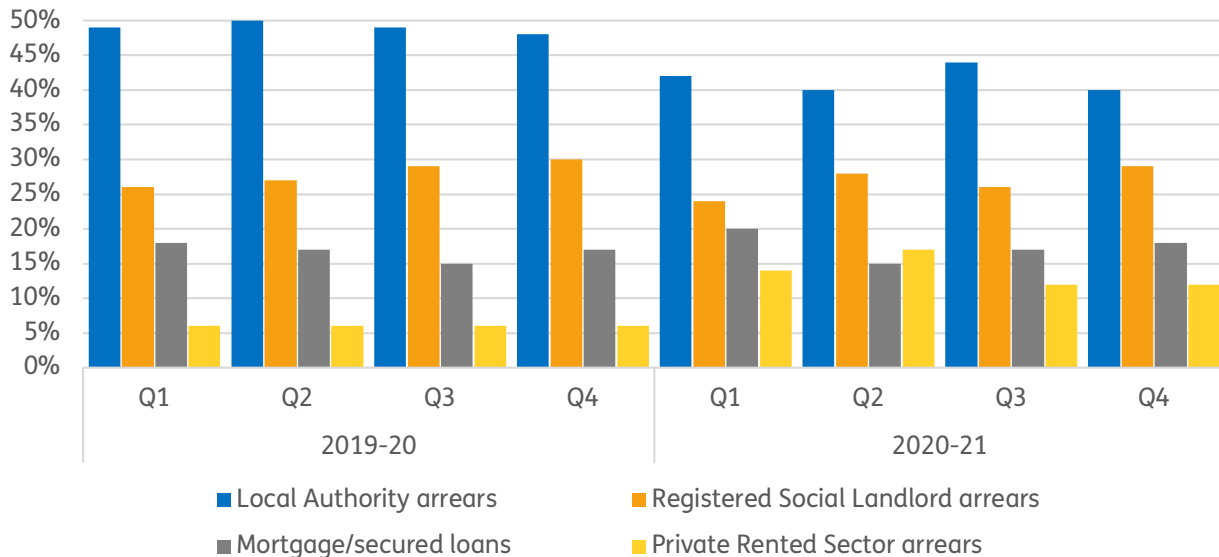
The Scottish Government should work with local authorities and advice services to assess the number of people facing homelessness, understand any additional barriers to support during the pandemic and seek to overcome them.

In order to prevent homelessness in future, SG should ensure there is no gap in protections between now and when the PARs are made permanent, and commit to continuing to make eviction grounds discretionary on a permanent basis.



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Advice on housing cost arrears



The past year has brought some noteworthy shifts in the advice sought about housing cost arrears, with both increases and decreases across tenures. The proportion of local authority arrears advice, whilst remaining the most common housing arrears advice type, decreased most. It dropped from an average of 49% in 2019/20 to an average of 42% in 2020/21. The most dramatic quarterly comparison was in Q2 of both years, where the proportion dropped from 50% to 40%.

The proportion of housing cost arrears advice on RSL arrears remained more consistent between the two years, with a mostly quarter-on-quarter increase each year after an initial drop between Q4 of 2019/20 and Q1 of 2020/21.

Advice on mortgages and secured loan arrears followed a slightly different and more inconsistent pattern to RSL arrears but remained at or under 20% of all housing cost arrears advice for the full two years, peaking in Q1 of 2020/21.

The change in advice on private sector arrears potentially gives the most cause for concern: whilst PRS arrears advice remains the least common of all housing cost arrears, the proportion of advice in this area has more than doubled over the past year. It peaked at 17% in Q2 of 2020/21, compared to just 6% in the same period of the previous year.

Advice on housing cost arrears has seen some of the biggest changes over the past year. The 20% drop in the proportion of local authority arrears advice between Q2 of 2019/20 and 2020/21 might indicate proactive efforts on the part of local authorities to ensure their tenants were accessing all support possible to help them pay their rent, or could be offset by the concurrent steep rise in advice on private rented sector arrears.

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This rise in the proportion of advice on private rented sector arrears is of great concern to CAS and indicates that private renters are increasingly and particularly struggling. Despite the protections introduced during the pandemic such as extended notice periods, pre-action requirements and most eviction grounds being discretionary, private renters remain in a very precarious position if their landlord decides to pursue eviction on the basis of arrears. This is compounded by the fact that renters are likely to have less savings and to have been furloughed or lost their jobs compared to those who have mortgages³. Further, despite the protections, CAS is still aware of some landlords attempting to carry out illegal evictions, for rent arrears or other reasons during the pandemic.

In May 2021, CAS, along with the PRS resilience group produced recommendations on the steps needed to ensure that renters were part of an inclusive recovery out of the pandemic. One of the recommendations, greater grant support for renters who have accumulated arrears over the pandemic, was taken up by the Scottish Government in June 2021.

! Citizens ALERT

An East of Scotland CAB reports of a client whose landlord has threatened him with eviction with a week's notice. The client is on reduced hours and wages due to COVID and is struggling to pay full rent and is accruing arrears.

CAS recommends:

The Scottish Government should plan, deliver and monitor uptake of the new Tenant Grant Fund to ensure it is meeting the needs of renters who have struggled during the pandemic.

The Scottish Government should also consider what additional steps should be taken to support renters as furlough ends and the proposed £20 a week cut to Universal Credit is due to end in Autumn 2021.

The Scottish Government should ensure adequate DHP funding is available and local authorities to make sure DHP are available and accessible to those who are struggling to meet their housing costs.

In the medium term, the Scottish Government should work to better understand what role high housing costs might play in causing arrears by introducing a rent register to improve transparency in the Private Rented Sector.

In the longer term, work to improve availability of truly affordable housing across all tenures, so that people are less at risk of arrears from unaffordable housing costs.

³ <https://www.jrf.org.uk/report/stronger-scottish-lifeline-economic-storm>

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Conclusions and recommendations

The growth in demand for advice in 2020/21 suggests that there are changes afoot as to how people are living and experiencing housing in Scotland. Most households in Scotland will have spent more time in their homes than ever before, perhaps bringing into sharp focus any housing issues that had previously been put aside. More concerningly, we know that the pandemic has brought job losses and financial struggles for many, and these emerging difficulties may result in people struggling to pay their rent. While the proportionate growth of housing advice from 4.4% to 5.2% of all advice may appear small, it represents thousands of pieces of advice.

As the Scottish Government begins development of the new Rented Sector Strategy as part of a new Housing Bill, we believe that these findings are of particular relevance, especially for the private rented sector.

General recommendations

CAS recommends:

- > Ensuring PRS tenants get support to keep their homes or move to homes that better suit them as we come out of the pandemic.
 - > Using the opportunity of the new Rented Sector Strategy, Housing to 2040 and a new Housing Bill to fix longstanding issues for renters, exacerbated by the pandemic, especially around eviction rights and disputes with landlords.
 - > Improving transparency in the PRS through more and better data collection on housing quality and rent levels.
 - > Increasing access to truly affordable housing across all tenures, supported by a better shared definition of affordability.
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Specific recommendations

Private rented sector

CAS recommends:

Landlords and tenants in the private and social rented sectors should work together to quickly resolve outstanding maintenance issues now that most restrictions on works in homes have eased (unless the tenant is uncomfortable with this for health reasons).

Longer term, the Scottish Government should commit resources to awareness-raising, independent advice and improving the process of going through the First Tier Tribunal Housing and Property Chamber to help tenants and landlords understand and act on their rights and responsibilities.

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Environmental and neighbour

CAS recommends:

Local authorities, social and private landlords should be supportive of tenants facing antisocial behaviour and play a constructive role in helping resolve disputes.

Local authority housing

CAS recommends:

Local authorities and tenants should work together to quickly resolve outstanding maintenance issues now that most restrictions on works in homes have eased (unless the tenant is uncomfortable with this for health reasons).

RSL housing

CAS recommends:

RSLs and tenants should work together to quickly resolve outstanding complaints, to prevent further breakdown in relationships and/or repairs issues worsening. Tenants have the right to live safely and comfortably in their homes.

Homelessness

CAS recommends:

The Scottish Government should work with local authorities and advice services to assess the number of people facing homelessness, understand any additional barriers to support during the pandemic and seek to overcome them.

In order to prevent homelessness in future, SG should ensure there is no gap in protections between now and when the PARs are made permanent, and commit to continuing to make eviction grounds discretionary on a permanent basis.

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Housing cost arrears

CAS recommends:

The Scottish Government should plan, deliver and monitor uptake of the new Tenant Grant Fund to ensure it is meeting the needs of renters who have struggled during the pandemic.

The Scottish Government should also consider what additional steps should be taken to support renters as furlough ends and the proposed £20 a week cut to Universal Credit is due to end in Autumn 2021.

The Scottish Government should ensure adequate DHP funding is available and local authorities to make sure DHP are available and accessible to those who are struggling to meet their housing costs.

In the medium term, the Scottish Government should work to better understand what role high housing costs might play in causing arrears by introducing a rent register to improve transparency in the Private Rented Sector.

In the longer term, work to improve availability of truly affordable housing across all tenures, so that people are less at risk of arrears from unaffordable housing costs.



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Appendix

Timeline of housing policy actions during the COVID-19 pandemic

- > **April 2020** – The Scottish Government passed the Coronavirus (Scotland) Act 2020 which aimed to protect tenants living in social and private renting from eviction. This included extending notice periods and making all grounds for eviction in the private rented sector discretionary.
- > **October 2020** – Introduction of pre-action requirements to the private rented sector.
- > **December 2020** – Introduction of a ban on the enforcement of eviction orders (except where the eviction is because of antisocial or criminal behaviour). This ban remains in place in all Protection Level 3 and 4 areas until 30 September 2021 (or if the Protection Level system ends before that date).
- > **December 2020** – The Scottish Government announces a £10million tenant hardship loan fund to “help people who have had their finances or employment impacted by the coronavirus (COVID-19) pandemic and do not have other means of housing support.”
- > **June 2021** – The Scottish Government introduces the Coronavirus (Extension and Expiry) (Scotland) Bill which extends until 31 March 2022 the extended notice periods, discretion for the First Tier Tribunal on all eviction grounds and the pre-action requirements. However, it does not impact on the level 3 and 4 ban on enforcement action which form part of separate health protection level regulations, the regulations for which are in force until end of September 2021.
- > **June 2021** – The Scottish Government announces a new £10million grant fund to support tenants struggling to pay their rent as a direct result of COVID-19. This is due to be launched later in the year.



⁴ <https://www.legislation.gov.uk/asp/2020/7/contents>

⁵ <https://www.gov.scot/publications/coronavirus-covid-19-advice-for-private-tenants/>

⁶ <https://www.gov.scot/news/increased-support-for-tenants/>

⁷ <https://www.parliament.scot/-/media/files/legislation/bills/s6-bills/coronavirus-extension-and-expiry-scotland-bill/stage-3/bill-as-passed.pdf>

⁸ <https://www.scottishhousingnews.com/article/scottish-government-announces-10-million-grant-fund-for-tenants-in-arrears-due-to-covid-19>