About the authors

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Accessibility

To request a large print version of this report, please contact the corresponding author Dr McKee.

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Introduction

The Private Rented Sector (PRS) in Scotland has grown significantly following the 2007 Global Financial Crisis and now houses 1 in 7 households. Traditionally associated with students, migrants, and mobile young professionals\(^1\), it has become increasingly diverse, with more low-income households and families with children, and many households renting privately for long periods\(^2\). Given these changes, we need to understand whether and how tenants are able to feel at home in the PRS.

What we mean by ‘home’ is subjective, but research\(^3\) highlights three key elements that make a place into a home:

- A comfortable space that is a haven from stress
- A place to socialise and a source of social status
- Somewhere that offers autonomy and independence

Importantly, the ability to feel at home is crucial for health and wellbeing\(^4\).

Research has been undertaken on ‘home’ and ‘home-making’ in the PRS\(^5\), but mostly focused on tenants’ experiences. Relatively little work has been done on the role of landlords (and letting agents), despite the fact that landlords/agents have a vital role to play in enabling their tenants to make their rented property a home. Although there are significant factors beyond the control of landlords, such as housing policy, welfare reform and the wider housing market, there are also a range of ways in which landlords/agents can have direct and indirect impacts on tenants’ ability to make a home in the PRS.

To support evidence-based best practice in the management of private rented housing, this report reviews the existing evidence around the impacts of landlord and letting agent behaviour on tenants’ ability to make a home in the PRS. We focus on the positive role landlords and letting agents can play in helping their tenants create a home, and thereby sustain their tenancy more generally. Where tenants feel at home, they are more likely to look after the property and stay for longer, which clearly benefits landlords and letting agents.

This study comes at an important time. The legislative reform and increasing emphasis on professionalisation of the PRS in Scotland over the last decade has introduced

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positive change, however legislation can only take us so far. Education and the sharing of good practice is vital to ongoing efforts to raise standards.

Moreover, the study of ‘home’ has never been more vital than it is now. The 2020 Covid-19 pandemic has brought into sharp focus the need for everyone to have not just a roof over their heads, but to live in a property that provides for their social, emotional, creative, and wellbeing needs. This research is therefore timely in highlighting the crucial role the PRS has to play - helping tenants, landlords and letting agents to meet this key societal challenge.

**Methodology**

To examine these issues, we searched for relevant research from both academic and non-academic sources. Firstly, we undertook a systematic search of academic databases for peer-reviewed articles. And secondly, we searched the websites of relevant organisations, together with a Google search, to identify non-academic reports. For both sources, due to the scope and duration of this project we restricted our search to material published since 2000, in English, and related to countries in the OECD. The search was conducted in July 2020. Figure 1 illustrates this process.

*Figure 1 – Search process flow diagram*

A total of 66 publications were reviewed in full. Most of the reviewed items were published since 2014, reflecting increasing concern about issues of ‘generation rent’ as the PRS has grown, and the implications for home-making amongst those households spending longer periods in PRS tenancies.
Findings

We extracted the key findings from each publication, focusing on landlord/agent behaviours and their impact on tenants’ ability to make a home. The three dominant themes were:

- How landlords/agents manage property condition, including energy efficiency and repairs
- How tenants are selected and what they are allowed to do within the property
- How landlords and letting agents interact with tenants

Within each of these broad categories, the evidence demonstrates impacts on tenants’ ability to feel at home – sometimes positive and sometimes negative. Notably, there is very strong evidence of the importance of ‘home’, since tenants work hard to make a home in even the most difficult circumstances. Supportive behaviour on the part of landlords and letting agents is therefore pushing at an open door.

Property condition

Three inter-related aspects of landlord/agent behaviour in relation to property condition have an impact on tenants’ ability to make a home in their PRS tenancy.

Investment

The extent to which landlords invest in the quality of their properties affects different elements of home-making. Lack of investment in the basic standard of the property undermines tenants’ sense of comfort and relaxation and can lead to negative effects on mental and physical health. Lack of investment can also affect tenants’ social status and relationships because of shame at living in a poor-quality property. However, the opposite is also true – where landlords invest in the physical fabric and décor of the property, tenants make a home more quickly and easily, delivering positive health and wellbeing benefits.

Clearly the financial implications for landlords are also important. The research suggests that landlords have limited market incentives to invest in property condition, particularly in

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10 Garnham, L. & Rolfe, S. 2019. Housing as a Social Determinant of Health: evidence from the housing through social enterprise study. Glasgow: GCPH.
high-demand markets\textsuperscript{11}, but the most recent evidence suggests increasing investment by UK landlords in different aspects of property quality\textsuperscript{12}.

**Energy efficiency**

Specific investments in energy efficiency through insulation, draught-proofing and efficient heating systems also affects tenants’ ability to make a home. There are direct effects on basic comfort within the home where properties are difficult to heat prevent tenants from relaxing and feeling at home\textsuperscript{13}, as well as raising fuel costs, potentially leading to fuel poverty and financial stress\textsuperscript{14}.

Again, there is evidence that landlords tend to view ‘hidden’ energy efficiency investments as less likely to produce a return than aesthetic aspects\textsuperscript{15}, although recent research suggests that these metrics may be shifting, with a stronger recognition amongst tenants and landlords of the importance of energy efficiency for both personal and planetary reasons\textsuperscript{16}.

**Responsive repairs**

How landlords and letting agents respond to requests for repairs is crucial to tenants’ ability to feel at home. On the positive side, where landlords/agents respond positively to requests and deliver repairs quickly, tenants feel more comfortable and gain a sense of control, delivering health and wellbeing benefits\textsuperscript{17}.

Most of the evidence, however, is less positive. Where repairs are done late, not at all, or to a poor standard, this exacerbates property quality issues, making it difficult for tenants


\textsuperscript{17} Garnham, L. & Rolfe, S. 2019. Housing as a Social Determinant of Health: evidence from the housing through social enterprise study. Glasgow: GCPH.
to feel comfortable and at home. The interactions around repairs are also important – where landlords/agents respond negatively, tenants experience stress and sometimes fear “retaliatory” evictions or rent rises. In such situations, tenants often avoid raising repair requests and may even move on. All of this has impacts for landlords in terms of tenancy terminations and lack of awareness about deteriorating property condition.

**Particularly affected groups**

There is widespread evidence that demonstrates that some groups of tenants are particularly likely to have difficulty in making a home in their PRS tenancy due to issues related to property condition:

- Low-income tenants are more likely to experience problems arising from lack of investment, poor energy efficiency and issues with repairs, often leading to repeated moves.
- Migrant groups and others wary of authorities may tend to endure poor housing conditions without complaint.
- Older tenants face particular difficulties with property condition issues, due to health conditions and vulnerability to cold indoor temperatures.
- Households with children face difficulties in terms of making a home when property condition is an issue, due to constrained choice.
- Disabled people have particular problems with limited accessibility in the PRS and the inevitable reluctance of landlords to invest in adaptations for a temporary tenant.
- Young tenants face additional challenges around repairs, given the power dynamic between themselves and (usually older) landlords/agents.

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Selecting tenants and setting boundaries within the tenancy

The ways in which landlords and letting agents select tenants and set boundaries around what tenants are allowed to do as part of their tenancy further impact on tenants’ ability to make a home in the PRS.

Tenant selection

Landlords and agents may be wary about tenants receiving Housing Benefit or Universal Credit, due either to previous experience of difficulties with arrears, or perceptions of financial risk and stigma associated with benefit claimants\(^\text{27}\). These problems are exacerbated by current welfare policy, particularly Local Housing Allowance (LHA) limits and issues around Universal Credit. However, some landlords/agents play a positive role here, in signposting tenants to support services and recognising the timescales involved in resolving benefits issues\(^\text{28}\).

Refugees and migrants can also find it difficult to access PRS tenancies\(^\text{29}\), because of the ‘right to rent’ regulations. Landlords/agents need to be prepared to undertake the relevant immigration/residency status checks, to avoid accidentally excluding some households.

Landlords/agents may also be concerned about letting to younger tenants, because of perceptions that they may be less responsible\(^\text{30}\). In addition, research highlights instances of well-intentioned landlord behaviour aimed at supporting or guiding younger tenants, which can be experienced as over-controlling or intrusive, affecting tenants’ sense of control over their housing and emotional wellbeing\(^\text{31}\).

Boundaries within the tenancy

Whether landlords allow pets is an issue which arises in tenant selection, but also within tenancies. The concerns of many landlords around potential damage to property and noise arising from pets makes it more difficult for pet owners to find a property\(^\text{32}\). Pet owners may therefore struggle to make a home, particularly where limited availability

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28 Garnham, L. & Rolfe, S. 2019. Housing as a Social Determinant of Health: evidence from the housing through social enterprise study. Glasgow: GCPH.


reduces choice to more expensive or less desirable properties. However, some landlords clearly see the value of ‘pet-friendly’ tenancies in terms of stability and length of tenure.

The degree to which landlords allow tenants to decorate and personalise their rented homes can affect home-making. Allowing personalisation of a rented home offers tenants more stability and security and improves tenants’ wellbeing. It also supports caretaking of the home, although this can be undermined by insecurity of tenure, since tenants’ may choose not to personalise their rented properties due to concerns about having to move on.

Landlord-tenant relationships

The landlord-tenant (or letting agent-tenant) relationship is vital in supporting PRS tenants’ ability to make a home in their rented property, cutting across all of the issues outlined above.

Engagement

The research highlights examples of landlords/agents engaging poorly with tenants, including controlling, intrusive, paternalistic or unsupportive behaviour. Unequal power relations between landlords/agents and tenants can impact on the tenants’ sense of control and may ultimately lead to tenancy breakdown.

However, there are also many examples of good practice by landlords/agents, responding in a consistent and timely manner to tenant concerns and repair requests and offering

36 Garnham, L. & Rolfe, S. 2019. Housing as a Social Determinant of Health: evidence from the housing through social enterprise study. Glasgow: GCPH.
tenants a basic sense of respect\textsuperscript{43}. Such approaches enable tenants to feel they have more autonomy and control over their housing, and they are therefore more likely to remain in their tenancies\textsuperscript{44}.

**Sensitive inspections**

Unannounced inspections and landlords/agents accessing properties without the permission of tenants were commonly reported by PRS tenants’ as a problem\textsuperscript{45}. In instances where this did occur, tenants described feelings of ‘insecurity’ and ‘lack of control’ over their homes\textsuperscript{46}. Undertaking inspections in a sensitive manner, taking into consideration tenants’ rights and cultural needs\textsuperscript{47}, is essential in supporting tenants to feel safe and relaxed in their property. Tenants’ who feel safe and secure are more able to make a home in the PRS.

**Rent changes and flexibility**

Where landlords increase rents significantly within a tenancy, particularly in the current context of rising unemployment and benefit restrictions, tenants may opt to leave, even where they cannot find alternative accommodation\textsuperscript{48}. Although there are clearly financial pressures on landlords too, where they are able to offer flexibility around repayment of arrears, this can sometimes provide a more stable long-term income\textsuperscript{49}.

**Tenancy length**

Relationships between tenants and landlords/agents can be particularly affected by the length of tenure offered to tenants. Long-term tenancies support the development of trust between tenant and landlord/agent, with greater efforts being made by both parties to resolve difficulties and maintain relationships\textsuperscript{50}. Long-term or open-ended tenancies offer PRS tenants better housing security and support their ability to make a home\textsuperscript{51}.

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\textsuperscript{43} Garnham, L. & Rolfe, S. 2019. Housing as a Social Determinant of Health: evidence from the housing through social enterprise study. Glasgow: GCPH.


\textsuperscript{46} Let Down in Wales 2014. Letting Agents: the good, the bad and the ugly – how private tenants rent in Wales. Cardiff: Let Down in Wales.


\textsuperscript{49} Garnham, L. & Rolfe, S. 2019. Housing as a Social Determinant of Health: evidence from the housing through social enterprise study. Glasgow: GCPH.


In contrast, short-term tenancies lead to housing insecurity and frequent moves which impact on tenants’ sense of home and connections with the community. This is particularly challenging for those who have families, with added concerns about children having to move schools and not being able to plan. Frequent moves, financial implications of moving and lack of control over housing generates stress, which can impact on physical and mental health, and also parenting capacity.

Obviously, the issue of tenancy length needs to be understood in the context of legislation, costs of regaining possession where there are problems, and lender restrictions. Rental reforms to improve security therefore need to consider the challenges faced by both PRS tenants’ and landlords.

Conclusion

As a more diverse range of households spend longer periods renting privately, it becomes increasingly important to understand how tenants can gain a sense of security, autonomy and comfort in order to feel at home and maintain wellbeing. This review provides important evidence regarding the crucial role which landlords (and letting agents) can play in enabling their tenants to make a home in the PRS.

Even though financial and legal pressures impose some limits, landlords/agents can still facilitate home-making by:

- Investing to maintain property quality, to support adaptations and to ensure energy efficiency
- Undertaking repairs timeously and effectively
- Avoiding preconceptions when selecting new tenants
- Understanding the benefits of offering family- and pet-friendly tenancies
- Negotiating with tenants around personalisation of the property
- Engaging with tenants in a respectful and supportive manner
- Offering longer tenancies with stable rents where possible

More detail on these issues is provided in the accompanying good practice guidance for landlords and letting agents.