

**EMBEDDING EQUALITIES ISSUES INTO THE WORK OF
THE HOUSING IMPROVEMENT TASK FORCE**

Final Report

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Introduction

The primary aim of this piece of work is to ensure that the Housing Improvement Task Force takes full account of equalities issues in the first stage of its work that is concerned with scoping the size and nature of current problems. The purpose of the work was to obtain the views of relevant interest groups on issues of concern to the persons they represent arising out of the condition and quality of the private sector housing stock in Scotland.

Agencies representing a range of client groups agreed by the Task Force were interviewed (appendix 1). In some cases group discussions were arranged, in others face to face interviews. Where neither of these were possible contacts were interviewed over the telephone and two submissions were made in writing.

Two interviewers completed the work using a semi structured interview schedule (appendix 2).

1. Summary

The Housing Improvement Task Force has a remit to consider a variety of issues concerning access to and management of owner occupied and private rented housing¹. The purpose of this report is to ensure that equalities issues are embedded in this work. It summarises the views of individuals working in key agencies and organisations who were interviewed about the housing experience of their client groups including: people from minority ethnic communities; older people; young people; women; lesbians, gays and transsexuals and disabled people. It also draws out issues that cut across these client groups, all of which may have particular perspectives on housing issues, in order to identify wider problems. In the main the issues identified are consistent with those identified in the HITF key issues report but the underlying reasons and dynamics differ. The most significant themes emerged around the issues of **location, reliance on social networks and informal sources of information, financial factors and institutional attitudes**

• Location

Location is of prime importance to each of the groups interviewed for differing reasons relating mainly to access to support networks, quality of local environments and safety. If they can people elect to live in private sector housing rather than in the social sector because of the importance placed on being in control over their choice of where to live. This results in a trade-off between location and suitability of accommodation. This has implications for house conditions, for example excessive wear and tear caused by overcrowding.

¹ At its first meeting on 28 March 2001 the Task Force agreed to work through four sub groups to produce an "issues" report examining the legal administrative and financial elements currently in place which prevent or encourage housing improvement. Subgroup remits are to consider: Subgroup A – Owner occupiers resident in housing that requires improvement or repairs; Subgroup B – Individuals buying or selling property; Subgroup C – Landlords renting property in the private sector and the interests of tenants who occupy these properties; Subgroup D – Common or shared obligations in respect of property.

- **Reliance on social networks and informal sources of information**

A primary source of information about housing and housing related issues is personal and community contacts. This was reported as more of an issue by minority ethnic and Lesbian, Gay, Bisexual and Transgender (LGBT) respondents and reflected concerns over issues of safety. Reliance on the experience of others rather than on conventional sources of information contributes to a lack of awareness of rights and responsibilities and of potential alternative options. It limits options in terms of location. In private renting it results in tolerance of poor conditions and a lack of confidence in dealing with private landlords. In owner occupation it is one of the reasons for the lack of knowledge about local authority grants and other sources of funding and could be a factor in the low priority given to common repair and maintenance.

- **Financial factors**

Limited income, reliance on benefits and cultural attitudes to borrowing all limit access to and sustainability of owner occupation. Obtaining mortgages and the ability to meet repair and maintenance costs is a reported problem. In private renting the cost of access i.e. the difficulty of raising deposits is more of an issue for households with limited incomes generally than the level of rents. Fear of increasing rent also restricts tenants' willingness to voice complaints. The low levels of regulated rents leave landlords little money to do repairs.

- **Institutional framework**

There is a reported lack of awareness or understanding among service providers, landlords and providers of financial products, of the needs and circumstances of specific client groups. For example a lack of understanding of the state benefit system as it applies to disabled people leads to difficulties in getting a mortgage for households whose income is derived solely from benefits. Other examples relate to cultural issues and sexual orientation limiting access to some financial packages. Conventional providers of information about housing are seen as failing to take account of the particular information needs of specific client groups. There are commonly expressed concerns that the private rented sector is relatively unregulated.

2. The Research Context

The interviews (See Appendix 1 for interview schedule) were informed by issues identified in recent research and in the analysis of data from the Scottish House Condition Survey.

That review suggested that this was a comparatively little researched area of housing. It was particularly difficult to identify relevant research which looked at the experience of young people and LGBT groups.

The Scottish House Condition survey suggested that those equalities groups which are the subject of this research are more likely to be living in housing which is below tolerable standard, inefficient to heat and requiring repairs than the general population.

Most Scottish research concerning minority ethnic communities was concentrated on the West of Scotland.

2.1 The Scottish House Condition Survey

The 1996 Scottish House Condition Survey showed that in properties with poor energy efficiency there is an over representation of equalities groups, with the exception of households with dependant children.

The Scottish House Condition Survey highlighted a number of factors that show that the equalities groups studied tend to be in housing which is of poorer quality than average. The particular areas where figures amongst equalities groups are worse than the national figures are:

- comprehensive and critical repair costs for households containing at least one adult over 75 and critical disrepair and visible comprehensive repair costs for single parent female households.
- In the owner occupied sector, critical disrepair for young households and for households headed by females.
- In the private rented sector BTS in households with at least one person sick or disabled in the private rented sector.

It should be noted however that where the percentages differ from the national average they do so by only a small proportion.

2.2 Minority Ethnic Communities

Published research about minority ethnic communities and housing in Scotland has been mainly concentrated on the West of Scotland. However a national study, "Constraint and Choice for Minority Ethnic Home Owners in Scotland" was published in 1997. In the main the common issues identified were information gaps and language barriers to accessing advice, as well as the importance of safety and security in choice of location.

Minority ethnic households have clear preferences about where they want to live and can view buying a property as the only way to achieve their basic requirements, even if they have a low income. As a result some families tolerate very overcrowded and poor conditions because the family have bought a house in need of repair without the wherewithal to pay for the necessary work.

The issue of feeling safe and secure in an area has come up several times in interviews.

2.3 Older People

Published research about older people's housing experience is quite limited. Age Concern in 1996 published "Building on Experience" the results of a survey of 700 people over 60 years old in the UK. Over half of the respondents were owner-occupiers and a small percentage were renting privately. The main issues identified were the difficulties of maintaining independence in housing not designed for older people and a general lack of awareness about the availability of adaptations and grants for equipment.

The application process for claiming grants is also a problem. The application process for aids and adaptations is considered frustrating, complicated and this is compounded by long waiting times.

The DETR recently published a strategic framework for older people's housing based on issues identified in a series of listening events for older people. Although this is based on English experience the issues are common to older people anywhere. The main things identified were access to adaptations and equipment and more independent living opportunities as well as a need for clearer information and advice.

2.4 Young People

No research specifically dealing with the housing experience of this group in Scotland was identified.

2.5 Women

The most recent piece of work on women and housing was published this year by the Greater London Authority, about housing for women in London. It is worth identifying here because it reported on housing as it affects women from a range of equal opportunity groupings and much of what is reported was identified in the interviews for this piece of work. The issues identified for this client group were:

- for older Women, the need for accommodation close to support networks, and a need for services to allow women to stay in their own homes;
- for women from minority ethnic communities, affordability, language difficulties and lack of family sized accommodation;
- for disabled women, having to choose between a preferred location and finding a suitable property as well as the funding of adaptations;
- for lone parents, the limited choices that a low income dictates;
- for lesbian women, being treated as single women although in a stable relationship. This issue was related to applying for joint tenancies but the problem has come up in interview in relation to applications for joint mortgages.

2.6 Disabled People

The Scottish Housing and Disability Network presented a paper to the HITF outlining issues identified within the report “A New Threshold for Disabled People” and reinforced by the collective experience of the members of the Network. This suggested:

- In owner occupation there is a lack of sufficient funding for adaptations which in some areas led to an extension of hospital stays.
- Because there is no system within the house selling process to identify houses that have been adapted there is no testing of the market to identify the demand that might encourage more custom built housing.
- Where disabled adaptations require changes to an area in common ownership these can be blocked by a neighbour’s withholding consent to the work.

All of these issues were among those raised, and expanded on in the interviews carried out as part of this research.

2.7 Lesbian, Gay and Bisexual and Transgender

No research specifically dealing with the housing experience of these groups in Scotland was identified.

3. Issues Identified by Client Group

This section draws out the issues that have been identified in the fieldwork stage of the research process. It breaks down the issues identified by client group, focussing on minority ethnic communities, older people, young people, women, people with disabilities, and gay, lesbian, bisexual and transgender people.

3.1 Minority Ethnic Communities

- 3.1.1 Owner occupation is seen as the most desirable tenure option by minority ethnic communities. It offers the key advantages of control, choice and safety. Assets are also viewed as particularly important and a self owned home is viewed as an important possession.
- 3.1.2 For minority ethnic households, choice of location is a key consideration. The major disadvantages of home-ownership, therefore, are associated with finding suitable properties that are affordable. For minority ethnic communities the prime issues affecting choice of tenure are safety and being able to access community networks. Living in a settled community with amenities like places of worship and shops with a suitable range of food is more important than the condition of the accommodation. For some their choice of location has been influenced by a bad experience in the social sector or even by the negative experience of others.

- 3.1.3 Decisions about property purchase are often based on a trade-off between the perceived quality of the area in terms of freedom from harassment, with safety being prioritised over the quality of the housing itself.
- 3.1.4 It is also difficult for some families to find properties that are large enough for their needs in popular areas, adding to the competitiveness of the market for these properties. This often leads to overcrowding of properties, the condition of which suffers as a consequence.
- 3.1.5 Information sources that are used to find properties for sale are an important factor in shaping the demand for properties within this group. In addition to conventional means, they make heavy use of community networks via word of mouth and family contacts. This adds to the tendency of minority ethnic homebuyers to favour established areas. It was also reported that people's willingness to put up with poor housing conditions is conditioned by the perception within community networks that these conditions are the norm.
- 3.1.6 Traditionally, according to interviewees, minority ethnic households in urban areas in Scotland have tended to live in tenemental properties, frequently over their businesses or places of work. An increasing trend is reported of younger households moving out of the established urban community areas to towns beyond the boundaries of Scotland's major cities where property prices are lower. This also means that there is a trend in the type of property bought towards what is available on the new build market.
- 3.1.7 There appear to be a number of barriers to homebuying for minority ethnic purchasers. Interviewees expressed the view that they were related to cultural attitudes to aspects of the process and differential treatment by the institutions involved.
- 3.1.8 Borrowing money is a particular difficulty. Many Muslims believe that it is wrong to pay or accept interest for reasons of religious principle, and will seek to avoid doing so as far as possible. There is evidence that many households are becoming more "*religiously aware*", to the extent that they may move out of owner occupation into the rented sector to avoid paying interest on a loan. Community networks are a frequently used source of funding for minority ethnic groups where property cannot be bought outright. People seeking to buy a house often try and borrow as much as possible from families and friends before asking institutional lenders for support. It was suggested that some institutional lenders do not adequately understand this process, and have a negative attitude to lending the sometimes small sums required to bridge the gap between house price and the funds available from informal networks.
- 3.1.9 This willingness to invest, combined with reluctance to borrow, may flag up a market opportunity. Shared ownership may be an option for minority ethnic households who want to buy at least part of a property and have some financial assets through savings or informal borrowing but may not want to take out a mortgage.

- 3.1.10 The process of dealing with the various professionals involved in house purchase can be daunting for many people. For minority ethnic communities language barriers and lack of knowledge of the process can compound this. Interviewees also expressed the view that minority ethnic clients were not treated fairly by some professionals involved in the process.
- 3.1.11 Organising maintenance and repairs to common areas in older buildings was also reported to be a problem issue among new minority ethnic owner-occupiers who often have a low awareness of where responsibility for these aspects of the costs of owner occupation lies. They also often lack the financial resources to carry out these works, having invested to the maximum in the purchase of their property. In practice this combination often leads to problems implementing repairs and maintenance.

Issues arising in the private rented sector

- 3.1.12 The private rented sector is perceived by this group as having few advantages other than its utility as a flexible stopgap option. Major disadvantages include cost, particularly in established preferred areas, and difficulties in relations between tenants and landlords.
- 3.1.13 As with owner occupied housing, the quality, and particularly the safety of the area in which a property is located is prioritised over the quality of the housing itself. Alternatives in the social housing sector are viewed as potentially attractive, particularly HA properties, but homes that are large enough to suit many minority ethnic households are scarce and their locations are often unfavourable.
- 3.1.14 Within minority ethnic communities allocation policies and procedures in the social rented sector are often viewed as prescriptive and opaque.
- 3.1.15 Community networks are important sources of information for households looking to rent in the private sector. They clearly provide an important source of information, and fulfil a need that is unmet elsewhere, notably overcoming language barriers for many. They are limited in terms of their scope and as with owner occupation, are likely to focus on established areas and on a limited number of landlords and service providers.
- 3.1.16 As with many groups, raising deposits is a difficulty for minority ethnic tenants and would be tenants. Local community landlords often require no deposits, but the properties let on this basis may be in extremely poor condition. There was also evidence of some unconventional informal tenancy arrangements. People are often tolerant of poor conditions because their experience was similar to others in their social networks that are as poorly provided for as themselves.
- 3.1.17 Poor condition is an important and extensive issue for this client group, which is compounded by overcrowding. Discussions suggested that many families live in poor housing, often because they have moved as a response to a harassment related crisis, and are therefore driven by “*push*” factors from their

previous accommodation rather than the “pull” of the new. They may also be afraid to confront landlords about repairs that are needed, fearing that they will end up on the street as a result. The private rented sector is often seen as a temporary stopgap measure, and as such tenants are willing to put up with poor conditions on the assumption that they will only be forced to endure them for a limited time.

- 3.1.18 Difficulties have been reported getting private landlords to carry out repairs. This is particularly difficult where there is an absentee landlord and the tenant does not speak English. It was suggested by interviewees that some landlords may discriminate against prospective minority ethnic tenants in terms of the questions that they ask prospective tenant’s referees.
- 3.1.19 A potential issue for the immediate future of the private rented sector, particularly in Glasgow is the extent to which it will be relied upon to absorb numbers of asylum seekers granted residence in the UK. It will require assistance and regulation to ensure it delivers a high quality service in communities that already face their own challenges.
- 3.1.20 Private rented accommodation can be a solution for large families, who may require a larger property than most local authorities are able to provide. It is however an option that has a low take up by refugees.
- 3.1.21 The need for rent deposits and the reluctance of some landlords to accept housing benefit are serious prohibiting factors. The Scottish Refugee Council has withdrawn from actively seeking accommodation in the private rented sector for clients because of concerns over the quality of the accommodation available.

3.2 Older People

Issues arising in the owner-occupied sector

- 3.2.1 Owner occupation is the preferred tenure for many older people. As with other groups, it gives them a greater degree of choice than other tenures, which often allows them to live closer to their families. It may also allow them to live in better quality local environments, a factor which is prioritised by older people. Owner occupation also provides older people with an inheritable property asset to pass on to their family.
- 3.2.2 Owner occupation is also perceived as giving the owner a greater degree of control over their housing circumstances. While it is true that owner-occupiers do not have to wait for landlords to carry out repairs or maintenance, it is also the case that many older people, particularly those on fixed incomes, have difficulty in funding these works, or even service charges, as time goes by. Those who buy into sheltered housing, believing that this will bring them more control, often find that the detail of title deeds restrict their freedom in terms of what they can or cannot do to their home, and that there may be significant costs attached to work, such as replacing warden call systems, of which they were not aware at the point of purchase.

- 3.2.3 The houses that older owner-occupiers live in are often those which previously served as family homes. These are left under-occupied when their children leave home and are consequently too large and expensive to heat and maintain. The majority of elderly people who move within the owner-occupied sector are down-sizing, or moving into sheltered accommodation.
- 3.2.4 Older people in owner occupation in the main have had a track record of owner occupation. The problems they are experiencing are more to do with low income than any other single factor. However for some RTB owners, particularly where a family member had purchased the property there was evidence of misunderstanding about the responsibility for repairs. Family members are also sometimes unwilling to invest in these properties.
- 3.2.5 While older people are well qualified by experience to get the right advice about purchasing a house, they may well need help in knowing what questions to ask, particularly about the long term commitments involved. It was noted that older people often prefer to receive information directly, face to face, rather than through other media.
- 3.2.6 Older people often have important ties to their neighbourhoods, made up of networks that have been built up over time, and are therefore reluctant to move away from their local area. When they are therefore buying within the same geographical area market as they are selling, their scope for release of equity when they sell their properties is limited.
- 3.2.7 Issues of condition in the owner occupied sector impact strongly on older people. Since they are often relatively inactive, cold and damp are particularly dangerous for older people, whose health is likely to be less robust over time. These issues are reported as affecting a significant minority of this group. They are also more severe in rural areas where choice of fuel supplies are restricted, heating is consequently more expensive, weather often more severe and tradesmen in short supply.
- 3.2.8 Older people often have deep attachments to their local communities and are therefore less likely to move house to avoid dealing with a problem of poor condition than younger people. At the same time, they are also less tolerant of upheaval in their homes such as the incursions of tradesmen. There is also a significant distrust of tradesmen among older people, whose fear of exploitation is heightened by media coverage of extreme cases of poor behaviour by contractors.
- 3.2.9 It was reported that older people are keen to be involved in the process of decision-making about maintenance of their homes. The process of working with elderly people to get repairs done is therefore often highly resource intensive with considerable time needing to be spent with the client in the lead up to, during, and after repairs are carried out in order to see them smoothly through the process.

- 3.2.10 There is a perception that there is a lack of information about what help is available for this client group, and what information is available is for social tenants.
- 3.2.11 People who move into retirement homes often do so in the mistaken belief that they will no longer be responsible for repairs and maintenance. This is not always the case. Similar issues often operate for older people living in properties that have been bought by their children, who are not always willing to take on the responsibility for maintenance.
- 3.2.12 Shared owners of retirement properties face particular difficulties with respect to repairs and maintenance, and many feel they are ignored and discriminated against. Even though they pay rent and service charges they are often also liable for repair and maintenance costs. In some cases, even if its occupier owns a small percentage of the property, landlords will not fund repairs or adaptations.

Issues arising in the private rented sector

- 3.2.13 The private rented sector is seen by this client group as offering a good degree of choice in some areas, particularly in rural Scotland, and as being one step above the social rented sector in terms of status.
- 3.2.14 It is also perceived as having a number of disadvantages, notably insecurity, which is very important for older people who are resistant to upheaval. Private renting also does not provide any opportunity to accumulate inheritable property or to access equity, should it be needed.
- 3.2.15 For older tenants in the private sector there are few desirable alternatives. They tend to be people who do not have the financial resources to move into the owner occupied sector, but see themselves as one step up from the social rented sector. Housing Association properties are in general seen as more desirable by this client group than the council sector, but many people are not aware of their options in this respect.
- 3.2.16 Elderly people who do move within this sector often do so in response to a personal crisis, and as such have little in the way of long-term plans.
- 3.2.17 There are also particular problems associated with property condition in this sector. Cold and damp are common. Fuel poverty is particularly serious in rural areas. Landlords are seen as failing to deal with these issues. This may be for a variety of reasons. Older people in the private rented sector tend to have been there for some time, and are often in Regulated Tenancies with controlled rent levels well below the market norms for Short Assured Tenancies. This means that landlords are often unable or unwilling to fund repairs. Older people are also unwilling to press for them fearing that the landlord will try and make them quit their tenancy, or that the cost of repairs will lead to higher rents. These problems are compounded by the fact that Care and Repair schemes will not always support private landlords in carrying out work in the same way that they would for owner-occupiers.

3.3 Young People

Issues arising in the owner-occupied sector

- 3.3.1 The owner occupied sector is seen by young people as offering choice, and freedom. For the student population, it is often cheaper for more mature people with families than private rented accommodation.
- 3.3.2 The main disadvantage of the sector for this client group is the cost involved in purchasing and maintaining a property. Ownership of property is also seen as a tie to a specific place which they may not be willing to take on at this stage in their lives. For students costs may be defrayed by parental support, this must be set against the increased cost of competing in the high demand property markets close to universities and colleges.
- 3.3.3 Cost issues also impact on the condition of houses which young people own. Because younger people tend to have lower than average incomes they often buy properties that are at the lower end of the market, on the basis of inadequate knowledge of the ongoing commitments entailed in repair and maintenance. Such properties often have pre-existing poor conditions. Their low incomes mean that they are unable to adequately fund repairs, or ongoing maintenance.
- 3.3.4 Insufficient emphasis on maintenance and repair by this group according to interviewees also reflects a wariness and mistrust of contractors, and a desire to avoid this responsibility where possible.
- 3.3.5 As alternatives they will consider moving into the private rented sector or staying with parents. The social rented sector is seen as unattainable. Where these options are not available young people will consider staying with friends on their floors or sofas, or even sleeping rough.
- 3.3.6 Apart from conventional means of sourcing information on properties for sale young people are also likely to use a range of specialist sources such as those specifically for students run by universities and colleges and service providers such as Foyers.
- 3.3.7 The process of buying a house is viewed as particularly daunting by young people.

Issues arising in the private rented sector

- 3.3.8 Discussions showed that the main advantage of the private rented sector for young people is its flexibility as a tenure of easy entry and mobility. It also provides opportunity to cut the cost of accommodation by sharing properties, and also by living in poor quality accommodation that is on offer at lower prices.

- 3.3.9 The sector also has significant disadvantages that relate particularly to young people. For many students access to rented property is limited as some landlords specifically exclude students. For vulnerable young people, little if any support is offered to them in private rented housing. Tenancy arrangements for young people in vary widely. Many students have Short Assured Tenancies, although many of these are altered to include extra clauses by landlords for example giving landlords additional access rights. Some have no tenancy agreements at all.
- 3.3.10 Alternatives are limited. Those for whom this option is open can choose to delay forming their own household by remaining at home with their families. For students, for whom private renting is seen as part of student life, they may also have the option of living in halls of residence. The social rented sector is seen as unattainable unless you have other problems, such as mental health issues, in addition to housing need.
- 3.3.11 For many young people access to this sector is also difficult. In urban areas that are popular with students, supply and demand of rented flats both peak around the beginning of academic terms. Outwith these periods it is often hard to find suitable accommodation and people are forced to put up with poor conditions.
- 3.3.12 The low incomes often found in this group have the effect of exacerbating the poor condition of their housing in the private rented sector. Young people frequently find difficulties in getting landlords to carry out repairs to their properties or repairs to common areas. There is evidence that some young people are afraid that they will lose their tenancies if they confront their landlords about these issues. In any case, there is a perception that poor conditions are acceptable, as long as they are only temporary and will be left behind in a few months by moving away from the problem property.
- 3.3.13 For students in private rented housing Council Tax regulations are also important. A property that is solely occupied by students is exempt from Council Tax. However, non-students living in shared properties with students become liable for 75% of the council tax for the property. There is an anomaly in that if one out of a group of students sharing takes "time out" from studies for health or other reasons under housing benefit he or she is still regarded as a student and not eligible for housing benefit, but is regarded as a non student for council tax purposes. The non-student would be liable for what they would regard as a disproportionately large bill. This would clearly act as a disincentive to non-students sharing properties with students.

3.4 Women

- 3.4.1 The focus of the discussion carried out to investigate women's issues was on groups which work with lone women and women with children who are coping with the aftermath of violence, abuse or relationship breakdown.

Issues arising in the owner-occupied sector

- 3.4.2 Home ownership takes on a particular significance to women in the event of relationship breakdown. It is perceived as having the major advantage that a home cannot be sold “*out from under*” a woman with children. On the other hand, if the woman cannot sustain the mortgage payments alone, their former partner’s contributions can be withheld as part of the negotiation process of achieving a settlement at the end of the relationship.
- 3.4.3 Alternatives to owner occupation are seen as problematic. The social rented sector is viewed as an option, but as lacking in choice and having long waiting lists. The private rented sector is viewed far less as an option because of the perceived lack of affordable family housing in this sector.
- 3.4.4 Women with families are likely to want to remain within their existing communities to minimise disruption to their children’s lives. Choice of neighbourhood was a factor for women with children particularly after a marriage split where importance is placed on preserving social contacts and preventing children from having to change schools. This may mean that they will be forced to buy a smaller house than they would like in order to remain in a particular area.
- 3.4.5 Lone women often lack awareness of common repairs, and of ability or funds to carry them out. Social isolation can lead to a lack of contacts to assist with this.

Issues arising in the private rented sector

- 3.4.6 The private rented sector is seen as offering a number of advantages to lone women. It offers a wide choice of locations, which is important to women who wish to remain in or move to areas in which they have existing support networks. It is also a tenure in which the tenant can remain relatively anonymous and keep landlords “*at a distance*”.
- 3.4.7 There are also a number of problems associated with the tenure for this group. Some problems are financial, such as the difficulty of finding a deposit. Life in the private rented sector can also be isolating for women with families who may find themselves removed from mothers in a similar position.
- 3.4.8 This group also sees the private rented sector as insecure and temporary. The sector is viewed as unregulated, and as such tenants fear that they will be prone to exploitation or harassment. There is a perception that the police will not support them if they do get into difficulties, and there is a general lack of information about where to go for help in the event of problems emerging.
- 3.4.9 As an alternative, the social rented sector is seen as attractive in many aspects. Its major disadvantage is that it is highly constrained in terms of location.

- 3.4.10 Access to the private rented sector is also restricted for mothers with children. The main issue is location as people are reluctant to move away from families and friends who offer support. Landlords are also often reluctant to take tenants who are benefit dependant. For young women on their own, particularly if they are fleeing violence or abuse, the fact that housing benefit will only pay for the equivalent of a shared flat is also serious constraint, as many are unwilling to share housing with strangers due to their past experiences.
- 3.4.11 The condition and quality of housing for women in this sector is often not a high priority. Very often they have moved into the sector as a result of a crisis, fleeing more difficult circumstances at home and as such put up with poor conditions. They are also reluctant to press landlords to carry out repairs, as they wish to keep their relationships with landlords at a distance.

3.5 Disabled People

- 3.5.1 This section includes under the definition of “*disabled people*” people who may have a physical, sensory or cognitive impairment. It also considers families with a disabled member.

Issues arising in the owner-occupied sector

- 3.5.2 As with many other client groups, the key advantage which owner occupation is seen as offering to disabled people is choice, flexibility and control e.g. over house type, location and adaptations to meet particular needs. On the other hand it can be difficult for disabled people to live independently in many owner occupied properties, which are not designed for disabled people.
- 3.5.3 Despite the desirability of this tenure to disabled people only around 28-38% own their own homes compared to 63% of the general population. Very few schemes that promote owner occupation are sensitive to their needs. It was reported that there would be a demand for shared ownership among disabled people, particularly those with some capital assets acquired, for example, as compensation after an accident. To date few shared ownership or other low cost home ownership schemes have been developed that recognise the particular circumstances of disabled people in terms of physical, financial and legal access issues. They have therefore been excluded from initiatives designed to improve access to this tenure.
- 3.5.4 The social rented sector is considered the main alternative to owner occupation. It is seen as offering the advantages of access to assistance such as adaptations and repairs, housing benefit and other support services, but also as being poorly located relative to amenities and offering limited choice.
- 3.5.5 The major problem that physically disabled people encounter when trying to use conventional sources of information about properties for sale is that they do not contain sufficient information about accessibility. It is also harder and more time-consuming for people with mobility difficulties to physically visit properties they are interested in. Personal contact is usually required with the

seller to determine exactly how accessible a property is. Specialist services such as the Disabled Person's Housing Service and Ownership Options will assist disabled people to access and interpret information about properties or about financial and legal processes.

- 3.5.6 Finding suitable properties that are affordable is a particular problem for disabled people. Disabled people often have greater than average need for space in their homes due to added requirements for circulation space, accommodation for a carer or for the storage of equipment. In most volume built developments space standards are less generous than in some older buildings. Where space for adaptation is the particular need, disabled people may therefore look for older properties. People with mobility problems also often prefer single storey homes. A larger site with more space around the house is also viewed as desirable as it allows opportunities for adaptations such as ramps or carports outwith the house.
- 3.5.7 Access to the financial products necessary for home ownership can be problematic for a number of reasons. Institutional and attitudinal barriers were reported, as well as physical barriers such as inability to access bank and building society offices. Interviewees suggested that there is sometimes a perception that disabled people are "*unsuitable*" to be homeowners. There is also reportedly a lack of awareness and understanding in the financial sector of the state benefit system as it applies to and works for disabled people, resulting in differential treatment of disabled people for 66% of whom benefits are the main income source. Some mortgage related products are difficult or unreasonably expensive to obtain for people with long-term health difficulties and sometimes for those who have no health difficulties but who have impairments.
- 3.5.8 Disabled people also often have no history of home ownership until a relatively late age, and therefore lack awareness of ownership as a tenure option and of the processes involved in achieving it. The Scottish system of house buying can be a fast moving process requiring rapid decision making for which they may be unprepared.
- 3.5.9 For people with learning difficulties there can be legal issues arising from limited capacity to understand some or all of the processes. Mechanisms exist to help support and overcome these in certain circumstances. However, information for the client group and their families is scarce, and often presented in ways that they find difficult to understand. There is also a lack of awareness among many solicitors of the needs and capabilities of people with learning difficulties.
- 3.5.10 Disabled people also require bridging finance more often than average when moving house, because it is often hard for them to find suitable short term accommodation for the period between selling their house and moving into a new one. The cost and limited availability of bridging finance can therefore present an insurmountable barrier to moving within the owner occupied sector.

- 3.5.11 Because they often spend proportionately more of their time at home, house condition issues have a significant impact on disabled people. Where it has been necessary to purchase an older property in order to acquire the necessary space standards disabled people often find themselves in properties that are difficult and expensive to heat adequately.
- 3.5.12 For disabled people there is also a related issue of the suitability of their homes for them to live in. The design of properties is often unsuitable for their needs; for example, if a toilet is located upstairs someone with mobility difficulties may be forced to use a commode downstairs.
- 3.5.13 Awareness of repairs required may be relatively high, due to contacts with support workers who may focus on any safety issues related to the condition of their client's house. There are however some significant problems associated with arranging repairs, particularly for clients with learning disabilities who may find it hard to organise them. There is also a problem associated with small repairs, such as changing a tap washer, which tradesmen are reluctant to carry out, but which can be impossible for some disabled people to do themselves. Disabled people also often feel vulnerable when letting tradesmen into their homes.
- 3.5.14 Significant problems are also reported accessing grants for repairs and improvements, including essential works to meet client's needs, and with long waiting lists for need assessment and for work to be carried out.

Issues arising in the private rented sector

- 3.5.15 The private rented sector is not generally seen as a desirable option among people with disabilities. Its main disadvantages are seen as its insecurity, a perception shared by all groups, and the difficulty in getting private landlords to carry out repairs, maintenance and particularly adaptations. Landlords see adaptations as devaluing their property on the market.
- 3.5.16 Access to this sector can be particularly difficult for people with learning disabilities who may be viewed as difficult tenants by landlords who are reluctant to become involved with support services. Some landlords reportedly also perceive some tenants with learning disabilities as more likely to damage their property.
- 3.5.17 Larger older properties that are suitable for some disabled people are available on the private rented market. Housing benefit ceilings however, mean that such properties are unlikely to be affordable to those people who are benefit dependent.
- 3.5.18 The main alternative to the private rented sector is the social renting, as it offers a more secure tenancy agreement and has easier access to repairs and support services. It is however seen as lacking in flexibility and choice.

- 3.5.19 As when looking for information about houses for sale, traditional sources of information are flawed by their lack of attention to accessibility and design issues. Difficulty in viewing a large number of properties also applies to the private rented sector. Local authorities and the voluntary sector are also important sources of information.
- 3.5.20 Problems with house condition are very extensive due to the low average incomes of the client group, and as in the owner occupied sector have a disproportionate impact because of the length of time many disabled people spend at home, and the relative vulnerability of some to health problems associated with cold and damp.
- 3.5.21 This group report major problems with repairs and a reluctance to press landlords for action due to the insecurity of their tenancies. This is exacerbated by the shortage of suitable properties on the market should they be required to move.

3.6 Lesbian, Gay, Bisexual and Transgender Groups

Issues arising in the owner-occupied sector

- 3.6.1 The key issue that emerged from discussions with LGBT groups about owner occupation was the importance of the high level of choice that is perceived to lie in this sector. It is seen as offering those who can afford it the opportunity to live in areas that are regarded as “*better*”, and therefore safer for LGBT individuals, many of whom are concerned about the risk of homo-phobic harassment, which is regarded as higher in “*rougher*” areas. Owner occupation also is seen as offering a tenure option with a good degree of stability.
- 3.6.2 The perceived disadvantages of owner occupation for this group are its cost, which excludes many people, particularly the young, and in the level of commitment to a particular location implied in a house purchase. This subsequently makes it difficult to move on quickly to a new home in the event of harassment taking place.
- 3.6.3 In sourcing information about properties for sale, LGBT individuals make extensive use of community networks, through word of mouth and advertisements in centres of community activity such as cafes and particular shops, as well as mainstream methods such as solicitor’s property guides, estate agents and the internet.
- 3.6.4 A key barrier to owner occupation for LGBT people is related to the importance placed on living in a “*good*” area in which harassment is seen as less of a problem. This necessarily involves competing in high demand markets and implies higher average costs.
- 3.6.5 LGBT groups also report a number of additional barriers to home ownership related to institutional responses to their sexual orientation. Joint mortgages remain difficult to obtain for same sex couples, though this is reportedly easier

than in the past. Men living together are likely to be asked additional questions by lenders and insurance about their sexual health. Life insurance is hard to obtain for anyone who has had an HIV test, regardless of the outcome, or who is living with a partner who is HIV+.

- 3.6.6 A certain amount of legal ambiguity is also seen to exist in terms of the relationship rights of same sex couples, which can lead to disputes over the ownership of properties in the event of death of a partner or relationship breakdown.
- 3.6.7 These legal and financial issues highlight the need for LGBT home-buyers to be well informed about their rights and responsibilities in the process of purchasing property and to take a carefully considered approach to the buying process.
- 3.6.8 Whilst there proved to be insufficient information to comment with any validity on the extent of poor condition in the owner occupied sector, house condition was highlighted as a key issue for individuals with HIV/AIDS. This group are vulnerable both physically to cold and damp, and financially if their condition means they are unable to work and are benefit dependent.
- 3.6.9 There is also an issue about the extent to which LGBT people are comfortable with using mainstream services, and the extent to which they expect that they will be treated confidentially, and not “*outed*” to their neighbours, and their confidence that they will be dealt with without discrimination.

Issues arising in the private rented sector

- 3.6.10 The private rented sector is perceived as offering choice, flexibility and anonymity to tenants. On the other hand, there is reportedly a considerable level of concern in the LGBT community about lack of regulation in the sector and lack of confidence about dealing with private landlords. In particular interviewees expressed a concern that some landlords may discriminate against or harass against HIV+ and gay tenants.
- 3.6.11 A number of similar issues arise to those in the owner-occupied sector. People looking for information on properties to rent are also likely to use informal community networks to source it. Lack of clarity about the relationship rights of same sex couples also arises in the private rented sector.
- 3.6.12 Living in a “*good*” area is as important to LGBT individuals in the private-rented sector as in the owner occupied sector. The main focus of demand for LGBT groups is in the city centre where there are concentrations of LGBT individuals. High demand in these areas means that they are forced to compete in expensive markets.
- 3.6.13 Many LGBT private tenants have no formal tenancy agreements. Their rights and responsibilities for repairs and maintenance are therefore left poorly resolved.

4. General & Cross-Cutting issues

It is clear from the foregoing analysis that there are issues that affect some client groups more than others. This section seeks to identify issues that cut across the client groups discussed previously and draw out general issues which impact on a number of different client groups.

4.1 Condition and availability of housing in the owner occupied sector

- 4.1.1 As might be expected owner occupation was seen as the most desirable of tenure options across the board. It's key advantages are seen as being the freedom of choice it offers in terms of places to live. A major factor for all groups was the desire to live in a "*better*" area, though perceptions of what this means vary from group to group. Owner occupation is also seen as offering relative security and stability
- 4.1.2 Financial considerations however, were evident across the board. All groups raised the costs of accessing owner occupation when on a low or fixed income as problematic. Young people, and groups who see themselves as potential targets of harassment also appear reluctant to make the commitment to a particular location which property ownership implies.
- 4.1.3 One thread that was in evidence throughout was a general lack of awareness of options in housing along with a reliance on personal and social community networks for information. This was particularly evident among the minority ethnic communities; in the LGBT groups; and in rural areas. This reliance on the experience of others is linked in some instances feelings of insecurity and previous experience of harassment. It is clearly also a response to failures in conventional information sources to give these groups the information they need. This has the effect of limiting the options which people from these groups consider in terms of locations and types of properties bought and means of acquisition.
- 4.1.4 There is a perceived lack of information about help available to assist with repairs and maintenance. This runs counter to professional experience that suggest a wealth of information exists. This flags up the issue of penetration of information into the client groups for future attention.

4.2 Condition and availability of housing in the private rented sector

- 4.2.1 The private rented sector is viewed by almost all groups as a short-term option or tenure of last resort in the event of a crisis. This means that they are often prepared to put up with poor conditions because they see them as temporary. This is different for older people who are often long term tenants in Regulated Tenancies, but who are also prepared to put up with poor conditions due to fear of losing their tenancy or of rising rents if work is carried out.

- 4.2.2 An aspect of the private rented sector which was highlighted as an advantage by groups which are vulnerable to harassment such as people from minority ethnic groups, LGBTs and women fleeing violence and abuse is the potential to remain anonymous in this tenure, and to keep dealings with the landlord at a distance.
- 4.2.3 All groups raised the cost of access to the private rented sector. The main difficulty being the difficulty of raising deposits, rather than rents themselves. For larger properties high rents are also recognised as a problem. The private rented sector was seen as a way of cutting costs by sharing properties or living in poor conditions, whilst a shortage of good quality family sized housing meant that mid-range housing of this type is more expensive like-for-like than in the owner-occupied sector.
- 4.2.4 A major issue affecting access to this sector for all groups are the constraints imposed by the Housing Benefit Regime. This was reported as causing particular and specific difficulties for young people and students, LGBT individuals. Many landlords also reportedly remain reluctant to take on tenants who are dependant on benefits for their income, even though in many cases, as with those on disability benefits, this is a more reliable income than many wages.
- 4.2.5 Older people who were in the private rented sector tended to have been in the sector for a long time and were on regulated tenancies and low rents. Within that group there was a tendency to put up with poor condition because the expectation was that the landlord would not do anything about it without significantly raising rents.
- 4.2.6 As in the owner occupied sector, a recurrent theme was lack of awareness of options in housing and reliance on personal and social community networks for information, particularly evident minority ethnic communities; in the LGBT groups; and in rural areas. There are clear disadvantages to this reliance on the experience of others that results in people not understanding or not exercising their rights as tenants.
- 4.2.7 Poor condition at the bottom end of the private rented sector is an issue that was raised by all groups interviewed, although it was generally agreed that there wasn't enough reliable information to give accurate estimates of its extent. The most important aspects of this were cold and dampness, often as a result of inadequate or inefficient heating. This contributes to fuel poverty, particularly in remote rural areas that do not have access to mains gas supply and often experience comparatively extreme climates.
- 4.2.8 A common theme across almost all groups was a concern about dealing with private sector landlords that in many cases amounted to outright suspicion. This manifests itself in concerns about potential discrimination against client groups who are perceived to be different.

- 4.2.9 Carrying out essential repairs and maintenance is difficult for people with limited incomes, particularly those who are benefit dependent. These problems are compounded for groups such as the elderly, people with mobility problems and those suffering from HIV/AIDS who are particularly vulnerable to cold or damp conditions.
- 4.2.10 Groups such as minority ethnic communities and LGBT are often concerned about whether they will receive confidential and fair treatment from mainstream services.
- 4.2.11 All groups agreed that there were significant problems getting private sector landlords to carry out repairs. Among some groups, this was linked to a fear that if they pressed the issue they might be forced out of their homes. For many who see the private rented sector as a temporary stopgap, or a short-term haven in the event of a crisis, they are willing to put up with poor conditions on the basis that it is easier to move on than to deal with the repair. Older people who may be living in Regulated Tenancies will be unwilling to press landlords to carry out repairs because of a low expectation of a response and fear of rising rents.
- 4.2.12 All groups also raised the lack of regulation of private sector landlords as a concern. Women's groups in particular identified it as a sector that is associated with people "having bad experiences". Confidence in the sector, which is clearly low at present, would be improved by a perception of tighter regulation.
- 4.2.13 Many private sector tenants are unaware of their rights with respect to house condition. Despite the large amount of published information that is available in the public domain on this issue, awareness remains low. This suggests that there is a need to achieve wider distribution of the information available within these client groups.

4.3 The House Buying Process

- 4.3.1 The house buying process was perceived among almost all groups, notably not older people, as being fraught with problems and difficulties. People from minority ethnic communities reported evidence a lack of cultural sensitivity and differential treatment by some service providers involved. For minority ethnic communities language barriers can compound this.
- 4.3.2 The process itself is often poorly understood with young people, minority ethnic communities and people with learning difficulties being highlighted as disadvantaged by the complexity and lack of transparency of current arrangements.
- 4.3.3 Obtaining mortgages is identified as a major constraint to most of the groups canvassed, other than older people, for whom it is less of an issue, though reasons vary. Minority ethnic groups in particular have evolved some innovative approaches to obtaining housing finance.

- 4.3.4 There is potential to work with some institutional lenders and insurance companies to ensure an appropriate level of awareness among their staff to issues affecting a variety of minority client groups.

4.4 Issues arising out of the arrangements for ensuring common repairs and maintenance in flats

- 4.4.1 Two key issues were identified as having a major impact of the effectiveness or arrangements for common repairs. These were, as might be expected, awareness of common repairs, and the ability to afford to carry them out.
- 4.4.2 Several groups, particularly those associated with individuals who are new to owner occupation such as young people, and disabled people reported a lack of awareness of repairs in general as an issue. Professional opinion suggests that there is in fact a considerable amount of information in the public domain on these issues. This suggests a deficiency in the dissemination of this material to its intended audience.
- 4.4.3 The ability to afford common repairs was highlighted as a major problem in both the owner occupied and private rented sectors. In the owner occupied sector this was a particular issue for those on low incomes, which includes significant parts of all of the client groups interviewed. For minority ethnic owners this issue was compounded by cultural antipathy on behalf of some to borrowing money from commercial, interest charging lenders.
- 4.4.4 In the private rented sector tenants reported problems in getting landlords to carry out repairs. Across the board there was a reluctance to press landlords to carry out any action because of fear that they could lose their tenancy.
- 4.4.5 Many older people in the private rented sector are in regulated tenancies which have rents capped at a low level which may leave scant resources for landlords to fund common repairs from.

5. The Way Forward

The brief for this project defined the role of this research as obtaining the views of those who work with the minority groups discussed above, on the general issues which the HITF is focussing its deliberations. The interview respondents have drawn on a variety of sources of information including professional and personal experience as well as their knowledge of current research in their fields to provide a picture that is as complete as possible. A difficulty with this empirical approach is in making a judgement about how extensive particular issues are within the groups studied. This is because the views of the interviewees have to a large extent been based on their experience of their clients, who are a self-selecting sub-set of the group as a whole. The findings in the report do however provide a useful starting point in flagging up the areas in which difficulties lie.

While it is beyond the scope of this report to make specific recommendations on how the many problems that have been highlighted by the research could be solved, the following recommendations for action have been identified:

- The findings of this research be integrated into the HITF Issues Report and used to inform the future work of the Task Force.
- Further work should build on what is already known about the specific client groups. It should aim to mainstream with the work of the HITF to identify solutions which focus on the common experience of low income and excluded groups, whilst acknowledging the particular and distinct needs that each group has.
- That future HITF proposals for action identify the intended impact on low income and excluded groups and how these impacts will be monitored.
- That the HITF considers further research and development work to explore:
 - How to improve methods of disseminating information to different client groups to ensure maximum penetration;
 - How to tackle attitudinal barriers amongst professionals and service providers to address lack of understanding of client needs, and institutional discrimination.

6. About The Study

6.1 The Brief

The primary purpose of the (Communities Scotland) project was to obtain the views of relevant interest groups on issues of concern to the persons they represent arising out of the condition and quality of the private sector housing stock in Scotland.

Groups were invited to raise any views of concern to them within this broad framework but, bearing in mind the remit of the Task Force, were encouraged to focus on:

- issues arising out of the condition and availability of housing in the owner-occupied sector;
- issues arising out of the condition and availability of housing in the private rented sector (including concerns about tenant matters);

- issues linked to the house buying process in Scotland;
- issues arising out of the arrangements for ensuring common repairs and maintenance in flats.

At this stage, the primary purpose of this work is to ensure that the Task Force takes full account of equalities issues in the first stage of its work that is concerned scoping the size and nature of current problems.

Where specific problems were raised, the aim was to get as much information as possible of the representatives' understanding of:

- the scope of the problem: who exactly is affected and is it in specific localities or throughout Scotland;
- the severity of the problem from their point of view;
- their understanding of why the problem has arisen.

6.2 The Methodology

The key areas for equality impact analysis were previously agreed by the Task Force as:

- gender, with a particular focus on women's issues;
- ethnicity with a particular focus on the problems experienced by minority ethnic communities in Scotland;
- disability taking into account, physical disability, learning difficulties and possibly also mental health problems;
- age with a focus on older people but possibly also young people and children and
- sexual orientation

Agencies representing this range of client groups were contacted for interview (see list at appendix 1). In some cases group discussions were arranged, in others face to face interviews and, where neither of these was possible, contacts were interviewed over the telephone, two submissions were made in writing. Care was taken while interviewing to ensure that issues concerning urban and rural contexts were discussed and in order to ensure that any specific rural dimension also taken into account a representative of The Rural Housing Services was interviewed. Two interviewers completed the work using a semi-structured interview schedule (see appendix 2).

INTERVIEW SCHEDULE (EQUALITIES ISSUES)

Communities Scotland are assisting the Housing Improvement Task Force by undertaking a small scale exploratory research project. This is intended to test how the issues that the Task Force has identified as being of concern impact on particular client groups or whether they have a disproportionate effect on particular client groups.

The key issues are:

- a) the condition and availability of housing in the owner-occupied sector
- b) the condition and availability of housing in the private rented sector (including concerns about tenant matters)
- c) the house buying process
- d) the arrangements for ensuring common repairs and maintenance in flats

There is some overlap between these issues and you may also identify other issues that the Task Force should take into account.

The interview should take about an hour.

CHECK WHETHER WANT TO REMAIN ANONYMOUS OR WHETHER OK TO BE IDENTIFIED IF QUOTED?

Introduction

1. First of all, can I ask you to briefly describe the work of your agency and the predominant client group with which you work?
Prompts: advice & information, casework, advocacy, representation, campaigning sector? (voluntary, community, national, local)
Client groups: older, disabled, minority ethnic communities (any specific?), refugees and asylum seekers, young people, gay, lesbian, transgender.
2. What are the typical housing circumstances of your client group – in terms of tenure?
Owners, council, HA, PRS, tied, hostels, temporary accommodation, other etc.

CONFIRM QUESTIONS RELATE TO THOSE IN THE PRIVATE SECTOR
ASK OF THOSE THAT ARE OWNERS OR WHO WISH TO BE

Access, availability of owner occupied housing/house buying process

3. What are seen as the main advantages of being an owner-occupier amongst your client group?
4. What are seen as the main disadvantages of being an owner-occupier amongst your client group?
5. What are seen as the main alternatives to being an owner?
Are these seen as more / less desirable? Why are they seen that way? Why are they not taken up / if no alternative? - cost, discrimination, lack of knowledge of options, waiting time, lack of suitable properties.
6. When people are looking to buy, what are the main sources of information about properties for sale? If don't use conventional means, why not? Through choice or constraint? i.e. not needed / wanted or discrimination?
Prompts: estate agents, Web, ESPC/GSPC etc, solicitors, local knowledge, word of mouth etc.
7. How easy / difficult is it for your client group to find suitable properties that they can afford? What are the nature of those difficulties? *Prompts: disabled access? How are these difficulties overcome? Prompts: joint financing etc.*
8. What type and age of dwellings are purchased?
Tenement flats, other flats – non-traditional?, former RTBs?, houses, age of properties.
9. What are the main issues in relation to the process of buying itself?
Prompts: cost of professional services, language difficulties, low valuations / problems getting mortgages (redlining, high interest rates, attitudes of conventional lenders / use of alternatives, lack of savings, poor condition / onerous conditions attached to loans).

Condition in the owner occupied sector

10. Of those that are owner-occupiers, what issues arise out of the condition of the dwellings people live in?
Prompts: disrepair, costs of repairs, damp, condensation, lack of amenities, below tolerable standard, poor heating / no heating, high heating costs, ill-health, difficulties organising and paying for necessary repairs etc., inability to plan for medium and long term, lack of specialist support and advice
11. How extensive are these problems? Do they affect a majority/minority? Are they concentrated in particular areas? Is the client group living in worse conditions than other people or do these conditions affect a wide range of people?
12. How aware do you think people are of their responsibilities for repair and maintenance?
Prompts: at the time of purchase? subsequently?

13. What are the main difficulties reported in relation to repairs and maintenance?
Prompts: costs, financing repairs, organising common repairs, title deeds, dealing with contractors, securing suitable professional advice and assistance, difficulties with factoring, getting adaptations, knowledge of grants for aids and adaptations

Access, availability of private rented accommodation

ASK OF THOSE WHO ARE PRIVATE TENANTS OR WHO ARE LOOKING TO RENT

14. What are seen as the main advantages of being a private tenant amongst your client group?
15. What are seen as the main disadvantages of being a private tenant amongst your client group?
16. Of all those who are private tenants, what kind of tenancy agreements do most people have?
Prompts: regulated, assured, short assured, service, seasonal, no formal agreement etc.
17. What level of rents are people typically paying? Of those that live in the worst properties? Those with regulated / assured tenancies? [*don't assume low rents / poor conditions go together*]
18. What are seen as the main alternatives to being a private tenant? Are these seen as more / less desirable? Why are they seen that way? Why are they not taken up / if no alternative? - cost, discrimination, lack of knowledge of options, waiting time, lack of suitable properties...
19. When people are looking to rent, what are the main sources of information about properties available? If don't use conventional means, why not? Through choice or constraint? i.e. not needed / wanted or discrimination?
Prompts: lettings agents, newspapers, Web, solicitors, local knowledge, word of mouth etc.
20. How easy / difficult is it for your client group to find suitable properties in terms of availability of property that they can afford to rent? What is the nature of those difficulties? *Prompts: cost, disabled access?* How are these difficulties overcome?
21. What are the main issues in relation to the process of finding suitable properties to rent?
Prompts: cost of use of agents, language difficulties, high rents, poor condition, lack of deposits, references, attitudes of landlords, discrimination, short term tenancies, etc.

22. Typically, what type and age of dwellings are rented?
Tenement flats, other flats – non-traditional?, former RTBs?, houses, age of properties.

Condition in the private rented sector

23. Of those that are private tenants, what issues arise out of the condition of the dwellings people live in?

Prompts: disrepair, damp, condensation, lack of amenities, below tolerable standard, poor heating / no heating, high heating costs, ill-health

24. How extensive are these problems? Do they affect a majority / minority? Are they concentrated in particular areas? Is the client group living in worse conditions than other people or do these conditions affect a wide range of people?

25. What are the main difficulties reported in relation to repairs and maintenance?

Prompts: difficulties getting landlords to undertake repairs etc., lack of specialist support and advice, lack of awareness of rights, fear of exercising rights due to fear of harassment / eviction, fear of exercising rights due to fear of rent increases, impact of common repair arrangements on tenants, getting adaptations, knowledge of grants for aids and adaptations

ASK ALL

Other issues

26. Are there any other issues relating to your client group living in the private sector that we have not discussed?

27. In terms of the kind of issues we've discussed, what would you say is the basis of the evidence on which you've drawn – *personal experience through casework? research? etc.*

OLDER PEOPLE

Group Discussion 19 November 2001

Angela Yi - **Age Concern (Scotland)**

Euphen Todd - **INNIS**

Andy Douglas - Care and Repair Project Officer, **Stirling Council**

Neil Watt - **Hacking and Paterson Property Managers**

Individual Interview

Andrew Todd - **Peverel Scotland** (Managing Agents for Privately Owned Sheltered Housing)

MINORITY ETHNIC COMMUNITIES

Group Discussion 20 November 2001

Nahid Asgar Hussein - **WESRA**

Adrian Lui - **Positive Action in Housing**

Fiona Pearson - **Scottish Refugee Council**

Individual Interview

Hayatt Hewitt - **BEMIS** (Black and Minority ethnicInfrastructure in Scotland)

Naira Dar - **South Asian Social Research Forum, Muslim Women's Resource Centre, Youth Counselling Service**

Comments Received From

John Paterson - Public Policy Officer, **Commission for Racial Equality**

Robert Westwood - **Ballantyne and Copland Solicitors, Motherwell**

WOMEN

Individual Interview

Alice Ann Jackson and Rosina McCrae - **Say Women**

Lydia Okroj - **Scottish Women's Aid**

Maureen Lynch - **Family Mediation Scotland**

YOUNG PEOPLE

Group Discussion 23 November 2001

Morven Proctor - **National Union of Students Scotland**
Paul Raine - **Heriot Watt University**
Stuart McRae - **YMCA Scotland**
Douglas Hamilton - **Children In Scotland**

DISABLED PEOPLE

Group Discussion

Participants from the Scottish Housing and Disability Network:

Lennie Lawrence - **DPHS Aberdeen**
Tony Miller - **DPHS Aberdeen**
Delia Lomax - **School of Planning and Housing Edinburgh**
Wlad Mejka - **DPHS Lothian**
Jayne Fisher - **The Thistle Foundation**
Julia Fitzpatrick - **Ownership Options Scotland**
Hilary Spencely - **Margaret Blackwood Housing Association**

GAY LESBIAN / TRANSGENDER

Individual Interview

Charlie McMillan - **Phace West**
Ruth Henry - **Beyond Barriers**
Simon de Voil - **Stonewall Youth Project**

RURAL DIMENSION

Individual Interview

Derek Logie - **Rural Housing Service**

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Scottish Homes, 1997

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Scottish Homes, 1997

Homes for London Women
The Greater London Authority, 2001