

Equality in the Private Rented Sector (PRS)



November 2024



promoting equality in housing
hybu cydraddoldeb ym maes tai

Introduction

This briefing highlights the challenges certain communities face in accessing the Private Rental Sector (PRS) and some of the solutions available to make access more equitable.

Why is access to the PRS so important?

The 2021 census identified that the **PRS accommodates 229,000, or 17% of all households in Wales**. Moreover, Wales is in the midst of a housing emergency with around 90,000 on the social housing waiting list and over 11,000 people in Temporary Accommodation (figures correct at time of writing in 2024). Given the time it takes to build new social homes, enabling access to the PRS is an important part of our approach to ending homelessness in Wales – in particular for prevention and Rapid Rehousing.

Which groups face the most barriers?

The PRS is incredibly competitive in Wales, due to the shortage of homes. This means that it can be 'survival of the fittest' to secure tenancies. This level of competitiveness means some diverse communities face barriers both in accessing and remaining in the PRS. The following groups are at particular risk:

➤ Those on low incomes and/or in receipt of benefits: Our research indicated over **half of landlords and letting agents are still outright refusing to consider tenants on benefits**. Adverts citing 'No DSS' or 'Professionals only' are common despite this amounting to indirect discrimination.



➤ Black and minority ethnic tenants: A much higher chance of being rejected for a property even after passing affordability and credit checks. **Black tenants are also four times more likely to be asked for 6 months' rent up front** and 3.5 times more likely to be told 'no children.'

➤ Disabled tenants: More likely to be in receipt of benefits, so 'No DSS' policies indirectly discriminate. **Also 35% more likely to be asked for a guarantor compared with non-disabled people.**



➤ Refugees: Commonly asked to **provide UK-based guarantors** and 6 or 12 months' rent up front.

Many of these groups are also at increased risk of experiencing homelessness, so increasing access for these groups to the PRS is essential to prevent homelessness.

What does equality good practice look like

There are lots of ways to increase access to the PRS for groups who may struggle to access. For some landlords, they may be reluctant to let to tenants who they worry may need additional support – while other methods can simply be about raising awareness:

Gwent Boost:

Our Gwent Boost project works with landlords and tenants to improve access to the PRS for communities who struggle to access it. One tenant we have worked with in Newport told us, “The truth is that anyone who earns less than about £22,000 a year simply cannot afford to live in the private rented sector.” In the first 2 years, it’s supported nineteen champions and engaged with and supported over three hundred people. Our experiences have identified the following activities can prove beneficial in helping to boost diversity in the PRS:

- Training and awareness raising of statutory duties under the Equalities Act 2010 to ensure Landlords and agents are compliant with the law and do not discriminate against potential tenants.
- Increasing the confidence of landlords to let to diverse tenants through raising awareness and support.
- Better co-operation between landlords, local authorities, support organisations and letting agents.
- Maximising existing LA support around early help, mediation, negotiation, and benefit maximisation.



Targeted Schemes

Caerphilly Keys, led by Caerphilly County Borough Council, helps private landlords find long term tenants for properties, while also preventing homelessness. Support offered includes managing a tenancy, budgeting, maximising income, alleviating debt, support with education, learning and employment, and referral to other organisations. One landlord who has used the scheme for many years commented: "Working with the Local Authority to provide suitable accommodation in this difficult sector and receiving their guidance and support at every turn, has been to our mutual benefit. The Local Authority has access to resources far beyond ours, not only within the Authority but also in the private sector. These include health, mental health, drug dependence, debt, counselling, etc." In the short-medium term, schemes such as this are essential in ensuring access for all to the PRS and preventing homelessness.

Mental Health Awareness

Research by Tyfu Tai Cymru found nearly half of private landlords (45 per cent) felt that they 'never had enough support or information to support tenants living with mental health problems'. A further, 85 per cent felt that information currently available online is not specific for the private rental sector and should be targeted at letting agents and landlords. In Partnership with TPAS Cymru, Tai Pawb's Rental Health campaign has sought to rectify this and provide information and advice to landlords and agents.



Case-study Preventing homelessness through partnership working

Monmouthshire County Council and a local estate agent

Shaun has Aspergers, lives alone and struggles with written and verbal communication. At times, he is unable to contact others for help and he often does not feel able to open his letters or emails. He sometimes has difficulty managing his finances, so he can fall behind on paying his utilities, council tax or rent.

If Shaun misses a payment, the Agent immediately contacts the council's Prevention Team, who then support Shaun to identify the problem and find a solution. For example, they helped Shaun to apply for the rent element of his Universal Credit to be paid directly to the Letting Agent through the Landlords Portal. They also worked with him on some general budgeting skills, such as working out how much top-up he needed to pay, or how to set up a Direct Debit. The Agent has also supported Shaun to open his post, as there were vouchers for heating from the government during the cost-of-living crisis. Eviction has been prevented a number of times, and Shaun's peace of mind has been secured through addressing his worries about debts.

These examples show how the Estate Agent and the Council Housing Team work together to ensure Shaun remains in his home, where he feels safe and happy. If the Estate Agent had simply evicted Shaun, he thinks that he would have ended up on the streets. "The Estate Agent has been marvellous, and I wish more were like them. They are community minded and have humanity." Prevention Team Officer.



THE CHAMPIONS NETWORK

Promoting equality in the
Private Rented Sector

Contact us

If you are interested in becoming a landlord champion or finding out more about Tai Pawb's work with the PRS, contact our PRS Champions Manager, Anna Tuhey, at Anna@taipawb.org.



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