

The Impact of the Pandemic on Landlords

Welcome & Research Overview

Hello,

Thank you for taking part in this research survey. Its purpose is to understand how the pandemic has impacted you as a landlord.

The findings will be of interest to other landlords, but will also be shared with policy makers, local councils, service providers and membership schemes such as the Scottish Association of Landlords (SAL). The data will allow them to make better informed policy decisions and more effectively plan the resources required to support both landlords and tenants.

The length of the survey will vary according to the answers you provide, but should take between 5 and 15 mins to complete. Your participation is completely anonymous. You can find out more about this [here](#) and [here](#). If required, you can save your progress in order to have a break, and return to the survey later.

Please complete the survey and hit the 'Finish' button on the final page by midnight on the 25th of July 2021.

Thanks again for your participation.

1. I/we or the company/organisation I/we work for, own at least one Private Rented Sector (PRS) property in Scotland. Having read and understood the above, I/we consent to taking part in this survey.

- ☐ Yes
- ☐ No

About You As a Landlord

2. As a private landlord, are you a...

- ☐ Private Individual (i.e., unincorporated).
- ☐ Couple / Family (i.e., unincorporated).
- ☐ Private Limited Company (Ltd).
- ☐ Special Purpose Vehicle Limited Company (SPV).
- ☐ Public Limited Company (plc).
- ☐ Partnership (legal entity).
- ☐ Property Trust.
- ☐ Charity or charitable trust.
- ☐ University.
- ☐ Other

2.a. If you selected Other, please specify:

3. In total, how many PRS properties (excluding holiday lets) do you own in Scotland? (Please enter a whole number without commas.)

4. Would you describe yourself as a part-time or full-time landlord?

- ☐ Full-time landlord (i.e., a full-time job, or a company/organisation whose main business is letting residential property).
- ☐ Part-time landlord (i.e., not a full-time job, or not a company/organisation whose main business is letting residential property).

5. Thinking about your most recent PRS property. What was the main reason for deciding to buy or retain the property?

- ☐ As an investment to provide rental income.
- ☐ As an investment to provide capital growth (house price increase).
- ☐ As an investment to provide rental income and capital growth (house price increase).
- ☐ To provide a future home for myself / my family.
- ☐ To provide a current or future home for a relative.
- ☐ A property I'd like to sell, but can't.
- ☐ To house an employee.
- ☐ To house someone in need.
- ☐ It's incidental to another activity.
- ☐ As a safety net whilst cohabiting with a partner.
- ☐ To cover costs during a temporary relocation.
- ☐ I/we have sentimental attachment to the property and don't want to sell it.
- ☐ Don't know.
- ☐ Other.

5.a. If you selected Other, please specify:

6. Again, thinking about your most recent PRS property, which statement best describes how you obtained this property?

- ☐ Bought it with cash.
- ☐ Bought it with a loan / mortgage.
- ☐ Inherited it.
- ☐ Received it as a gift.
- ☐ Rent it from another landlord.
- ☐ Acquired it as part of another transaction.
- ☐ Built it.
- ☐ Acquired it some other way.

6.a. If you selected 'Acquired it some other way', please specify:

7. In which Scottish council area is your PRS property located or if you have more than one property, where are the bulk of your properties located?

- | | | |
|---|---|---|
| <input type="radio"/> Aberdeen City | <input type="radio"/> Aberdeenshire | <input type="radio"/> Angus |
| <input type="radio"/> Argyll and Bute | <input type="radio"/> City of Edinburgh | <input type="radio"/> Clackmannanshire |
| <input type="radio"/> Na h-Eileanan Siar | <input type="radio"/> Dumfries and Galloway | <input type="radio"/> Dundee City |
| <input type="radio"/> East Ayrshire | <input type="radio"/> East Dunbartonshire | <input type="radio"/> East Lothian |
| <input type="radio"/> East Renfrewshire | <input type="radio"/> Falkirk | <input type="radio"/> Fife |
| <input type="radio"/> Glasgow City | <input type="radio"/> Inverclyde | <input type="radio"/> Midlothian |
| <input type="radio"/> North Ayrshire | <input type="radio"/> North Lanarkshire | <input type="radio"/> Orkney Islands |
| <input type="radio"/> Perth and Kinross | <input type="radio"/> Renfrewshire | <input type="radio"/> Scottish Borders |
| <input type="radio"/> Shetland Islands | <input type="radio"/> South Ayrshire | <input type="radio"/> South Lanarkshire |
| <input type="radio"/> Stirling | <input type="radio"/> Highland | <input type="radio"/> Moray |
| <input type="radio"/> West Dunbartonshire | <input type="radio"/> West Lothian | <input type="radio"/> Prefer not to say |

8. What is the monthly rental value you charge for your property? If you have multiple properties, please estimate the average monthly rental value. For example, if you have two properties with rents of 400 and 450 per month respectively, please enter 425. (Please enter a whole number without commas or a £ sign.)

Tenancies With Arrears

9. Did any of your tenancies between April 2020 and May 2021 have rental arrears?

- ☐ Yes
- ☐ No

Tenancies That Have Ended Between April 2020 and May 2021

10. Did any of your tenancies end between April 2020 and May 2021?

- ☐ Yes
- ☐ No

Tenancies That Have Ended- Rental Arrears

11. Did any of the tenancies that ended between April 2020 and May 2021 have rental arrears?

- ☐ Yes
- ☐ No

Tenancies That Have Ended- Rental Arrears

12. How many of the tenancies that ended between April 2020 and May 2021 had rental arrears?

13. Please estimate the total number of months in arrears for all tenancies that ended between April 2020 and May 2021? For example: If you had one tenancy end with 3 months of arrears, enter 3, if you had two tenancies end each with three months of arrears (2x3), enter 6.

14. In the main, what is the status of these arrears?

- ☐ The tenant has cleared the arrears.
- ☐ The tenant has cleared part of the arrears.
- ☐ The arrears remain outstanding.

15. In the main, how did these tenancies end?

- ☐ The tenant served notice to end the tenancy.
- ☐ The tenant left after I served notice to end the tenancy.
- ☐ The tenant left after being issued with an eviction order from the tribunal.
- ☐ Other

15.a. If you selected Other, please specify:

Rental Arrears- Current Tenancies

16. Are any of your current tenancies in rental arrears?

- ☐ Yes
- ☐ No

Current Tenancy Arrears Starting Before April 2020

17. Do any of your current tenancies have rental arrears that began before April 2020?

- ☐ Yes
- ☐ No

Rental Areas- Current Tenancies Starting Before April 2020

18. How many current tenancies have rental arrears that began before April 2020?

18.a. Please estimate the total number of months in arrears for all of these tenancies. For example: If you have one tenancy with 3 months of arrears, enter 3, if you have two tenancies each with three months of arrears (2x3), enter 6.

Current Tenancy Arrears Starting On or After April 2020

19. Do any of your current tenancies have rental arrears that began on or after April 2020?

- ☐ Yes
- ☐ No

Current Tenancy Arrears Starting On or After April 2020

20. How many current tenancies have rental arrears that began on or after April 2020?

20.a. Please estimate the total number of months in arrears for all of these tenancies. For example: If you have one tenancy with 3 months of arrears, enter 3, if you have two tenancies each with three months of arrears (2x3), enter 6.

Intentions and Process

The temporary ban on evictions effectively ended for most of mainland Scotland on the 17th of May 2021 with the transition to levels one and two of the Scottish Governments tier system.

21. In the main, and where you have not agreed a repayment plan or rent holiday, do you now intend to evict tenants from tenancies that have arrears of three months or more.

- ☐ Yes
- ☐ No
- ☐ Other

21.a. If you selected Other, please specify:

22. How many tenancies do you have at each of the following process stages? (Please enter a value for each box, enter 0 if you have no tenancies at a particular stage.)

	No of Tenancies
Arrears are not yet above the threshold (e.g., 3 months for a PRT) for issuing notice.	<input type="text"/>
Arrears are above the threshold, but I have no current plans to issue notice.	<input type="text"/>
Arrears are above the threshold and I have issued notice.	<input type="text"/>
Notice has expired or is due to expire and the tenant is moving out.	<input type="text"/>
Notice has expired, but I have no current plans to apply for an eviction order.	<input type="text"/>
Notice has expired and I am in the process of applying/have applied for an eviction order.	<input type="text"/>
I have applied for an eviction order and it was rejected.	<input type="text"/>
An eviction order has been granted and the tenant has elected to move out.	<input type="text"/>
An eviction order has been granted and eviction is pending.	<input type="text"/>
An eviction order has been granted and my tenant has recently been evicted.	<input type="text"/>

23. If you have issued notice, how many weeks have elapsed since it was issued? If you have issued multiple notices, please estimate the average number of weeks that have elapsed. If you haven't issued notice, please skip this question.

Arrears Management

24. To what extent do you agree with the following statements about arrears management?

	Strongly Agree.	Agree.	Somewhat Agree.	Neither Agree or Disagree.	Somewhat Disagree.	Disagree.	Strongly Disagree.	Don't know.	Not applicable.
I/my letting agent have tried to engage with tenants regarding arrears.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In the main, tenants engaged constructively in discussions about arrears.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I provided tenants with advice on their rights and where they can go to for advice and financial support.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In the main, I have managed to agree interim payment/repayment plans with tenants.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Most tenants are adhering to the agreed interim payment/repayment plans (if none select 'Not Applicable').	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand the personal circumstances of most of my tenants.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Where possible, I have considered my tenants personal circumstances when making decisions regarding tenancy arrears.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Intentions Regarding Arrears

25. Thinking about tenancies that have ended or will end soon, what do you intend to do about any arrears that remain outstanding? (If you do not have arrears of this type, please select 'not applicable'.)

- ☐ I intend to write off the arrears.
- ☐ I intend to recover at least part of the arrears, but will write some off.
- ☐ I intend to recover all outstanding arrears.
- ☐ Not applicable.
- ☐ Other

25.a. If you selected Other, please specify:

26. Thinking about tenancies that are continuing, what do you intend to do about arrears that are currently outstanding? (If you do not have arrears of this type, please select 'not applicable'.)

- ☐ I intend to write them off.
- ☐ I intend to recover at least part of the arrears, but will write some off.
- ☐ I intend to recover all outstanding arrears.
- ☐ Not applicable.
- ☐ Other.

26.a. If you selected Other, please specify:

27. Regardless of your intentions above, how likely is it that you will be able to recoup arrears? (If no arrears are outstanding, please select 'not applicable'.)

- ☐ Very Likely
- ☐ Likely
- ☐ Neither Likely nor Unlikely
- ☐ Unlikely
- ☐ Very Unlikely
- ☐ Not applicable

Impact of the Arrears on Personal or Company Finances

28. On a scale of 0 to 10, how would you describe the overall impact of the arrears on your personal or company finances?

	0	1	2	3	4	5	6	7	8	9	10	
Extremely Low	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Extremely High

29. If you would like to provide more information on the impact of the arrears on your personal or company finances, please enter it here. If not, please skip this question.

30. Have you taken any of the following actions as a result of the arrears?

- ☐ Drawn from savings.
- ☐ Borrowed on credit cards.
- ☐ Borrowed money from friends or family.
- ☐ Taken out a personal loan.
- ☐ Taken out a business loan.
- ☐ Reduced planned investment on the property.
- ☐ Successfully claimed on rent guarantee/loss of rent insurance.
- ☐ None of the above.
- ☐ Other

30.a. If you selected Other, please specify:

31. Have you fallen behind in any mortgage, credit card or loan payments as a result of the arrears?

- ☐ Yes
- ☐ No

Help Offered to Tenants During the Pandemic

32. Which of the following actions have you taken during the pandemic?

- ☐ Allowed part or all of the monthly rent to be paid at a later date.
- ☐ Reduced part of the monthly rent or offered a rent holiday.
- ☐ None of the above.
- ☐ Other

32.a. If you selected Other, please specify:

Views on Legislation

The Scottish Government brought in a range of temporary legislation during the pandemic designed to reduce the burden on local authorities and make it easier for people to adhere to the lockdown. These include changes to notice periods, a ban on the enforcement of evictions, the re-classification of mandatory and discretionary grounds, and the introduction of pre-notification requirements.

33. To what extent do you agree with the following statements?

	Strongly Agree.	Agree.	Somewhat Agree.	Neither Agree or Disagree.	Somewhat Disagree.	Disagree.	Strongly Disagree.	Don't know.
I feel like I fully understand the temporary changes made to PRS legislation in response to the pandemic.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel like I fully understand The Rent Arrears Pre-Action Requirements (Coronavirus) (Scotland) Regulations 2020.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Pre-Action Requirements will help tenants and reduce evictions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The temporary legislation was necessary to safeguard tenants and protect public services.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The temporary legislation was fair and balanced the needs of both landlords and tenants.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

34. Please provide your opinions on the suitability and effectiveness of the temporary legislation. Please skip if you do not wish to provide further details.

Support for Landlords

Only a few pages to go. Please keep going :-)

35. Which of the following support mechanisms and schemes are you aware of?

- ☐ The Scottish Government's Landlords Short-term Emergency Loan Scheme.
- ☐ The Scottish Government's Tenant Hardship Loan Fund.
- ☐ Mortgage Payment Holidays.
- ☐ The Scottish Government's increase in the Discretionary Housing Payment (DHP) budget.
- ☐ The UK Government's £20 per week increase to Universal Credit.
- ☐ The UK Government's increase of LHA rates to the 30th percentile of local rents.
- ☐ None of these.

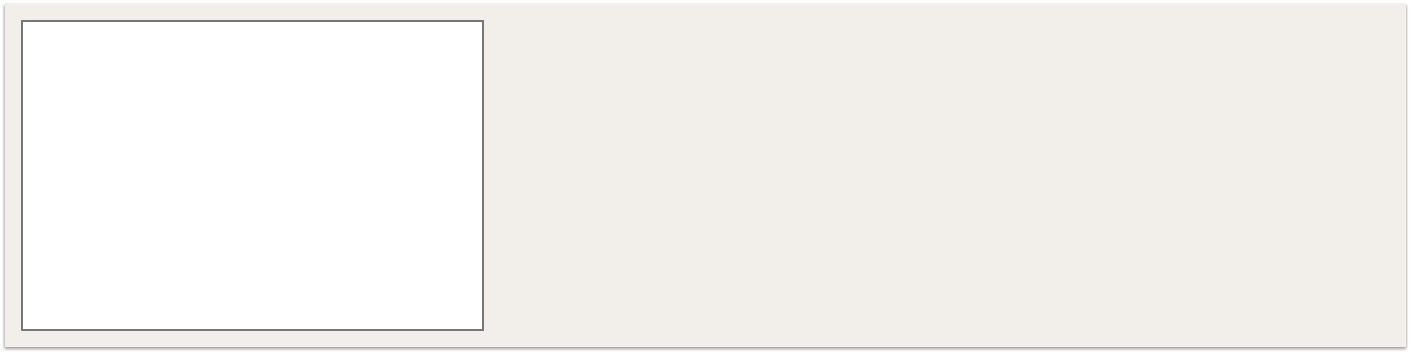
36. Which of the following support mechanisms and schemes have you used or benefitted from?

- ☐ The Scottish Government's Landlords Short-term Emergency Loan Scheme.
- ☐ The Scottish Government's Tenant Hardship Loan Fund.
- ☐ Mortgage Payment Holidays.
- ☐ The Scottish Government's increase in the Discretionary Housing Payment (DHP) budget.
- ☐ The UK Government's £20 per week increase to Universal Credit.
- ☐ The UK Government's increase of LHA rates to the 30th percentile of local rents.
- ☐ None of these.

37. To what extent do you agree with the following statements regarding the support offered by the UK and Scottish Governments during the pandemic?

	Strongly Agree.	Agree.	Somewhat Agree.	Neither Agree or Disagree.	Somewhat Disagree.	Disagree.	Strongly Disagree.	Don't know.
The support offered to landlords and tenants was fit for purpose.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am happy with the support offered to landlords and tenants.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

38. How could the UK and Scottish governments have better supported landlords and tenants during the pandemic? Please skip if you do not wish to provide further details.



Landlord Resilience

39. Which of the following statements best describes the importance of your rental income to your personal or company finances?

- ☐ Critical- It is the primary income which is necessary to sustain my lifestyle or business.
- ☐ Semi-Critical- It is a secondary income which is necessary to support my lifestyle or business.
- ☐ Non-Critical- It is a secondary income, which is not necessary to either sustain or support my lifestyle or business.

40. Aside from your activities as a landlord, has the pandemic impacted your personal or company finances (loss of income, care costs etc.) resulting in financial difficulty?

- ☐ Yes
- ☐ No
- ☐ Unsure

41. Thinking about your existing financial position, on average how many months of rent arrears could you sustain for each property you own, before being placed into financial difficulty?

- ☐ 0
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6
- ☐ More than 6.
- ☐ Don't know.

Future Policy Solutions

It's the final question page! The policy solutions below include those currently proposed by the Scottish Government and those suggested by stakeholders including the Scottish Association of Landlords and Shelter. We are keen to hear what you think about them and to give you an opportunity to suggest your own policy ideas.

42. To what extent do you agree with the following policies designed to tackle arrears and evictions during the pandemic? (Please remember to click 'Finish' at the bottom of the page to end the survey and submit your answers)

	Strongly Agree.	Agree.	Somewhat Agree.	Neither Agree or Disagree.	Somewhat Disagree.	Disagree.	Strongly Disagree.	Don't know.
Tenants should be able to apply for grants to allow them to re-pay their arrears.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landlords should be able to apply for grants to clear tenant arrears.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A one-off tax break should be implemented for landlords to mitigate against the impacts of the pandemic.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extended notice periods should remain in place until the 31st March 2022.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental arrears should remain a discretionary ground for eviction until 31st of March 2022.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Temporary pre-action requirements should be made permanent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The temporary ban on the enforcement of eviction orders should be extended to apply to all Tiers, not just Tiers 3 and 4.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The temporary ban on the enforcement of eviction orders should continue in Tier 3 and Tier 4 areas until the public health emergency has passed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Scottish Government Landlord (non-business) COVID-19 Loan Scheme should be extended.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Scottish Government Tenant Hardship Loan Fund should be extended.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Local Housing Allowance rates should be increased to support the repayment of arrears.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

First-tier Tribunal resources should be increased to prevent backlogs in processing eviction applications.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Malicious non-payment should be made a mandatory ground for eviction.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

43. What policies (either listed above or your own ideas) would you like to see moving forward to tackle arrears? Please skip if you do not wish to provide further details.

Thank you

Thank you very much for completing this survey. Your help has been invaluable.

If you would be willing to participate in a short zoom interview to expand upon your answers, please email a.watson.4@research.gla.ac.uk.
