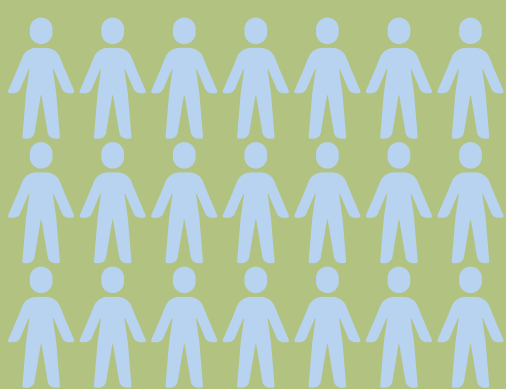


Home Matters 2021

Landlord Survey Responses

This ESRC-funded project explores the court system's response to the COVID-19 pandemic. It questions the extent to which it has proven effective in addressing the risks and challenges posed by the pandemic and what lessons, if any, we might want to take forward into the post-pandemic era.

This leaflet offers a summary of the data provided by landlords. An analysis of the data will follow soon.



Between 5 August and 5 September 2021, an online survey was made available to landlords. Responses were received from 56 landlords (47 private, 4 local authority representatives, 4 non-profit registered providers, 1 non-profit unregistered provider and 1 for-profit registered provider). Their properties were located in Wales and all areas of England. We would like to thank those who took the time to complete the survey.

Occupier Engagement in the Arrears and Eviction Process

The two main reasons offered by landlords as to why tenants do not engage were: 'burying their head in the sand' and 'playing the system'.

Private landlords

"They're 'rogue' tenants."

"Some just bury their heads in the sand."

"They cannot pay and are ashamed and hide their issues."

"They do not engage as they know the 'system' and how long it takes to remove them."

"Some landlords are not approachable so a tenant might be afraid to speak to the landlord."

"My tenant was told 'don't leave the property, otherwise you'll be making yourself homeless and won't be provided with social housing'."

"I actively engage with my tenants to avoid any non-engagement."

"They seem to think they can get away with the law more leaning toward the tenant. Landlord seen as the bad guy"

"The main reason is that they are cheating the benefit system and the landlord."

"They're mostly thieves and chancers looking for any support in not paying their rent as alcohol and drugs are much more fun."

'Social' Landlords

**"A point of note is also that at the start of the pandemic it was heavily publicised that legal action by housing organisations/landlords would not be permitted, as such some tenants have told us that they didn't see the need to engage. This was simply because they were aware that ultimately action would not be taken in terms of losing their home."
(Social Landlord)**

"Mental health, substance misuse, having a mindset that the landlord will not help them, immunity to warnings of further action."

"A large majority of our tenants respond before court action is required."

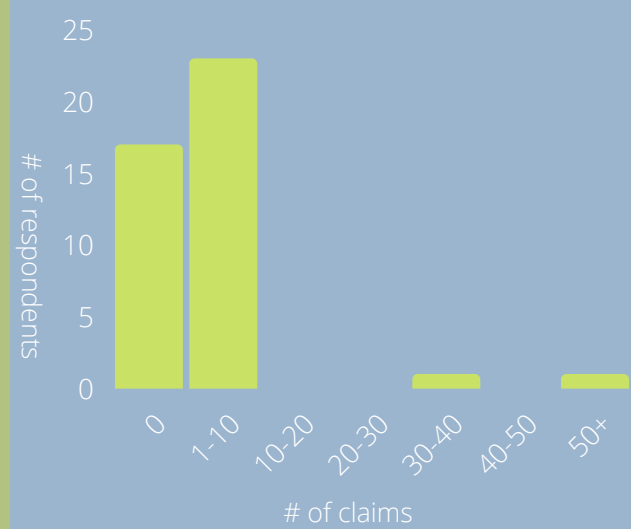
"I think that some think that it will still be okay and dig their heads in the sand."

"Burying head in sand, fear of being judged, feeling of hopelessness and 'what can I do about it' attitude, refusal to believe that they will be evicted."

"Fear, head in the sand – 'it won't happen', have already left/abandoned the tenancy"

Possession Claims Since March 2020

Since the start of the pandemic, 17 of the landlords (six social and 11 private) have initiated no possession claims. Another 23 (two social and 21 private) had initiated 1-10 claims. One social landlord had brought more than 50.



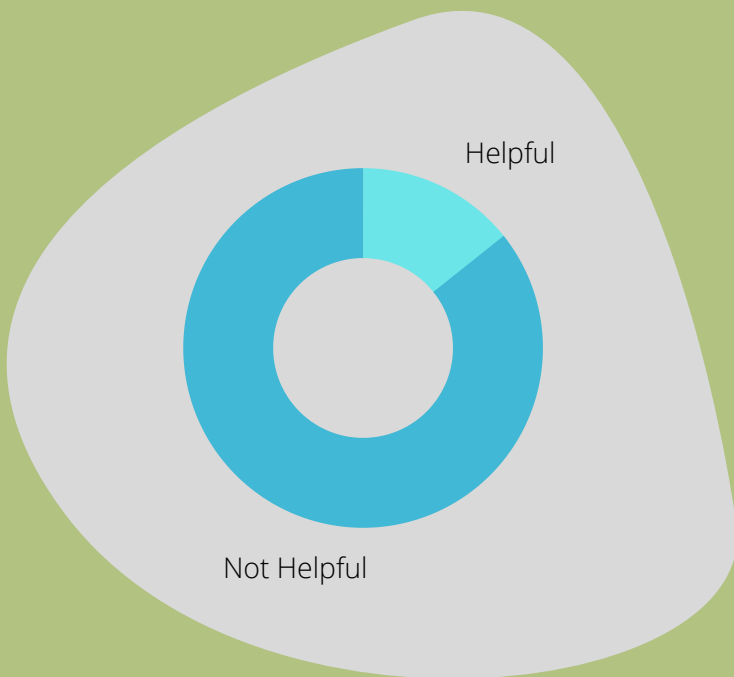
The Process: The 'Review Date'

Of those familiar with the 'R Date' process, three found the process helpful while 18 did not.

"... most tenants do not attend a review hearing and therefore the process only delayed the inevitable of awarding a possession order." (Social Landlord)

"They cause an unnecessary delay to the whole process and place a great burden on the landlord in terms of pulling together bundles of information to be served on the tenant and the court." (Social Landlord)

"It just wasted more time and extended the time for tenants to stay and not pay anything." (Private Landlord)



"It just added another hurdle and delay." (Private Landlord)

The Impact of the COVID-19 Pandemic

Most landlords noted that tenants affected by the pandemic tended to be those who were not already in receipt of benefits. Some landlords also believe that some tenants used the ban on evictions and other measures to avoid paying rent.

"My tenants used the pandemic as an excuse not to pay rent." (Private Landlord)

"It hasn't affected my tenants at all." (Private Landlord)

"Tenants who worked in certain areas such as hospitality, the service industry (hotel/taxi drivers) were hit the hardest and my arrears have come from these sectors." (Private Landlord)

"Tenants in arrears seemed to be people who weren't on benefits who had lost their jobs. They were signposted if we were unable to help." (Social Landlord)

"Am not sure if the pandemic was part of the problem or if the tenant suffered as a result of pandemic but it certainly affected me financially and emotionally." (Private Landlord)

The Response to the COVID-19 Pandemic

Most social landlords indicated that they adopted a supportive (rather than enforcement) approach to arrears and saw benefits as a result such as reduced arrears and evictions. Some private landlords also adopted measures designed to assist their tenants impacted by the pandemic. Others felt that they simply had to sit and watch while arrears accumulated.

"All requests for reduced rent or deferred payment resulted in mutually agreeable solutions, tenants just deciding not to pay rent will be asked to leave as I cannot afford to keep them. As one 'good' tenant put it 'landlords have bills too'." (Private Landlord)

"We worked very hard to support and navigate our tenants through the pandemic and were able to keep our rents from going up through lots of communication and advice." (Social Landlord)

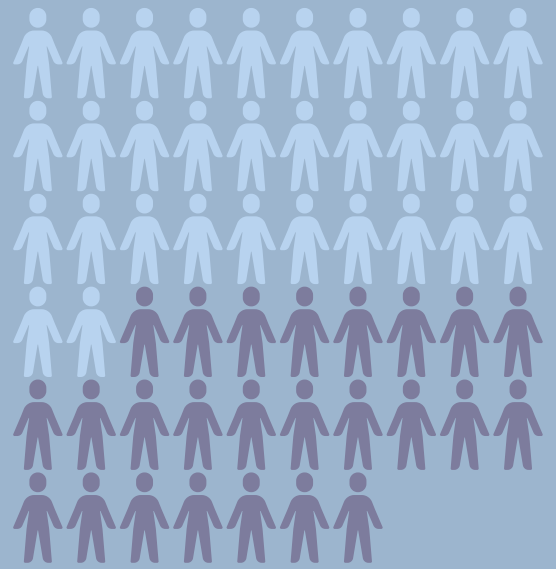
"We decided to let tenants reduce their payments and pay us back at a later date if they lost their jobs or had reduced wages." (Private Landlord)

"We tried hard to negotiate and offered a reduced our rent of 50% without success, our agents were paranoid about being accused of harassment so backed off when the our tenant cut off communication. After this experience we are selling our rental property." (Private Landlord)

"We have modified our approach to offer much more support to tenants and made the decision early in the pandemic to suspend normal escalation processes reflecting the fact that courts were closed until September 2020." (Social Landlord)

The Breathing Space/Debt Respite Scheme

Of the 57 landlords who answered this question, 32 were not aware of the scheme (29 private landlords and three social landlords). Of the 25 who were aware of it, 18 were private landlords and seven were social landlords.



"I think tenants will take advantage, claiming they have mental health issues to protect themselves."
(Private Landlord)

"Most landlords cannot afford to give breathing space. They have mortgages to pay and families to feed."
(Private Landlord)

"I do not welcome this scheme."
(Private Landlord)

"Good idea for genuine tenant that is struggling."
(Private Landlord)

"The tenant still has to maintain their rent liability during this period." (Social Landlord)

"Not welcome as it gives an excuse to not pay the rent."
(Private Landlord)

"It is welcome."
(Social Landlord)

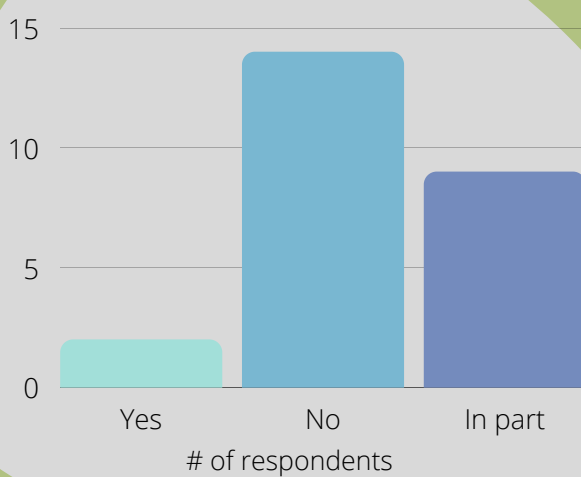
"Another ridiculous government scheme designed to allow those intent on 'playing the system' to up their game by delaying the inevitable longer and causing more financial hardship for landlord who can do nothing about arrears, damage etc."
(Private Landlord)

"Another way for tenants to avoid paying rent! What about the rights of private landlords like us that need the rent income to live on? Another bad scheme!" (Private Landlord)

"...where our current tenants have entered a 'Breathing Space' we have had some positive outcomes in terms of back-dated benefit being awarded etc due to the work of the advice provider." (Social Landlord)

The Overall Arrangements, Overall

A majority of landlords (14 out of 25) thought that the 'Overall Arrangements' had not been effective in responding to the COVID-19 pandemic



"The only thing that happened was that it provided the tenants with an additional means to avoid paying rent!."
(Private Landlord)

"The only noticeable outcome is delaying of cases." (Social Landlord)

"They have been completely one-sided (for tenants) and treated all landlords as millionaires."
(Private Landlord)

"The new arrangements have safeguarded some vulnerable people from other organisations/landlords who may not have taken a sympathetic approach."
(Social Landlord)

Further information

If you have any questions about the survey or would like a copy of the full report when it's published please contact us at:

homematters@hull.ac.uk

Acknowledgements

The research team would like to thank all the respondents who took part in this survey. Sharing your experience with us will help develop an improved understanding of the possession process. It will also help us to put forward informed proposals that could help to shape the process into the future.

Special thanks go to the ESRC for funding this project.