

Private renting and mental health:

A way forward



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1. Executive Summary and Recommendations

This report explores the levels of mental health support available to tenants and landlords in the private rented sector (PRS) in Wales and makes recommendations to help people access and sustain tenancies.

Our key findings are:

1. Almost a third (32 per cent) of support organisations feel **tenants in the private rented sector 'never' have enough support.**
2. Nearly half (45 per cent) of landlords feel **there is 'never' enough support and information for landlords to support tenants** with mental health problems
3. **Landlords would like access to more information and support** than they do currently. Access to online resources or a dedicated helpline/resource for private landlords were seen as popular ways to improve the situation
4. There are strong indications that **people with mental health problems sometimes face discrimination when trying to access private rented sector housing.** Over a third (37 per cent) of support organisations felt this was the case 'always' or 'most times'
5. **Early intervention is considered key** to helping people who are experiencing mental health problems but **waiting times to access mental health services** are having a detrimental impact on the ability of landlords and tenants to sustain their tenancy
6. **'Housing Related Support' is the main support service** with a focus on supporting people with mental health problems to access and maintain private rented sector housing in Wales

Main recommendation

1. Welsh Government to provide comprehensive information for private rented sector landlords and letting agents regarding local and national mental health support

Targeted recommendations

2. Re-licencing through Rent Smart Wales should require all private sector landlords to complete a module on mental health to improve their knowledge of how to access support for tenants with mental health problems
3. Representatives from the PRS should be included in the governance structures of the Supporting People programme to increase the housing related support for private rented sector tenants with mental health problems
4. All local authorities should develop crisis/emergency housing related support services for people with mental health problems in the private rented sector in order to support tenants to stay in their own homes



5. The Welsh Government must explore and address instances of discrimination against people with mental health problems trying to access and sustain private rented sector housing
6. Welsh Government should collect data on the tenure of accommodation in which floating support services are provided to improve service planning and delivery
7. Services should be shaped and delivered with the expertise and insights of tenants living with mental health problems in the private rented sector

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Finally, thank you to the people who spared their time and expertise in the face to face and telephone interviews: Welsh Government Housing Policy Division, Welsh Local Government Association, the Wales Local Authority Housing Network, Rent Smart Wales, Residential Landlords Association, National Landlords Association, Denbighshire Council Homeless Prevention Team, Shelter Cymru, Mind Cymru, Newport Mind, Gofal and The Wallich.



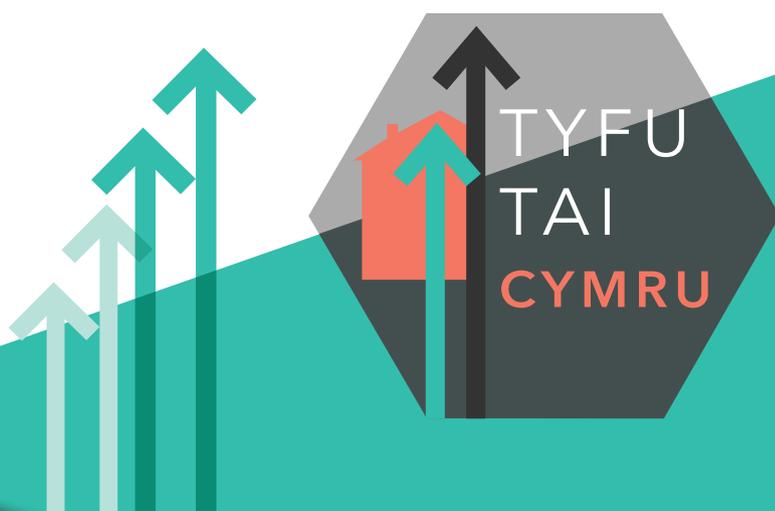
2. Introduction

Tyfu Tai Cymru is a 5 year housing policy project managed by the Chartered Institute of Housing Cymru which is focussed on providing analysis and filling evidence gaps to support housing policy progression in Wales. As part of the project this report was commissioned to identify actions to improve the provision of mental health support for tenants and landlords in the private rented sector.

At the time of writing, there has been significant focus on improving mental health awareness, and reducing the stigma associated with having a mental health problem. One in four adults experiences mental health problems or illness at some point during their lifetime, with one in six people experiencing symptoms at any one time. At the same time, the amount of people

living in housing rented from private landlords has increased in order to meet increasing demand in Wales. As at 31st March 2017, 14 per cent of all dwellings were estimated to be privately rented, with the number increasing steadily over the last ten years.

The research was conducted using desk top information, on-line surveys to landlords and support organisations, a focus group of people who have experienced mental health problems and have lived in the private rented sector, and face to face and telephone interviews with representatives of private sector landlords, Welsh Government, local government and support organisations. A separate annex with additional details underpinning this report is available at www.cih.org/tyfutai



3. What did people tell us?

More information and support is required of the right type at the right time for people with mental health problems living in the private rented sector

A common thread from the survey, interviews and focus group was that more information and support is required from housing related support and statutory services; 38 per cent of survey respondents felt there was never enough information and support.

'The key is people getting help and support for mental health problems when they need it. We need to help people a lot sooner' (Mental Health Support Organisation)

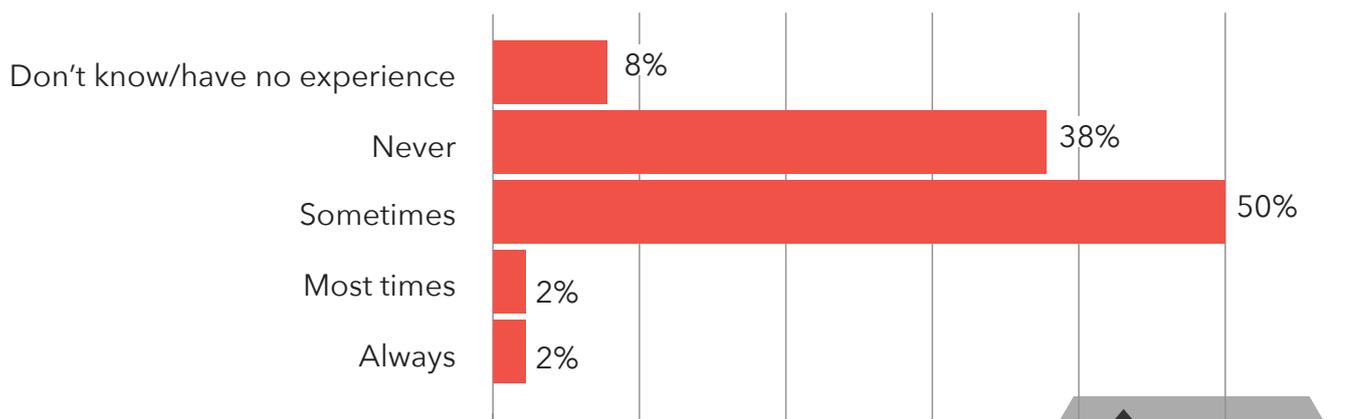
A specific need was highlighted for crisis/emergency 'rapid response' housing related support services that could respond very quickly when people ask for help, and help

people to access statutory services if required. This means having strong links between housing related support organisations and statutory mental health services.

Talking about what might have helped him in the past, a member of the focus group recalled:

'I think a reduction in the waiting times for professionals, especially mental health professionals, to be able to see the clients, so that they can help, and perhaps solve problems quicker, rather than leaving it to go down the line, where it probably will get more complex, which makes it harder to do anything.' (Focus Group Participant)

In my experience, there is enough information and support for private rented sector tenants who have mental health problems (%)



Landlords gave positive and negative experiences of renting to people with mental health problems, including some practical ways in which they support tenants.

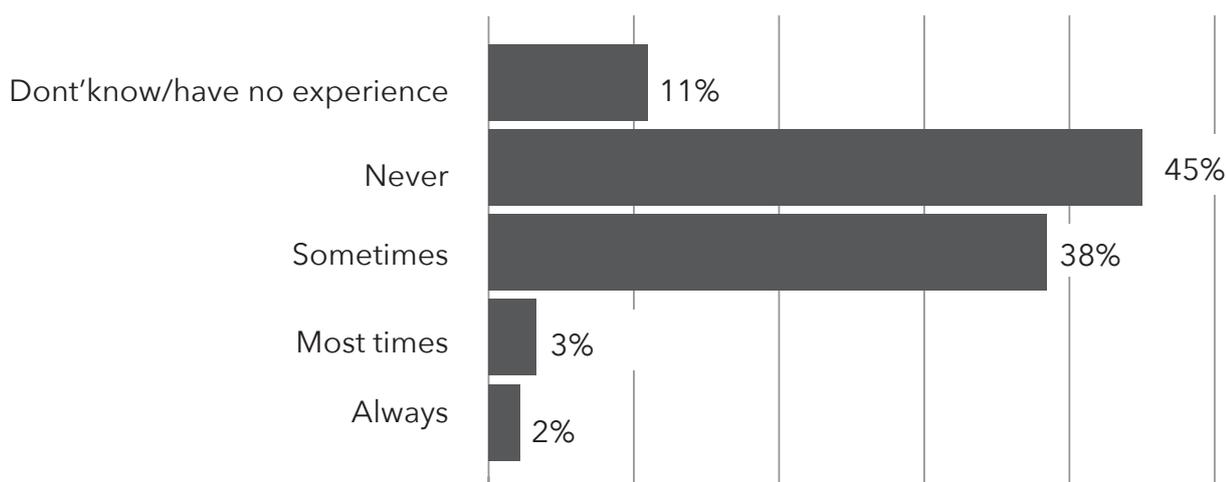
I have a very positive experience as I'm ready to make the minor adjustments necessary; e.g. I always attend when a strange workman has to visit (Private Sector Landlord)

Landlords do not have enough information and support regarding how to assist tenants with mental health problems

The online survey asked respondents whether they thought there is enough information and support for private rented sector letting agents and landlords whose tenants have mental health problems.

Landlords' results: Nearly 1 in 2 of landlords said there was never enough information and support for landlords.

In my experience, there is enough information and support for private rented sector letting agents and landlords whose tenants have mental problems (%)

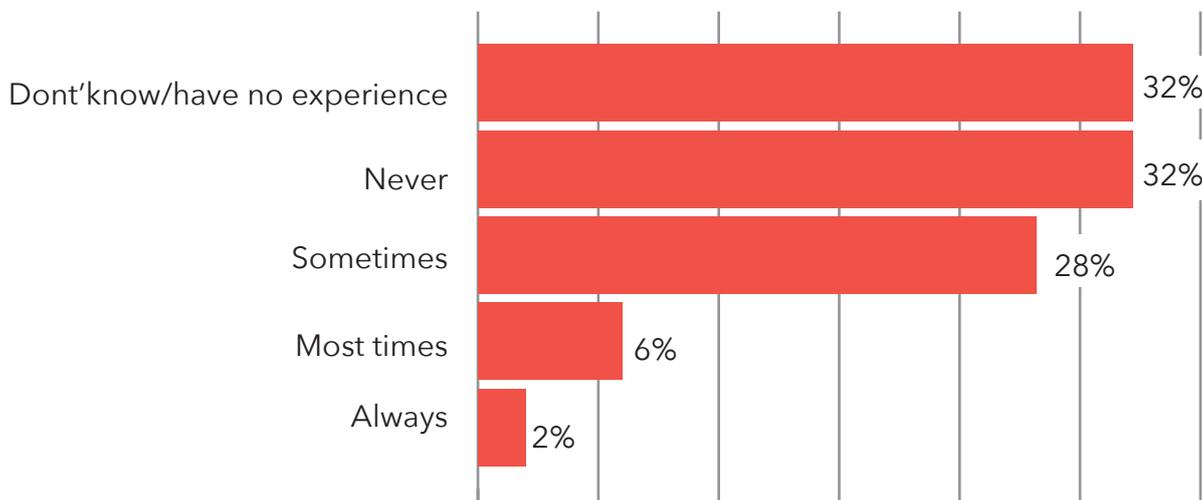


Support Organisations' results: The support organisations shared a similar view with 32 per cent saying that there was never enough information and support.

The face to face/telephone interviews supported the online survey with most people saying that there was not enough information and support.

'We need a platform to educate and inform PRS landlords of issues and stop the perception that everyone with a mental health issue goes round doing bad things. We need the resources to provide long term support to these clients' (Online Survey Respondent)

In my experience, there is enough information and support for private rented sector letting agents and landlords whose tenants have mental problems (%)



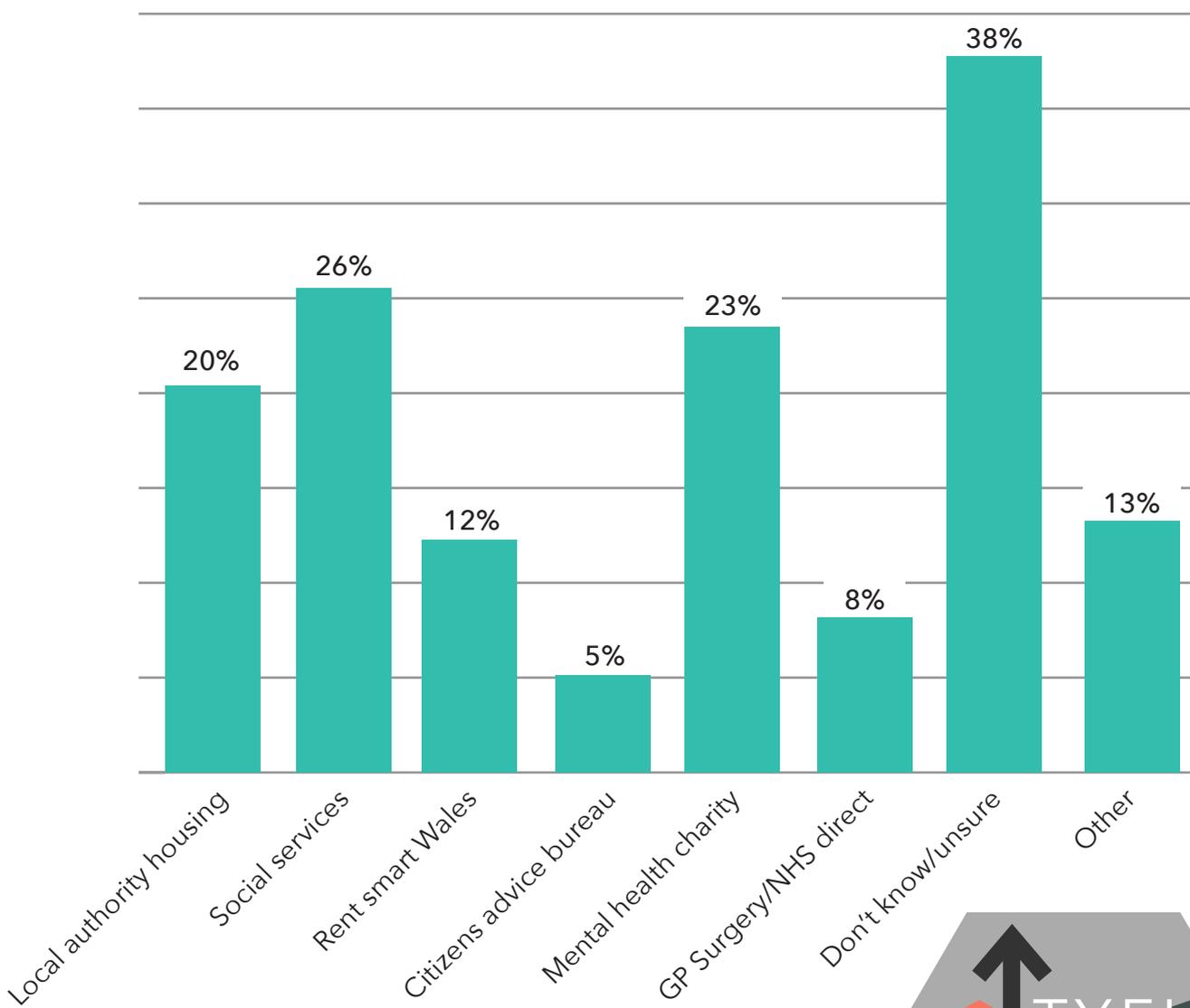
Landlords are unsure where to access information and support.

One in three landlords told us they do not know where to access information and/or support for a tenant with a mental health problem. For those who answered positively,

people identified their local authority social services department most frequently.

The interviews also identified a gap in knowledge for many landlords about where to access information and support.

If you wanted information and/or support for a tenant with a mental health problem, where would you access this? (%)



'There is no easily accessible documentation or support mechanism known to local agents about how to deal with [tenants with mental health problems] or who to go to for support' (Landlord Organisation)

Private rented sector tenants with mental health problems appear to be receiving limited information and support regarding mental health from landlords

Interviews with landlords and support organisations indicated that the private sector landlord/ tenant relationship is usually business-like. When comparing the support and information available to social housing tenants, all respondents recognised that social housing landlords have greater knowledge of, and access to, support. One landlord representative suggested an unintended consequence of asking too much of private landlords:

'Shouldn't be an expectation that landlords are there to be a crutch for tenants. Because when you put this expectation on landlords they will drop out of the market' (Landlord Organisation)

However, there is a need to consider how mental health support for people in private rented housing can be increased – one respondent reflected:

'Thinking about my landlord, he does have a couple of properties, and he's a very nice guy ... but how he accesses support ... I don't know how he would, or why he would.' (Focus Group Participant)

Private rented sector landlords are open to the idea of having access to more information and support

The Landlords online survey asked people to rank 5 options to improve the provision of mental health support for landlords and tenants in the private rented sector. Landlords ranked an online resource/website as the most useful, and training/e-learning as the least useful. The interviews with the landlord organisations reinforced these findings.

The Support Organisations' online survey ranked a specialist support service for the private rented sector as the most useful and training/e-learning as the least useful.

Landlords suggested the nature of the online resource could be a central database with links to local information including the Supporting People Teams in each local authority.

Interviewees supported the idea that support workers should work with letting agents to improve access to information and support for tenants with mental health problems.

'Support Workers could be linked to letting agents. It could help the problem' (Mental Health Support Organisation)



People with mental health problems face discrimination when trying to access private rented sector housing

In our research, we heard about discriminatory practices by some private sector landlords against people accessing private rented housing, based on their mental health problems. These were reported by prospective tenants, support organisations and landlords themselves. Under the Equality Act 2010 a person with a mental health problem has a legal right to challenge discrimination.

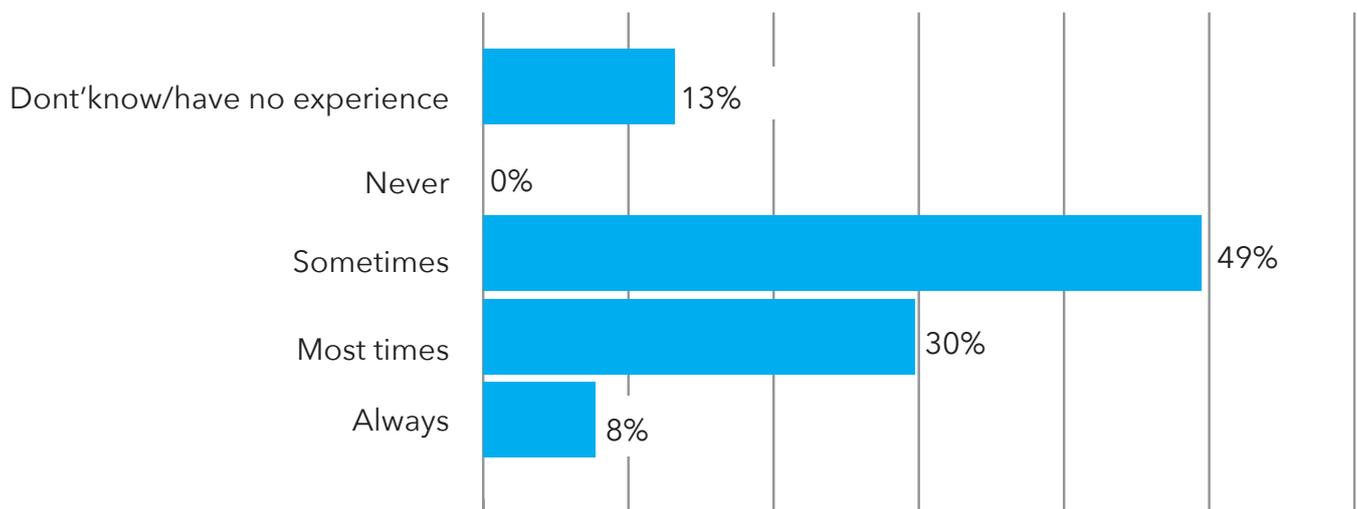
Nearly 90 per cent of the people who responded from support organisations¹ thought that people with mental health problems trying to access accommodation in the private rented sector face discrimination from letting agents or landlords always, most

times or sometimes. Over a third (37.4 per cent) of people from support organisations felt this was the case always or most times. Examples of discrimination were given by support organisations who told us:

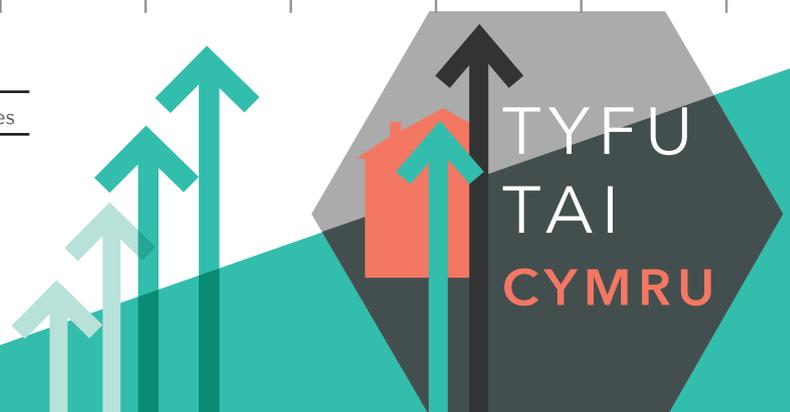
‘Clients are being declined a private property when details about their mental health and background are discovered by the agent’ (Support Organisation)

The involvement of support organisations can appear to enhance or restrict access, depending on the landlord and his/her view of the organisation and support. Sometimes, support organisations experience landlords contacting them to ask if they have any prospective tenants, particularly if landlords and support organisation have well established working relationships.

In my experience, tenants with mental health problems who are trying to access private rented accommodation face discrimination from letting agents and landlords (%)



¹There were 91 responses from support organisations across Wales



4. What support is available?

Legislation and policy

There are limited national policies and guidance focused on the combined issue of mental health support and private rented housing. **The Welsh Government's Supporting People programme** is a significant policy and funding stream in relation to mental health support for tenants in the private rented sector. The Programme funds housing-related support to help prevent and tackle homelessness, and to help vulnerable people live as independently as possible in their own homes (of any tenure). The programme budget is approx. £124.4m, supporting over 57,000 people annually.

Other key legislation/policies related to housing and support has focused on prevention include

- The Housing (Wales) Act 2014
- The Social Services and Wellbeing (Wales) Act 2014
- The Mental Health (Wales) Measure 2010
- The Well-being of Future Generations (Wales) Act 2015
- Together for Mental Health: A Strategy for Mental Health and Well Being in Wales (2012)

Mental health support for tenants in the private rented sector

The main support for people with mental health problems to access and maintain private rented housing is 'housing related support', funded by Welsh Government Supporting People Programme Grant (SPPG) and administered by local authorities. Housing related support services are mainly provided by third sector organisations, aim to prevent homelessness, and are delivered in two ways:

a) Supported Housing Services - These are accommodation-based services with long term housing related support delivered on-site 24 hours a day, 7 days a week, predominantly in social housing.

b) Floating Support Services - These are housing related support services for people in all types of housing tenure, including private rented housing. Support enables people to manage their housing, ranging from low support (e.g. 1 hour weekly) to 2-3 hours per day, from a few days to over a year.

Other support may be provided through Community Mental Health Teams (CMHTs), domiciliary (home) care and housing advice services.



Support for private rented sector landlords whose tenants have mental health problems

The Residential Landlords Association (RLA) has been working with the Open Doors Project, run by Tai Pawb, to engage with landlords and tenants to reduce inequality and discrimination in the private rented sector, including tenants with mental health problems. The Guide 'Common Issues and How to Overcome Them; A Guide for Private Tenants' has information about issues facing people with mental health problems.

Local authorities' Private Sector Landlords Forums provide opportunities for private landlords to meet a wide range of people related to being a landlord or/and to update landlords on issues.

Support organisations providing housing related support services liaise with private sector landlords as part of their work in helping people to find and sustain housing.

5. What are the gaps?

The research has identified a number of key gaps in the support available to tenants and landlords.

- There is no dedicated service in Wales for private rented sector landlords whose tenants have a mental health problem.
- There is limited information on mental health support for tenants provided by the main membership and regulatory bodies for private sector landlords.
- People with mental health problems in private rented housing are not always being signposted to appropriate services in time to help them maintain their tenancy
- There are gaps in housing related crisis/emergency support to help people at times of mental health crisis.
- Supporting People monitoring information does not identify people's housing tenure when they are supported.



6. Recommendations

This report provides an observation of mental health support for private sector tenants, based on the experiences of representatives of landlords, support organisations and people with experience of mental health problems, which has enabled common themes to inform the recommendations.

Main Recommendation

1. Welsh Government to provide comprehensive information for private rented sector landlords and letting agents regarding local and national mental health support

Landlords need full and accurate details of the local and national support available, and to be able to easily access the information. Consideration needs to be given to how this can be achieved, such as:

- Website and/or paper directories of local and national mental health support services
- Information and links on websites to appropriate agencies
- Helpline/Information line for private rented sector landlords
- Increased opportunities for landlords to meet mental health support organisations (e.g. at private sector landlord forums, talks to letting agents)

Targeted Recommendations

2. Re-licencing through Rent Smart Wales should require all private sector landlords to complete a module on mental health to improve their knowledge of how to access support for tenants with mental health problems

Improved understanding can give landlords a better insight into experiences of tenants with mental health problems and better ability to signpost people to support organisations. This could result in quicker mental health support for tenants as and when it is needed, improving the likelihood of tenancies being maintained.

3. Representatives from the PRS should be included in the governance structures of the Supporting People programme to increase the housing related support for private rented sector tenants with mental health problems

Involvement of private sector housing representatives should help to inform Regional Collaborative Committee members of issues facing landlords to help decisions on improving the support available for people with mental health problems.



4. All local authorities should develop crisis/emergency housing related support services for people with mental health problems in the private rented sector in order to support tenants to stay in their own homes

Ideally, this type of service should be available on the day it is needed to enable people to access the services when they feel ready and/or when they are in a crisis. These services should have strong links with Community Mental Health Teams to enable quick referrals to more intense support.

5. The Welsh Government must explore and address instances of discrimination against people with mental health problems trying to access and sustain private rented sector housing

The researchers were informed of examples of private sector landlords restricting people's access to housing because of their mental health problems. This is a very significant issue that needs more investigation and action. Not only may this be breaking Equalities legislation, but it is likely to bring additional stress and anxiety to people.

6. Welsh Government should collect data on the tenure of accommodation in which floating support services are provided to improve service planning and delivery

Welsh Government should work with local government and support organisations to introduce monitoring systems to include a breakdown of the accommodation tenure in which people are supported through the Supporting People Programme. This will enable a local and national picture to be established, in order to understand and address any shortfall in floating support in the private rented sector.

7. Services should be shaped and delivered with the expertise and insights of tenants living with mental health problems in the private rented sector

A more structured method of hearing the views of people with mental health problems regarding their experience of private rented housing could help improve the understanding of policy makers, landlords, tenants, support organisations. This could lead to positive changes in policy and practice in relation to accessing and living in private rented housing.





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