# Fair Rents (Scotland) Bill

### Introduction

A proposal for a Bill to protect private sector tenants by introducing measures to limit rent increases and to increase the availability of information about rent levels. The consultation runs from 15 May 2019 to 6 August 2019. All those wishing to respond to the consultation are strongly encouraged to enter their responses electronically through this survey. This makes collation of responses much simpler and quicker. However, the option also exists of sending in a separate response (in hard copy or by other electronic means such as e-mail), and details of how to do so are included in the member's consultation document. Questions marked with an asterisk (\*) require an answer. All responses must include a name and contact details. Names will only be published if you give us permission, and contact details are never published but we may use them to contact you if there is a query about your response. If you do not include a name and/or contact details, we may have to disregard your response.â€≀ Please note that you must complete the survey in order for your response to be accepted. If you don't wish to complete the survey in a single session, you can choose "Save and Continue later" at any point. Whilst you have the option to skip particular questions, you must continue to the end of the survey and press "Submit" to have your response fully recorded. Please ensure you have read the consultation document before responding to any of the questions that follow. In particular, you should read the information contained in the document about how your response will be handled. The consultation document is available here: Consultation document **Privacy Notice** 

I confirm that I have read and understood the Privacy Notice attached to this consultation which explains how my personal data will be used

### **About you**

Please choose whether you are responding as an individual or on behalf of an organisation. Note: If you choose "individual" and consent to have the response published, it will appear under your own name. If you choose "on behalf of an organisation" and consent to have the response published, it will be published under the organisation's name.

an individual

Which of the following best describes you? (If you are a professional or academic, but not in a subject relevant to the consultation, please choose "Member of the public".)

Professional with experience in a relevant subject

Optional: You may wish to explain briefly what expertise or experience you have that is relevant to the subject-matter of the consultation:

Work for an RSL and also a private landlord

Please select the category which best describes your organisation

No Response

Please choose one of the following:

I would like this response to be published anonymously

If you have requested anonymity or asked for your response not to be published, please give a reason (Note: your reason will not be published):

Please provide your name or the name of your organisation. (Note: the name will not be published if you have asked for the response to be anonymous or "not for publication". Otherwise this is the name that will be published with your response).

Please provide details of a way in which we can contact you if there are queries regarding your response. Email is preferred but you can also provide a postal address or phone number. We will not publish these details.

## Aim and approach - rent cap

Q1. Which of the following best expresses your view of capping private sector rent increases annually across Scotland at one percentage point above inflation (measured according to the Consumer Price Index (CPI))?

Unsure

#### Please explain the reasons for your response.

This would depend on how the proposed amendments to the rent setting turned out. If rent prices were structured in a points based way which meant they fell below the current LHA rate then its unaffordable for me.

# Rent level appeals

Q2. Which of the following best expresses your view of providing that, when tenants appeal their rent, rent officers and the First-tier Tribunal would be able to either lower or maintain the rent but not increase the rent?

Partially opposed

### Please explain the reasons for your response.

A bit one sided. A tenant could lodge an appeal on a rent already below market rate and a landlord may be attempting to increase at the same time of the appeal. By only allowing the process to work in one direction seems to stigmatize the landlord and waste time and money for all parties going through different appeal routes at different times and drags the entire process out.

## Landlord registration scheme

Q3. Which of the following best expresses your view of expanding the landlord registration scheme so that landlords must input the rent that they charge when they register, and update the system when the rent changes?

Fully opposed

#### Please explain the reasons for your response.

Data breaching and gives greater scope for immoral and unjust practice especially if the results were to be published. This would create sub markets and cause rent to fluctuate to extremes as it would be definitely known what rent can be charged in what area. Returning to stigmatisation of areas based on rent and if there is no current intention or planned bill to amend the LHA setting process then its setting people up to fail. If a landlord knows he can get and extra £70 monthly based on other rents in the area then its going to happen. When the LHA was introduced rents increased in lower rent areas such as the eastend and hit higher prices than before as the LHA was more and they had guarantee that this would be paid in tenants hb. So a 3 bed lower cottage went from £100 per week to £136 per week. Its a risky move and not everyone who rents their former homes as I do as ethically as I do and this is probably because I work in the housing sector and have a conscious.

## **Other options - Rent Pressure Zones**

Q4. Which of the following best expresses your view of tackling the problem of rents rising significantly faster than inflation by making it easier for a local authority to apply to create a Rent Pressure Zone (RPZ)?

Unsure

#### Please explain the reasons for this response.

Greater detail needed to answer. Some social housing rents especially in the southside are almost at the LHA rate. Would a rent pressure zone be applicable to RSLs aswell? If not how is this fair and realistically how long would it go on for? Additionally what about the the new mid market sectors rents - would they be included - I am against mid market rent to clarify. You need to consider financial services on offer to landlords. When I changed my mortgage to a consent to lease my interest rose and the lenders Stress test stipulates that I have to charge 1.5 times the cost of my monthly mortgage payments in rent to satisfy their conditions. It isint always the landlords choice and not all are profiteering people, simply following the rules.

# **Financial implications**

Q5. Taking account of both costs and potential savings, what financial impact would you expect the proposed Bill to have on:

|                                  | Significant increase in cost | Some increase in cost | Broadly<br>cost-<br>neutral | Some reduction in cost | Significant reduction in cost | Unsure |
|----------------------------------|------------------------------|-----------------------|-----------------------------|------------------------|-------------------------------|--------|
| Government and the public sector | Х                            |                       |                             |                        |                               |        |

Q5. Taking account of both costs and potential savings, what financial impact would you expect the proposed Bill to have on:

| Businesses<br>(including<br>landlords) |  |   | X |  |
|--|--|---|---|--|
| Individuals<br>(including<br>tenants)  |  | Х |   |  |

#### Please explain the reasons for your response.

Depending on the specifics of the point setting and the amount of rent deemed appropriate to charge then I might have to sell and others the same. People in similar situations to me who when their fixed rate mortgage ends (mine is still repayment mortgage amd not interest only) then it might fail the lenders Stress.test and conditions. So the variable rate would mean I would be at a loss so selling would be only option which is making homelessness and increased spends on local authority duty of care. Tenants paying for move and redecoration etc.. So cost nuteral. Also I couldn't refinance to change lenders as I have another mortgage with my partner so selling would be only option. Additionally a 3 bed Gha rent in my area is £109 per week. LHA is £136 so will social lets stamd up to the private scoring rent setting in ereas of the East End as if based on average income for areas then there is alot more minimum wage there than in partick. So rents down In partick is a benefit but the Eastend landlords may not handle any drops

Q6. Are there ways in which the Bill could achieve its aim more cost-effectively (e.g. by reducing costs or increasing savings)?

Remove barriers and Stigma and focus on exclusive housing and not pre determined by tenure type

### **Equalities**

Q7. What overall impact is the proposed Bill likely to have on equality, taking account of the following protected characteristics (under the Equality Act 2010): age, disability, gender re-assignment, maternity and pregnancy, marriage and civil partnership, race, religion or belief, sex, sexual orientation?

Neutral (neither positive nor negative)

### Please explain the reasons for your response.

Well as a disabled gay man who is an atheist then as I am landlord it would be negative for me. If I was a tenant it most likely be positive. Trying to make a point on the opened endedness of that question - its weak and interchangeable

Q8. In what ways could any negative impact of the Bill on equality be minimised or avoided?

Remember the Scotland Act 1998 and the bit about discrimination based on class

## **Sustainability**

Q9. Do you consider that the proposed Bill can be delivered sustainably, i.e. without having likely future disproportionate economic, social and/or environmental impacts?

No

### Please explain the reasons for your response.

The same as throughout - its another bamd aid. Sticking plaster to amend the cracka.rather than pull down and rebuilt a broken and class structured system

### **General**

Q10. Do you have any other comments or suggestions on the proposal?

Stop repeating history. Stop with diverse new ways to amend the market and system. These are not new and not diverse and did not work as envisaged in the long term when they were done before. Stop reincarnating failed policy and procedures and be truly unique unlike any other political entity at this time and develop a real barrier free classless structure for housing. If it cant be done then admit it and update that your ideological view is really more in line with the neoliberal-thatcherism than true.left wing politics.