



Adapting the Private Rented Sector

Acknowledgments

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With thanks to Amos Kimani.

National Residential Landlords Association
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Introduction

This report marks the first foray in our efforts to explore the role of private landlords in delivering adapted and accessible properties for disabled, older and vulnerable tenants.

There is consensus that the demand for adapted and accessible properties in the private rented sector (PRS) is rising and will continue to do so over the coming decades. However, our research has shown that there is a lack of consideration of landlords' needs, concerns and capacity within this discussion. This presented an opportunity to interrogate preconceptions and address the information vacuum about a landlord's role in facilitating reasonable requests from their tenant.

It is our view that the failure to proactively engage with landlords has resulted in unfounded assertions and attitudes about their willingness and ability to be cooperative. Therefore, we wanted to provide an informed basis on which external stakeholders could engage with landlords with a view to increasing the number of adapted homes in the sector.

Landlord engagement is key because as the second largest housing tenure in England, and with older tenants increasingly making their homes in the PRS, the sector needs to be ready to cater for a wider range of needs than it has historically. But, both awareness among landlords and proactive engagement from local and national government are often lacking.

The failure to engage landlords and the PRS is best exemplified through the disproportionately low funding that the tenure receives from central government funding of home adaptations. The Disabled Facilities Grant (DFG) is the main source of funding in England and Wales which helps finance adaptations costing over £1,000. It is estimated that only eight percent of the £505 million allocated to the fund (based on the 2019-20 budget) is spent in the PRS.

The underfunding is particularly problematic because the sector has a higher proportion of older and terraced housing, which is more expensive to convert to accommodate wheelchairs and individuals with reduced mobility. The situation is further exacerbated given that 73.5% of older renters are classified as disabled or suffer from chronic illness and population projections estimate that the proportion of households aged over 64 will more than double from five to 12 percent by 2046.

The reconfiguration needed should begin by focusing on the strengths of the PRS rather than its perceived shortcomings, particularly the narrative regarding limited security of tenure. Based on the 2017-18 English Housing Survey (EHS)⁵ found that of the average time spent in PRS was 4.1 years and of those that had lived in the sector for less than three years, 72 percent moved because they wanted to, rather than at the request of their landlord.

It is important to acknowledge that various demographics have different needs and part of the attraction of living in the PRS is the flexibility that it provides. Moving houses because of pursuing job opportunities (18%), a better neighbourhood (16%) and a larger home (13%) ranked higher than being asked to leave by a landlord (11%).

From a landlords' perspective, long-term tenants who pay their rent and look after the property are an attractive proposition because it results in fewer void periods and less expenditure during tenancy change-overs. However, landlords also must manage the risk of tenancies failing and 74 percent highlighted recovering possession through the courts as their main barrier towards offering longer tenancies. Therefore, it would be in everyone's interest for responsible tenants to be encouraged to request longer tenancies and for landlords to better articulate their willingness to provide a variety of tenancy options. It is our experience that landlords would be keen to facilitate such tenants, which would be to the benefit of disabled, older and vulnerable tenants looking for stability in the PRS.

The NRLA intends this report to mark a shift in the way in which external stakeholders engage with landlords as efforts increase towards improving the provision of suitably adapted homes in the PRS. Local authorities are particularly influential in the delivery of such objectives, given that they oversee the administration of DFGs and have the powers to catalyse change in their locality. It will take a concerted effort to bring about change and a collaborative effort will be required to ensure that this is not delivered in a top-down manner. This report hopes to spark a wider conversation amongst policy and decision makers at both local and national levels to devise strategies that leverage the strengths of the PRS in addressing the challenge of delivering accessible homes.

As an association that prides itself in supporting a rental sector that works for all, our goal in engaging with this topic is to provide insights which reflect the realities of landlords in order to foster good practices and capitalise on what works. The report seeks to deliver on this by providing an analysis of research undertaken with our members that highlights potential bottlenecks, concerns and incentives that matter to landlords.

About this report

The process of compiling this report was informed by a three-pronged approach that consisted of a literature review, stakeholder engagement and quantitative analysis in order to determine:

- **What is the landlord's role in delivering adaptations and what support is available?**
- **What research has been undertaken to understand landlords' perspectives?**
- **What are the current practices for delivering adaptations?**
- **How had external parties engaged with landlords to date, and how do landlords respond to requests for making reasonable adaptations?**
- **What existing content in circulation is specifically targeted at landlords?**

A literature review was undertaken to determine the existing body of work or lack of in order to make a judgement on the breadth of our contribution and dictate our terms of reference. The process involved analysing research and commentary by Government, voluntary sector organisations and academics.

How much do we already know?

What is the landlord's role in delivering adaptations and what support is available?

There is little extant literature which has been purposefully curated to empower landlords in their role in delivering adaptations. This is attributable to the absence of research prior to 2010 that related to disabled and older people who were reliant on the PRS. The size of the PRS has increased from 3.4 million households in 2009-10⁸ to 4.5 million households in 2017-18⁹. During this time the demographics of tenants living in the sector has also changed, driving wider interest in the role of private renting.

The research that has followed from 2010 has primarily focused on the challenges facing the end users who are either disabled, older or vulnerable. Whilst this has continued to increase the profile of the pre-existing systemic challenges, the failure to engage with landlords means that there has been minimal progress in increasing access to the PRS. Furthermore, most of the content that related to landlords highlighted their reluctance to provide permission for adaptations.

As part of the literature review, we also researched various organisations that specialised in adaptations or had a direct interest in the outcomes of seeking accessible properties. The purpose of stakeholder engagement was to help develop our understanding of existing practices within the sector. We held exploratory meetings with nine different stakeholders. Together with our initial literature review, this engagement underlined the value of having landlord specific data which could inform future collaboration.

The National Housing Federation report (2018)¹⁰ revealed that three percent of landlords had withheld permission for adaptations. More recently, the DFG review (2018)¹¹ confirmed that just over 10 percent of applications for DFGs were discontinued because the landlord or owner refused permission. Findings by the Equality and Human Rights Commission (EHRC) (2018) highlighted a lack of awareness by both landlords and tenants about funding as well as confusion about maintenance¹². Overall though, there is little evidence to suggest that work had been undertaken to understand landlords' refusal or reluctance to deliver adaptations.

What do we need to find out?

What research has been undertaken to understand the landlords' perspective?

Having established that landlords had been left to their own devices based on the literature review, we concluded that we needed statistical evidence that could create a baseline to help clarify what bottlenecks, incentives or challenges existed that were affecting the supply. To this end, we surveyed our members, with questions based on our initial findings from the literature review and stakeholder engagement. The questions put to our membership sought to build a picture of landlords':

- Current practices
- Reasons for not delivering adaptations
- Existing awareness about funding
- Consideration for letting to a tenant with future accessibility needs
- Willingness to adapt if funding was made available

What are the current practices for delivering adaptations?

Our questions aimed to fill the knowledge gaps about landlords that our scoping research and engagement highlighted. The literature had confirmed what was not being done but had given no indication of why this was happening. We felt it would be useful to understand the ‘why’ because it would quantify the scale of the challenge and provide an objective view on landlords’ practices as well as their justifications.

As part of developing the baseline, we were keen to understand the level of awareness of funding for adaptations in order to confirm if there is a need to focus on this area. We were particularly interested to compare landlords’ current awareness about funding with their willingness to adapt if funding was made available. These two data sets had the ability to provide a compelling narrative that could confirm the level of influence that availability of funding had in making landlords more likely to deliver adaptations.

The insights provided by landlords’ openness towards local authority leasing schemes reflects the level of positive engagement landlords have with a local authority, how appealing current leasing incentives would be for landlords, and their confidence in directly managing tenants with accessibility needs.

We also sought to explore the importance of various barriers to landlords providing adaptations by asking respondents to rank these. The order of priority would also be useful in providing a roadmap of other areas that landlords had identified and help focus our efforts in providing targeted intervention for potential solutions.

Views from stakeholders

How have external parties engaged with landlords and what is landlords' response to requests for making reasonable adaptations?

After reviewing the results from the research, we concluded that it would be beneficial to convene a roundtable of stakeholders to complement the survey data and help design policy proposals suited to all parties. The discussions at the roundtable explored the best path towards improving the engagement of landlords in providing adaptations.

The roundtable discussion with stakeholders was split into five sections which explored themes relating to:

- Cost of undertaking the works
- Rental income and installation of adaptations
- Landlord and tenant relationship
- Tenant demand
- End of tenancy concerns.



Cost of undertaking the work

Discussions with stakeholders highlighted the depth of knowledge required to navigate the current system and the accompanying challenge to simplify this for a lay audience. One of the key points raised was the need to distinguish between the funding provided through the adult social care budget and that provided through DFG funding.

The two funding pots have different processes and funding limits which have varying impacts on the level of landlord obligations. In addition to these two streams of funding, stakeholders confirmed that some local authorities use discretionary grants to either complement existing funding or as an alternative. Stakeholders were also keen to emphasise that landlords are not required to provide an initial outlay irrespective of the funding that is used to deliver adaptations

In terms of undertaking the works, stakeholders with first-hand experience wanted to help landlords understand that there is scope for them to be involved in the process of installation. This could range from having an input on the style of adaptations in an effort to avoid institutional looking installations that were unattractive to both the landlord and tenant, to opting to top up a funding award to achieve a higher specification look. Furthermore, landlord involvement could extend as far as having their own contractors carry out the work as long as they could show it would be at a competitive rate compared to the council's preferred contractors and that the works meet the tenant's identified needs.

Rental income and installation of adaptations

For landlords, void periods are a key risk due to the impact they have on their profit margins and getting them onboard would rely on addressing this key challenge. Our desk research suggested that the risk of void periods was ingrained into the process of adapting properties. Therefore, it was a pleasant surprise that conversations with practitioners revealed that, in almost all cases, installations of adaptations are completed whilst the tenant is in situ. This was well-known amongst the sector stakeholders but it was not explained in the existing literature available to landlords. This single issue embodied the lack of understanding about how to catalyse change within the private rented sector, and the need for a collaborative approach.

Landlord and tenant relationship

The key role of the landlord is giving consent for the installation of adaptations. Stakeholders also highlighted the role of agents as an overlooked component in the delivery of adaptations. Some stakeholders shared instances where agents were essentially gatekeepers and even if the landlord would be happy to provide consent, a lack of awareness on the agent's part could act as an unintentional barrier.

Stakeholders felt that agents contend with high workloads which could result in adaptation requests being denied due to agents' lack of familiarity with the process. To address this, it was suggested that it would be beneficial for landlords to include a specific clause in their contractual arrangement that requires the agent to escalate adaptation requests to the landlord directly or include explicit permission for minor adaptations.

A further challenge raised by stakeholders who source and assess properties is the unintentional misrepresentation of advertising around properties by both self-managing landlords and by agents. For example, stakeholders said it was not uncommon to turn up to a property advertised as wheelchair accessible that had steps leading up to the entrance of a bungalow or a narrow corridor that made it impractical to navigate once inside. As a result, stakeholders agreed it would be beneficial to share practical tips that helps both landlords and agents advertise their properties accurately.

Tenant demand

Anecdotally, a concern raised by landlords relates to the marketability of an adapted property and levels of tenant demand. One of the fundamental challenges in evidencing this is that there is already surplus demand in the market; landlords in most areas are not wanting for prospective tenants. However, the game changer in making the case is that tenants with accessibility needs can become a specific market segment, much like how student market operates.

One of the suggestions by stakeholders for evidencing demand was liaising with local authorities to help them to quantify the demand based on their social housing waiting list. Theoretically, this was a plausible option because tenants with accessibility needs have traditionally been dependent social housing. However, this would be an additional burden on local authorities who already face resource challenges. Furthermore, the data could have the unintended consequence of crystallising a failure to cater for disabled, older and vulnerable tenants.

An alternative approach involved the use of current estimates and future projections of the demand for adapted properties. Our view on the options considered was more inclined towards capitalising on existing research and then seeking local authority buy-in as part of our future engagement.

Research with NRLA members

The research was conducted between 15 March to 26 March 2019 as part of our quarterly member survey conducted by BVA-BDRC. Respondents were self-selecting from a base of over 40,000 members at the time the survey was sent. In total, we had 829 participants. The questions asked sought to explore:

- Existing practices
- Adaptations currently being provided
- Reasons for not adapting
- Willingness to let to tenants with accessibility needs
- Barriers to making adaptations
- Awareness of funding
- Impact on willingness to let subject to funding
- Portfolio management preferences

Existing practices

Who is doing what?

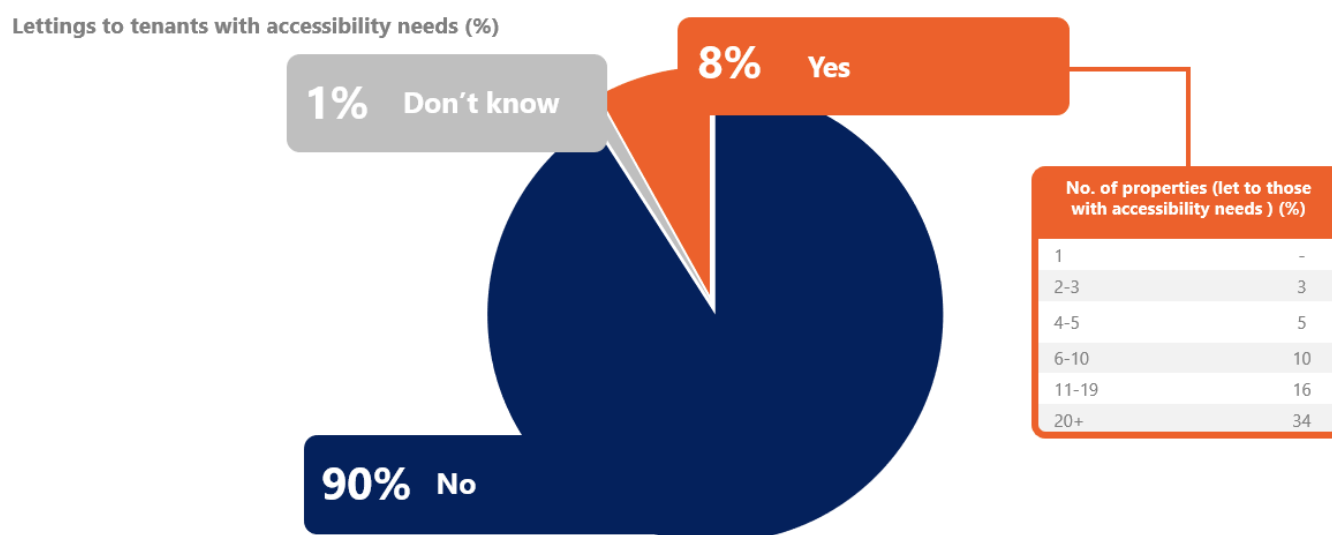


Figure 1

We asked about existing practices (Figure 1) in order to develop a clear baseline of what landlords were actually doing. This would then provide the foundation on which we would dissect existing practices by disaggregating respondents.

The eight percent of landlords that provided adapted properties was equivalent to the proportion of DFGs being awarded to the PRS¹³, and contrasted heavily to the 90 percent that did not let to tenants with accessibility needs.

Based on the pop-out box in Figure 1 it was noticeable that as a landlord's portfolio grew – which is indicated by the numbers on the left hand side – so did the likelihood that they have let to those with an accessibility need – indicated by the numbers of the right hand side of the box.

Large portfolio landlords are more likely to come across a range of tenants, reflecting the larger number of tenancies they agree. As a result, they would be more familiar with facilitating the requests of disabled tenants.

Adaptations being currently provided

Adaptations to support a tenant's accessibility needs (%)

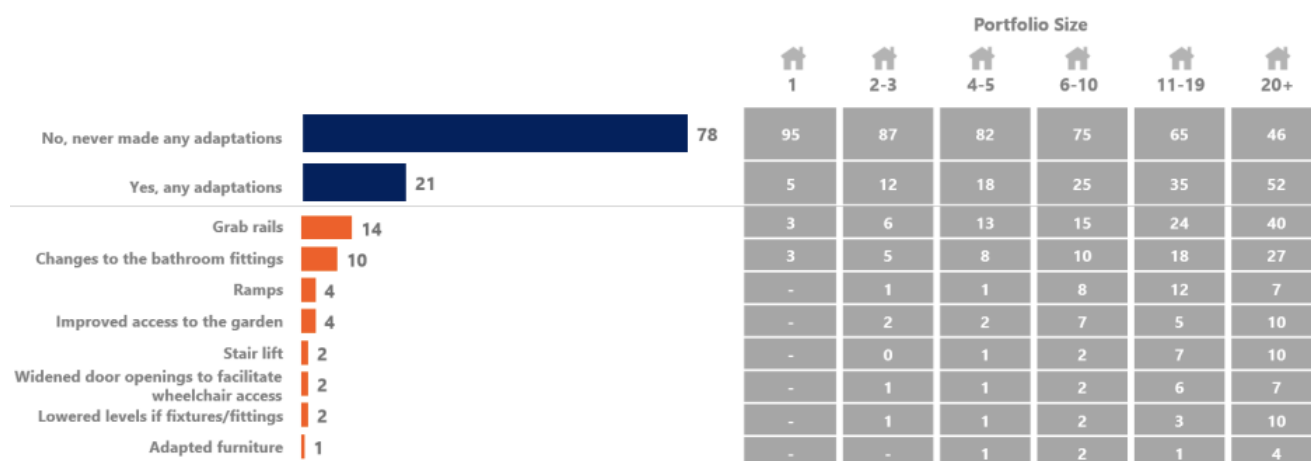


Figure 2

Having established the proportion of landlords currently providing adaptations, we were keen to understand what landlords have typically provided for their tenants. For those who made adaptations, it is clear that the majority of changes made would be classified as minor works, for example installation of grab rails and changes to bathroom fittings. The evidence in Figure 2 is significant because it substantiates the claim in existing literature that most adaptations are minor and can be completed with the tenant in situ. Furthermore, it helps dispel the myth that adaptations involve significant structural changes.

Reasons for not adapting

Consideration of letting to a tenant with future accessibility needs(%)

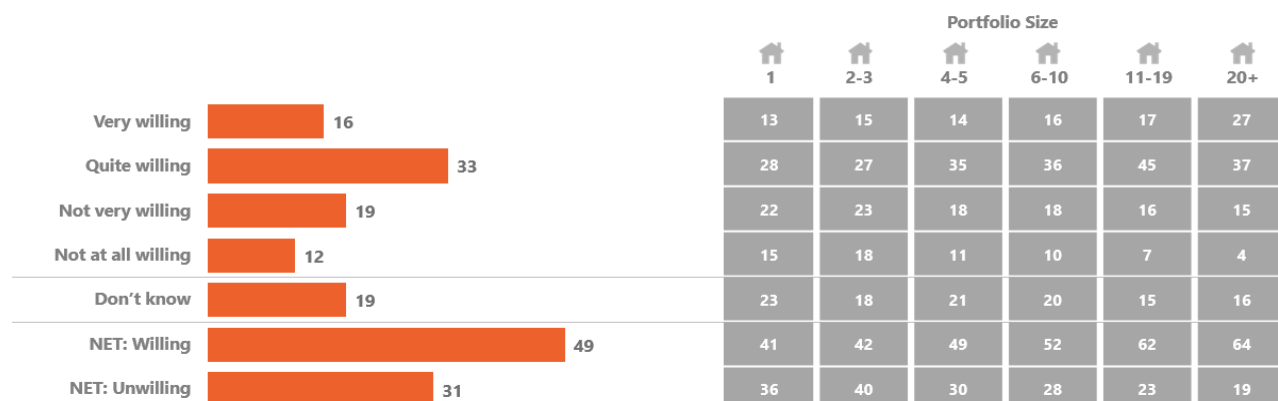


Figure 3

Many commentators emphasise that landlords are reluctant to agree to adaptations, but there is a lack of evidence about the rationale behind their decision making. To help understand the 90 percent of landlords who were not letting out properties, we probed further and provided options that ranged from preference to cost. As Figure 3 shows nearly two-thirds – 63 percent – of landlords report they have not been approached for adaptations and this increases to almost three-quarters of landlords with six to ten properties, which is indicated by the data on right hand side of the chart.

It is also noticeable that over half of landlords – 54 percent – report they have never, to the best of their knowledge, let to anyone with accessibility needs. This suggests that there is a strong case for underscoring tenant demand in order to show landlords the value of openness to adaptations. The most representative example of tenant demand was Abode Impact's research¹⁴ which included a survey of 448 wheelchair users who were asked to share their experiences sourcing accessible properties in the PRS. It found that 50 percent of respondents confirmed that the PRS would be their preferred tenure of choice.

Concerns relating to cost, tenant preference and property damage were much less significant than expected, with five percent or less of landlords responding citing these as reasons for not making adaptations. The data supports our view that efforts targeted at evidencing demand could be highly influential in unlocking supply.

Willingness to let

Consideration of letting to a tenant with future accessibility needs(%)

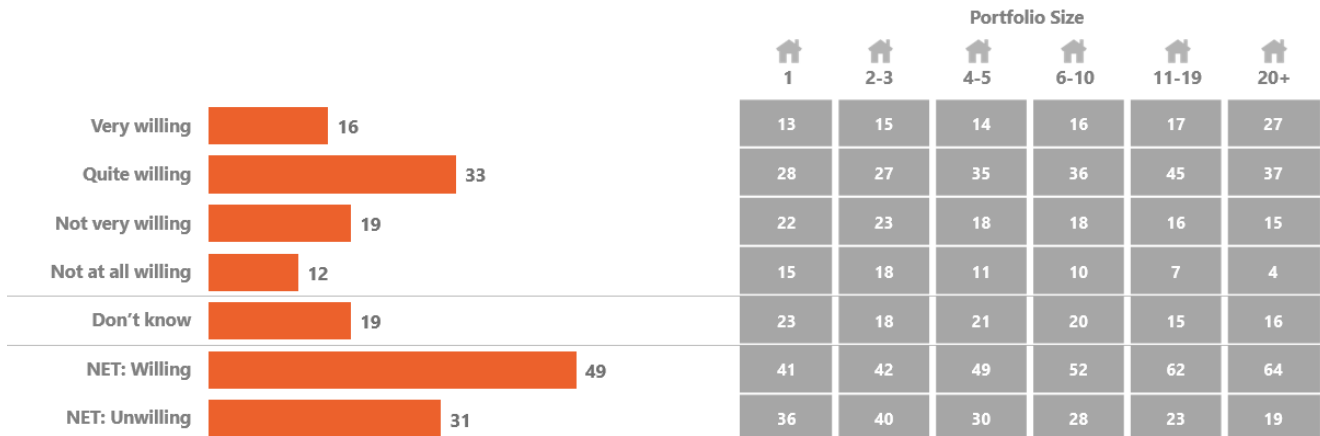


Figure 4

Overall, 49 percent of landlords were willing to consider letting to a tenant who could have accessibility needs in the future. Given the perception that landlords are unwilling to consider adaptations, this shows that there is untapped potential in the market for landlords to tailor their portfolios towards those with accessibility needs.

Despite the high net willingness in Figure 4, it is important to acknowledge and further interrogate the reasoning behind the 31 percent that were either not very willing or not willing at all, to establish whether interventions could move a portion of this group into the 'willing' category.

Similarly, more needs to be done to understand the concerns of the 19 percent of landlords who didn't know whether they would let to a tenant who developed accessibility needs in the future.

Challenges

Barriers to making adaptations (%)

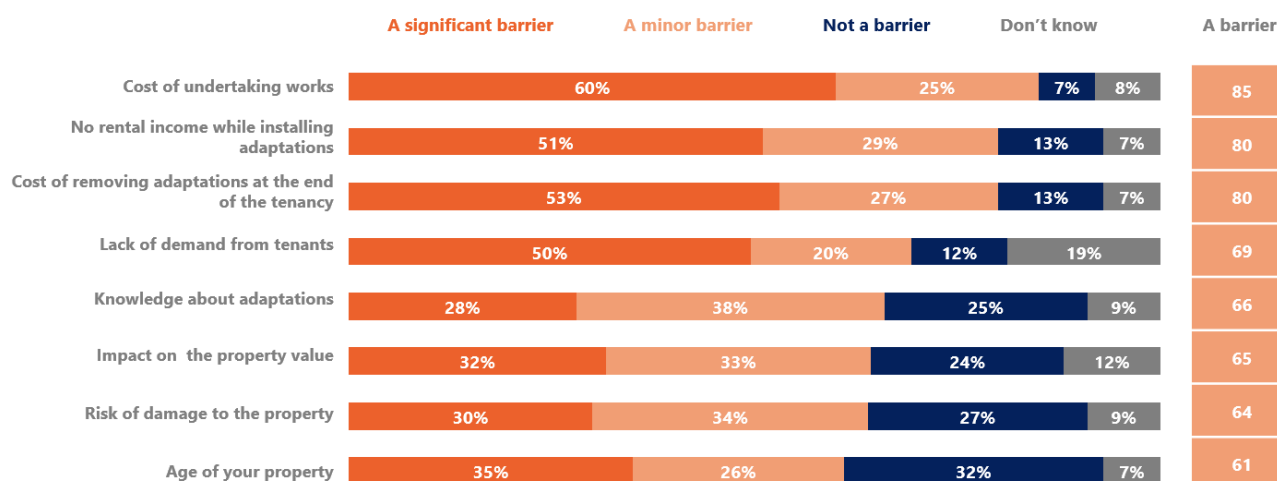


Figure 5

We used our survey to explore some of the common negative preconceptions that landlords have about adapting properties, and to establish how far these are potential barriers. As Figure 5 shows, these ranged from the cost of undertaking works to impact on property value. Landlords ranked each to establish the extent to which each was seen as a barrier.

Unsurprisingly, cost of undertaking works emerged as their number one concern because as business owners, landlords are keen to ensure that they can keep control of their costs in order to manage their portfolios effectively.

The numbers on the right hand side of Figure 5 denoted under 'a barrier' equate to the total proportion of landlords who indicated the statement on the left-hand side was a barrier (significant or minor) these totals were used to rank the various preconceptions in order of significance. It was surprising to see that while the top three concerns each had a similar proportion of landlords considering them barriers, tenant demand ranked 11 percentage points lower at 69 percent.

Nonetheless, the data provided us with a clear idea of the obstacles that could have the greatest impact if they were to be addressed. One of the potential tangible benefits arising from effective interventions could be increasing the net willingness of landlords in Figure 4 from 49 percent by evidencing tenant demand.

Awareness of funding

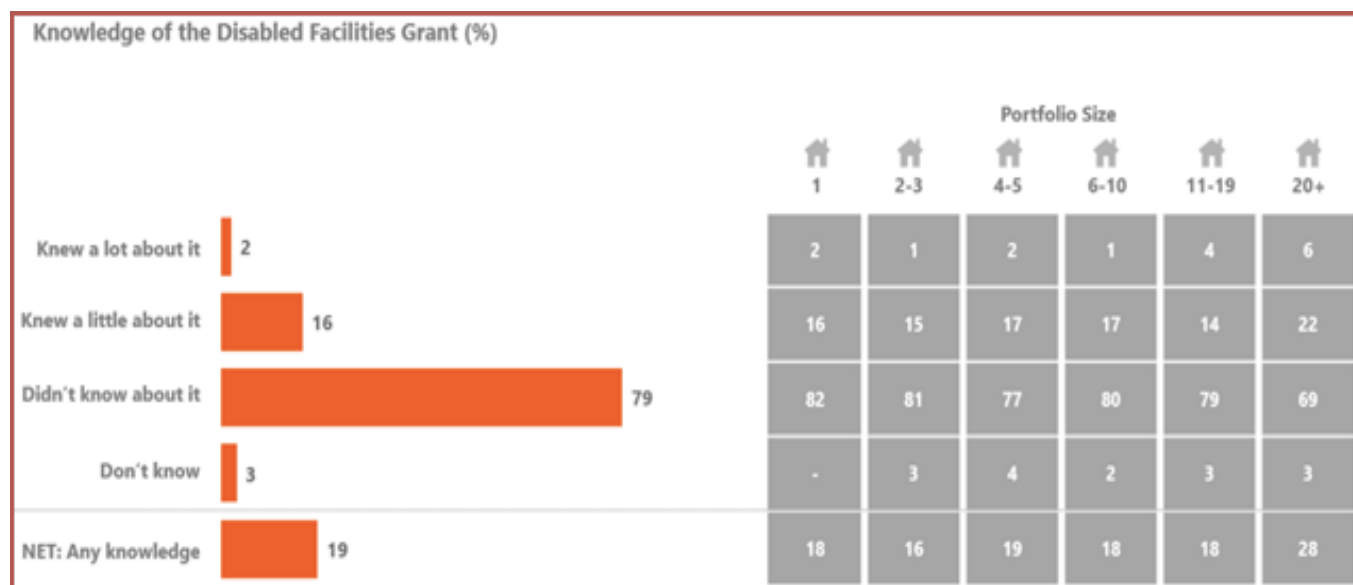


Figure 6

With the cost of undertaking works ranking as the highest concern for landlords (figure 5), increasing awareness of the options available to fund adaptations could be a catalyst in the provision of more adapted and accessible properties in the PRS.

As evidenced in Figure 6, the net level of awareness about DFGs amongst landlords stood at 19 percent. The overwhelming majority – 79 percent – had no knowledge of DFGs at all. The stark lack of awareness about funding, coupled with the cost of works being the most significant barrier for landlords, provides a strong basis for prioritising awareness of funding. We were keen to know whether the availability of funding would make a significant difference in landlords' willingness to adapt properties.

Power of funding

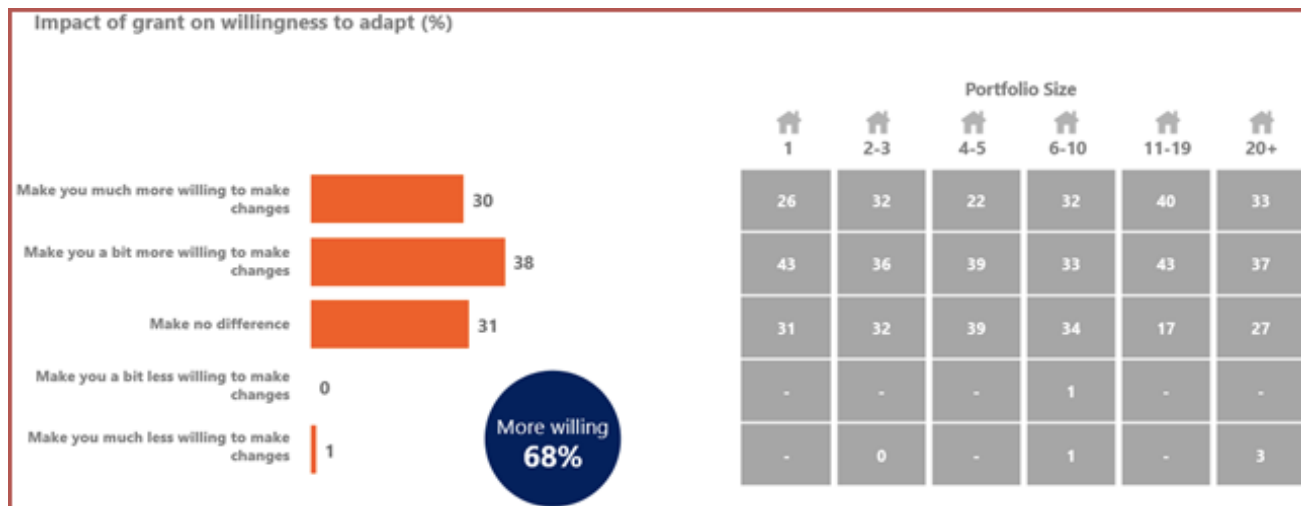


Figure 7

Figure 7 shows the impact that awareness of the availability of DFGs has on landlords, with 68 percent saying that they were more willing to adapt properties once they understood the role of the grant. Given almost eight in ten landlords had no knowledge of DFGs at all, there is ample opportunity to maximise the untapped potential of the sector.

Out-sourcing vs self-management

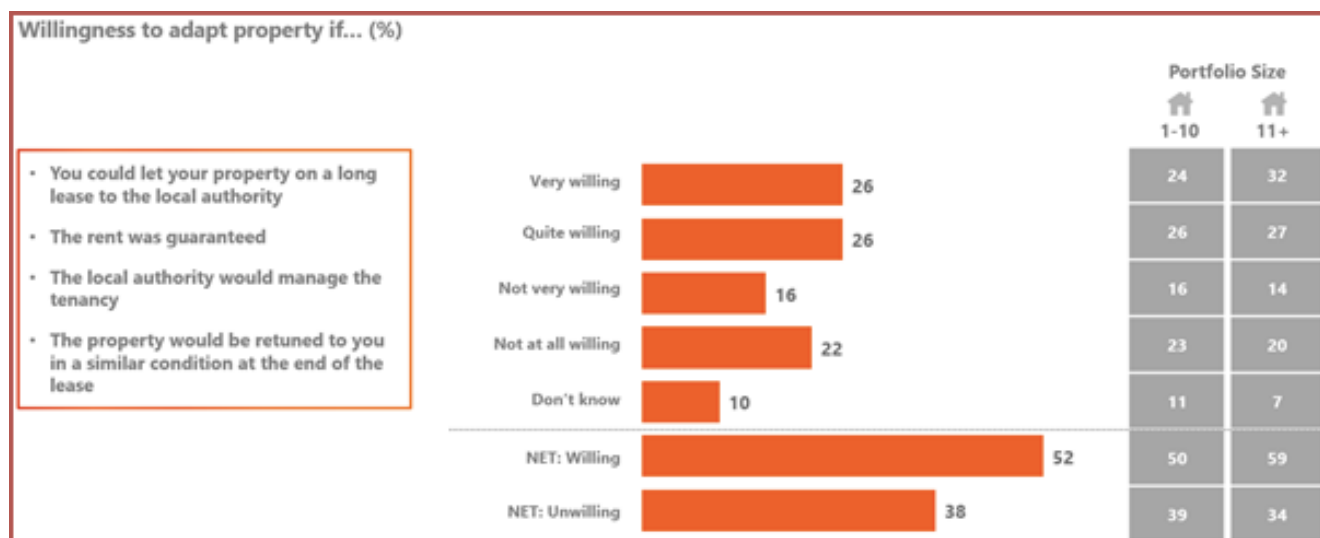


Figure 8

Just eight percent of landlords currently let to tenants with accessibility needs (figure 1), suggesting a lack of experience in the sector more widely. We explored whether offering a long-leasing option, with local authorities managing the property and the needs of tenants, would be attractive to landlords.

We asked whether landlords would be willing to let their property on a long lease to the local authority, with:

- Guaranteed rent
- Local authority managing the tenancy
- The property returned in a similar condition at the end of the lease.

We found that more than half of landlords – 52 percent – would be content with outsourcing management of their property to the local authority on this basis.

However, there was a strong sentiment against delegating responsibility with 22 percent ‘not at all willing’ to consider leasing the property to the local authority. Anecdotally based on feedback from our members, we know that landlords’ relationships with local authorities is one that polarises opinion nationally. We therefore asked landlords to cite their reason for opposing a long lease arrangement.

Unwillingness to adapt property



Figure 9

A preference for control over management and choice of tenants – 66 and 60 percent respectively – were the primary reasons for a landlord's opposition to the proposal. Whilst it was surprising that landlords' negative experiences were not as influential, the findings in Figure 9 underlined the importance of recognising that the perceived convenience of leasing schemes would not outweigh the importance of personal oversight for many landlords.

The preference to retain ownership shown by landlords shows that there is value in investing resources in the development of landlords' own capacity rather than relying on leasing schemes that require them to sign over their properties. Furthermore, given the pre-existing disproportionate disbursement of the DFG grant to other tenures, greater engagement with private landlords would yield more benefits for tenants with accessibility needs who have a preference for the PRS whilst reducing pressures on social housing waiting lists.

Recommendations

What existing content available is specifically targeted at landlords?

Our research and engagement has shown the value a collaborative approach could have in increasing landlord engagement with accessibility and adaptations. We believe that we are well-placed to develop two key outcomes, to support this ambition:

- Developing guidance to inform landlords about the process of adaptations
- Undertake pilot schemes with a select cohort of local authorities to develop ways of increasing the supply of adapted properties in the PRS
- Develop case studies, to chart a landlord's experience of delivering adapted properties.

Guidance for landlords

Lack of knowledge is the key issue which our research has raised. This is exemplified by the 79 percent of landlords who knew nothing about DFGs, which play a significant role in delivering adaptations. Given the existing low level of awareness, we believe high-level guidance acting as an introduction to accessibility and adaptations will help build landlords' confidence about managing requests.

During our stakeholder round-table, the proposal to develop content specific to landlords using stakeholders' insight and expertise was met with unanimous agreement. There was acknowledgment that the current vacuum of information was helping reinforce negative preconceptions which would make the task of delivering change much more challenging. We believe that by combining our understanding of landlords and the PRS with specialist insight around handling adaptation requests from tenants, the guide will offer balanced and practical support to landlords, and help to bridge the knowledge gap.

Developing local authority pilot schemes

Aside from the existence of DFGs as a designated pot of funding, the role of local authorities in delivering adaptations is one of the main revelations of this project. Due to the importance of the relationship between landlords and local authorities for a positive outcome, we believe that a small pilot scheme that gets a small cohort of private landlords working with a local authority to improve processes and develop a bespoke framework for delivering adapted properties in the PRS would be invaluable in increasing supply. The framework would be building on the foundations laid by the guidance for landlords and would be well placed to focus on developing solutions to the bottlenecks identified in the research.

One of the possible initiatives should focus on increasing the awareness of DFGs from its current level of 19 percent because research showed that awareness of funding increased landlords' willingness to adapt from 49 percent to 68 percent. Focusing on funding also has the benefit of addressing the preconception around the cost of adaptations which was highlighted as being the most significant barrier by landlords.

The aim of these pilots must be to find creative ways of getting landlords and local authorities working together in a mutually beneficial way so that disabled, vulnerable and older tenants are able to capitalise on the benefits of being in the PRS.

Developing case studies

Our experience has shown that one of the most impactful ways to change behaviour is by evidencing experiences and this is best done by sharing case studies. Providing tangible examples of landlords that have gone through the process of delivering various types of adaptations across the country helps to dispel myths and give concrete examples of how others have navigated often opaque processes. It is our view that the guidance together with the local authority pilot scheme will provide case studies which will increase landlords' confidence in delivering adaptations.

The case studies will provide evidence of the benefits of collaboration which will also provide an opportunity to reset the relationship between landlords and local authorities that has been strained in recent times, with the most recent flashpoint being the varied implementation of additional and selective licensing. Incidentally the Equalities and Human Rights Commission toolkit for local authorities report¹⁵ suggested that reducing licensing fees could be one of the possible incentives that could be pursued to help incentivise landlords. The power of the case studies will be down to them reflecting the lived experiences of landlords both before and after delivering adaptations which will resonate strongly amongst the wider community.

Conclusion

Ultimately, it is our view that increasing the supply of adaptations in the PRS in line with demand is a realistic and achievable prospect. However, landlords need to be supported in building their capacity so that they can make informed decisions about how best to deliver adaptations and help tenants with accessibility needs capitalise on the benefits of being in the PRS.

Our guidance for landlords is the first rung on the ladder towards getting to the pinnacle that is the proportional provision in the supply of adapted and accessible properties in the PRS. Mutually beneficial relationships between landlords and local authorities will be key in getting to the desired outcome. This report provides the terms of reference that can shape the process and ensure that the measures in place reflect the realities of being a private landlord. Success can be measured in many ways but ultimately the proof will be the change in landlords' behaviour evidenced by an increase in the proportion of landlords letting to tenants with accessibility needs, awareness of DFG funding and a significant reduction in the concern about the costs of making adaptations.



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