



## Response to Equality, Local Government and Communities Committee call for evidence in relation to the Renting Homes (Amendment)(Wales) Bill

### About Citizens Advice Cymru

Citizens Advice is a charity founded in 1939. Since then, we've given advice, information and support on a range of everyday issues to anyone who needs it, from debt, money and welfare benefits to housing, employment and relationships.

In Wales we have a network of 19 local Citizens Advice - all individual charities, staffed by nearly 800 dedicated volunteers and paid staff. We remove the barriers to advice by going to places where people need us most, delivering advice from over 375 community locations in Wales, as well as offering services over the phone and online.

Every year across England and Wales millions of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues, both locally and nationally. So one way or another, we're helping everyone – not just those we support directly.

In 2018/19 we saw **7381 people** with **17,041 housing issues**. Of these **3229** issues **specifically related to** problems in the **Private Rented Sector** including problems with letting agents, landlords and fees. Around **a fifth** (557 issues) of all the issues clients came to us about the Private rented sector related to **security of tenure, notice and possession actions** (not including rent arrears).

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## General principles of the bill

In unpublished research<sup>1</sup> commissioned by Citizens Advice 10% of respondents took more than 3 months to find their last property to rent in the private rented sector. Considering this independent research and our client data it's clear that the longer the notice period requirements for tenants the more chance there is of the tenant being able to save, plan and prepare for alternative property that is sustainable and suitable for their circumstances. We therefore welcome the Welsh Government's commitment to providing more security for tenants in the Private Rented Sector.

Our client data and research indicates that tenants in the private rented sector want to know that they can make their house their home and have control to truly choose when to leave the property. Ideally, it would be preferable for tenants not to be forced to leave their home if they have done nothing wrong but in the absence of the abolition of no fault notices the minimum requirement should be for a notice period of at least 6 months.



Client has rented a property for 4 years, paid a bond which is protected in her partners name, client has been issued with a Section 21 Notice. Client has discovered that her landlady is not registered with Rent Smart Wales and that the Section 21 notice is invalid. However, knowing that the landlord can just register and then issue a no fault eviction has left the client uncertain about the sustainability of her home. Client has 2 children aged 4 and 8 who attend a school very nearby. Client is distraught at the thought that she has to vacate her property, has to take her children from school and possibly find alternative schooling in a new area. Client is worried about finding the financial backing to move to another rented property.

Tenants may not fully understand all of their rights when entering into a contract and anything that simplifies the process for tenants, landlords and those supporting them is to be welcomed. Being served a notice whilst lawfully in occupation of a property, even if that notice is valid and doesn't change the actual length of occupation, may cause confusion for tenants in occupation about their security and may contribute to a more negative attitude to remaining in the Private Rented Sector.

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<sup>1</sup> Unpublished research carried out by COMRES of 400 tenants in the Private Rental Sector in Wales, polling took place March 7th -19th 2019

Around 1 in 6 (16%) adults in Wales have no savings at all. 1 in 7 (14%) would struggle to make ends meet if their housing costs increased by £50 a month.<sup>2</sup>

**56% of people** in the Private Rented Sector in the UK said they were **not prepared** for unexpected bills or unplanned expenses<sup>3</sup>

**35% of Private Rented Sector** clients who came to us for debt advice also operated on a **negative budget**<sup>4</sup>. When an adviser does a Single Financial Statement with someone in debt and they have £0 or less after living costs - but before any unsecured debt repayments are considered - this is called a deficit, or a negative budget. Having a negative budget means people aren't able to make any debt repayments. Often it means they will have to go without essentials, for example cutting back on spending on food and utilities, and are far more likely to fall into arrears with essential payments such as rent and council tax.<sup>5</sup>

We know that it can cost people more than £300<sup>6</sup> to move (excluding fees and deposits) and we also know that there is little financial resilience in terms of savings and disposable income for our clients. We therefore support provision for as much notice as possible for people who have to find a new home.

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<sup>2</sup> [Financial Conduct Authority \(2017\) Financial Lives Survey](#)

<sup>3</sup> <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Debt%20and%20Money%20Publications/Walking%20on%20thin%20ice%20-%20full%20report.pdf>

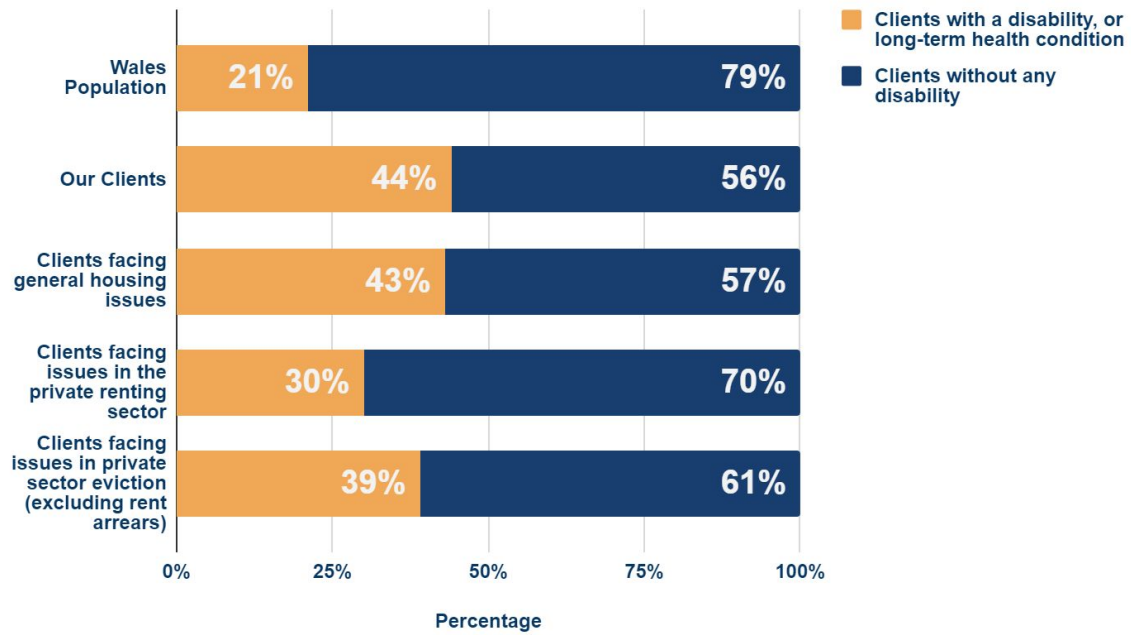
<sup>4</sup> Source: Money Advice Recording Tool, November 2018 - November 2019

<sup>5</sup> [https://www.citizensadvice.org.uk/Global/CitizensAdvice/Consumer%20publications/Negative%20budgets%20report%20-%20phase%201%20\(1\).pdf](https://www.citizensadvice.org.uk/Global/CitizensAdvice/Consumer%20publications/Negative%20budgets%20report%20-%20phase%201%20(1).pdf)

<sup>6</sup> Unpublished research carried out by COMRES of 400 tenants in the Private Rental Sector in Wales, polling took place March 7th -19th 2019 - 11% of respondents said more than £300 when asked "Thinking about the last time you started a tenancy, approximately how much did it cost for you to move house excluding your deposit (e.g. time off work, petrol or public transport costs to attend viewings or sign documents, hiring removal specialists)?"

## Some key demographics of our housing clients

### Disability and Long Term Health



### Households with dependent children

