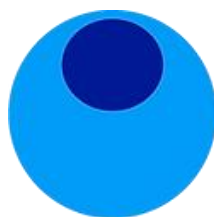


Social Policy Report

Private Rented Sector Housing
Advice Project 2023-25



**SAFE
DEPOSITS
SCOTLAND
CHARITABLE TRUST**

Clackmannanshire Citizens Advice Bureau Ltd.

Introduction

In May 2024, the Scottish Government officially declared a housing crisis. Across Scotland, Shelter has reported that 1.5 million people are currently denied a safe, stable home. Many private renters are facing increasingly unaffordable rent and poor conditions, with others having no permanent home. In the last financial year, while seeing a decrease in new applications, there has been an increase in the number of open homeless applications (1%) and an increase in those in temporary accommodation (6%). The Scottish Government has pledged £4.9 billion in funding to tackle this emergency and aims to deliver around 36,000 affordable homes by 2029-30. As well as this, Awaab's Law is set to be implemented in March 2026, subject to Parliamentary approval, which would ensure landlord's promptly address issues hazardous to tenants. The Housing (Scotland) Bill, which passed in September 2025, will also introduce new protections for renters and work to reduce and prevent homelessness. While these regulations and actions should provide increased protection, support and sustainability for the private sector, immediate support is also required.

Since 1999, the private rented sector in Scotland has grown from 120,000 to 320,000 in 2022. In this time the sector has seen rapidly rising costs many residing in poor conditions that may be detrimental to their health. Shelter Scotland identified that 2.3 million people are currently struggling with the security, suitability or cost of their home. 2024 saw monthly average rents increase for all property sizes with an average two bedroom property seeing its rent increase by 6.2% in the year to end September 2024. Matt Copeland, the head of policy and public affairs at National Energy Action, identified private renters as more likely to be fuel poor than people in any other tenure. Due to poor housing standards such as leaks, private tenants often spend thousands of pounds more than the average household in order to keep a safe temperature at home. The cost of living crisis has also significantly impacted both tenants and landlords, with it becoming increasingly difficult to meet essential costs.

Clackmannanshire, much like the rest of Scotland, has faced detrimental impacts of the cost of living crisis and demand for support from the private rented sector grew. Representatives from the local council's housing team approached Clackmannanshire Citizens Advice Bureau to request a specialist advice service for the private rented sector, after facing an

inundation of private tenants seeking assistance. They recognised that the area lacks the resources to adequately cater to the private sector and Shelter has faced an unprecedented demand, which would be unsustainable. Therefore, the bureau sought to take a more proactive approach towards the private rented sector through the establishment of a new project.

Funded by Safe Deposits Scotland, this new housing project sought to contribute to an increase in sustainable tenancies. The project offered housing and debt advice, financial education and income maximisation, mediation between tenants and landlords, and representation at the First Tier Tribunal for Scotland (Housing and Property Chamber). As well as this, the project also sought to re-establish the Private Landlord Forum in Clackmannanshire, to encourage an improvement of standards and allow landlords to share examples of good practice. The project aimed to influence the sector as a whole to consistently promote good practice and to achieve this it was important that both landlords and tenants were equally accommodated. While open to everyone in the private sector, priority would be given to those at risk of eviction, particularly those with vulnerabilities such as mental/ physical health issues, carers, young children or on a low income. Through these actions the project aimed to actively prevent homelessness in Clackmannanshire and assist the sector to maintain reasonable and sustainable tenancies.

Project Actions

The project officially launched on the 11th of September 2023. Considerable effort was put into promoting the project prior around the time of its launch to ensure both private tenants and landlords in Clackmannanshire were aware of the support being made available. Promotional material was designed and rolled out across different mediums including to local groups and organisations, over social media, and in the local newspaper. Posters and leaflets were distributed in shops, community centres, health centres and outreach venues. By utilising multiple promotional strategies, we could ensure that news of the project reached as many people as possible as we are aware different groups (such as young people, older people, people with disabilities etc) will be more likely to access this information through different outlets. As well as this, the dedicated housing adviser on this project visited many local

groups and organisations, including Alloa First, Homestart and Clackmannanshire Council. Multiple events were also attended in person including Breathe Easy and Glenochil Prison Wellness Day. This presence within the community ensured that from the inception of the project, visibility would be high. These efforts paid off, with the project seeing 16 clients in its first month, and a swift increase to 23 clients the following month. In these early days alone, the project adviser was able to assist clients to obtain a total client financial gain of £7300.

Work was also put in from the beginning of the project to revive the Clackmannanshire Landlord Forum. This forum previously operated in the area and was very active, and the adviser saw this as an opportunity to advise landlords and facilitate a platform for them to support each other with implementing good practice. Contact was made with landlords in the area via the council's landlord register, and interest from landlords was high. The first meeting of the forum took place in November 2023, with 44 landlords in attendance and 16 showing interest in also sitting on a landlord steering group. At the first meeting, landlords in attendance were provided with a list of topics they could learn more about and asked to rank them by preference. Most interest was shown in the rent cap, legal process of eviction and funding opportunities. The private sector leasing scheme, landlord tax obligations and repairing/ tolerable standards were rated as second choice. The forum continued to meet regularly across the projects duration and was highly successful. The forum also attracted the attention of Housing Minister Paul McLennan MSP, who accepted an invitation to address the forum and attended on two occasions. He attended a meeting in May 2024 to participate in a Q&A session with the landlords. This meeting also gave our project adviser the opportunity to work collaboratively with landlords, the Clackmannanshire Residents & Tenants Federation, local and Scottish Government, and Citizens Advice Scotland. Our adviser received a number of calls and emails from landlords expressing their gratitude for the event and a desire for similar ones in the future, showing that a lot was gained for all involved. With the forum not only drawing a lot of interest from local landlords but also from national officials, our adviser was able to successfully re-establish the forum and create a space for landlords to interact and learn from each other.

From the forum, a steering group of local landlords was set up. They met regularly to set discussion topics and contact external agencies for the

forum. As well as this, the group worked with our adviser to develop a detailed information pack for landlords, which was then distributed to private landlords in the area. Similarly, a group of private tenants worked alongside our adviser to create an information leaflet for tenants. This leaflet was printed and distributed to local shops, community hubs, outreach locations and in the bureau's reception. This work actively promotes the rights and responsibilities of both landlords and tenants, empowering them to be more aware of, and in turn enforce, these rights. By designing them alongside the target demographics, our adviser could ensure they contained the information both groups felt was needed in a way that was accessible to them.

The project's other aim was to actively prevent homelessness by assisting tenants to remain in their tenancies as long as reasonably possible. Our adviser set out to achieve this aim by providing holistic advice on not only housing, but benefits, debt, energy and more. Our adviser also offered mediation services and representation at First Tier Tribunal. Through early intervention and mediation tenants were empowered to sustain their tenancies and avoid eviction, which in turn also relieved pressure on the Council to provide temporary and/ or permanent accommodation. From its inception, the project drew a good number of clients. By December 2023, 159 contacts had been made and a total client financial gain of £10,874 had been generated. Client's sought advice on a range of issues such as the right to repair; grounds for eviction; energy; discretionary housing payment; repairing standards; income maximisation; debt; and food insecurity. By taking a holistic approach to advice and addressing not just the client's housing needs but their situation as a whole empowered clients to sustain their tenancies and help alleviate the pressures of the cost of living, which in turn could promote better mental wellbeing. Similarly, our adviser also took a pro-active approach to case work, making contact with non-clients to seek information, guidance or provide mediation. By promoting early intervention and impartial mediation to support both parties, escalation to the First Tier Tribunal could be avoided. Collaboration with Home Energy Scotland and the bureau's Safe and Warm adviser also allowed for the project to address issues such as energy efficiency and fuel poverty. With the ongoing energy crisis deeply impacting many residents in Clackmannanshire, it was important to help prevent fuel poverty and improve property standards. Should a client be identified as requiring further energy support, they could then be referred to the bureau's energy adviser.

In the projects first year 106 clients, made up of both tenants and landlords, were supported by the project. 61 of these clients were new to the CAB service, again showing how the advisers pro-active approach to promoting the project led to an increased awareness of the service being made available. At the end of this first year, a total client financial gain of £24,607.36 was generated. The projects funding was renewed for a second year, and this high success rate continued. Between May and June 2024 alone, a client financial gain of £25,971.06 was generated and the number of clients seeking support from the project remained consistent. By the projects end a total of 226 clients had been contacted by our adviser and a total client financial gain of £143k had been generated. It is important to note that these figures do not take into account the contacts our adviser made via the landlord forum, external groups and conferences. Similarly, the recorded financial gain does not include the savings made by the local authority by not providing accommodation to those evicted from their tenancies, with our adviser having helped prevent this. Therefore the number of those supported and the financial gain generated could be far higher than what has been recorded by our case recording system.

Project Outcomes and Conclusion

Towards the end of the project, a survey was sent out to all clients for their views on the project, with twenty six landlords and seventeen tenants responding. Feedback was highly positive, with 98% of respondents rating the service excellent/ good. 79% of those surveyed also said their understanding of housing rights and obligations improved and 70% said their confidence in managing their property had improved since gaining a fuller understanding of their rights and obligations. Further to this, 70% saw an improvement in their wellbeing. This feedback highlights how important the work this project carried out has been to the private rented sector in Clackmannanshire. A specific example of one person who sought support from the project is a woman who approached the CAB in December of 2023 after reporting repairs to her letting agency for two years, without success. The client is autistic and suffers from germaphobia and the condition of the property was causing her undue distress and was detrimental to her health. Through informal mediation between the client and letting agent, as well as the landlord, the adviser worked to reach a satisfactory solution for everyone. As a result of this

work, costs were established and the client was supported to move into a different property while the repairs took place, safeguarding her health and allowing for the repairs to be carried out efficiently. The client reported that she was delighted by the service provided by the project and was looking forward to moving into the new property. This case is just one example of promoting best practice by utilising informal conflict resolution strategies which allowed for solutions that work for all to be identified and increasing the knowledge of all parties of their rights and responsibilities.

This is just one such example of the positive outcomes the project was able to achieve for its clients. For many, both landlords and tenants, this project facilitated them to achieve desirable outcomes and prevent incurring additional costs and stress by having to take a case to First Tier Tribunal. Demand for the project across its two year duration remained consistent and financial gains generated were high. These are benefits that without the free advice sector many of our clients may have never seen. While other organisations may have been able to support with the presenting issue, the holistic approach and wrap around advice service offered by our adviser meant that not only could the presenting problem be resolved but recurring issues could be prevented. For example, a tenant struggling to afford rent following notification of a rent increase could be supported to challenge it if they felt it was unfair, but also provided with a full benefit check to unlock financial gains they may not have known they were eligible for, energy efficiency and tariff advice to reduce outgoings and referrals to emergency support such as the food bank or Scottish Welfare Fund if it became necessary. This type of service is not only critical but can be life changing. Throughout the survey, those who offered feedback commented on how much it helped having someone knowledgeable who cared about the issues they were facing and could support them. Without this service being available, they may have felt they had nowhere else to turn.

Not only is the service a lifeline for clients, but it also alleviated pressure on the local council. The costs of homelessness and finding suitable temporary and permanent accommodation for those on the waiting list are high. By preventing evictions where possible and keeping tenants in their homes, there was in turn no need for them to have to apply to the local council for housing support, not only alleviating the stress

homelessness would cause for the tenant but alleviating the pressures on the council's housing team.

The project has now come to an end but in the past two years it has been highly successful, generating positive outcomes for both landlords and tenants which may otherwise not have been achievable and improving the landscape of the private rented sector across Clackmannanshire.

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