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**SHUSU**  
SUSTAINABLE HOUSING  
& URBAN STUDIES UNIT

# **Precarious lives: Exploring lived experiences of the private rented sector in Salford**

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## About the authors

The Sustainable Housing & Urban Studies Unit (SHUSU) is a dedicated multi-disciplinary research and consultancy unit based at the University of Salford, providing a range of services relating to housing and urban management to public and private sector clients. The Unit brings together researchers drawn from a range of disciplines including: social policy, housing management, urban geography, environmental management, psychology, social care and social work.

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## The research team

This research was undertaken by Dr Lisa Scullion, Dr Andrea Gibbons and Philip Martin with support from Peter Rogerson (Salford City Council).

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Particular thanks goes to all the people who found the time to talk to us and answer our questions in a full, honest and patient manner. It is hoped that this report is able to accurately reflect their experiences.

This report is based on research undertaken by the study team and the analysis and comment thereafter do not necessarily reflect the views and opinions of Salford City Council or any participating stakeholders and agencies. The authors take responsibility for any inaccuracies or omissions in the report.

This research is dedicated to Councillor Paul Longshaw.

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# Foreword

It is my pleasure to introduce this report, the result of collaboration between Salford City Council and the University of Salford, and a model for partnership between the council and partners in our city.

The stories detailed here are indicative of a profound crisis enveloping modern Britain. The housing crisis, itself the result of decades of under-investment in construction and house building, has become an inescapable political issue of our time.

Whether it is the increase in homelessness and rough sleeping, the huge queues on our housing waiting lists, skyrocketing rents and house-prices or the increasing prevalence of poorly-managed Homes of Multiple Occupation, it is now impossible to ignore the impacts that this crisis is having on all of our lives.

This is a crisis which has been exacerbated by our national failure to continue building social and council housing at the rate of the post-war Labour governments. Similarly, since the introduction of Right to Buy we've been witnessing ex-council houses increasingly finding their way in to the private rented sector at higher and higher rents. Over recent years within Greater Manchester for every ten council houses sold under Right to Buy we've only been able to replace them with one home and often not at a council rent.

The loss of this social provision in affordable housing is one of the central contributors to the rise in homelessness, the increasing use of expensive temporary accommodation by local authorities to house them, and the increasing numbers of residents on our housing waiting list within Greater Manchester, currently standing at over 84,000 residents.

However, it is one thing to look at the statistics, and quite another to recognise the personal impact this has upon people struggling to make-ends-meet in an increasingly precarious world. This document is focussed on the lower end of the private rented sector and is not a comprehensive analysis of every household within the private sector – we work with many fantastic private landlords on a daily basis.

As Salford is currently ranked by the government's own Indices of Multiple Deprivation as the 22nd most deprived Local Authority in the country, those surviving on low incomes are not unusual and therefore warrants a deeper understanding of their lived experiences in 21st Century Britain.

Increasingly, as affordable housing options diminish for so many millions of Britain's residents, more and more people are accepting unsanitary, unsafe and illegal conditions as the new 'norm' in their experience of accommodation (particularly the lower end of the private rented sector).

At the council, our responsive services are flooded with requests for help and support on a daily basis. Our staff are inundated with new cases, individuals and families desperate for help, often fearful to report bad practices and living in poor conditions.

The demand, in this paper, to supply more affordable and council-housing is welcome; we know from history that the only periods in which housing supply has been close to meeting housing need have been those in which local and national government has engaged in large levels of intervention and regulation in the private market.

Our failure to provide truly affordable accommodation will only serve to perpetuate the issues faced by the participants in our report; more poor conditions, more insecurity of tenure, homelessness and squalor.

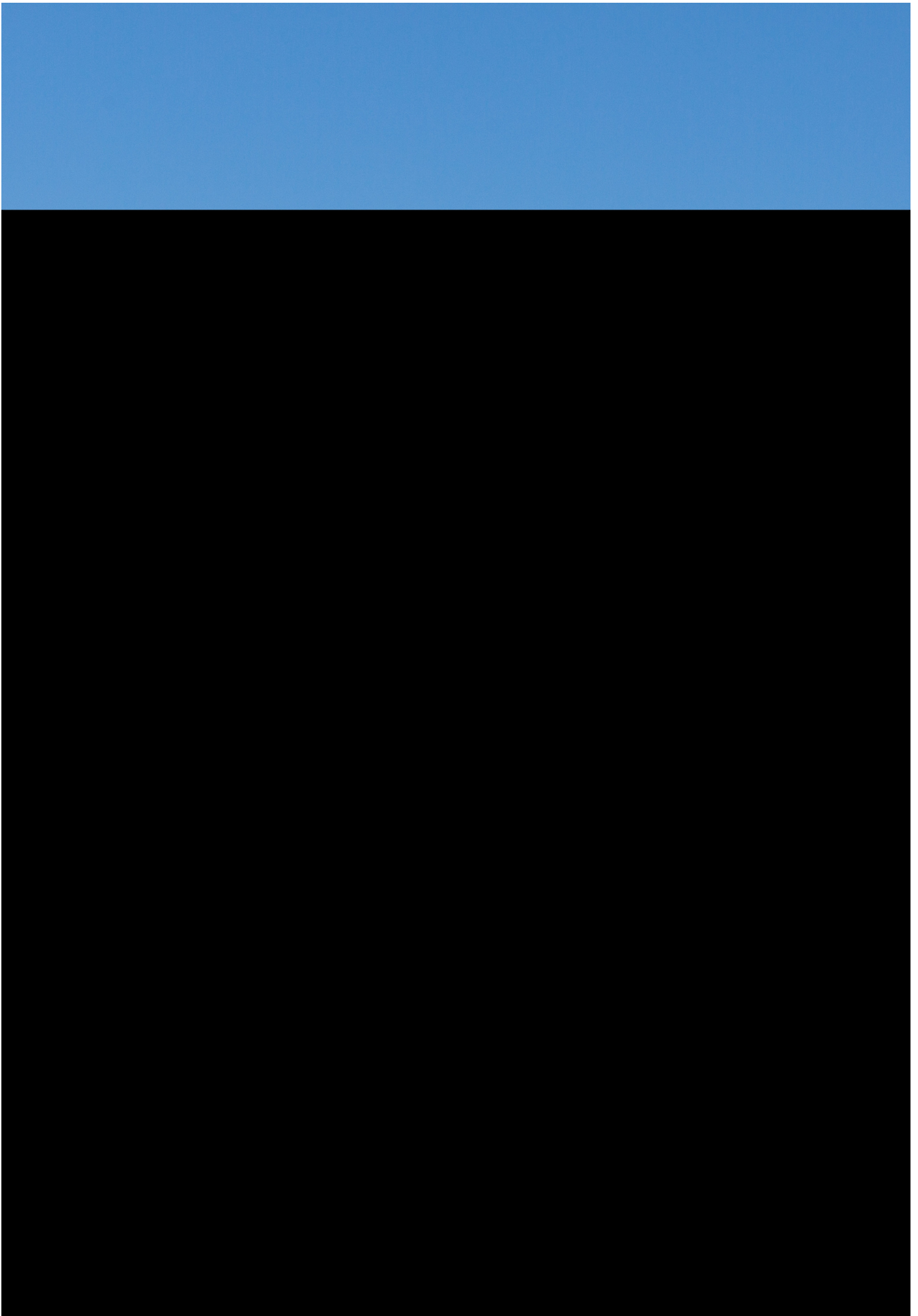
In one of the most developed countries in the world we should be aiming – across the public, private, community, voluntary and social enterprise sectors to ensure that everyone has a decent place they can call home. I hope this research can help us to come together to achieve this ambition.

Salford City Mayor, Paul Dennett




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# 1. Introduction



Today the private rented sector is the second largest tenure in England, second only to owner occupation (Bate, 2015). The decline in social housing stock has been well documented, with long waiting lists for a shrinking number of properties as numbers continue to fall through the 'Right to Buy' scheme introduced in the 1980s (Bate, 2015). Thus low-income households have been steadily pushed into the low end of the private rented sector market, where rents are steadily rising (Houston et al., 2014). Disadvantage is no longer seen as the domain of the social rented sector as shifts in tenure and work patterns mean that the largest group in poverty is no longer those in 'workless' social renting families, but working private renting households (MacInnes et al., 2015). Indeed, with the number of private renters in poverty doubling to 4.4 million since 2002/03, private renting has been regarded as the 'new home of poverty' (Joseph Rowntree Foundation, 2016).

The existing literature focusing on the private rented sector is small in comparison to that on social housing. However, key issues are emerging in relation to barriers to entry and rising rents (particularly in relation to changes in welfare benefits), insecurity of tenure and changing tenures such as shared tenancies and Houses in Multiple Occupation (HMOs), fuel poverty, and the impact of physical conditions. The intersection between housing and health cuts across all of these issues, which affects both physical and mental health (Kemp, 2011; MacInnes et al., 2015). Current studies also suggest that the negative

impacts of high rents, low security and poor conditions impacts unequally, falling more heavily on those under the age of 35, lone parents, BME communities and migrants (Kemp, 2011; Tunstall et al., 2013). The rising costs of both rents and fees are set against a background of unemployment and underemployment, along with wage stagnation (Palmer et al., 2016; Marí-Dell 'olmo et al., 2017). Furthermore, on-going welfare reforms have added another layer of significant difficulty for some, which is likely to continue with the roll out of Universal Credit Full Service (including the removal of entitlement to the housing cost element to those aged 18-21). Indeed, research suggests that:

the continued impact of reforms implemented before 2017 will increase the cumulative loss from welfare reform to an average of £40.62 per week by 2020...This is especially pronounced for private renters, for whom the link between the Local Housing Allowance (LHA) rate and market prices has been broken (Policy in Practice, 2017: 4).

In Salford, the private rented sector is steadily increasing (see Michael Dyson Associates Ltd, 2017). Rents have also steadily increased. Yet Salford itself remains in the top 10 percent of most deprived local authority districts in England, based on proportion of deprived neighbourhoods (Department for Communities and Local Government, 2015). High rents connect not just to rising homelessness and debt, but also to the ability of a growing number of people to afford basic necessities such as food, heating and clothing (Perry, 2012; Citizens Advice Salford, 2016).



Recent studies have found that not only are low-income households worse off in private rented housing, but that housing costs are also now impacting negatively upon those who have previously been considered 'non-poor' tenants (McFarlane, 2014).

While we recognise the increasing focus on improving standards and affordability in relation to the private rented sector<sup>1</sup>, as the sector continues to grow and change, the need for research that explores the experiences of those living within this sector becomes increasingly important.

## 1.1 Aims and objectives

While some research has been undertaken in Salford around the private rented sector (PRS), which helps us understand its size and nature, very little is known about the lived experience of being a 'private renter', and how living in this tenure intersects with other vulnerabilities such as low paid and insecure employment, health problems, benefit take up, etc. (see, however, Citizens Advice Salford's 2016 report on private tenants seeking their help). As such, the overall aim of this project was to provide an empirically informed understanding of the experience of a diverse range of private rented tenants in the lower rental market in Salford in order to inform future policy and practice. More specifically, this research attempted to address the following interconnected objectives:

- To map people's diverse pathways into the PRS (e.g. previous tenure experiences; reasons for living in the sector; and degree of 'choice' exercised over tenure selection, etc.);
- To explore people's experiences in their current accommodation across a range of themes (e.g. conditions; relationships with landlord/contractual arrangements; security of tenure; affordability; expectations; and aspirations); and
- To provide an understanding of how living in the PRS intersects with other vulnerability factors (e.g. links between tenure and low paid/insecure employment; impacts on children/families; benefit take up/experiences; and impacts on health and well-being).

## 1.2 Methods

In order to understand lived experiences of the private rented sector in Salford, a qualitative approach was adopted to collect the views and experiences of two key stakeholders: service providers and PRS residents. Each of these is briefly discussed below.

### Consultation with service providers

Five focus groups were undertaken consisting of a range of frontline staff as well as those working at strategic levels. Participants included staff based in various departments of Salford City Council, social housing providers, representatives of other public services and community and voluntary sector organisations.

Salford City Council helped compile an initial list of individuals and organisations of relevance to the research, which were then allocated into the following 'thematic' focus groups: Advice Services; Housing and Regulatory Services; Health & Social Care; Neighbourhoods; and Community and Voluntary Sector.

Each focus group discussed the changing nature of private renting in Salford and emerging challenges and issues they were encountering in their day-to-day work. A total of 17 people took part in the focus groups. In addition, we carried out two telephone interviews with service providers who were unable to attend the focus groups but wanted to contribute to the research.

### Consultation with PRS residents

The main focus of the research was exploring the views of PRS residents in Salford. Given the recognised challenges in identifying and accessing people in the PRS to take part in research, particularly those most vulnerable such as migrants or tenants struggling with mental health issues, we used a number of strategies to recruit participants (see Lister, 2006; Gousy, 2014; Barratt, Green and Speed, 2015).

Firstly, we worked with Salford City Council to map the areas in Salford with high concentrations of private rented housing that also scored highly on the Multiple Deprivation Index. Three initial areas were chosen as a focus for outreach work that overlapped with Salford's landlord licensing areas (Broughton; Weaste and Langworthy; and Eccles). Door-to-door leafleting was carried out across these three areas, with leaflets also given to community centres, local libraries and Gateways.

Secondly, visits were made to a range of organisations, community centres and forums to introduce the project and invite participation. Despite these efforts, and the support from a range of organisations, it was challenging recruiting participants for the research. As such, for pragmatic reasons, we therefore broadened the fieldwork to cover the whole of the city. Additionally, we spent a number of days working out of Salford's Housing Options office, where we were able to interview those living in the PRS but seeking social housing. The fieldwork took place between March and August 2017 and a total of 29 PRS residents were interviewed.

<sup>1</sup> See: <https://www.gov.uk/government/news/tougher-measures-to-target-rogue-landlords>

The research does not attempt to make definitive statements about the situation and views of all PRS residents in Salford; such claims lie beyond the remit of qualitative research. Rather, this is exploratory research, which aims to provide contextualised understandings of key issues and concerns of a sample of PRS residents in Salford. However, this research represents a significant qualitative evidence base and therefore offers important insights that are of wider relevance for all those interested in developing a deeper understanding of experiences of the private rented sector.

The research team were guided by a number of principles, namely: respecting the dignity, rights, welfare and safety of research participants; ensuring informed consent and voluntary participation; protecting anonymity; and doing no harm. The study was subject to the procedures required by the Research Ethics Panel at the University of Salford.

### 1.3 Structure of this report

This report presents the findings from the consultation undertaken with service providers and PRS residents. It is structured as follows:

- Chapter 2 presents an analysis of the findings from the focus groups with service providers.
- Chapter 3 presents an analysis of the findings from interviews conducted with residents in Salford's private rented sector.
- Chapter 4 brings together some concluding comments from the research.





## 2. The perspectives of service providers



This chapter presents the findings from the consultations with service providers in Salford. As highlighted in Chapter 1, five focus groups were conducted, including a total of 17 participants. The consultation took place during May and June 2017. Each group consisted of participants drawn from a specific area of service provision: Advice Services; Housing and Regulatory Services; Health & Social Care; Neighbourhoods; and Community and Voluntary Sector. In addition, two supplementary interviews were undertaken in order to capture data from service providers who were unable to attend the group discussions but wanted to contribute their views and experiences to the research. The purpose of these consultations was to explore the perspectives of people in services who work directly with those living in the private rented sector in Salford.

The analysis in this chapter focuses on the dynamics of the PRS in Salford; the impact of the growth in the PRS on their work; and suggested ways forward for the sector.

### 2.1 Describing the landscape: The dynamics of the private rented sector in Salford

Across the focus groups, there was a consensus that the PRS in Salford had expanded considerably over the last decade, not just in numbers but as a proportion of the housing stock overall. It was acknowledged that more

housing was required to meet the continuing growth of Salford's population, but that current provision was largely coming from the PRS. While some demand was being met by new developments, these were only seen to address a small proportion of demand; as a result, existing properties, many privately owned, were being converted to lets. Housing officers suggested that another 7,000 may be coming 'on stream' in the near future.

Within this overall expansion of the PRS there was a view that, on average, the condition of properties was improving, with service providers referring to measures such as Landlord Licensing Schemes. However, there was a sense that the enlargement of the PRS had been accompanied by an increasing polarisation between the high quality housing at the top end of the market and the much poorer stock at the bottom end. Indeed, one participant stated: 'what we're finding is that the worst is worse'.

There were suggestions that in some areas (i.e. those deemed more 'deprived'), where properties were relatively cheaper, more dwellings were being converted to Houses in Multiple Occupation (HMOs). Some respondents highlighted that particular groups of tenants were often being accommodated in these types of properties,

including migrants and students. Indeed, the growth in HMOs was attributed, by some respondents, to the increasing transience of some populations.

Alongside this growth in the type and location of properties, respondents also noted a significant growth in the numbers of PRS residents presenting to services, with a noticeable shift in the demographic of those approaching services. Respondents highlighted that whereas, historically, most clients had come from what were seen as traditionally 'deprived neighbourhoods', now various services were being approached for support from PRS residents in every area of Salford. The ethnic diversity in the PRS was also seen to have changed considerably, and there was some suggestion that recent migrants were at a disadvantage, particularly with regard to knowing their rights as tenants:

'I think the other big issue we've found with rented accommodation is probably those landlords that are not within what you call the 'licensed' landlords, where we've got families that are asylum seekers, European migrants. We've got huge influx of families from across Europe and across Africa and India, and they're experiencing quite a number of issues around private rented accommodation' (Respondent in Health & Social Care focus group)

Perhaps unsurprisingly, language barriers were a key factor in the experiences of minority ethnic communities, with concerns raised around the lack of interpreting and translation services available to support people.

Insecurity of tenure was identified as a core characteristic of the current market, with shorter tenancies, often rolling monthly contracts or six months maximum, being common. Participants across the focus groups highlighted that the turnover of tenants, or 'churn', had accelerated significantly in recent years. The link between insecurity of tenancy and 'churn' was explicitly made by participants who also described the extra financial pressure of fees to renew contracts.

With regards to affordability, it was suggested that private rents in neighbourhoods often regarded as the most deprived were paradoxically often the least affordable, because while the rates may have been lower than more affluent areas, the gap between income and rent was much greater. These were also areas with the highest number of low-income families proportionately more reliant on benefits. Furthermore, it was suggested that even some lower standard properties could now command significant monthly rents. Added to that were concerns around high fees for repairs.

Discussions around the growth of the PRS in Salford were often linked to the discourse in relation to the chronic lack of capacity in the social housing sector. Specific reference was made to the scarcity of properties for single people, the narrow criteria to access the Housing Register, which excluded certain groups, or the fate of those evicted from social housing, who were often the most vulnerable or chaotic households and individuals. There was a

perspective that, in the current environment where the PRS was expected to meet the majority of demand, even with the intervention and financial support that services could provide, many households were still not in a position to obtain a decent home.

## 2.2 Reasons for 'presenting' to services

As highlighted above, the discussions suggested that the numbers of residents living in the PRS seeking help had grown considerably over the past five years and this upward trend showed no signs of decreasing. With regards to who was coming forward to services to access support, respondents made reference to a diverse range of clients, with single males, older and younger people, those with mental health issues, women who had experienced separation and/or domestic violence, lone parents, care leavers, migrant workers, refugees and residents with low levels of English all cited as particularly vulnerable. One respondent highlighted particular concerns around the 'mixing' that sometimes occurred in relation to the PRS:

'...so we've got single mums with young children in the same building as older men...They've got one entrance door to the property...They're quite vulnerable, really, because they're not sure who the other people [are]' (Respondent in Health & Social Care focus group)

While we recognise that, as the private rented sector increases, there will naturally be an increase in support service take-up from this population, our discussions raised a number of pertinent interrelated issues that have led to an increase in people presenting for support. These related primarily to financial difficulties (including those related to welfare reforms), inability to access social housing and poor conditions.



As above, the discrepancy between income and rising rents was identified as a primary issue, with rent playing a key role in persistent debt. A number of examples were given whereby rents had been increased but the household income had not increased accordingly. For example, one service provider described the case of a landlord inserting a clause in the tenancy agreement to increase the rent by £50 every three months, while another service provider described a case where a landlord was charging interest on arrears. As one service provider explained: 'the people we're seeing...are increasingly finding it difficult to afford either the rent or items for daily living' (Respondent in Advice Services focus group).

A significant factor in the financial problems experienced by some households was the more recent welfare reforms. While there was recognition that some households may experience regularly 'being behind' on their bills, there had been a 'quantum leap' in the magnitude of debt:

'...now we're talking massive amount of rent arrears, massive amount of council tax arrears, not paying the gas, not paying the electric, TV licence scheme, magistrate's court fines...and it's not getting any better, because there was more benefit changes...so if you've got more than two children, you won't get extra money for them anymore...There's always been rent arrears, but there's quite a spike now with Universal Credit, benefit cuts, benefit cap, and, what I'm finding, is that the private landlords aren't as lenient as what they [were] because it's not a guaranteed income anymore' (Respondent from Community and Voluntary Sector focus group)

There was a consensus across those representing frontline services that they were seeing increasing numbers of clients affected by changes to the benefits system. Indeed, across all the focus groups the impact of specific policy measures featured repeatedly in the discussions, including the Local Housing Allowance (LHA); the 'bedroom tax'; the under 35 rule; and the ending of direct payment of Housing Benefit to landlords. With specific reference to the LHA, information provided by Salford City Council indicated that over 6,000 households received LHA as at July 2016. One respondent described it as 'completely unrealistic to the actual value of rent that people are looking to pay' (Respondent in Advice Services focus group), which in turn was seen as discouraging landlords from letting to Housing Benefit claimants. Additionally, some respondents indicated that landlords were demanding 'top-ups' to Housing Benefit, which was presumed to be a means to offset the effect of the LHA. Furthermore, the introduction of the 'benefit cap' was identified as forcing difficult choices onto people i.e. whether to pay rent or buy food. Indeed one respondent even suggested that discussions around 'affordable housing' were not necessarily relevant when people have no money:

'One of the challenges the city's facing is there will be a number of families in this city who, because the impacts of benefit cap and other things, cannot afford housing. It's not [about] affordable housing or anything else. It's they have no money to pay for it. Period. How do we deal with that?' (Housing & Regulatory services supplementary interview 1)

The cumulative impact of the under 35 rule, reductions in Housing Benefit and the 'bedroom tax' was seen as key to why young, single people were finding it extremely difficult to manage. The shortage of one-bedroom properties in social housing meant that some service providers had little choice but to accommodate people in converted bed-sits. One officer suggested that this would be compounded in April 2019 when social landlords would stop allocating to anyone under 35.

The introduction of Universal Credit was seen to have 'further muddled the waters' with some respondents suggesting both clients and service providers were 'confused about who was entitled to what' (Respondent in Community and Voluntary Sector focus group). Another respondent suggested that Universal Credit was 'unpopular' with landlords, which in some cases related to the movement to monthly payments: 'Even good landlords hate it because [tenants] just can't manage their money' (Housing & Regulatory services supplementary interview 1). Indeed, there was a view by some respondents that private landlords were becoming increasingly unwilling to rent to those perceived as a potential 'risk.'

As highlighted above, the inability to access social housing was a recurring discourse. This is related not just to a shortage of properties but also a 'tightening' of allocation criteria. Limited choice was a factor in preventing tenants from challenging landlords in relation to poor quality accommodation. One housing officer acknowledged that while most cases they were involved in did not reach the threshold of 'unfit for human habitation' (which would trigger enforcement), they felt that not enough was being done with landlords to improve properties where conditions were detrimental to 'everyday wellbeing'. It was suggested that these circumstances would not necessarily be deemed 'priority' in relation to the housing register.

With regards to families, concerns were raised that if evicted from the PRS, they could potentially remain in temporary accommodation for extended periods due to a shortage of appropriate accommodation. It was also suggested that some client groups that had previously been accepted by social landlords were increasingly being rejected, in particular those with failed tenancies in the past, but also some migrant groups or those who were long-term unemployed. With specific reference to migrants, one respondent highlighted the complex interplay of changing rights relating to EU migrants' access to welfare, and how this could impact on housing:

'We've had people who've been in social housing because they're exercising their treaty rights [as EU citizens], then they've lost their job and they've either not been able to pick up enough hours that means they're exercising [their rights] again...their only choice then is to move into a private rent' (Respondent in Health & Social Care focus group)

As the option of placing clients into social housing had become more constrained, service providers indicated that they were increasingly having to rely on the private rented sector to accommodate people in 'crisis'. But it is clear that many of those seeking support wanted to access social housing:

'We do find that the people we work with want to be housed into the social sector....the reason they tell us [they want the] social sector is because they feel that the tenancy's going to be more secure, the property's a better standard and the rent's lower' (Respondent in Health & Social Care focus group)

## 2.3 The impact of the changing landscape on service providers

The changing nature of the PRS in Salford was perceived to be creating new pressures on existing services as well as demanding new responses to meet some of the challenge outlined above. With regards to the rise of HMOs, for example, one respondent demonstrates the limitations of what service providers are sometimes able to do:

'What we're finding now is developer landlords, some of them with little to no experience, buying terraced houses, three bed houses, convert the living room, stick four families in. They don't need any planning permission. Even if we go through them with a fine-tooth comb, there's a limited amount of work we've asked them to do in terms of fire safety' (Housing & Regulatory services supplementary interview 1).

There was an increasing demand on support services of all kinds. At the same time, the availability of resources to support PRS residents was being diminished as a consequence of central funding cuts. One housing worker commented that many services previously offered by supported housing no longer existed (e.g. support for people leaving custody). In addition, it was suggested that the ability to monitor 'rogue landlords' had been curtailed by reduced budgets.

For those representing advice services, the substantial drop in Legal Aid was cited as a major barrier to being able to support people. Indeed, for many respondents concerns were raised that services no longer had the capacity to be pro-active and were simply being reactive, 'plugging the gaps' as and when they could and sometimes drawing upon whatever discretionary funds they could access. However, while discretionary funds were useful, as one respondent highlighted: 'little pots of money are only

short-term solutions' (Housing & Regulatory services supplementary interview 2). The reduction in public sector provision was seen to be putting an increasing strain on community and voluntary sector organisations, which were concerned about their own ability to continue providing the current level of support.

## 2.4 Suggested ways forward?

Participants were asked to identify any suggested ways forward in relation to the PRS in Salford. In general, selective licensing schemes were acknowledged as having a positive impact (albeit with recognition that there were limits to what could be enforced), although some respondents suggested the need for some form of national registration scheme for the PRS alongside local controls on licensing.

Housing representatives noted that several recent pilots had also proved successful, including an enforcement project targeting 'rogue landlords'. It was highlighted that Salford City Council was bidding for further funding from the Department for Communities and Local Government (DCLG) to extend this programme. The partnership working approach of this scheme was seen as particularly beneficial. A clear response to reduction in funding was to place more emphasis on partnership working and respondents in the housing sector indicated that they were moving towards an 'enforcement hub approach', which sought to bring regulatory functions together across services like GM Fire and Rescue. Other examples included bringing partners from areas such as welfare rights, housing advice and homelessness service to share information and devise practical measures to assist people. Such collaborative efforts were advocated as the best way forward to addressing issues in the PRS.

Linking in with the issue above, however, there was an acknowledgement that data sharing across partners (and joined up work) could be better. Mechanisms suggested for this included adopting a 'single view' system to enable sharing of data, although the technicalities of implementing this were uncertain. Regardless, there was a desire to ensure that data was being appropriately shared and used fully in relation to the PRS.

Respondents also indicated that there was a need for increasing dialogue with private rented sector landlords, with suggestions that, at present, it was 'sporadic' and 'partial'. It was highlighted that the current Private Landlord Forum tended to attract 'compliant' landlords, and that the membership of existing forums was too heavily weighted towards social landlords. It was felt that there needed to be better representation, although it was stated that this would require meaningful commitment on the part of landlords.



At a broader level, respondents made reference to the need to influence future housing developments in Salford, whether that related to the construction of more council-owned properties, or ensuring that the development of the PRS was orientated to a mix of residents (i.e. families and not just single professionals). Allied to this was the importance of ensuring a better understanding of what type of properties are coming forward in the PRS and what impact they might have on neighbourhoods.

Other specific suggestions included tax incentives to make longer-term tenancies more attractive and improve security of tenure. There was discussion of whether these sorts of measure could be taken forward at a Great Manchester level.

Finally, respondents felt that there was a need to continue the support provided to the most vulnerable clients enabling those clients to maintain their tenancy, manage their day-to-day bills and address issues with benefits. It was clear across the focus groups that the demand for such support had increased in recent years and was likely to continue to be needed for many years to come.



# 3. The perspectives of private rented sector residents



This chapter presents the findings from interviews with 29 people who were living in the private rented sector (PRS) in Salford. This chapter focuses on people's journey into the PRS; their experience within the sector, including affordability and conditions; their future housing preferences and aspirations; and any good practice highlighted in relation to their interactions with landlords and agents.

## 3.1 Characteristics of the sample

A wide range of residents were interviewed. With regards to age, one couple was between 18-24, 16 respondents were 25-34, nine were 35-64 and two were 65+. Just over half of the sample (15 households) lived in two-bedroom properties, most of these in traditional terraced housing. The remainder were living in flats either as a household or in shared accommodation. Eight were families; four were lone parents; four were couples without children; and the

remainder were single. Just over half of the sample (15 respondents) had at least one member of the household employed full time; four households had one sole earner who was working part time; and seven households had no one in employment.

As highlighted in Chapter 1, participants were recruited through a number of different routes. The focus of the research was on those on lower incomes in the lower end of Salford's housing market; however, our sample also includes five 'professionals' living in accommodation in the 'higher end' of the market. As will be seen, this has enabled us to look at differences in experiences, but also raised striking similarities in relation to interactions with agents and landlords, ability to get repairs addressed and in relation to the proportion of income that goes towards rent.

### 3.2 The journey into the private rented sector

Before looking at people's pathways into the PRS in Salford, we wanted to explore why people were living in Salford. There was a mix of responses including those who were born and raised in Salford or had family connections through to those who had moved to Salford for work or study. For those who were living in the 'higher end' of the PRS, there had been a desire to live in the city centre of Manchester, but they had been unable to pay the high rents in those areas. As such, Salford was seen as better value for money. Almost all respondents described the importance to them of living centrally, good access to public transport links, and over half of the respondents described satisfaction with the ability to walk to work or get to work with a relatively small commute.

With regards to people's pathways into the PRS in Salford, there were clear generational differences in respondents' experiences. For most younger respondents, the PRS was the only housing available after leaving home. Two had found shared flats while those in higher-income occupations had moved directly into studio or one-bedroom flats. Older respondents, on the other hand, either had social housing experience or had owned their own home which they lost for a variety of reasons including repossession and debt, divorce and separation, moving for a new job or a new start and leaving prison.

With regards to any barriers that people had faced in their pathway to the PRS, respondents primarily made reference to the costs associated with fees and deposits, references and the terms of their tenancies. Some of the respondents had been living in 'insecure' accommodation where they could not ask their landlords for references or where their work would only provide proof of employment rather than a character reference. As such, the requirement for references was a major hurdle. Other barriers included credit checks and a number of people had been asked for a guarantor, which also came with additional fees (see below for discussion on affordability issues).

In their reflections on entering the PRS, a number of respondents referred to the extensive amount of paperwork they received upon moving in (particularly those renting through agencies). Almost all of the respondents did remember receiving information on the Tenancy Deposit Scheme (TDS); however, there was sometimes confusion about the information they were receiving and most were unsure whether it had included information on their rights as a tenant. One interviewee made reference to having to sign their tenancy agreement before fully understanding it:

'I was actually asked to sign the tenancy agreement blind [laughter]. It was given to me on an iPad with just the section that needed signing without showing me the [full agreement] - and it took about three weeks after I moved in until I received a paper copy with all the detail in. I was told if I didn't sign it I wouldn't be allowed the keys, and they had me hostage because I had deliveries due that day, on moving day, so I did end up signing that without fully reading it. Now I've read it I do feel okay, but it wasn't the best set-up' (PRS resident 1)

### 3.3 Issues of affordability

With regards to issues of affordability, the interviews revealed three main issues: concerns around fees and deposits; the affordability of current rents and the wider impacts of this in relation to financial stability; and the perceived impact of the 'high end' developments in Salford. Each of these is discussed in more detail below.

#### Fees and deposits

While we recognise that new measures have been proposed to ban unfair fees in the PRS<sup>2</sup>, it was evident across our sample that the fees people had paid varied considerably, but also that fees and deposits impacted on affordability for many respondents. Indeed, the issue of fees was raised across many of the interviews and even those at the 'higher end' of the rental market had found the fees onerous. People made reference to paying between £70 and £300 in initial fees to an agent with one couple paying £250 each. These fees appeared to be charged in addition to the deposit (the equivalent of 4-6 weeks rent) and first months' rent. As such, across our sample, people had paid between £1,200 and £3,000 to move into a new property.

One person living in an HMO (which they were desperate to leave) talked about the barrier such fees created in terms of being able to move to a different property:

'Because you're looking at registration fees, you're looking at guarantor fees, you're looking at application fees, you're looking at moving in on a Saturday fee, ridiculous things, quite frankly, but that's the nature of the beast. As I say, I reckon £2,500, if I was to rent an unfurnished, you'd probably be talking about £3,500 to £4,000 to get something to a standard that you'd want to move in to.' (PRS resident 6)

For two European migrants, the lack of UK-specific references had increased the entry fees that they had had to pay. One respondent from Poland made reference to having to pay six month's rent up front (a total of £3,600), as well as having to clean the property themselves upon moving in. The second person had paid a total of £10,000 upon moving into their first flat because they had no one to act as a guarantor.

2 See: <https://www.gov.uk/government/news/government-action-to-ban-letting-agent-fees>

However, it was evident from the interviews that the charging of fees did not end upon a tenant's occupation of the property, with people referring to administrative fees and exit fees:

'Oh, the bane of my existence [the] fees are... Now, since the contract was signed, because I do read my contract, they have exit fees, admin fees...' (PRS resident 9)

Only a small number of interviewees had tried to negotiate the terms of their contract, whether this was the amount of fees or the length of their tenancy, despite the fact that all felt the renewal fees to be unfair and a number would have preferred contracts of much longer than six or 12 months. Indeed, some respondents had opted for more insecure rolling one-month tenancies as a means of avoiding the renewal fees charged by the agency every six or 12 months. As one interviewee stated:

'It's like a rolling tenancy now, because in the old - we learnt from our mistakes: the first time we moved in, I'm not saying they conned us, but I don't think they fully explained it to us. They basically gave us it for six months, charged us £75, then when we came to renew, it was kind of an administration function, and charged us another £75 for the signing of a bit of paper' (PRS resident 16)

One respondent, who was living in a development at MediaCityUK, indicated that they had to pay a renewal fee of £90 every three months. If arrangements were not made for renewing the contract before entering the last month, this fee increased to £180. While this person had a reasonable income to draw upon, such fees were still viewed as unfair.

In addition to affordability issues in relation to fees, six interviewees also described situations where they had faced difficulties getting their deposits returned after moving out of previous properties.

### 'Just getting by': The affordability of rent

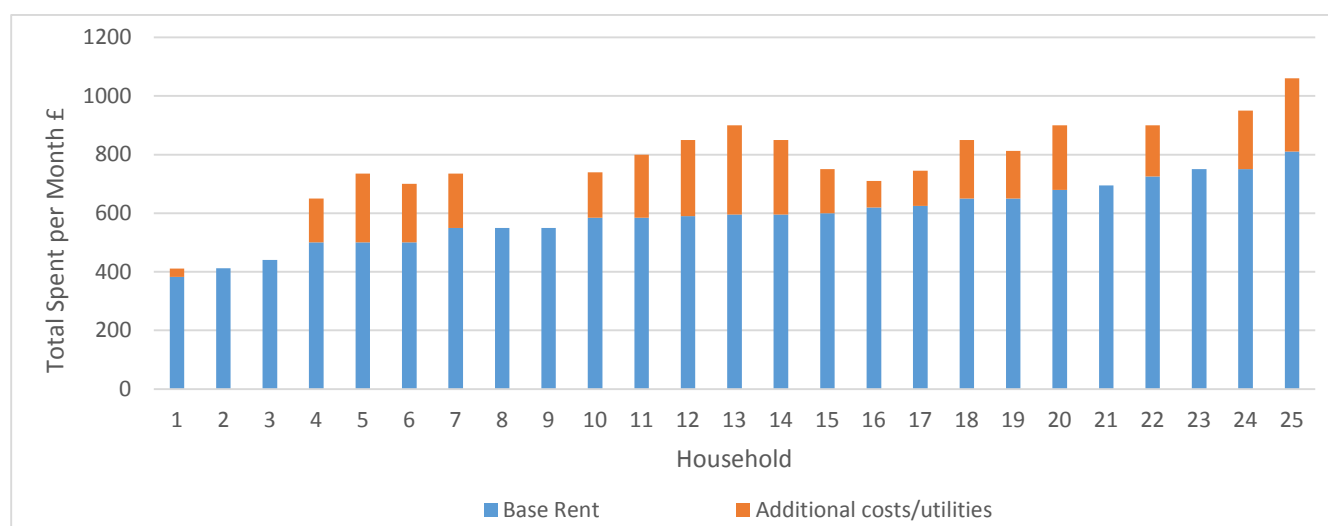
Following issues around fees and deposits, perhaps unsurprisingly, the cost of rent was a significant issue. It was clear that rent was a significant outgoing and (in)ability to pay this intersected with wider issues around financial stability, employment and sense of security within the property.

Looking across all property types, rents ranged from £368 per month for a single room in a HMO through to £810 per month. Both the average and median rents were £595. All respondents (with one exception who was renting a bedsit at £412 a month with all expenses included) were paying utilities and council tax in addition to their rent. These were sizable – though highly variable – additional monthly costs, ranging from £40 in HMOs to almost £200 per month when internet, television license, council tax and utilities were all added together. Figure 1 indicates the total that respondents were paying per month. However, some residents were unsure of their utilities and other bills, so could not be reflected in the final figures below.

Table 1 shows the rents that were being paid, broken down by area, the year the tenant entered the property and the size of the property (please note that a zero figure in number of bedrooms signifies a bedsit or studio flat).



**Figure 1 - Monthly base rent and additional fees/utilities shown for each household**



**Table 1 - Rent by area, bedrooms and year of entry**

Year Entering Property	Number of Bedrooms	Base Rent
<b>Eccles</b>		
2009	1	£440
2013	HMO	£368
2015	2	£550
2017	3	£620
<b>Langworthy</b>		
2012	0	£412
2014	2	£500
2015	2	£600
2016	2	£590
2017	2	£725
2017	2	£595
<b>Ordsall</b>		
2009	3	£750
2012	2	£695
2014	2	£585
2015	0	£550
2016	1	£810
2016	2	£750
2016	2	£680
<b>Swinton</b>		
2011	3	£550
2015	2	£500
2016	2	£625
<b>Weaste &amp; Seedley</b>		
2012	2	£650
2013	2	£500

While we did not ask people to provide details of their income, it was sometimes volunteered over the course of the interview. One recent migrant from Poland, who was living with his wife and young child, indicated that he was paying around 70% of his income per month on rent, with another participant paying around 60% of their income. Two respondents were young people without partners and had lived in shared flats after graduating from university. While they paid less as a proportion of income than some interviewees, they were paying much more for the property itself (i.e. up to £800 for a three-bedroomed house excluding bills). They both described a succession of short-term tenancies, as well as a succession of flatmates to support with costs.

Indeed, only one respondent felt as though they were 'doing well' financially. Even couples who were interviewed who were earning 'reasonably well' and had two incomes described a feeling of 'just getting by'. Most people mentioned that they were unable to put much, if anything, into savings. Indeed, one interviewee was currently spending her savings as her pension was insufficient to cover all her household expenditure. While there were those who were 'just getting by', whether through their income or savings, there were obviously others who were experiencing greater financial difficulties. For these respondents, the difficulties they faced relating to intersecting issues around benefits, low paid employment and living costs. One respondent reflected on their experience of Universal Credit and the deductions that accompanied an increase in their working hours:

'I used to get Universal Credit ... and they're supposed to help towards your rent, but because I was working 24 hours-a-week they deduct so much off, so it ended up that I was worse off anyway, so it wasn't helping in a way' (PRS resident 1)

Another respondent – a lone parent with two young children - highlighted the difficulties of balancing the need to work with childcare responsibilities:

'I've just signed on to Universal Credit, because for the last five, five and a half months I've been working full-time...but I was struggling on my own, and the childcare fees, you know, they don't help working people out. I was run down, sick all the time, snappy with my kids. It wasn't a life.... I wish that they could just let me work full-time and somehow help me out, until both children are in school. But they don't. This is life' (PRS resident 23)

This interviewee had also recently received verbal notification of an upcoming rent increase of several hundred pounds:

'I've come to the point where I've got no other option to leave... but how do you just leave? Because I can't afford to rent a house. Fact. Privately rent, I can't afford it. If they don't give me a council house, what am I going to do?' (PRS resident 23)

Another lone parent, with an older child, described that the reality of paying high rents meant that her son would likely be living with her for a very long time:

'My son still lives at home; he works. If he was to try and get his own place he'd have no life because he'd have no money. So he's quite happy to live at home because it's rather cheaper and he gets looked after rather better. He's 25 with no intention of going anywhere soon. I'm going to be stuck with him until he's 40 obviously!' (PRS resident 4)

Two respondents were currently receiving Employment and Support Allowance (ESA), both of whom were approaching the council because of the poor conditions

in their current housing and their inability to afford a move to an adequate home for themselves and their children. A third respondent, interviewed as part of a couple, had just been deemed 'fit for work' after an assessment. They did not elaborate on the financial hardships connected to this, but indicated that they had gone to a voluntary sector organisation to support appealing the outcome of the assessment. They were also currently engaged with other agencies that were helping with issues of debt and financial management. When talking about the work capability assessment (WCA) and the subsequent outcome of this assessment, they felt that 'he was more or less forced back into work' (PRS resident 16).

For one respondent working in a low paid occupation, the stress of paying high rents had led her to consider applying for benefits, although her preference was to stay in paid work. She had found the Jobcentre relatively unhelpful in this respect and had decided not to make a claim due to the conditions that would be attached:

'I heard that if you were on 20 hours or less you could get Housing Benefit, and so I considered working a few hours less and whether that would actually work out better for me. I found it very dehumanising going to the Jobcentre. I've never bothered going back because I was working. I just wasn't getting proper hours, but they still... It was Jobseeker's Allowance that would have enabled me to get the Housing Benefit, so they still wanted me to be applying for x number of jobs per week even though I was already in work. The amount of paperwork they expected me to do, I just thought, do you know what I'll just carry on doing what I'm doing' (PRS resident 2)

One young couple with a child had become homeless after one of them had lost their job due to depression, leaving them unable to pay their full rent; while both were working full time at the time of the interview, they were unable to afford to move into a new flat. Another had lost

her job as a carer and received notice due to her rent arrears. A third respondent was struggling to meet the costs of her rent due to a reduction in her work hours. However, this interviewee had also recently received notice to leave because the property was being sold. All three interviewees were aware of the financial barriers they faced in finding a new place to live, and expressed concern that there would be no help for them. All three had approached the council for support. As one of them stated:

'If [the council] can't help me where am I going to go, am I going to end up on the streets? My husband says, 'No, they have to help us,' and I said, 'It doesn't always go like that because we haven't got any babies or any little ones, there's just me and you', so I have been really - that's what make my brain tick more, being out on the streets' (PRS resident 26)

One interviewee had also received notice to leave after his flat was sold, and had become homeless on being unable to find anywhere else to live. At the time of the interview he had actually moved into social rented accommodation, but he was able to reflect on his experience in the PRS (see Peter's story below).

## Peter

Peter moved into his bed-sit around six years ago. Over the period of his tenancy, there had been four different owners of the building. The tenants were informed by letter of a new owner but were not given any contact information or any details on how to pay rent or obtain repairs. Over the course of about seven months Peter's neighbours saved their rent, while he spent his. Thus, when a third company took over the building, Peter was put on a payment plan to pay back the rent owed to the previous owners. When the fourth owner took over the repairs stopped once again. At one point Peter was having to run down stairs to relight the pilot for the boiler every two hours for heat and hot water.

Peter lived in a single room with just enough space for a bed, a cooker and fridge, a sink and a small amount of living space, with a small bathroom to one side. Only two rings on the cooker ever worked and Peter usually stopped for chicken and chips on his way home after work. The owners paid for, and controlled the heating, which in the evenings was turned off between 8 pm and 10 pm. The cold meant you had to get into bed when the heat went off. Damp was always a problem and, aside from always fighting a cough, Peter had to replace numerous clothes ruined by mould. For this property, Housing Benefit was £70 a week with an additional £25 per week paid by Peter directly.

One day Peter returned home to find a notice to leave stuck to the door. He started looking for somewhere else – the only possibilities in the same price range were in shared housing, which he was unhappy about but resigned to, until he discovered even there it would still be at least £1,000 to start a new tenancy with deposit and fees.

He managed to get his belongings out of the property before the eviction and leave them with a friend, with whom he stayed for a while, but both of them found it a strain. Peter realised, however, that the building was not locked and so began squatting in the empty flats above his old one, vacating the building first thing in the morning before the workers arrived. After being discovered there by the workers one weekend, Peter began sleeping rough for about eight months, before getting a bed space with a local charity. He is now in social housing and recently realised that after his eviction the company had never stopped collecting his Housing Benefit.



## 'Them and us': The unintended outcome of redevelopment?

As highlighted above, while the focus of the research was primarily on those in the lower end of Salford's housing market our sample included a mix of people, including five 'professionals' living in accommodation in the 'higher end' of the market. In discussions relating to wider issues of deprivation in Salford, this mix provided some interesting discussions that suggested a 'them and us' narrative between those in the new 'high end' developments and 'neighbours' living in the lower demand properties.



As one respondent suggested:

'It's depressing as hell because they built an awful lot of shiny new flats, MediaCity has moved in... [my area] qualifies for less additional funding because it's not seen as deprived anymore, but nothing has materially changed for people who live on my estate. In fact, if anything, it's materially worse because they have as little as they always did and everything's being geared towards the new residents and they can't afford it' (PRS resident 4)

This respondent also raised concerns around the growing trend of 'gated communities' and how she felt that they had impacted on those already living in those communities:

I don't like it and it also means that it's an annexing of public space and it means that you're almost getting that sensation of oh no, that's not for us' (PRS resident 4)

In relation to those on the 'other side of the fence', one of the couples that was interviewed described how it felt to be 'newcomers' living in one of the new buildings and the resentment they perceived from wider residents when they had moved into the area after regeneration had taken place:

Husband: '[My wife] didn't feel too comfortable ... the surrounding area isn't great and when [she] has parked in the street, the car got keyed, the back windows got smashed, her side lights, again, got targeted a lot...'

Wife: 'Quite a hostile area in some ways. I think it's quite...an insular community, so it's possibly not somewhere that new people would want to move into.'

Husband: 'Yes, and this particular area is going into some gentrification as well...these flats have recently got refurbished, they're not occupied and I don't know if it that standard has kind of clashed that way and they get lots of new people in the area. There's also that resentment...' (PRS residents 7 and 8)

Thus, for some of those who had lived or worked in Salford for many years, the new developments and regeneration were seen as the cause of rising rents and the source of some of the problems facing communities in Salford, while for some of the 'newcomers' there was a perception of hostility and resentment from long standing residents.

## 3.4 Living conditions

While we recognise that improvements have been made with regards to those dwellings deemed as non-decent (Michael Dyson Associates Ltd, 2017), a large proportion of our respondents focused on their living conditions within the PRS. This ranged from issues with damp, through to one family whose shower consisted of a hosepipe fixed to a boiler at the back of the house. The following provides an overview of some of the key issues raised.

### Damp and cold

By far the most common problems reported by residents was that of damp and mould and was often closely related to issues around a lack of heating or water getting into properties. For example, several reported leaks when it rained, with one couple describing water collecting in their kitchen and likening it to 'walking on sponge' (PRS resident 2).



Another couple described how:

'When we first moved in the roof leaked, and that was leaking for about a year before [the landlord] fixed it. The little girl's room, the wall fell off... when [the landlord] eventually got it fixed, they literally just told them to slap some plaster in the holes, and now when it's raining you can just see it getting wet again' (PRS Resident 21)

Another resident described what had happened when the boiler to their building had repeatedly cut out, referring to the lettings agency removing the lock from the basement door so the tenants could tend to the boiler themselves. The agency had told them:

"We'll get somebody out to it, but for now, just keep going down and putting it on'. So every two hours - because it would go off, the pilot light would go out - every two hours I was going down and putting it on. They just wouldn't do anything' (PRS Resident 18).

This same resident had regularly had to replace clothing that had grown mouldy in his wardrobe, and made a clear connection between the conditions in the property and their overall health and well-being: 'It played havoc with my health, because I was coughing and - you can feel your chest, and it just didn't feel right'. Indeed, eight of the 29 respondents had suffered with asthma, which they felt had been exacerbated by the conditions in their homes.

Related to the issues above, respondents described issues with heating their properties. A number of people did not have central heating, one was using two small gas fires, others electric fires which increased their bills. One respondent had insufficient heating to keep them warm, but did not speak to the landlord about improving the heating system. When asked why, she responded: 'Well, no, because I know for a fact he'll put my rent up' (PRS resident 10). Some of the respondents in HMOs referred to tensions arising over the use of utilities, particularly heating. One interviewee, for example, who was currently sharing a house with the owner and two other renters, described it as very cold as the owner rarely turned the heat on. While this person was paying additional money per month to the owner to cover the utility bills, they indicated that they often saw letters to the owner demanding payment of gas and electricity and even threatening legal action:

'There's been occasions when the electric has had to go onto the meter card which is the landlord's responsibility and you get the impression, it's always enormous utility arrears which, as I say, doesn't affect you in that you do have your gas, your water, your electric but you do fear that one day you'll come back and everything is disconnected' (PRS Resident 6).

The fear that the utilities might be turned off had therefore become an additional worry.

## Problems with access

For some respondents their location within a block of flats had created access problems in relation to having to navigate stairs. For one respondent, this related to health problems. Having been diagnosed with osteoarthritis, this interviewee described how she realised her condition would require her to move at some point from her first floor flat. Her mobility problems were already beginning to impact on her ability to leave the house on days of ill health. However, she was not optimistic about being able to move to a property better suited to her condition, primarily because of the affordability or availability of such a property:

'Yes, places with lifts are probably quite expensive as well. Ones that have lifts and concierges and receptions and things like that, they tend to be upwards of £650/700 [per month] and ... ground-floor flats. There's only a limited number of the ones at the bottom, isn't there?... and obviously a bungalow is possibly a little bit out of my reach at the moment' (PRS resident 9)

This respondent had applied for Personal Independence Payment (PIP) but this had been denied and she was currently appealing the decision. She had also applied for social housing but was yet to be offered a property. In her own words: 'They rejected me as well' (PRS Resident 9). She was now submitting additional documentation about her health condition to demonstrate how her current housing was not appropriate for her.



For two respondents, their access problems related to having young children. Both of these were lone parents and both had raised their concerns to the property manager. However, their concerns were met with unhelpful and unsympathetic comments from the housing management representative:

'They advised me to take one child down three flights of stairs and leave the child at the bottom, and then carry the other one. I just thought, you know, you're beyond ridiculous' (PRS resident 23)

'At least once a month or twice a month I was suffering from this problem [the lift breaking]. Sometimes they came to fix it quickly and sometimes [it took] four days...If I said to them 'I have a disabled son' then they argued 'Why did you take the flat on the top floor? Why not on the ground floor?' (PRS resident 17)

The experience of this respondent (Lutfah) is provided in more detail below.



## Lutfah

Lutfah moved to Salford after a relationship breakdown to live with a family member in a flat. She had just had a baby who was very ill and only after moving to Salford did she realise that she would need to leave work in order to become her child's full time carer. When her family member needed to relocate for work, Lutfah made the decision to remain alone in Salford to be close to the support network she had established and the doctors that her child needed. However, the letting agency refused to allow Lutfah to continue the tenancy as her name was not on the contract and they did not accept tenants who were not working. In desperation Lutfah saw a 'for rent' sign across the road and moved into another flat.

While Lutfah loved the flat itself, its position proved problematic. It was a top floor flat and the lift tended to break once or twice a month; on one occasion Lutfah could not leave the flat for four days because she could not get the special buggy and life-support equipment for her baby down the stairs. When she complained to the property management, they simply responded that she should not have taken a flat on the top floor. Meanwhile her support worker was trying to find her appropriate social housing and mediating with the property management company.

After a year and a half of trying to find a more appropriate flat, Lutfah's child died. This meant not only tragedy and grief for her as a mother, but the beginning of a financial crisis as it triggered an immediate end to the living allowance given to her for taking care of her child. She did continue to receive Housing Benefit for an additional two months, which was an immense and important support, but after that period Lutfah felt that she was expected to have found work and pay the rent of £550 on her own. At the time of the interview, she had just completed registration with an employment agency and hoped she would be able to earn enough to stay in the same flat, or at least in the same area, so as to remain close to her child's resting place.

### Safety concerns

Two respondents with young children described safety concerns relating to the lack of safety bars or screens across low windows. For one young family, the agency did actually respond by installing the appropriate safety measures when the issue had been raised. However, for one lone parent, these safety concerns had still not been addressed:

'In the summer it's like a sauna, because I can't open the windows, because people who've had children are going to know you cannot keep your eye on them children if those windows are open 24/seven. It's a small two-bedroom apartment ... they can climb over stair gates ... it's depressing, because I'm constantly watching the children ... I'm scared to death. Like even if I just nip to the toilet, I'm constantly, 'Come to the toilet with me'. That's not normal behaviour'

(PRS resident 23)



### Problems with new builds

Interestingly, concerns around the condition of properties were not just reserved for those living in older properties. Indeed, interviewees who had moved into some of the new buildings that had been constructed in Salford over more recent years had also encountered a surprising number of problems. For example, some were encountering issues with the measures to control damp as their bathrooms had no windows -- one of these respondents had a fan that ran at all times that was loud enough to keep her awake. Another had been given faulty lightbulbs, which stopped working within a few months of moving in. The management company had insisted that it was her responsibility to replace lightbulbs, but she found that the builders had plastered over the recessed lighting sockets making them inaccessible:

'So they did give in the end and sent somebody out and the person who arrived at the property was part of the original building company and they said there was a known fault with the batch of light bulbs that had gone in and it was known by the property management company as well ... he actually had to dig the lights out of the ceiling and re-plaster because it was that stuck [chuckling], so it wasn't just us'

(PRS resident 1)

This interviewee also described the conditions of their property on their move-in day:



'So the building company are obviously separate to the people who own it and do things with it. They left my property in a complete mess on move in day. There were beer cans and rubbish all over my garden, there were muddy footprints and just mess left everywhere, and when I rang to complain, because obviously I was having brand-new furniture delivered and moving all my personal possessions into a really dirty house, I was told that that's just how it is with new builds, clean it, and then move your stuff in' (PRS resident 1)

This resident was able to report issues and emergencies relating to the property 24 hours a day; however, out of office hours, they had to call an 0345 number and pay extra charges rather than a Freephone number. While the issues raised above primarily related to those living in the 'higher end' of the rental market, and in some cases may be seen as relatively minor issues, they were frustrating experiences not least given the costs associated with renting these properties as referred to earlier. They also raise questions around design issues and build quality.

## Responses to repairs

Around three-quarters of those interviewed described problems with getting repairs addressed, and at least a quarter of those had done some repairs themselves. However, on the whole, those who knew their landlord and dealt with them directly were happier with responses to repairs than those who had to go through agencies. Request for repairs were often met with excuses, some of which related to personal and financial issues facing the landlord:

'Yes, it's always... 'tomorrow, next week. I've no money to do it'...or pathetic excuses really' (PRS resident 6)

'It's very hard lately to get him to do things, repairs. He seems to renege, he tells me his father has cancer and he's worried about him, he needs money to pay and all this' (PRS resident 10)

Or in some cases, hostility:

'The electric cooker, an element had gone in it and I rang him up and he went, 'right, I'll see what I can do then', and I was without this cooker for a week ... in the meantime, my daughter was quite concerned. I had no cooker and she emailed him and he got very angry about that, 'how dare you email me, I've not put your mother's rent up for so many...' ... very, quite nasty email. ... to be honest with you, my daughter's partner has been doing little bits and odds and ends that need doing because I don't like approaching him' (PRS resident 10)

Indeed, a number of residents had simply not felt able to approach their landlords and lettings agencies, and some of those renting through agencies suggested that there was a lack of care, with properties being seen as nothing more than an asset to be managed. As such, many people would undertake repairs themselves:

'The electrics weren't good. I did a bit of electrical repairs here and there. I changed plug sockets and light sockets, light fittings and things like that. I could hear squirrels in the roof sometimes' (PRS resident 2)

'It's not really like they care about the property. It is more me who cares about the condition of it, me doing all the painting. They said if I want to do it, I need to do it myself. They wouldn't give me any money for it' (PRS resident 12)

One interviewee who had tried to get repairs done to her property and had had no response from the agency, had gone to a voluntary sector organisation for advice. As a result, she had asked a solicitor to write a recorded letter asking for the owner's details; however, even this did not elicit a response.

Another interviewee had invested a considerable amount of their own money in making the property habitable, including replacing the old wooden windows which were leaking with new double glazing and paying for plumbing issues to be addressed. Following this expenditure, however, she had been given notice when the owner wanted to sell the property. This respondent was interviewed with the support of an interpreter, who stated the following:

'I think people are taking, because obviously they can't speak English, they are taking advantage of them. She's very stressed, to be honest. She said she's so stressed, she doesn't know what she's going to do' (PRS resident 4, with interpreter support)

For some interviewees there was a sense of resignation to their current situation, where people would 'make do' with conditions that were substantially detrimental to health and well-being. One couple described a plethora of issues with their current property that were impacting on physical and mental health, but were fearful of eviction if they raised these issues with their landlord (see Dan and Cassy's story below). Thus, despite some protection against 'Retaliatory Evictions' being introduced in 2015 as part of the Deregulation Act<sup>3</sup>, it was evident that 'retaliatory' eviction was still a concern for some of our respondents.



3 See 'Preventing retaliatory eviction': <http://www.legislation.gov.uk/ukpga/2015/20/section/33/enacted>



## Dan and Cassy

Dan is 31 and Cassy 26, with one child of eleven months and another who is two years old. Cassy was born and raised in Salford while Dan moved here from another area of the UK. When they moved in about two years ago, it cost them both an admin fee of £250 to a letting agency, along with a deposit and the first month's rent of £585 – a total of £1,670. Paying rent plus bills and council tax brings their outgoings to just under £800 a month.

From the beginning they had problems with a leak in the roof in their daughter's room. Although they repeatedly asked the landlord to fix the problem, nothing was done until a large section of the wall came down – 'the wall fell off' as Cassy likes to say. At that point a builder was called in, but the owner refused to redo the whole of the back roof as advised. Instead he ordered a limited patching job on both the roof and on the wall. The leak continues, the new plaster now visibly saturated after rain.

Their shower is a hosepipe connected to the boiler at the back of the house. This is the worst, but not the only, plumbing problem. The bath itself seems to be slowly sinking through the floor and the ceiling in the room below bows beneath it. The kitchen sink does not sit properly in the counter and feels to them as though it could simply fall through. They wage a constant battle against black mould in every room of the house. In addition to coughs and headaches, Dan's mental health worker has told him that the conditions in the property are affecting him and advised them to contact the council to see if they can help them to find a new flat. While they struggle to save enough money for another expensive move, they decided to approach the council for social housing rather than complain about their current conditions. They have never contacted environmental health because 'it puts us at risk of eviction, and we don't want to start annoying [our landlord], because obviously, we'd have nowhere to go'.

### 3.5 Insecurity

Another issue that emerged from the interviews was that of insecurity. More specifically, this related to whether or not they felt secure in their tenancy and how this impacted on their lives. Many of the respondents were concerned with their security of tenure and, despite some of the issues raised above, were hoping to be able to remain in their current properties on a more permanent basis. This was often discussed around the narrative of not being able to afford to live anywhere else (as mentioned previously in relation to affordability). The high rents and lack of savings meant that people worried about their ability to stay within the property if they experienced sudden illness or unemployment.

The instability of a fixed term contract worried some respondents, while others who felt they had a good relationship with their landlord or agencies felt more secure. However, even for these respondents, there was still an underlying concern about what might happen if someone new took over the property. Indeed, the accounts of some respondents highlighted previous and current experiences of properties being sold, new landlords or agencies taking over and the feeling of insecurity that this brought.

One couple who had been moved from their home three times in five years, each time because their flat had been sold to a new owner, felt strongly that they 'never want to do that again' (PRS resident 26). Another respondent who had also had to move from one flat to another said (through the support of an interpreter):

'She's been through this all these nine years in three different properties. She's [had] enough. She's getting old. She's got some medical issues. For that reason, she wants to have peace of mind...' (PRS resident 25).

It was clear that some respondents only interacted with agencies and many did not know who their landlord was, or how to contact them:

'I think they've sold the flat about three times since I've lived in it so it changes. It was a lady who lived [outside the UK], then it was like a company and then the lettings agents changed, and now it's another company...It's something like something Limited, I think is my landlord. I don't think it's a person anymore' (PRS resident 9)

'I believe [my landlord is] a gentleman whose mum died ... prices have risen already now and probably he thought it was a better idea, which is my cause for concern. If it was somebody with a portfolio - but this chap could, for whatever reason, decide to sell at any time, which makes my future... I'm not getting any younger and I don't want to keep moving' (PRS resident 5)

While there was no blame placed on the landlords in these situations, it demonstrates that residents can sometimes be left with a feeling of powerless in terms of their own future.

For some respondents, a sense of security was vital not only for themselves but also for their children. Two respondents had children with autism and described how stability was important for their children. As one stated:



'He's actually really good. He will accept stability in the short to medium term. It doesn't have to be fixed forever, but he certainly likes to know for the immediate foreseeable future he can run on rails. Any change, he needs notice... The opportunity to get his head round it and to be kept informed all the time. He doesn't like uncertainty. It's not change that he has an issue with; it's uncertainty that sends him...' (PRS resident 4)

The second respondent had experienced multiple moves from properties that had been sold. In relation to their autistic son, they stated that 'the upheaval of moving is catastrophic' (PRS resident 3). They continued to describe their feelings after being served with a notice to leave their current property:

'We're fed up. This'll be the fourth time in nine years. We've no security on our own. Every time we're moving now we're thinking, 'How long do you think we'll be in here?' We've heard it all before, soon as we move in, 'Don't worry, we're never selling.' We've heard that the last two times' (PRS resident 29)

Connected to these issues of security was the desire that many tenants described to have a 'home' and the difficulty they sometimes experience in creating one in the private rented sector. One of the interviewees described the difference in what her flat meant to her and what it meant to the property management company:

'I think sometimes letting agencies and landlords can forget that whilst it is their property it's our home ... You do see it as that and some people say, 'Oh, renting's dead money' and things like that, but, no, I don't see it as that. I get a home for a month. I pay for that. That's my home. Yes, I can't decorate much really. I can put pictures up to a degree, I can't paint, but I've put all my stuff out. My things are laid out how I want them. I use the property as I want it, it's my home, whereas it's just a commodity to the landlord...when they want to come and inspect. It's like, yes, they want to inspect their property, but they're coming into my home ... It's a point that I've made a few times to the lettings agency. You're just doing your job but your job is coming into somebody's home so you have to remember that. You're coming into where I live, my sanctuary almost' (PRS resident 9)

### 3.6 Housing preferences and aspirations

Given some of the issues raised above, it appears to be significant that relatively few respondents had made any serious complaints towards landlords or agents. While a few had sought advice and guidance from community and voluntary sector organisations, a number of interviewees did not know where to go to for support as a 'private renter':

'I think when you're a private renter you feel like there isn't really anywhere you can go. I know there's CAB, and obviously I'd go to them if it was necessary because know they're really good at what they do, but...You know there's the financial services ombudsman you can complain to but there's no like FSO for private-renting people and they're not overseen by anybody and there's no higher power you can go to...you're left out in the ether a little bit' (PRS resident 9)

While this research did not focus on changes in the social rented sector, it was evident across many of the interviews that people hoped to be able to access social housing. Indeed, half of our sample spoke explicitly about their desire for social housing, although only four were hopeful about the possibility of being able to obtain it and most believed the PRS was their only option.

While there was a perception of better quality, more affordable and more secure properties within the social rented sector, this was not a universal view and some respondents raised concerns around the social rented sector as well. One respondent, for example, made reference to a negative experience with a housing association:

'You have security of tenure and also the rent is more affordable, but that's not necessarily the case anymore; not if it's a housing association it's not. I used to live in a housing association property, but they were, I have to say, a pretty awful landlord. So moving back into the private rented sector wasn't actually a big wrench for me' (PRS resident 4)

For those respondents who did not state a preference for social housing, there was often acceptance of private



rented accommodation as their only option. However, this was not always the same as contentment with their housing 'choice':

'I tend to just accept things that that's the way it is. My opinion is that it's appalling and it's abhorrent and it shouldn't be the way things work. I see private landlords as parasites in society, to be honest, but at the end of the day, people like me and obviously lots of others don't really have much of a choice. You've just got to accept it. You go with what you can afford, Yes, I think maybe I should have been more demanding of landlords, and demanded higher standards and things like that. I just see that just as a road to more conflict than anything. It makes me feel anxious going into confrontations about things all the time, and sometimes it's easier to just make do and carry on with it. If it really becomes too much then you move' (PRS resident 2)

Four respondents talked about their desire to buy their own home; with three of these indicating that they had a realistic chance of eventually being able to do so. The fourth person, while equally keen to own their own home, was philosophical about the reality that they currently faced:

'[Renting] is obviously one of the only options available to me because I can't buy. It'd be nice to buy a house but that's another thing entirely really... I think there's going to be a few generations of renters for the foreseeable future, including my generation...deposits and things are very hard to come by' (PRS resident 9)

### 3.7 What makes for a good experience?

We recognise that, so far, the research has revealed largely negative views in relation to people's experiences. While the majority of the respondents had encountered difficulties as private tenants, five described positive relationships with their landlords or agents and referred to what they felt were 'good tenancies'. This section draws out what these respondents felt worked well about their tenancy. In summary, these were: a good relationship with the landlord or agency; affordability; long term contracts giving stability of tenure and rent levels; responsiveness to any issues and quick repairs; and some control over decoration and the space, giving tenants the ability to make a rented flat feel like a home. As one respondent indicated:

'I basically have a guarantee from [my landlord] that I will have no rent increases for three years ... He likes a quiet life. I'm very lucky my current landlord is a really good landlord; I'm very happy to be renting from him. He doesn't have many properties, he does it for a living, but he doesn't have a huge number of properties. He never advertises; it's all word of mouth and he's a very reasonable man. He has a guy that works for him who does the repairs and that kind of thing, so if anything goes wrong I pick up the phone; it's great' (PRS resident 4)

Similarly, another interviewee described a positive long-term relationship with their landlord, who responded quickly to any issues arising with the property and carried

out quality repairs. Both of these respondents had lived in more than one property owned by the same landlord and were very happy with their flats.

For those renting through agencies, it was the responsiveness of the agents that created a positive experience, particularly when agents were prepared to devote time to addressing issues in the property:

'We did have some damp in the flat...and actually [name of agency] were brilliant. I mean they came out and they kept on coming out until they got to the bottom of [it]... and there was a leak coming through from the outside that they weren't aware of and they were very apologetic. They compensated us with a month's free rent' (PRS resident 11)

The ability to put a 'personal stamp' on a property was important to a number of residents, and could be transformative in how they felt about the property and their happiness while living there:

'Here I'm allowed to have small animals for no extra deposit, I can have caged animals, like guinea pigs or hamsters, I can put things on the wall. I can even paint. As long as I ring them and check with them ... I mean this is the first property I've rented where I genuinely feel at home and I feel like I'm making it my home...here, I feel comfortable enough that I would make it work' (PRS resident 1)

The story of Rachel below provides an example of one of the positive experiences.

While Rachel considers her current landlord 'exemplary', her story illustrates the difficulties she faced on the journey to her current home, but also the insecurity that she sometimes still feels living in the private rented sector.





## Rachel

Rachel is in her 50s and has worked in Salford for many years. After years of commuting she moved to Salford and into a small two-bedroomed property with her son, with the understanding that the landlord would be working to fix up the property, which had been standing vacant for some time. The rent was low for this reason, and she also cleaned the property and painted it upon moving in.

Unfortunately, the promised repairs were never made and Rachel and her son lived with damp and strong draughts from old, ill-fitting windows. The windows were also barred, which meant they couldn't be opened. Her son was unable to use the wardrobe in his room because of the mould, and she described a series of coughs and colds, along with very high heating bills, although they never succeeded in making the flat feel very warm.

One day they received notice that the landlord wanted the property back, so had to move out in a very short space of time. While stressful, Rachel feels that overall the move was a very positive one, because it gave them the push they needed to find a better property. Their second flat was really too small for them, but she describes the difference it made to them: 'Oh, it was amazing! When we walked in there was no draught, it's warm, the windows are double glazed, there's insulation, oh wow! The heating works properly!'

Unfortunately, again, they received notice to move as the owner wished to sell, and felt they could make more money without a sitting tenant. The property was managed by a landlord who had just had a vacancy in one of his properties. Rachel was therefore able to move into her current property with just one month's rent paid in advance, with no extra fees or deposit.

Rachel considers her current landlord an exemplary one. She describes him as 'professional', but believes that this is partly because he does not own too many properties. While Rachel lives in a very central area where rents are steadily climbing, she says that the landlord prefers long-term and stable tenants who he knows, and therefore has promised he will not raise her rent for three years. Any problems or repairs are dealt with straight away with only a phone call.

While her son is working full time, he has been diagnosed with Asperger's, which makes change very difficult for him, and he also has other health conditions. This makes a good relationship with the landlord and relative security in a warm and healthy living space crucial to them both. In a different (less expensive) property market, she feels that he could move on his own and still have some quality of life, but as things stand it suits them both to continue to share a living space. Her only worry is that the rent is still quite high, which means that if either of them loses a job or has their hours cut, it will be a struggle for them to continue living in the property. Despite being happy with the property, given her concerns about income, she would prefer to live in social housing, but does not feel that that is an option for them.



## 4. Concluding comments



This study represents the first project to be undertaken by the Salford Anti-Poverty Taskforce; a research and knowledge exchange collaboration between Salford City Council and the University of Salford, which aims to provide high quality research and analysis to support Salford's new Anti-Poverty Strategy (No One Left Behind: Tackling Poverty in Salford<sup>4</sup>).

This was a qualitative study focusing on exploring the experiences of a diverse range of private rented tenants in Salford in order to inform future policy and practice. As highlighted in Chapter 1, this research does not claim to be representative of all private rented sector residents in Salford; rather, it is a sample of the diversity of residents within the sector, providing unique insights into people's experiences, concerns and aspirations. Undertaking the fieldwork was challenging, particularly the recruitment of residents who were sometimes unwilling to take part in the research. While we cannot make assumptions about their reticence, this may be reflective of the fear that some people have that 'speaking out' may impact on their tenancy.

While the research initially sought to focus exclusively on those living in the lower end of the rental market, our sampling approach resulted in a broader sample including a small number of 'professionals' accommodated in the

'higher end' of the market in new developments. This provided some interesting 'community relations' insights, with a 'them and us' narrative featuring in the accounts of both those living in some of the new developments and those living side by side in the lower demand properties. Some 'newcomers' expressed a sense of hostility at their arrival in an area; however, such tensions centred around perceptions that new developments have amplified rather than reduced the exclusion of some communities in Salford.

Nonetheless, there were also striking similarities in the accounts of those in 'high end' developments and those in other properties, particularly in relation to affordability and quality of service. The most prevalent themes, which recurred across the sample, were: issues related to fees and deposits, negative interactions with agents and landlords, and a lack of response to requests to for repairs. Perhaps unsurprisingly, the costs of renting was also a common concern, particularly in relation to the proportion of income that goes towards rent. While it was evident that those in 'high end' properties had earnings that enabled them to live in such a development, it was clear that the quality of service provided by some lettings agencies was not commensurate with the rent and fees that were being charged.

<sup>4</sup> See: [https://www.salford.gov.uk/media/390018/anti\\_poverty\\_strat\\_2017.pdf](https://www.salford.gov.uk/media/390018/anti_poverty_strat_2017.pdf)

For those living outside the 'high end' developments, affordability (or lack of) appeared to underpin many of the accounts of the residents and this intersected with their wider circumstances in relation to employment, benefits, ill health, etc. For many of those in our sample, current housing costs were prohibitive and acted as a barrier to accessing alternative properties. However, there was a widespread sense of resignation at the lack of realistic alternatives, given that social housing was perceived to be so difficult to attain and owner occupation was beyond the reach of most people.

While the research has primarily highlighted negative experiences, there were positive accounts and discussions of 'exemplary' landlords, and we are aware that there will be many landlords and agencies that provide high quality properties and service to their tenants. However, even for those with positive experiences, it was apparent that there had often been a number of previous unsatisfactory experiences along their journey within the sector.

Furthermore, many of the accounts in the research revealed the underlying insecurity that people often felt within the private rented sector. This related not only to the often fixed term nature of tenancies, but also the 'power' that landlords and agents had in terms of selling properties or changing ownership. The research also provided insights into the 'precarity' that underpins some people's lives, where changes in income due to unemployment, ill health or benefit changes would be extremely likely to have a detrimental impact on ability to maintain tenancies.

Finally, while we often use words and phrases such as 'the sector', 'properties', 'tenancies' - and indeed, such descriptions are used throughout this report - we hope that this research is also an important reminder that these are people's homes.



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